

IMPACT EVALUATION OF THE GOVERNMENT OF KARNATAKA'S FIVE GUARANTEE WELFARE SCHEMES

CONDUCTED BY:

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DISTRICT – WISE REPORT

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Bagalkote

About the district:

The survey was conducted across 16 different locations spread across the district of Bagalkote in Karnataka. The initial target was set at 25 interviews within each location, making it a total of 400 interviews in the overall district. The achieved sample in Bagalkote, was 414.

The locations for the fieldwork were pre-selected based on the density of beneficiaries and their demographic representation. Within each of these locations, a team of trained Field Investigators was sent. They employed a random walk procedure and surveyed every household as per the pre-determined interval, which was decided based upon the density of households in the area. Additionally, quota sampling was used, wherein the trained field team was instructed to maintain a strict quota for an equal distribution across all the age groups (18+): five respondents from each of the following age groups of 18-25 years, 26-35 years, 36-45 years, 46-55 years, 56 years and above – in each location. All interviews were conducted face-to-face using the Kobo app.

Note: In some tables, the figures may not add up to 100 due to rounding.

Table A shows the different social demographics achieved in the survey data.

Table A: Social profile of the achieved sample

Socio-demographic	Achieved sample
Rural	84
Urban	16
18 to 25 years	18
26 to 35 years	23
36 to 45 years	23
46 to 55 years	17
56 years and above	19
Illiterate	46
Below Primary or Primary pass	15
Below Matric or Matric pass	27
Studying in 11 th /12 th or 12 th pass	7
Diploma / Certificate	<1
Graduate and above	5
Scheduled Caste (SC)	10
Scheduled Tribe (ST)	6
Other Backward Caste (OBC)	48

General / Upper caste	30
Poor	29
Lower	39
Middle	28
Rich	4
Hindu	89
Muslim	7
Jain	3
Other religions	<1

Note: All figures in percent. Rest did not respond.

1. ANNA BHAGYA SCHEME

Table 5.1: More than 90% people have benefitted from the Anna Bhagya scheme

Anna Bhagya scheme	(%)
Benefitted	95
Applied but not benefitted	4
Not applied	<1
Not aware*	<1
Not eligible* (due to not belonging to BPL category or not having an Antyodaya/Priority Household Ration Card of Karnataka)	1

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Anna Bhagya scheme under which government provides additional 5 kg of food grains or money in lieu of it?

Table 5.2: Primary source of information about the Anna Bhagya scheme

Primary source of information about the scheme	(%)
Local leader	44
Newspaper/TV	26
Family/Friends	20
Social media	10
Government officials	<1

Question asked: Please think and tell me how did you get to know about Anna Bhagya scheme?

Table 5.3: Number of times people had to visit an office to avail the Anna Bhagya scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	61

Number of times visited the office before availing the scheme	(%)
Only once	75
Two to four times	25
Five times and more	<1

Question asked: Did you or any of your family members have to go to any office to apply for the Anna Bhagya scheme?
Question asked: How many times did you visit this office before you finally availed the Anna Bhagya Scheme?

Table 5.4: Time taken to travel to the office for Anna Bhagya scheme

Time taken to travel to the office	(%)
Less than 30 minutes	66
30 minutes to 59 minutes	32
1 hour to 1 hour 59 minutes	2
2 hours and above	<1

Question asked: How long did it take to travel to that office for Anna Bhagya Scheme?

Table 5.5: Time spent at the office for Anna Bhagya scheme

Time spent at the office	(%)
Less than 30 minutes	33
30 minutes to 59 minutes	36
1 hour to 1 hour 59 minutes	30
2 hours and above	1

Question asked: How much time did you have to spend in that office for Anna Bhagya Scheme?

Table 5.6: Time taken in receiving the Anna Bhagya scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	93
1–2 months	7
3–4 months	<1
More than 4 months	<1
Not received yet*	<1

Note: Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Anna Bhagya Scheme?

Table 5.7: Nearly two in five people did not know whom to contact if they face problems in availing Anna Bhagya scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	61
No	38

Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Anna Bhagya scheme?

Table 5.8: Anna Bhagya scheme seems to have helped many families in having regular and sufficient meals

Which of these statements best describes your situation regarding Anna Bhagya scheme?	(%)
Me and my family eat more meals now	52
My family eats more meals now	20
Same number of meals but the quantity is more	15
No change	13

Note: Rest did not respond.

Question asked: Thinking about the benefits you get from the Anna Bhagya scheme, which of these statements best describes your situation?

Table 5.9: Impact of Anna Bhagya scheme on people's family relationships

Extent to which Anna Bhagya scheme helped in improving people's family relationships	(%)
A lot	87
Somewhat	12
Not much	1
Not at all	<1

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.10: Impact of Anna Bhagya scheme on women's neighbourhood standing

Extent to which Anna Bhagya scheme helped in improving women's neighbourhood standing	(%)
A lot	47
Somewhat	41
Not much	12
Not at all	<1

Note: Rest did not respond.

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.11: Impact of Anna Bhagya scheme on women's decision-making within family

Extent to which Anna Bhagya scheme helped in improving women's decision-making within family	(%)
A lot	87
Somewhat	12
Not much	1
Not at all	<1

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.12: Impact of Anna Bhagya scheme on people's financial upliftment

Extent to which Anna Bhagya scheme helped in people's financial upliftment	(%)
A lot	99
Somewhat	1
Not much	<1
Very little	<1
Not at all	<1

Question asked: Please tell me how much Anna Bhagya scheme helped in your financial upliftment?

2. GRUHA LAKSHMI SCHEME

Table 6.1: More than 80% people have benefitted from the Gruha Lakshmi scheme

Gruha Lakshmi scheme	(%)
Benefitted	86
Applied but not benefitted	4
Not applied	4
Not aware*	<1
Not eligible* (due to not being listed as heads of families in Antyodaya, BPL or APL cards of Karnataka)	6

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Gruha Lakshmi scheme under which government provides Rs 2,000 monthly assistance to the woman head of BPL families?

Table 6.2: Primary source of information about the Gruha Lakshmi scheme

Primary source of information about the scheme	(%)
Local leader	45
Family/Friends	23
Newspaper/TV	20
Social media	11
Government officials	<1

Note: Rest did not respond.

Question asked: Please think and tell me how did you get to know about Gruha Lakshmi scheme?

Table 6.3: Number of times people had to visit an office to avail the Gruha Lakshmi scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	61
Number of times visited the office before availing the scheme	(%)

Only once	51
Two to four times	48
Five times and more	1

Question asked: Did you or any of your family members have to go to any office to apply for the Gruha Lakshmi scheme?

Question asked: How many times did you visit this office before you finally availed the Gruha Lakshmi Scheme?

Table 6.4: Time taken to travel to the office for Gruha Lakshmi scheme

Time taken to travel to the office	(%)
Less than 30 minutes	66
30 minutes to 59 minutes	32
1 hour to 1 hour 59 minutes	2
2 hours and above	0

Question asked: How long did it take to travel to that office for Gruha Lakshmi Scheme?

Table 6.5: Time spent at the office for Gruha Lakshmi scheme

Time spent at the office	(%)
Less than 30 minutes	28
30 minutes to 59 minutes	35
1 hour to 1 hour 59 minutes	35
2 hours and above	2

Question asked: How much time did you have to spend in that office for Gruha Lakshmi Scheme?

Table 6.6: Time taken in receiving the Gruha Lakshmi scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	63
1–2 months	18
3–4 months	18
More than 4 months	1
Not received yet*	<1

Note: Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Gruha Lakshmi Scheme?

Table 6.7: Close to half of the people did not know whom to contact if they face problems in availing Gruha Lakshmi scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	54
No	46

Question asked: Do you know whom to contact if you face any problems in availing the Gruha Lakshmi scheme?

Table 6.8: Impact of Gruha Lakshmi scheme on women's spending-related decisions in family

Which of these situations best describes the spending-related decisions in your family regarding the scheme?	(%)
I along with my family/husband decide	55
I decide on my own	25
I have no say	1
I have greater say now after Gruha Lakshmi	19

Question asked: Thinking about the money received from Gruha Lakshmi scheme, which of these situations best describes the spending-related decisions in your family?

Table 6.9: Usage of money received/saved from Gruha Lakshmi scheme

Usage of money received/saved from the scheme	Yes (%)
Buying more food items	99
Covering medical expenses (visiting doctors/hospitals/buying medicines)	98
Educational purposes	52
Repaying loans or debts	24
Investing in a business	12

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Thinking of Gruha Lakshmi scheme, how have you used the money that you received/saved from it?

Table 6.10: Impact of Gruha Lakshmi scheme on people's family relationships

Extent to which Gruha Lakshmi scheme helped in improving people's family relationships	(%)
A lot	82
Somewhat	16
Not much	2
Not at all	<1

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.11: Impact of Gruha Lakshmi scheme on women's neighbourhood standing

Extent to which Gruha Lakshmi scheme helped in improving women's neighbourhood standing	(%)
A lot	49
Somewhat	37
Not much	14
Not at all	<1

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.12: Impact of Gruha Lakshmi scheme on women's decision-making within family

Extent to which Gruha Lakshmi scheme helped in improving women's decision-making within family	(%)
A lot	84
Somewhat	16
Not much	<1
Not at all	<1

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.13: Impact of Gruha Lakshmi scheme on people's financial upliftment

Extent to which Gruha Lakshmi scheme helped in people's financial upliftment	(%)
A lot	95
Somewhat	5
Not much	<1
Very little	<1
Not at all	<1

Question asked: Please tell me how much Gruha Lakshmi scheme helped in your financial upliftment?

3. GRUHA JYOTI SCHEME

Table 7.1: More than nine in ten people have benefitted from the Gruha Jyoti scheme

Gruha Jyoti scheme	(%)
Benefitted	93
Applied but not benefitted	3
Not applied	3
Not aware*	<1
Not eligible* (due to not living in a residential household of Karnataka)	<1

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Gruha Jyoti scheme under which government provides 200 units of free baseline electricity?

Table 7.2: Primary source of information about the Gruha Jyoti scheme

Primary source of information about the scheme	(%)
Local leader	46
Newspaper/TV	22
Family/Friends	21
Social media	11
Government officials	<1

Question asked: Please think and tell me how did you get to know about Gruha Jyoti scheme?

Table 7.3: Number of times people had to visit an office to avail the Gruha Jyoti scheme

Did you or any of your family members have to go to any office to apply for the scheme? (%)	
Yes (overall)	52
Number of times visited the office before availing the scheme (%)	
Only once	77
Two to four times	22
Five times and more	<1

Note: Rest did not remember.

Question asked: Did you or any of your family members have to go to any office to apply for the Gruha Jyoti scheme?

Question asked: How many times did you visit this office before you finally availed the Gruha Jyoti Scheme?

Table 7.4: Time taken to travel to the office for Gruha Jyoti scheme

Time taken to travel to the office (%)	
Less than 30 minutes	69
30 minutes to 59 minutes	30
1 hour to 1 hour 59 minutes	1
2 hours and above	<1

Question asked: How long did it take to travel to that office for Gruha Jyoti Scheme?

Table 7.5: Time spent at the office for Gruha Jyoti scheme

Time spent at the office (%)	
Less than 30 minutes	40
30 minutes to 59 minutes	31
1 hour to 1 hour 59 minutes	28
2 hours and above	1

Question asked: How much time did you have to spend in that office for Gruha Jyoti Scheme?

Table 7.6: Time taken in receiving the Gruha Jyoti scheme after applying

Time taken in receiving the scheme after applying (%)	
Less than 1 month	80
1–2 months	19
3–4 months	1
More than 4 months	<1
Not received yet*	<1

Note: Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Gruha Jyoti Scheme?

Table 7.7: More than two in five people did not know whom to contact if they face problems in availing Gruha Jyoti scheme

Do you know whom to contact if you face problems in availing the scheme? (%)	
Yes	11
No	42

Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Gruha Jyoti scheme?

Table 7.8: Amount of money saved by people due to Gruha Jyoti scheme

Money saved by people due to Gruha Jyoti scheme	(%)
Up to Rs. 250	66
Rs. 251-500	19
Rs. 501-1000	1
Rs. 1001-1500	<1
More than Rs. 1500	<1
There is no change in my electricity expenses before & after Gruha Jyoti	3

Question asked: According to you, how much money has your family managed to save due to Gruha Jyoti scheme?

Table 7.9: Impact on people's consumption of electricity after Gruha Jyoti scheme

Impact on people's consumption of electricity after Gruha Jyoti scheme	(%)
It has increased	48
Remained the same	51
It has decreased	1

Question asked: Has the consumption of electricity in your family increased or decreased after the introduction of Gruha Jyoti scheme?

Table 7.10: Impact on people's usage of electric appliances after Gruha Jyoti scheme

Do you use these appliances more after Gruha Jyoti scheme?	Yes (%)
Lights	95
TV	84
Heaters	13
Refrigerators	11
Coolers/AC	2
Oven/Microwave	1
Induction plate	1

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Since receiving 200 units of free electricity, do you now use these appliances more than before? I will read out a list, please tell me which of them you are using more now?

Table 7.11: One-fourth people have bought new electric appliances after Gruha Jyoti scheme

Have you purchased any new electric appliances after Gruha Jyoti scheme?	(%)
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Yes	26
No	74

Question asked: Since the launch of Gruha Jyoti scheme, have you purchased any new electric appliances?

Table 7.12: Number of times tube lights/bulbs/LED lights flicker and are not bright in people's homes

How frequently lights/bulbs/LED lights flicker or are not bright at your home?	(%)
Everyday	30
Some days	23
Rarely	33
Never	14

Question asked: Please tell me how frequently tube lights/bulbs/ LED lights flicker and are not bright at your home - every day, on some days, rarely or never?

Table 7.13: Number of times fans do not run in full speed in people's homes

How frequently fans do not run in full speed at your home?	(%)
Everyday	16
Some days	38
Rarely	34
Never	12

Question asked: Please tell me how frequently fans do not run in full speed at your home - every day, on some days, rarely or never?

Table 7.14: Impact of Gruha Jyoti scheme on people's family relationships

Extent to which Gruha Jyoti scheme helped in improving people's family relationships	(%)
A lot	67
Somewhat	29
Not much	3
Not at all	<1

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.15: Impact of Gruha Jyoti scheme on women's neighbourhood standing

Extent to which Gruha Jyoti scheme helped in improving women's neighbourhood standing	(%)
A lot	42
Somewhat	41
Not much	16
Not at all	1

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.16: Impact of Gruha Jyoti scheme on women's decision-making within family

Extent to which Gruha Jyoti scheme helped in improving women's decision-making within family	(%)
A lot	70
Somewhat	28
Not much	2
Not at all	<1

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.17: Impact of Gruha Jyoti scheme on people's financial upliftment

Extent to which Gruha Jyoti scheme helped in people's financial upliftment	(%)
A lot	95
Somewhat	4
Not much	<1
Very little	<1
Not at all	<1

Question asked: Please tell me how much Gruha Jyoti scheme helped in your financial upliftment?

4. YUVA NIDHI SCHEME

Table 8.1: Close to half of the people are not eligible for the Yuva Nidhi scheme

Yuva Nidhi scheme	(%)
Benefitted	1
Applied but not benefitted	4
Not applied	46
Not aware*	2
Not eligible* (due to either not being a degree/diploma holder or having finished degree/diploma before 2022 or after 2023)	47

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Yuva Nidhi scheme under which unemployed students who have finished graduation/diploma receive an allowance?

Table 8.2: Primary source of information about the Yuva Nidhi scheme

Primary source of information about the scheme	(%)
Local leader	37
Newspaper/TV	20

Social media	9
Family/Friends	5
Government officials	<1

Note: Rest did not respond.

Question asked: Please think and tell me how did you get to know about Yuva Nidhi scheme?

**** Note: Since the proportion of those who benefitted from the Yuva Nidhi scheme in Bagalkote district is very small – 1.2 percent (5 cases) – further analysis of the follow-up questions will not be possible. ****

**** Note: Since the proportion of those who applied but did not benefit from the Yuva Nidhi scheme in Bagalkote district is very small – 4.3 percent (18 cases) – further analysis of the follow-up question will not be possible. ****

Table 8.3: Reasons for not being eligible for the Yuva Nidhi scheme

Reason of non-eligibility for the scheme	(%)
I am not a graduate/diploma holder	4
Finished college before 2022	1
Finished college after 2023	1
Any other reason	2

Note: Rest did not respond.

Question asked: What is the main reason due to which you are not eligible for Yuva Nidhi Scheme?

Table 8.4: People's perceptions regarding future options as a job seeker

People's perceptions regarding future options as a job seeker	Yes (%)	No (%)	Not sure (%)
I am likely to get a job in my district	12	57	6
I will have to move to another district within my state for a job	3	66	6
I will have to move to another state for a job	5	64	6
I might get a job in Karnataka but it will not match my educational qualification	4	65	7
I may have to take a job that is below my education level	4	66	6
I would like to continue my studies, but it is not financially possible	4	66	5
I feel pressure to get married instead of taking a job	2	68	6

Note: Rest did not respond. All the items were asked separately.

Question asked: In your opinion, what are your future options as a job seeker? I will read out a few statements, please tell me whether each statement applies to you or not.

5. SHAKTI SCHEME

Table 9.1: Almost all the women have benefitted from the Shakti scheme

Shakti scheme	(%)
Benefitted	99
Aware but never used	1
Not aware*	<1
Not eligible* (due to not being a domiciled woman of Karnataka)	<1

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Shakti scheme under which domiciled women of Karnataka can ride for free on public buses?

Table 9.2: Primary source of information about the Shakti scheme

Primary source of information about the scheme	(%)
Local leader	45
Newspaper/TV	27
Family/Friends	19
Social media	9
Government officials	<1

Question asked: Please think and tell me how did you get to know about Shakti scheme?

Table 9.3: Number of times women travel by free bus service under Shakti scheme

Number of times women travel by free bus service	(%)
Everyday	7
Sometimes	84
Rarely	9
Never	<1

Question asked: How frequently do you use the free bus services provided under the Shakti Scheme - everyday, sometimes, rarely or never?

Table 9.4: Impact of Shakti scheme on the frequency of women travelling outside the house

Impact of Shakti scheme on the frequency of women travelling outside the house	(%)
Increased a lot	9
Increased somewhat	68
Remained the same	22
Decreased somewhat	<1
Decreased a lot	<1

Question asked: After the Shakti scheme, has the number of times that you travel out of your home increased or decreased?

Table 9.5: Weekly savings of women due to Shakti scheme

Weekly savings of women due to Shakti scheme	(%)
Up to Rs. 250	43
Rs. 251-500	51
Rs. 501-1000	5
Rs. 1001-1500	<1
More than Rs. 1500	<1

Question: Approximately, how much money have you managed to save every week after getting free bus travel?

Table 9.6: Distance travelled from home to catch a bus

Distance travelled from home to catch a bus	(%)
Very far	14
Somewhat far	81
Not very far	4

Note: Rest did not respond.

Question asked: In order to catch a bus, how far do you need to travel from your home – very far, somewhat far, or not very far?

Table 9.7: More than three in four women experienced delays in catching a bus due to overcrowding

Delays experienced by women in catching a bus due to overcrowding	(%)
Yes	77
No	23

Question asked: Have you experienced delays in catching a bus because it was overcrowded?

Table 9.8: Benefits experienced by women due to Shakti scheme

Benefits experienced by women due to Shakti scheme	Yes (%)
My family relationships have improved	97
I can travel to a better doctor/hospital/clinic	95
I can now attend gram sabha/panchayat meetings/trainings/union meetings/protests, etc.	82
I feel empowered and confident	75
I am able to travel for leisure now	74
My friendships with other women have become stronger	72

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: I will readout a few statements about the benefits you might have experienced from the Shakti scheme. Please let me know if any of these apply to you.

Table 9.9: Impact of free bus travel on the job situation of women

Impact of free bus travel on the job situation of women	(%)
I continued with my current job	94

I took up a new job	2
I moved to a better job	2

Note: Rest either gave other responses or did not respond.

Question asked: How has the free bus service affected your job situation?

Table 9.10: Increase in women's savings due to free bus travel under Shakti scheme

Increase in women's savings due to free bus travel under Shakti scheme	(%)
Up to Rs. 500	55
Rs. 501-1000	39
Rs. 1001-2500	5
Rs. 2501-5000	<1
More than Rs. 5000	<1
There has been no increase in my savings due to Shakti scheme	1

Question asked: How much do you think your savings have increased because of the free bus travel under the Shakti scheme?

Table 9.11: Possible impact on women if Shakti scheme is withdrawn

Possible impact on women if Shakti scheme is withdrawn	(%)
I will spend money to travel	95
Children cannot access better school or college	2
I will have to leave my job	1
I will have to walk to work	1
I will take a job nearby	<1

Note: Rest did not respond.

Question asked: If the Shakti scheme is withdrawn, what would be the most significant impact on you?

Table 9.12: Impact of Shakti scheme on women's financial upliftment

Extent to which Shakti scheme helped in women's financial upliftment	(%)
A lot	87
Somewhat	13
Not much	<1
Very little	<1
Not at all	<1

Question asked: Please tell me how much Shakti scheme helped in your financial upliftment?

6. OVERALL IMPACT OF ALL 5 GUARANTEE SCHEMES

Table 10.1: People's use of money received or saved from Five Guarantees in meeting essential needs

People's use of money received/saved from Five Guarantees	Yes (%)	No (%)
Buying more food items	99	1
Educational purposes	55	45
Covering medical expenses (visiting doctors/hospitals/buying medicines)	96	3
Investing in a business	15	85
Repaying loans or debts	22	78

Note: Rest did not respond. All the items were asked separately.

Question asked: Thinking of all the 5 guarantees together, how have you used the money that you received/saved from the schemes?

Table 10.2: People's use of money received or saved from Five Guarantees in partially or fully repaying different loans

People's use of money received/saved from Five Guarantees in partially or fully repaying loans	Yes (%)	No (%)
Healthcare-related/medical loan	72	28
Education loan	24	76
House or property loan	9	91
Any agricultural loan	89	11
Loan for life events like marriage	6	94

Note: All the items were asked separately.

Question asked: What kinds of loans have you partially or fully repaid from the money you received or saved from the 5 guarantee schemes?

Table 10.3: Women's use of money received or saved from Five Guarantees in welfare of self and family

Women's use of money received/saved from Five Guarantees	(%)
For my family's welfare	82
For both equally*	9
For my own welfare	9

Note: Categories marked with () were silent options.*

Question asked: What do you think about the money you received or saved from the 5 guarantee schemes - was it largely spent for your own welfare or for your family's welfare?

Table 10.4: Change in women's perception at home due to overall benefits of Five Guarantees

Do you notice any change in how you are perceived at home due to the benefits of Five Guarantees?	(%)
Yes, a big change	40
Yes, a small change	59
No, no change at all	1

Question asked: As a result of the benefits that you have received through these schemes, do you notice any change in how you are perceived at home?

Table 10.5: Impact of Five Guarantees on financial empowerment of women

Impact of Five Guarantees on financial empowerment of women	Yes (%)	No (%)	No change (%)
Has increased my financial independence	92	7	1
Has increased my contribution towards household expenses	78	21	1
Allowed me to save money for education or learning some skills	72	26	2

Note: All the items were asked separately.

Question asked: Have the 5 guarantee schemes helped you in the following things – increased your financial independence, increased your contribution towards household expenses, allowed you to save money for education or learning some skills?

Table 10.6: Overall impact of Five Guarantees on people's families

Aspects	How much have the following aspects improved for your family? (%)			
	A lot	Somewhat	Not much	Not at all
Better diet	65	34	1	<1
Better education for children	42	49	8	1
Improved healthcare	50	46	3	<1
Travel with friends and family	57	33	9	1
Reduced my family's financial stress	63	28	9	<1
Improved overall well-being of my family	46	48	6	<1

Note: Rest did not respond. All the items were asked separately.

Question asked: Looking at the overall impact of the 5 guarantee schemes, how much have the following aspects improved for your family – a lot, somewhat, not much, or not at all?

Table 10.7: Overall impact of Five Guarantees on women themselves

Aspects	How much have the following aspects improved for you? (%)			
	A lot	Somewhat	Not much	Not at all
My own nutrition (eggs, meat, fruit, milk)	25	35	36	4
My own education (classes, training, etc.)	16	38	39	7
My own healthcare (hospitals, medicines, etc.)	33	47	19	1

My travel for work and leisure	44	38	18	<1
My own well-being	36	48	14	2
My own financial security	64	20	15	1
My friendships and community interactions	31	49	20	<1
My engagement with community problems and public issues	25	55	19	1
Increased my confidence and feeling of empowerment	51	34	15	<1

Note: All the items were asked separately.

Question asked: Looking at the overall impact of the 5 guarantee schemes, how much have the following aspects improved for you – a lot, somewhat, not much, or not at all?

Belagavi

About the district:

The survey was conducted across 16 different locations spread across the district of Belagavi in Karnataka. The initial target was set at 25 interviews within each location, making it a total of 400 interviews in the overall district. The achieved sample in Belagavi, was 406.

The locations for the fieldwork were pre-selected based on the density of beneficiaries and their demographic representation. Within each of these locations, a team of trained Field Investigators was sent. They employed a random walk procedure and surveyed every household as per the pre-determined interval, which was decided based upon the density of households in the area. Additionally, quota sampling was used, wherein the trained field team was instructed to maintain a strict quota for an equal distribution across all the age groups (18+): five respondents from each of the following age groups of 18-25 years, 26-35 years, 36-45 years, 46-55 years, 56 years and above – in each location. All interviews were conducted face-to-face using the Kobo app.

Note: In some tables, the figures may not add up to 100 due to rounding.

Table A shows the different social demographics achieved in the survey data.

Table A: Social profile of the achieved sample

Socio-demographic	Achieved sample
Rural	90
Urban	10
18 to 25 years	14
26 to 35 years	23
36 to 45 years	24
46 to 55 years	19
56 years and above	20
Illiterate	46
Below Primary or Primary pass	19
Below Matric or Matric pass	20
Studying in 11 th /12 th or 12 th pass	9
Diploma / Certificate	1
Graduate and above	5
Scheduled Caste (SC)	11
Scheduled Tribe (ST)	13
Other Backward Caste (OBC)	62

General / Upper caste	4
Poor	30
Lower	50
Middle	19
Rich	1
Hindu	91
Muslim	9
Other religions	<1

Note: All figures in percent. Rest did not respond.

1. ANNA BHAGYA SCHEME

Table 5.1: More than 90% people have benefitted from the Anna Bhagya scheme

Anna Bhagya scheme	(%)
Benefitted	96
Applied but not benefitted	2
Not applied	1
Not aware*	<1
Not eligible* (due to not belonging to BPL category or not having an Antyodaya/Priority Household Ration Card of Karnataka)	<1

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Anna Bhagya scheme under which government provides additional 5 kg of food grains or money in lieu of it?

Table 5.2: Primary source of information about the Anna Bhagya scheme

Primary source of information about the scheme	(%)
Social media	28
Local leader	26
Family/Friends	23
Newspaper/TV	20
Government officials	3

Question asked: Please think and tell me how did you get to know about Anna Bhagya scheme?

Table 5.3: Number of times people had to visit an office to avail the Anna Bhagya scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	72
Number of times visited the office before availing the	(%)

scheme	
Only once	50
Two to four times	47
Five times and more	2

Note: Rest did not remember.

Question asked: Did you or any of your family members have to go to any office to apply for the Anna Bhagya scheme?

Question asked: How many times did you visit this office before you finally availed the Anna Bhagya Scheme?

Table 5.4: Time taken to travel to the office for Anna Bhagya scheme

Time taken to travel to the office	(%)
Less than 30 minutes	54
30 minutes to 59 minutes	44
1 hour to 1 hour 59 minutes	1
2 hours and above	1

Question asked: How long did it take to travel to that office for Anna Bhagya Scheme?

Table 5.5: Time spent at the office for Anna Bhagya scheme

Time spent at the office	(%)
Less than 30 minutes	25
30 minutes to 59 minutes	63
1 hour to 1 hour 59 minutes	11
2 hours and above	1

Question asked: How much time did you have to spend in that office for Anna Bhagya Scheme?

Table 5.6: Time taken in receiving the Anna Bhagya scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	28
1–2 months	66
3–4 months	5
More than 4 months	1
Not received yet*	<1

Note: Categories marked with () were silent options.*

Question asked: After applying, how long did it take to get the Anna Bhagya Scheme?

Table 5.7: 70% people knew whom to contact if they face problems in availing Anna Bhagya scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	70
No	30

Question asked: Do you know whom to contact if you face any problems in availing the Anna Bhagya scheme?

Table 5.8: Anna Bhagya scheme seems to have helped many families in having regular and sufficient meals

Which of these statements best describes your situation regarding Anna Bhagya scheme?	(%)
Me and my family eat more meals now	65
My family eats more meals now	31
Same number of meals but the quantity is more	3
No change	1

Question asked: Thinking about the benefits you get from the Anna Bhagya scheme, which of these statements best describes your situation?

Table 5.9: Impact of Anna Bhagya scheme on people's family relationships

Extent to which Anna Bhagya scheme helped in improving people's family relationships	(%)
A lot	24
Somewhat	66
Not much	9
Not at all	<1

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.10: Impact of Anna Bhagya scheme on women's neighbourhood standing

Extent to which Anna Bhagya scheme helped in improving women's neighbourhood standing	(%)
A lot	8
Somewhat	76
Not much	16
Not at all	<1

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.11: Impact of Anna Bhagya scheme on women's decision-making within family

Extent to which Anna Bhagya scheme helped in improving women's decision-making within family	(%)
A lot	36
Somewhat	51
Not much	6
Not at all	7

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.12: Impact of Anna Bhagya scheme on people's financial upliftment

Extent to which Anna Bhagya scheme helped in people's financial upliftment	(%)
A lot	37
Somewhat	53
Not much	7
Very little	2
Not at all	1

Question asked: Please tell me how much Anna Bhagya scheme helped in your financial upliftment?

2. GRUHA LAKSHMI SCHEME

Table 6.1: More than 90% people have benefitted from the Gruha Lakshmi scheme

Gruha Lakshmi scheme	(%)
Benefitted	92
Applied but not benefitted	4
Not applied	1
Not aware*	<1
Not eligible* (due to not being listed as heads of families in Antyodaya, BPL or APL cards of Karnataka)	2

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Gruha Lakshmi scheme under which government provides Rs 2,000 monthly assistance to the woman head of BPL families?

Table 6.2: Primary source of information about the Gruha Lakshmi scheme

Primary source of information about the scheme	(%)
Local leader	40
Social media	25
Family/Friends	21
Newspaper/TV	11
Government officials	2

Note: Rest did not respond.

Question asked: Please think and tell me how did you get to know about Gruha Lakshmi scheme?

Table 6.3: Number of times people had to visit an office to avail the Gruha Lakshmi scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	94
Number of times visited the office before availing the scheme	(%)
Only once	53
Two to four times	45

Five times and more	1
---------------------	---

Note: Rest did not remember.

Question asked: Did you or any of your family members have to go to any office to apply for the Gruha Lakshmi scheme?

Question asked: How many times did you visit this office before you finally availed the Gruha Lakshmi Scheme?

Table 6.4: Time taken to travel to the office for Gruha Lakshmi scheme

Time taken to travel to the office	(%)
Less than 30 minutes	41
30 minutes to 59 minutes	38
1 hour to 1 hour 59 minutes	11
2 hours and above	10

Question asked: How long did it take to travel to that office for Gruha Lakshmi Scheme?

Table 6.5: Time spent at the office for Gruha Lakshmi scheme

Time spent at the office	(%)
Less than 30 minutes	33
30 minutes to 59 minutes	39
1 hour to 1 hour 59 minutes	17
2 hours and above	10

Note: Rest did not respond.

Question asked: How much time did you have to spend in that office for Gruha Lakshmi Scheme?

Table 6.6: Time taken in receiving the Gruha Lakshmi scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	14
1–2 months	53
3–4 months	28
More than 4 months	4
Not received yet*	1

Note: Categories marked with () were silent options.*

Question asked: After applying, how long did it take to get the Gruha Lakshmi Scheme?

Table 6.7: 70% people knew whom to contact if they face problems in availing Gruha Lakshmi scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	70
No	30

Question asked: Do you know whom to contact if you face any problems in availing the Gruha Lakshmi scheme?

Table 6.8: Impact of Gruha Lakshmi scheme on women's spending-related decisions in family

Which of these situations best describes the spending-related decisions in your family regarding the scheme?	(%)
--	-----

I along with my family/husband decide	75
I decide on my own	24
I have no say	<1
I have greater say now after Gruha Lakshmi	1

Question asked: Thinking about the money received from Gruha Lakshmi scheme, which of these situations best describes the spending-related decisions in your family?

Table 6.9: Usage of money received/saved from Gruha Lakshmi scheme

Usage of money received/saved from the scheme	Yes (%)
Buying more food items	95
Educational purposes	81
Covering medical expenses (visiting doctors/hospitals/buying medicines)	72
Investing in a business	65
Repaying loans or debts	53

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Thinking of Gruha Lakshmi scheme, how have you used the money that you received/saved from it?

Table 6.10: Impact of Gruha Lakshmi scheme on people's family relationships

Extent to which Gruha Lakshmi scheme helped in improving people's family relationships	(%)
A lot	18
Somewhat	74
Not much	8
Not at all	<1

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.11: Impact of Gruha Lakshmi scheme on women's neighbourhood standing

Extent to which Gruha Lakshmi scheme helped in improving women's neighbourhood standing	(%)
A lot	9
Somewhat	73
Not much	17
Not at all	1

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.12: Impact of Gruha Lakshmi scheme on women's decision-making within family

Extent to which Gruha Lakshmi scheme helped in improving women's decision-making within family	(%)
--	-----

A lot	33
Somewhat	54
Not much	7
Not at all	6

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.13: Impact of Gruha Lakshmi scheme on people's financial upliftment

Extent to which Gruha Lakshmi scheme helped in people's financial upliftment	(%)
A lot	31
Somewhat	41
Not much	20
Very little	8
Not at all	<1

Question asked: Please tell me how much Gruha Lakshmi scheme helped in your financial upliftment?

3. GRUHA JYOTI SCHEME

Table 7.1: More than 90% people have benefitted from the Gruha Jyoti scheme

Gruha Jyoti scheme	(%)
Benefitted	94
Applied but not benefitted	4
Not applied	1
Not aware*	<1
Not eligible* (due to not living in a residential household of Karnataka)	<1

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Gruha Jyoti scheme under which government provides 200 units of free baseline electricity?

Table 7.2: Primary source of information about the Gruha Jyoti scheme

Primary source of information about the scheme	(%)
Family/Friends	30
Local leader	28
Social media	24
Newspaper/TV	16
Government officials	2

Question asked: Please think and tell me how did you get to know about Gruha Jyoti scheme?

Table 7.3: Number of times people had to visit an office to avail the Gruha Jyoti scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	81
Number of times visited the office before availing the scheme	(%)
Only once	52
Two to four times	46
Five times and more	1

Note: Rest did not remember.

Question asked: Did you or any of your family members have to go to any office to apply for the Gruha Jyoti scheme?

Question asked: How many times did you visit this office before you finally availed the Gruha Jyoti Scheme?

Table 7.4: Time taken to travel to the office for Gruha Jyoti scheme

Time taken to travel to the office	(%)
Less than 30 minutes	41
30 minutes to 59 minutes	47
1 hour to 1 hour 59 minutes	8
2 hours and above	4

Question asked: How long did it take to travel to that office for Gruha Jyoti Scheme?

Table 7.5: Time spent at the office for Gruha Jyoti scheme

Time spent at the office	(%)
Less than 30 minutes	36
30 minutes to 59 minutes	44
1 hour to 1 hour 59 minutes	16
2 hours and above	4

Question asked: How much time did you have to spend in that office for Gruha Jyoti Scheme?

Table 7.6: Time taken in receiving the Gruha Jyoti scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	15
1–2 months	50
3–4 months	17
More than 4 months	18
Not received yet*	<1

Note: Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Gruha Jyoti Scheme?

Table 7.7: Nearly one-third people did not know whom to contact if they face problems in availing Gruha Jyoti scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
--	-----

Yes	14
No	31

Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Gruha Jyoti scheme?

Table 7.8: Amount of money saved by people due to Gruha Jyoti scheme

Money saved by people due to Gruha Jyoti scheme	(%)
Up to Rs. 250	34
Rs. 251-500	47
Rs. 501-1000	9
Rs. 1001-1500	<1
More than Rs. 1500	<1
There is no change in my electricity expenses before & after Gruha Jyoti	1

Question asked: According to you, how much money has your family managed to save due to Gruha Jyoti scheme?

Table 7.9: Impact on people's consumption of electricity after Gruha Jyoti scheme

Impact on people's consumption of electricity after Gruha Jyoti scheme	(%)
It has increased	11
Remained the same	79
It has decreased	9

Note: Rest did not respond.

Question asked: Has the consumption of electricity in your family increased or decreased after the introduction of Gruha Jyoti scheme?

Table 7.10: Impact on people's usage of electric appliances after Gruha Jyoti scheme

Do you use these appliances more after Gruha Jyoti scheme?	Yes (%)
Lights	99
TV	78
Refrigerators	13
Heaters	5
Coolers/AC	4
Oven/Microwave	<1
Induction plate	<1

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Since receiving 200 units of free electricity, do you now use these appliances more than before? I will read out a list, please tell me which of them you are using more now?

Table 7.11: More than two in five people have bought new electric appliances after Gruha Jyoti scheme

Have you purchased any new electric appliances after Gruha Jyoti scheme?	(%)
--	-----

Yes	43
No	57

Question asked: Since the launch of Gruha Jyoti scheme, have you purchased any new electric appliances?

Table 7.12: Number of times tube lights/bulbs/LED lights flicker and are not bright in people's homes

How frequently lights/bulbs/LED lights flicker or are not bright at your home?	(%)
Everyday	13
Some days	16
Rarely	27
Never	43

Note: Rest did not respond.

Question asked: Please tell me how frequently tube lights/bulbs/ LED lights flicker and are not bright at your home - every day, on some days, rarely or never?

Table 7.13: Number of times fans do not run in full speed in people's homes

How frequently fans do not run in full speed at your home?	(%)
Everyday	11
Some days	28
Rarely	18
Never	41

Note: Rest did not respond.

Question asked: Please tell me how frequently fans do not run in full speed at your home - every day, on some days, rarely or never?

Table 7.14: Impact of Gruha Jyoti scheme on people's family relationships

Extent to which Gruha Jyoti scheme helped in improving people's family relationships	(%)
A lot	12
Somewhat	73
Not much	14
Not at all	1

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.15: Impact of Gruha Jyoti scheme on women's neighbourhood standing

Extent to which Gruha Jyoti scheme helped in improving women's neighbourhood standing	(%)
A lot	6
Somewhat	71
Not much	20

Not at all	2
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Note: Rest did not respond.

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.16: Impact of Gruha Jyoti scheme on women's decision-making within family

Extent to which Gruha Jyoti scheme helped in improving women's decision-making within family	(%)
A lot	30
Somewhat	52
Not much	8
Not at all	9

Note: Rest did not respond.

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.17: Impact of Gruha Jyoti scheme on people's financial upliftment

Extent to which Gruha Jyoti scheme helped in people's financial upliftment	(%)
A lot	30
Somewhat	44
Not much	13
Very little	12
Not at all	1

Question asked: Please tell me how much Gruha Jyoti scheme helped in your financial upliftment?

4. YUVA NIDHI SCHEME

Table 8.1: One in ten people have benefitted from the Yuva Nidhi scheme

Yuva Nidhi scheme	(%)
Benefitted	10
Applied but not benefitted	31
Not applied	6
Not aware*	6
Not eligible* (due to either not being a degree/diploma holder or having finished degree/diploma before 2022 or after 2023)	47

Note: Categories marked with () were silent options.*

Question asked: Please tell me whether you have received or not received any benefit from Yuva Nidhi scheme under which unemployed students who have finished graduation/diploma receive an allowance?

Table 8.2: Primary source of information about the Yuva Nidhi scheme

Primary source of information about the scheme	(%)
Family/Friends	27
Social media	24
Local leader	12
Newspaper/TV	12
Government officials	2
Any other source	1

Note: Rest did not respond.

Question asked: Please think and tell me how did you get to know about Yuva Nidhi scheme?

Table 8.3: Number of times people had to visit an office to avail the Yuva Nidhi scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)**
Yes (overall)	81
Number of times visited the office before availing the scheme	(%)
Only once	27
Two to four times	62
Five times and more	3

Note**: These figures are based on a small sample size (n = 42). Rest couldn't avail the scheme.

Question asked: Did you or any of your family members have to go to any office to apply for the Yuva Nidhi scheme?

Question asked: How many times did you visit this office before you finally availed the Yuva Nidhi Scheme?

Table 8.4: Time taken to travel to the office for Yuva Nidhi scheme

Time taken to travel to the office	(%)**
Less than 30 minutes	36
30 minutes to 59 minutes	58
1 hour to 1 hour 59 minutes	6
2 hours and above	<1

Note**: These figures are based on a small sample size (n = 31).

Question asked: How long did it take to travel to that office for Yuva Nidhi Scheme?

Table 8.5: Time spent at the office for Yuva Nidhi scheme

Time spent at the office	(%)**
Less than 30 minutes	16
30 minutes to 59 minutes	71
1 hour to 1 hour 59 minutes	13
2 hours and above	<1

Note**: These figures are based on a small sample size (n = 31).

Question asked: How much time did you have to spend in that office for Yuva Nidhi Scheme?

Table 8.6: Time taken in receiving the Yuva Nidhi scheme after applying

Time taken in receiving the scheme after applying	(%)**
Less than 1 month	21
1–2 months	21
3–4 months	10
More than 4 months	2
Not received yet*	14

Note **: These figures are based on a small sample size (n = 42). Rest did not respond. Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Yuva Nidhi Scheme?

Table 8.7: One-fourth people did not know whom to contact if they face problems in availing Yuva Nidhi scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	11
No	25

Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Yuva Nidhi scheme?

Table 8.8: Reasons for not benefitting from Yuva Nidhi scheme even after applying

Reasons for not benefitting from the scheme even after applying	(%)
I have completed my exams but not received my degree/diploma yet	14
My application was rejected	4
Lack of proper documents	4
Mismatch in documents	2
Inactive bank account or pending bank KYC	2
I don't have a bank account in my name	<1
Any other reason	1

Note: Rest did not respond.

Question asked: What is the main reason you have not benefitted from the Yuva Nidhi Scheme, even after applying?

Table 8.9: Reasons for not being eligible for the Yuva Nidhi scheme

Reason of non-eligibility for the scheme	(%)
I am not a graduate/diploma holder	21
Finished college before 2022	1
Finished college after 2023	1
Any other reason	1

Note: Rest did not respond.

Question asked: What is the main reason due to which you are not eligible for Yuva Nidhi Scheme?

Table 8.10: Skill-oriented use of allowance received from Yuva Nidhi scheme

Skill-oriented use of allowance received from the scheme	Yes (%)**
Enrolled myself in a private skill centre	52
Enrolled myself at a government skill centre	48
Enrolled myself in a diploma/certificate course	29

Note**: These figures are based on a small sample size (n = 42). Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Please tell me how you have used the allowance received from Yuva Nidhi scheme?

Table 8.11: Various purposes for which people use Yuva Nidhi allowance

Purposes for which people use Yuva Nidhi allowance	(%)**
Financial stability during job search	43
Gaining skills	31
Expenses during job search (resume, travel for interviews, placement, etc.)	10
I save the money that I get	2
Paying fees etc.	<1

Note**: These figures are based on a small sample size (n = 42). Rest did not respond.

Question asked: For what purpose do you mainly use the money that you receive from Yuva Nidhi scheme?

Table 8.12: Impact on people's job choice due to Yuva Nidhi scheme

What will you do if the offered salary does not meet your satisfaction?	(%)**
Not take the job	48
Bargain with the employer	21
Accept the job	17
Would you have done the same if you were not receiving the monthly Yuva Nidhi allowance?	(%)
Yes	97
No	3

Note**: These figures are based on a small sample size (n = 42). Rest did not respond.

Question asked: Suppose you are in need of work and manage to find a job, but the salary that is being offered by the employer does not meet your satisfaction. What will you do - not take the job, bargain with the employer or accept the job?

Question asked: Would you have selected the same option if you were not receiving the monthly allowance from Yuva Nidhi scheme?

Table 8.13: People's perceptions regarding future options as a job seeker

People's perceptions regarding future options as a job seeker	Yes (%)	No (%)	Not sure (%)
I am likely to get a job in my district	18	40	14
I will have to move to another district within my state for a job	14	44	6
I will have to move to another state for a job	9	49	10

I might get a job in Karnataka but it will not match my educational qualification	11	46	8
I may have to take a job that is below my education level	10	47	8
I would like to continue my studies, but it is not financially possible	11	46	12
I feel pressure to get married instead of taking a job	7	50	12

Note: Rest did not respond. All the items were asked separately.

Question asked: In your opinion, what are your future options as a job seeker? I will read out a few statements, please tell me whether each statement applies to you or not.

Table 8.14: Impact of Yuva Nidhi scheme on people's financial upliftment

Extent to which Yuva Nidhi scheme helped in people's financial upliftment	(%)**
A lot	31
Somewhat	10
Not much	7
Very little	10
Not at all	5

Note**: These figures are based on a small sample size (n = 42). Rest either did not respond or did not receive the scheme.

Question asked: Please tell me how much Yuva Nidhi scheme helped in your financial upliftment?

5. SHAKTI SCHEME

Table 9.1: Nearly all the women have benefitted from the Shakti scheme

Shakti scheme	(%)
Benefitted	>99
Aware but never used	<1
Not aware*	<1
Not eligible* (due to not being a domiciled woman of Karnataka)	<1

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Shakti scheme under which domiciled women of Karnataka can ride for free on public buses?

Table 9.2: Primary source of information about the Shakti scheme

Primary source of information about the scheme	(%)
Social media	31
Local leader	26
Family/Friends	23

Newspaper/TV	16
Government officials	1

Note: Rest did not respond.

Question asked: Please think and tell me how did you get to know about Shakti scheme?

Table 9.3: Number of times women travel by free bus service under Shakti scheme

Number of times women travel by free bus service	(%)
Everyday	4
Sometimes	79
Rarely	16
Never	<1

Note: Rest did not respond.

Question asked: How frequently do you use the free bus services provided under the Shakti Scheme - everyday, sometimes, rarely or never?

Table 9.4: Almost one in ten women started using public buses only after Shakti scheme

Did you use public buses earlier or start using them only after the Shakti scheme?	(%)
I used public buses before also	91
I have started using public buses only after Shakti scheme	8

Note: Rest did not respond.

Question asked: Before the introduction of the Shakti scheme, did you use public buses, or did you start using them only after the scheme was launched?

Table 9.5: Impact of Shakti scheme on the frequency of women travelling outside the house

Impact of Shakti scheme on the frequency of women travelling outside the house	(%)
Increased a lot	2
Increased somewhat	65
Remained the same	31
Decreased somewhat	2
Decreased a lot	<1

Question asked: After the Shakti scheme, has the number of times that you travel out of your home increased or decreased?

Table 9.6: Weekly savings of women due to Shakti scheme

Weekly savings of women due to Shakti scheme	(%)
Up to Rs. 250	35
Rs. 251-500	52
Rs. 501-1000	12
Rs. 1001-1500	1
More than Rs. 1500	<1

Note: Rest did not respond.

Question: Approximately, how much money have you managed to save every week after getting free bus travel?

Table 9.7: Distance travelled from home to catch a bus

Distance travelled from home to catch a bus	(%)
Very far	7
Somewhat far	58
Not very far	35

Question asked: In order to catch a bus, how far do you need to travel from your home – very far, somewhat far, or not very far?

Table 9.8: More than two-third women experienced delays in catching a bus due to overcrowding

Delays experienced by women in catching a bus due to overcrowding	(%)
Yes	69
No	31

Question asked: Have you experienced delays in catching a bus because it was overcrowded?

Table 9.9: Benefits experienced by women due to Shakti scheme

Benefits experienced by women due to Shakti scheme	Yes (%)
My family relationships have improved	92
I feel empowered and confident	74
I can travel to a better doctor/hospital/clinic	73
I am able to travel for leisure now	50
My friendships with other women have become stronger	44
I can now attend gram sabha/panchayat meetings/trainings/union meetings/protests, etc.	28

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: I will readout a few statements about the benefits you might have experienced from the Shakti scheme. Please let me know if any of these apply to you.

Table 9.10: Impact of free bus travel on the job situation of women

Impact of free bus travel on the job situation of women	(%)
I continued with my current job	75
I took up a new job	8
I moved to a better job	5

Note: Rest did not respond.

Question asked: How has the free bus service affected your job situation?

Table 9.11: Increase in women's savings due to free bus travel under Shakti scheme

Increase in women's savings due to free bus travel under Shakti scheme	(%)
Up to Rs. 500	79
Rs. 501-1000	16

Rs. 1001-2500	5
Rs. 2501-5000	<1
More than Rs. 5000	<1
There has been no increase in my savings due to Shakti scheme	<1

Question asked: How much do you think your savings have increased because of the free bus travel under the Shakti scheme?

Table 9.12: Possible impact on women if Shakti scheme is withdrawn

Possible impact on women if Shakti scheme is withdrawn	(%)
I will spend money to travel	43
I will have to leave my job	25
I will have to walk to work	11
Children cannot access better school or college	8
I will take a job nearby	7

Note: Rest did not respond.

Question asked: If the Shakti scheme is withdrawn, what would be the most significant impact on you?

Table 9.13: Impact of Shakti scheme on women's financial upliftment

Extent to which Shakti scheme helped in women's financial upliftment	(%)
A lot	28
Somewhat	43
Not much	13
Very little	11
Not at all	<1

Note: Rest either did not respond or did not use the scheme.

Question asked: Please tell me how much Shakti scheme helped in your financial upliftment?

6. OVERALL IMPACT OF ALL 5 GUARANTEE SCHEMES

Table 10.1: People's use of money received or saved from Five Guarantees in meeting essential needs

People's use of money received/saved from Five Guarantees	Yes (%)	No (%)
Buying more food items	97	3
Educational purposes	81	19
Covering medical expenses (visiting doctors/hospitals/buying medicines)	69	31
Investing in a business	60	38
Repaying loans or debts	38	60

Note: Rest did not respond. All the items were asked separately.

Question asked: Thinking of all the 5 guarantees together, how have you used the money that you received/saved from the schemes?

Table 10.2: People's use of money received or saved from Five Guarantees in partially or fully repaying different loans

People's use of money received/saved from Five Guarantees in partially or fully repaying loans	Yes (%)	No (%)
Healthcare-related/medical loan	90	10
Education loan	87	13
House or property loan	85	14
Any agricultural loan	94	6
Loan for life events like marriage	56	44

Note: Rest did not respond. All the items were asked separately.

Question asked: What kinds of loans have you partially or fully repaid from the money you received or saved from the 5 guarantee schemes?

Table 10.3: Women's use of money received or saved from Five Guarantees in welfare of self and family

Women's use of money received/saved from Five Guarantees	(%)
For my family's welfare	76
For both equally*	10
For my own welfare	14

Note: Categories marked with () were silent options.*

Question asked: What do you think about the money you received or saved from the 5 guarantee schemes - was it largely spent for your own welfare or for your family's welfare?

Table 10.4: Change in women's perception at home due to overall benefits of Five Guarantees

Do you notice any change in how you are perceived at home due to the benefits of Five Guarantees?	(%)
Yes, a big change	3
Yes, a small change	96
No, no change at all	1

Question asked: As a result of the benefits that you have received through these schemes, do you notice any change in how you are perceived at home?

Table 10.5: Impact of Five Guarantees on financial empowerment of women

Impact of Five Guarantees on financial empowerment of women	Yes (%)	No (%)	No change (%)
Has increased my financial independence	74	23	3
Has increased my contribution towards household expenses	56	41	3
Allowed me to save money for education or learning some skills	51	36	12

Note: Rest did not respond. All the items were asked separately.

Question asked: Have the 5 guarantee schemes helped you in the following things – increased your financial independence, increased your contribution towards household expenses, allowed you to save money for education or learning some skills?

Table 10.6: Overall impact of Five Guarantees on people's families

Aspects	How much have the following aspects improved for your family? (%)			
	A lot	Somewhat	Not much	Not at all
Better diet	29	68	3	<1
Better education for children	36	48	14	2
Improved healthcare	17	74	9	<1
Travel with friends and family	10	56	25	9
Reduced my family's financial stress	11	62	20	5
Improved overall well-being of my family	11	69	15	5

Note: Rest did not respond. All the items were asked separately.

Question asked: Looking at the overall impact of the 5 guarantee schemes, how much have the following aspects improved for your family – a lot, somewhat, not much, or not at all?

Table 10.7: Overall impact of Five Guarantees on women themselves

Aspects	How much have the following aspects improved for you? (%)			
	A lot	Somewhat	Not much	Not at all
My own nutrition (eggs, meat, fruit, milk)	5	75	17	3
My own education (classes, training, etc.)	13	58	17	12
My own healthcare (hospitals, medicines, etc.)	15	69	12	3
My travel for work and leisure	5	63	21	10
My own well-being	6	71	17	6
My own financial security	6	67	21	5
My friendships and community interactions	6	61	26	7
My engagement with community problems and public issues	6	52	25	17
Increased my confidence and feeling of empowerment	4	71	20	5

Note: Rest did not respond. All the items were asked separately.

Question asked: Looking at the overall impact of the 5 guarantee schemes, how much have the following aspects improved for you – a lot, somewhat, not much, or not at all?

Bengaluru Rural

About the district:

The survey was conducted across 16 different locations spread across the district of Bengaluru Rural in Karnataka. The initial target was set at 25 interviews within each location, making it a total of 400 interviews in the overall district. The achieved sample in Bengaluru Rural, was 406.

The locations for the fieldwork were pre-selected based on the density of beneficiaries and their demographic representation. Within each of these locations, a team of trained Field Investigators was sent. They employed a random walk procedure and surveyed every household as per the pre-determined interval, which was decided based upon the density of households in the area. Additionally, quota sampling was used, wherein the trained field team was instructed to maintain a strict quota for an equal distribution across all the age groups (18+): five respondents from each of the following age groups of 18-25 years, 26-35 years, 36-45 years, 46-55 years, 56 years and above – in each location. All interviews were conducted face-to-face using the Kobo app.

Note: In some tables, the figures may not add up to 100 due to rounding.

Table A shows the different social demographics achieved in the survey data.

Table A: Social profile of the achieved sample

Socio-demographic	Achieved sample
Rural	58
Urban	42
18 to 25 years	14
26 to 35 years	20
36 to 45 years	26
46 to 55 years	17
56 years and above	23
Illiterate	24
Below Primary or Primary pass	22
Below Matric or Matric pass	17
Studying in 11 th /12 th or 12 th pass	11
Diploma / Certificate	3
Graduate and above	15
Scheduled Caste (SC)	12
Scheduled Tribe (ST)	10
Other Backward Caste (OBC)	62

General / Upper caste	9
Poor	23
Lower	30
Middle	43
Rich	4
Hindu	94
Muslim	1
Christian	1
Other religions	<1

Note: All figures in percent. Rest did not respond.

1. ANNA BHAGYA SCHEME

Table 5.1: Nearly 90% people have benefitted from the Anna Bhagya scheme

Anna Bhagya scheme	(%)
Benefitted	89
Applied but not benefitted	5
Not applied	3
Not aware*	1
Not eligible* (due to not belonging to BPL category or not having an Antyodaya/Priority Household Ration Card of Karnataka)	2

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Anna Bhagya scheme under which government provides additional 5 kg of food grains or money in lieu of it?

Table 5.2: Primary source of information about the Anna Bhagya scheme

Primary source of information about the scheme	(%)
Family/Friends	34
Newspaper/TV	28
Social media	18
Government officials	13
Local leader	7

Question asked: Please think and tell me how did you get to know about Anna Bhagya scheme?

Table 5.3: Number of times people had to visit an office to avail the Anna Bhagya scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	89

Number of times visited the office before availing the scheme	(%)
Only once	11
Two to four times	75
Five times and more	8

Note: Rest either did not remember or couldn't avail the scheme.

Question asked: Did you or any of your family members have to go to any office to apply for the Anna Bhagya scheme?

Question asked: How many times did you visit this office before you finally availed the Anna Bhagya Scheme?

Table 5.4: Time taken to travel to the office for Anna Bhagya scheme

Time taken to travel to the office	(%)
Less than 30 minutes	8
30 minutes to 59 minutes	41
1 hour to 1 hour 59 minutes	45
2 hours and above	4

Note: Rest did not respond.

Question asked: How long did it take to travel to that office for Anna Bhagya Scheme?

Table 5.5: Time spent at the office for Anna Bhagya scheme

Time spent at the office	(%)
Less than 30 minutes	5
30 minutes to 59 minutes	22
1 hour to 1 hour 59 minutes	63
2 hours and above	7

Note: Rest did not respond.

Question asked: How much time did you have to spend in that office for Anna Bhagya Scheme?

Table 5.6: Time taken in receiving the Anna Bhagya scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	16
1-2 months	48
3-4 months	28
More than 4 months	4
Not received yet*	3

Note: Rest did not respond. Categories marked with () were silent options.*

Question asked: After applying, how long did it take to get the Anna Bhagya Scheme?

Table 5.7: Two-third people knew whom to contact if they face problems in availing Anna Bhagya scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	66
No	29

Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Anna Bhagya scheme?

Table 5.8: Anna Bhagya scheme seems to have helped many families in having regular and sufficient meals

Which of these statements best describes your situation regarding Anna Bhagya scheme?	(%)
Me and my family eat more meals now	24
My family eats more meals now	21
Same number of meals but the quantity is more	37
No change	11

Note: Rest did not respond.

Question asked: Thinking about the benefits you get from the Anna Bhagya scheme, which of these statements best describes your situation?

Table 5.9: Impact of Anna Bhagya scheme on people's family relationships

Extent to which Anna Bhagya scheme helped in improving people's family relationships	(%)
A lot	38
Somewhat	53
Not much	5
Not at all	3

Note: Rest did not respond.

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.10: Impact of Anna Bhagya scheme on women's neighbourhood standing

Extent to which Anna Bhagya scheme helped in improving women's neighbourhood standing	(%)
A lot	9
Somewhat	25
Not much	37
Not at all	27

Note: Rest did not respond.

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.11: Impact of Anna Bhagya scheme on women's decision-making within family

Extent to which Anna Bhagya scheme helped in improving women's decision-making within family	(%)
A lot	19
Somewhat	58
Not much	20

Not at all	3
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Question asked: To what extent has the Anna Bhagya scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.12: Impact of Anna Bhagya scheme on people's financial upliftment

Extent to which Anna Bhagya scheme helped in people's financial upliftment	(%)
A lot	42
Somewhat	34
Not much	12
Very little	6
Not at all	2

Note: Rest either did not respond or did not receive the scheme.

Question asked: Please tell me how much Anna Bhagya scheme helped in your financial upliftment?

2. GRUHA LAKSHMI SCHEME

Table 6.1: More than 50% people have benefitted from the Gruha Lakshmi scheme

Gruha Lakshmi scheme	(%)
Benefitted	54
Applied but not benefitted	21
Not applied	4
Not aware*	1
Not eligible* (due to not being listed as heads of families in Antyodaya, BPL or APL cards of Karnataka)	20

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Gruha Lakshmi scheme under which government provides Rs 2,000 monthly assistance to the woman head of BPL families?

Table 6.2: Primary source of information about the Gruha Lakshmi scheme

Primary source of information about the scheme	(%)
Family/Friends	32
Newspaper/TV	28
Social media	20
Local leader	9
Government officials	9

Note: Rest did not respond.

Question asked: Please think and tell me how did you get to know about Gruha Lakshmi scheme?

Table 6.3: Number of times people had to visit an office to avail the Gruha Lakshmi scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
---	-----

Yes (overall)	84
Number of times visited the office before availing the scheme	(%)
Only once	9
Two to four times	74
Five times and more	11

Note: Rest either did not remember or couldn't avail the scheme.

Question asked: Did you or any of your family members have to go to any office to apply for the Gruha Lakshmi scheme?

Question asked: How many times did you visit this office before you finally availed the Gruha Lakshmi Scheme?

Table 6.4: Time taken to travel to the office for Gruha Lakshmi scheme

Time taken to travel to the office	(%)
Less than 30 minutes	9
30 minutes to 59 minutes	42
1 hour to 1 hour 59 minutes	41
2 hours and above	8

Question asked: How long did it take to travel to that office for Gruha Lakshmi Scheme?

Table 6.5: Time spent at the office for Gruha Lakshmi scheme

Time spent at the office	(%)
Less than 30 minutes	7
30 minutes to 59 minutes	17
1 hour to 1 hour 59 minutes	60
2 hours and above	15

Note: Rest did not respond.

Question asked: How much time did you have to spend in that office for Gruha Lakshmi Scheme?

Table 6.6: Time taken in receiving the Gruha Lakshmi scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	6
1-2 months	19
3-4 months	51
More than 4 months	18
Not received yet*	6

Note: Categories marked with () were silent options.*

Question asked: After applying, how long did it take to get the Gruha Lakshmi Scheme?

Table 6.7: Half of the people did not know whom to contact if they face problems in availing Gruha Lakshmi scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
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Yes	44
No	50

Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Gruha Lakshmi scheme?

Table 6.8: Reasons for not benefitting from Gruha Lakshmi scheme even after applying

Reasons for not benefitting from the scheme even after applying	(%)
My Aadhaar card is not linked with the bank account	16
I don't have a bank account in my own name	9
Inactive bank account or pending bank KYC	7
No particular reason	15

Note: Rest did not respond.

Question asked: What is the main reason you have not benefitted from the Gruha Lakshmi Scheme, even after applying?

Table 6.9: Impact of Gruha Lakshmi scheme on women's spending-related decisions in family

Which of these situations best describes the spending-related decisions in your family regarding the scheme?	(%)
I along with my family/husband decide	48
I decide on my own	30
I have no say	6
I have greater say now after Gruha Lakshmi	8

Note: Rest did not respond.

Question asked: Thinking about the money received from Gruha Lakshmi scheme, which of these situations best describes the spending-related decisions in your family?

Table 6.10: Usage of money received/saved from Gruha Lakshmi scheme

Usage of money received/saved from the scheme	Yes (%)
Buying more food items	86
Covering medical expenses (visiting doctors/hospitals/buying medicines)	78
Educational purposes	28
Investing in a business	21
Repaying loans or debts	17

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Thinking of Gruha Lakshmi scheme, how have you used the money that you received/saved from it?

Table 6.11: Impact of Gruha Lakshmi scheme on people's family relationships

Extent to which Gruha Lakshmi scheme helped in improving people's family relationships	(%)
A lot	33
Somewhat	56

Not much	7
Not at all	2

Note: Rest did not respond.

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.12: Impact of Gruha Lakshmi scheme on women's neighbourhood standing

Extent to which Gruha Lakshmi scheme helped in improving women's neighbourhood standing	(%)
A lot	3
Somewhat	29
Not much	39
Not at all	25

Note: Rest did not respond.

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.13: Impact of Gruha Lakshmi scheme on women's decision-making within family

Extent to which Gruha Lakshmi scheme helped in improving women's decision-making within family	(%)
A lot	22
Somewhat	57
Not much	14
Not at all	6

Note: Rest did not respond.

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.14: Impact of Gruha Lakshmi scheme on people's financial upliftment

Extent to which Gruha Lakshmi scheme helped in people's financial upliftment	(%)
A lot	35
Somewhat	28
Not much	20
Very little	6
Not at all	6

Note: Rest either did not respond or did not receive the scheme.

Question asked: Please tell me how much Gruha Lakshmi scheme helped in your financial upliftment?

3. GRUHA JYOTI SCHEME

Table 7.1: Three in four people have benefitted from the Gruha Jyoti scheme

Gruha Jyoti scheme	(%)
Benefitted	76
Applied but not benefitted	16
Not applied	6
Not aware*	1
Not eligible* (due to not living in a residential household of Karnataka)	1

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Gruha Jyoti scheme under which government provides 200 units of free baseline electricity?

Table 7.2: Primary source of information about the Gruha Jyoti scheme

Primary source of information about the scheme	(%)
Local leader	29
Newspaper/TV	26
Family/Friends	17
Social media	16
Government officials	10

Note: Rest did not respond.

Question asked: Please think and tell me how did you get to know about Gruha Jyoti scheme?

Table 7.3: Number of times people had to visit an office to avail the Gruha Jyoti scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	89
Number of times visited the office before availing the scheme	(%)
Only once	14
Two to four times	76
Five times and more	8

Note: Rest did not remember.

Question asked: Did you or any of your family members have to go to any office to apply for the Gruha Jyoti scheme?

Question asked: How many times did you visit this office before you finally availed the Gruha Jyoti Scheme?

Table 7.4: Time taken to travel to the office for Gruha Jyoti scheme

Time taken to travel to the office	(%)
Less than 30 minutes	16
30 minutes to 59 minutes	40
1 hour to 1 hour 59 minutes	39
2 hours and above	4

Note: Rest did not respond.

Question asked: How long did it take to travel to that office for Gruha Jyoti Scheme?

Table 7.5: Time spent at the office for Gruha Jyoti scheme

Time spent at the office	(%)
Less than 30 minutes	7
30 minutes to 59 minutes	28
1 hour to 1 hour 59 minutes	58
2 hours and above	5

Note: Rest did not respond.

Question asked: How much time did you have to spend in that office for Gruha Jyoti Scheme?

Table 7.6: Time taken in receiving the Gruha Jyoti scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	4
1-2 months	48
3-4 months	38
More than 4 months	6
Not received yet*	3

Note: Rest did not respond. Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Gruha Jyoti Scheme?

Table 7.7: Nearly two-third people did not know whom to contact if they face problems in availing Gruha Jyoti scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	25
No	63

Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Gruha Jyoti scheme?

Table 7.8: Amount of money saved by people due to Gruha Jyoti scheme

Money saved by people due to Gruha Jyoti scheme	(%)
Up to Rs. 250	14
Rs. 251-500	63
Rs. 501-1000	15
Rs. 1001-1500	4
More than Rs. 1500	1
There is no change in my electricity expenses before & after Gruha Jyoti	<1

Note: Rest did not respond.

Question asked: According to you, how much money has your family managed to save due to Gruha Jyoti scheme?

Table 7.9: Impact on people's consumption of electricity after Gruha Jyoti scheme

Impact on people's consumption of electricity after Gruha Jyoti scheme	(%)
It has increased	7
Remained the same	71
It has decreased	12

Note: Rest did not respond.

Question asked: Has the consumption of electricity in your family increased or decreased after the introduction of Gruha Jyoti scheme?

Table 7.10: Impact on people's usage of electric appliances after Gruha Jyoti scheme

Do you use these appliances more after Gruha Jyoti scheme?	Yes (%)
TV	65
Lights	57
Heaters	16
Refrigerators	15
Oven/Microwave	7
Induction plate	7
Coolers/AC	6

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Since receiving 200 units of free electricity, do you now use these appliances more than before? I will read out a list, please tell me which of them you are using more now?

Table 7.11: One-third people have bought new electric appliances after Gruha Jyoti scheme

Have you purchased any new electric appliances after Gruha Jyoti scheme?	(%)
Yes	34
No	57

Note: Rest did not respond.

Question asked: Since the launch of Gruha Jyoti scheme, have you purchased any new electric appliances?

Table 7.12: Number of times tube lights/bulbs/LED lights flicker and are not bright in people's homes

How frequently lights/bulbs/LED lights flicker or are not bright at your home?	(%)
Everyday	59
Some days	31
Rarely	5
Never	1

Note: Rest did not respond.

Question asked: Please tell me how frequently tube lights/bulbs/ LED lights flicker and are not bright at your home - every day, on some days, rarely or never?

Table 7.13: Number of times fans do not run in full speed in people's homes

How frequently fans do not run in full speed at your home?	(%)
Everyday	9
Some days	64
Rarely	21
Never	2

Note: Rest did not respond.

Question asked: Please tell me how frequently fans do not run in full speed at your home - every day, on some days, rarely or never?

Table 7.14: Impact of Gruha Jyoti scheme on people's family relationships

Extent to which Gruha Jyoti scheme helped in improving people's family relationships	(%)
A lot	21
Somewhat	68
Not much	8
Not at all	1

Note: Rest did not respond.

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.15: Impact of Gruha Jyoti scheme on women's neighbourhood standing

Extent to which Gruha Jyoti scheme helped in improving women's neighbourhood standing	(%)
A lot	6
Somewhat	16
Not much	40
Not at all	35

Note: Rest did not respond.

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.16: Impact of Gruha Jyoti scheme on women's decision-making within family

Extent to which Gruha Jyoti scheme helped in improving women's decision-making within family	(%)
A lot	13
Somewhat	60
Not much	21
Not at all	3

Note: Rest did not respond.

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.17: Impact of Gruha Jyoti scheme on people's financial upliftment

Extent to which Gruha Jyoti scheme helped in people's financial upliftment	(%)
A lot	32
Somewhat	26
Not much	28
Very little	6
Not at all	3

Note: Rest either did not respond or did not receive the scheme.

Question asked: Please tell me how much Gruha Jyoti scheme helped in your financial upliftment?

4. YUVA NIDHI SCHEME

Table 8.1: One in five people have benefitted from the Yuva Nidhi scheme

Yuva Nidhi scheme	(%)
Benefitted	21
Applied but not benefitted	17
Not applied	9
Not aware*	2
Not eligible* (due to either not being a degree/diploma holder or having finished degree/diploma before 2022 or after 2023)	51

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Yuva Nidhi scheme under which unemployed students who have finished graduation/diploma receive an allowance?

Table 8.2: Primary source of information about the Yuva Nidhi scheme

Primary source of information about the scheme	(%)
Newspaper/TV	44
Family/Friends	16
Social media	13
Local leader	8
Government officials	6

Note: Rest did not respond.

Question asked: Please think and tell me how did you get to know about Yuva Nidhi scheme?

Table 8.3: Number of times people had to visit an office to avail the Yuva Nidhi scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	62
Number of times visited the office before availing the	(%)

scheme	
Only once	11
Two to four times	64
Five times and more	17

Note: Rest did not remember.

Question asked: Did you or any of your family members have to go to any office to apply for the Yuva Nidhi scheme?

Question asked: How many times did you visit this office before you finally availed the Yuva Nidhi Scheme?

Table 8.4: Time taken to travel to the office for Yuva Nidhi scheme

Time taken to travel to the office	(%)
Less than 30 minutes	22
30 minutes to 59 minutes	31
1 hour to 1 hour 59 minutes	33
2 hours and above	8

Note: Rest did not respond.

Question asked: How long did it take to travel to that office for Yuva Nidhi Scheme?

Table 8.5: Time spent at the office for Yuva Nidhi scheme

Time spent at the office	(%)
Less than 30 minutes	27
30 minutes to 59 minutes	25
1 hour to 1 hour 59 minutes	35
2 hours and above	12

Note: Rest did not respond.

Question asked: How much time did you have to spend in that office for Yuva Nidhi Scheme?

Table 8.6: Time taken in receiving the Yuva Nidhi scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	5
1-2 months	32
3-4 months	31
More than 4 months	20
Not received yet*	6

Note: Rest did not respond. Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Yuva Nidhi Scheme?

Table 8.7: Half of the people did not know whom to contact if they face problems in availing Yuva Nidhi scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	30
No	51

Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Yuva Nidhi scheme?

Table 8.8: Reasons for not benefitting from Yuva Nidhi scheme even after applying

Reasons for not benefitting from the scheme even after applying	(%)
My application was rejected	16
Lack of proper documents	13
Mismatch in documents	12
I have completed my exams but not received my degree/diploma yet	7
I don't have a bank account in my name	3
Inactive bank account or pending bank KYC	1

Note: Rest did not respond.

Question asked: What is the main reason you have not benefitted from the Yuva Nidhi Scheme, even after applying?

Table 8.9: Reasons for not being eligible for the Yuva Nidhi scheme

Reason of non-eligibility for the scheme	(%)
I am not a graduate/diploma holder	61
Finished college before 2022	10
Finished college after 2023	4
Any other reason	12

Note: Rest did not respond.

Question asked: What is the main reason due to which you are not eligible for Yuva Nidhi Scheme?

Table 8.10: Skill-oriented use of allowance received from Yuva Nidhi scheme

Skill-oriented use of allowance received from the scheme	Yes (%)
Enrolled myself in a private skill centre	57
Enrolled myself in a diploma/certificate course	44
Enrolled myself at a government skill centre	33

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Please tell me how you have used the allowance received from Yuva Nidhi scheme?

Table 8.11: Various purposes for which people use Yuva Nidhi allowance

Purposes for which people use Yuva Nidhi allowance	(%)
Gaining skills	22
Expenses during job search (resume, travel for interviews, placement, etc.)	15
Financial stability during job search	12
I save the money that I get	11
Paying fees etc.	4

Note: Rest did not respond.

Question asked: For what purpose do you mainly use the money that you receive from Yuva Nidhi scheme?

Table 8.12: Impact on people's job choice due to Yuva Nidhi scheme

What will you do if the offered salary does not meet your satisfaction?	(%)
Accept the job	18
Bargain with the employer	29
Not take the job	18
Would you have done the same if you were not receiving the monthly Yuva Nidhi allowance?	(%)
Yes	73
No	20

Note: Rest did not respond.

Question asked: Suppose you are in need of work and manage to find a job, but the salary that is being offered by the employer does not meet your satisfaction. What will you do - not take the job, bargain with the employer or accept the job?

Question asked: Would you have selected the same option if you were not receiving the monthly allowance from Yuva Nidhi scheme?

Table 8.13: People's perceptions regarding future options as a job seeker

People's perceptions regarding future options as a job seeker	Yes (%)	No (%)	Not sure (%)
I am likely to get a job in my district	53	17	6
I will have to move to another district within my state for a job	12	52	11
I will have to move to another state for a job	16	46	12
I might get a job in Karnataka but it will not match my educational qualification	16	44	12
I may have to take a job that is below my education level	19	41	12
I would like to continue my studies, but it is not financially possible	16	43	13
I feel pressure to get married instead of taking a job	17	39	12

Note: Rest did not respond. All the items were asked separately.

Question asked: In your opinion, what are your future options as a job seeker? I will read out a few statements, please tell me whether each statement applies to you or not.

Table 8.14: Impact of Yuva Nidhi scheme on people's financial upliftment

Extent to which Yuva Nidhi scheme helped in people's financial upliftment	(%)
A lot	12
Somewhat	27
Not much	20
Very little	14
Not at all	12

Note: Rest either did not respond or did not receive the scheme.

Question asked: Please tell me how much Yuva Nidhi scheme helped in your financial upliftment?

5. SHAKTI SCHEME

Table 9.1: Close to nine in ten women have benefitted from the Shakti scheme

Shakti scheme	(%)
Benefitted	86
Aware but never used	6
Not aware*	4
Not eligible* (due to not being a domiciled woman of Karnataka)	4

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Shakti scheme under which domiciled women of Karnataka can ride for free on public buses?

Table 9.2: Primary source of information about the Shakti scheme

Primary source of information about the scheme	(%)
Family/Friends	39
Newspaper/TV	29
Social media	11
Local leader	11
Government officials	7

Note: Rest did not respond.

Question asked: Please think and tell me how did you get to know about Shakti scheme?

Table 9.3: Number of times women travel by free bus service under Shakti scheme

Number of times women travel by free bus service	(%)
Everyday	29
Sometimes	40
Rarely	22
Never	3

Note: Rest did not respond.

Question asked: How frequently do you use the free bus services provided under the Shakti Scheme - everyday, sometimes, rarely or never?

Table 9.4: 15% women started using public buses only after Shakti scheme

Did you use public buses earlier or start using them only after the Shakti scheme?	(%)
I used public buses before also	68
I have started using public buses only after Shakti scheme	15

Note: Rest did not respond.

Question asked: Before the introduction of the Shakti scheme, did you use public buses, or did you start using them only after the scheme was launched?

Table 9.5: Impact of Shakti scheme on the frequency of women travelling outside the house

Impact of Shakti scheme on the frequency of women travelling outside the house	(%)
Increased a lot	12
Increased somewhat	38
Remained the same	30
Decreased somewhat	9
Decreased a lot	5

Note: Rest did not respond.

Question asked: After the Shakti scheme, has the number of times that you travel out of your home increased or decreased?

Table 9.6: Weekly savings of women due to Shakti scheme

Weekly savings of women due to Shakti scheme	(%)
Up to Rs. 250	37
Rs. 251-500	42
Rs. 501-1000	12
Rs. 1001-1500	6
More than Rs. 1500	3

Question: Approximately, how much money have you managed to save every week after getting free bus travel?

Table 9.7: Distance travelled from home to catch a bus

Distance travelled from home to catch a bus	(%)
Very far	17
Somewhat far	53
Not very far	19

Note: Rest did not respond.

Question asked: In order to catch a bus, how far do you need to travel from your home – very far, somewhat far, or not very far?

Table 9.8: Three in four women experienced delays in catching a bus due to overcrowding

Delays experienced by women in catching a bus due to overcrowding	(%)
Yes	75
No	13

Note: Rest did not respond.

Question asked: Have you experienced delays in catching a bus because it was overcrowded?

Table 9.9: Benefits experienced by women due to Shakti scheme

Benefits experienced by women due to Shakti scheme	Yes (%)
My family relationships have improved	82

I feel empowered and confident	71
I can travel to a better doctor/hospital/clinic	69
I am able to travel for leisure now	49
I can now attend gram sabha/panchayat meetings/trainings/union meetings/protests, etc.	29
My friendships with other women have become stronger	16

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: I will readout a few statements about the benefits you might have experienced from the Shakti scheme. Please let me know if any of these apply to you.

Table 9.10: Impact of free bus travel on the job situation of women

Impact of free bus travel on the job situation of women	(%)
I continued with my current job	28
I moved to a better job	13
I took up a new job	10
Any other impact	15

Note: Rest did not respond.

Question asked: How has the free bus service affected your job situation?

Table 9.11: Increase in women's savings due to free bus travel under Shakti scheme

Increase in women's savings due to free bus travel under Shakti scheme	(%)
Up to Rs. 500	51
Rs. 501-1000	28
Rs. 1001-2500	12
Rs. 2501-5000	4
More than Rs. 5000	1
There has been no increase in my savings due to Shakti scheme	1

Note: Rest did not respond.

Question asked: How much do you think your savings have increased because of the free bus travel under the Shakti scheme?

Table 9.12: Possible impact on women if Shakti scheme is withdrawn

Possible impact on women if Shakti scheme is withdrawn	(%)
I will spend money to travel	57
I will have to leave my job	10
I will have to walk to work	9
I will take a job nearby	7
Children cannot access better school or college	4

Note: Rest did not respond.

Question asked: If the Shakti scheme is withdrawn, what would be the most significant impact on you?

Table 9.13: Impact of Shakti scheme on women's financial upliftment

Extent to which Shakti scheme helped in women's financial upliftment	(%)
A lot	23
Somewhat	29
Not much	33
Very little	7
Not at all	4

Note: Rest either did not respond or did not use the scheme.

Question asked: Please tell me how much Shakti scheme helped in your financial upliftment?

6. OVERALL IMPACT OF ALL 5 GUARANTEE SCHEMES

Table 10.1: People's use of money received or saved from Five Guarantees in meeting essential needs

People's use of money received/saved from Five Guarantees	Yes (%)	No (%)
Buying more food items	83	12
Educational purposes	27	67
Covering medical expenses (visiting doctors/hospitals/buying medicines)	70	24
Investing in a business	19	74
Repaying loans or debts	19	73

Note: Rest did not respond. All the items were asked separately.

Question asked: Thinking of all the 5 guarantees together, how have you used the money that you received/saved from the schemes?

Table 10.2: People's use of money received or saved from Five Guarantees in partially or fully repaying different loans

People's use of money received/saved from Five Guarantees in partially or fully repaying loans	Yes (%)	No (%)
Healthcare-related/medical loan	84	10
Education loan	18	80
House or property loan	53	44
Any agricultural loan	36	63
Loan for life events like marriage	41	55

Note: Rest did not respond. All the items were asked separately.

Question asked: What kinds of loans have you partially or fully repaid from the money you received or saved from the 5 guarantee schemes?

Table 10.3: Women's use of money received or saved from Five Guarantees in welfare of self and family

Women's use of money received/saved from Five Guarantees	(%)
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For my family's welfare	38
For both equally*	30
For my own welfare	15

Note: Rest did not respond. Categories marked with () were silent options.*

Question asked: What do you think about the money you received or saved from the 5 guarantee schemes - was it largely spent for your own welfare or for your family's welfare?

Table 10.4: Change in women's perception at home due to overall benefits of Five Guarantees

Do you notice any change in how you are perceived at home due to the benefits of Five Guarantees?	(%)
Yes, a big change	13
Yes, a small change	64
No, no change at all	9

Note: Rest did not respond.

Question asked: As a result of the benefits that you have received through these schemes, do you notice any change in how you are perceived at home?

Table 10.5: Impact of Five Guarantees on financial empowerment of women

Impact of Five Guarantees on financial empowerment of women	Yes (%)	No (%)	No change (%)
Has increased my financial independence	73	15	8
Has increased my contribution towards household expenses	50	36	11
Allowed me to save money for education or learning some skills	33	48	14

Note: Rest did not respond. All the items were asked separately.

Question asked: Have the 5 guarantee schemes helped you in the following things – increased your financial independence, increased your contribution towards household expenses, allowed you to save money for education or learning some skills?

Table 10.6: Overall impact of Five Guarantees on people's families

Aspects	How much have the following aspects improved for your family? (%)			
	A lot	Somewhat	Not much	Not at all
Better diet	58	28	6	4
Better education for children	6	50	32	8
Improved healthcare	38	40	13	5
Travel with friends and family	10	23	44	20
Reduced my family's financial stress	15	54	21	5
Improved overall well-being of my family	15	55	20	5

Note: Rest did not respond. All the items were asked separately.

Question asked: Looking at the overall impact of the 5 guarantee schemes, how much have the following aspects improved for your family – a lot, somewhat, not much, or not at all?

Table 10.7: Overall impact of Five Guarantees on women themselves

Aspects	How much have the following aspects improved for you? (%)			
	A lot	Somewhat	Not much	Not at all
My own nutrition (eggs, meat, fruit, milk)	30	47	17	4
My own education (classes, training, etc.)	9	33	28	27
My own healthcare (hospitals, medicines, etc.)	36	40	17	5
My travel for work and leisure	12	32	33	20
My own well-being	27	48	15	6
My own financial security	15	53	21	7
My friendships and community interactions	13	19	45	20
My engagement with community problems and public issues	8	24	41	26
Increased my confidence and feeling of empowerment	17	53	22	5

Note: Rest did not respond. All the items were asked separately.

Question asked: Looking at the overall impact of the 5 guarantee schemes, how much have the following aspects improved for you – a lot, somewhat, not much, or not at all?

Bengaluru Urban

About the district:

The survey was conducted across 16 different locations spread across the district of Bengaluru Urban in Karnataka. The initial target was set at 25 interviews within each location, making it a total of 400 interviews in the overall district. The achieved sample in Bengaluru Urban, was 404.

The locations for the fieldwork were pre-selected based on the density of beneficiaries and their demographic representation. Within each of these locations, a team of trained Field Investigators was sent. They employed a random walk procedure and surveyed every household as per the pre-determined interval, which was decided based upon the density of households in the area. Additionally, quota sampling was used, wherein the trained field team was instructed to maintain a strict quota for an equal distribution across all the age groups (18+): five respondents from each of the following age groups of 18-25 years, 26-35 years, 36-45 years, 46-55 years, 56 years and above – in each location. All interviews were conducted face-to-face using the Kobo app.

Note: In some tables, the figures may not add up to 100 due to rounding.

Table A shows the different social demographics achieved in the survey data.

Table A: Social profile of the achieved sample

Socio-demographic	Achieved sample
Rural	-
Urban	100
18 to 25 years	18
26 to 35 years	20
36 to 45 years	23
46 to 55 years	19
56 years and above	20
Illiterate	22
Below Primary or Primary pass	15
Below Matric or Matric pass	26
Studying in 11 th /12 th or 12 th pass	16
Diploma / Certificate	4
Graduate and above	17
Scheduled Caste (SC)	25
Scheduled Tribe (ST)	6

Other Backward Caste (OBC)	51
General / Upper caste	13
Poor	19
Lower	19
Middle	40
Rich	22
Hindu	85
Muslim	10
Christian	5

Note: All figures in percent. Rest did not respond.

1. ANNA BHAGYA SCHEME

Table 5.1: Close to nine in ten people have benefitted from the Anna Bhagya scheme

Anna Bhagya scheme	(%)
Benefitted	88
Applied but not benefitted	2
Not applied	2
Not aware*	<1
Not eligible* (<i>due to not belonging to BPL category or not having an Antyodaya/Priority Household Ration Card of Karnataka</i>)	8

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Anna Bhagya scheme under which government provides additional 5 kg of food grains or money in lieu of it?

Table 5.2: Primary source of information about the Anna Bhagya scheme

Primary source of information about the scheme	(%)
Family/Friends	34
Newspaper/TV	33
Government officials	17
Social media	9
Local leader	4

Note: Rest either gave other responses or did not respond.

Question asked: Please think and tell me how did you get to know about Anna Bhagya scheme?

Table 5.3: Number of times people had to visit an office to avail the Anna Bhagya scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	71

Number of times visited the office before availing the scheme	(%)
Only once	67
Two to four times	28
Five times and more	4

Note: Rest either did not remember or couldn't avail the scheme.

Question asked: Did you or any of your family members have to go to any office to apply for the Anna Bhagya scheme?

Question asked: How many times did you visit this office before you finally availed the Anna Bhagya Scheme?

Table 5.4: Time taken to travel to the office for Anna Bhagya scheme

Time taken to travel to the office	(%)
Less than 30 minutes	46
30 minutes to 59 minutes	41
1 hour to 1 hour 59 minutes	8
2 hours and above	2

Note: Rest did not respond.

Question asked: How long did it take to travel to that office for Anna Bhagya Scheme?

Table 5.5: Time spent at the office for Anna Bhagya scheme

Time spent at the office	(%)
Less than 30 minutes	25
30 minutes to 59 minutes	40
1 hour to 1 hour 59 minutes	27
2 hours and above	6

Note: Rest did not respond.

Question asked: How much time did you have to spend in that office for Anna Bhagya Scheme?

Table 5.6: Time taken in receiving the Anna Bhagya scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	47
1-2 months	31
3-4 months	8
More than 4 months	12
Not received yet*	1

Note: Rest did not respond. Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Anna Bhagya Scheme?

Table 5.7: More than a third people did not know whom to contact if they face problems in availing Anna Bhagya scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	61

No	36
----	----

Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Anna Bhagya scheme?

Table 5.8: Reasons for not being eligible for Anna Bhagya scheme

Reasons for not being eligible for the scheme	(%)**
I do not have a BPL card or an Antyodaya card	79
Lack of other necessary documents	15
Mismatch in documents	<1
Inactive bank account or pending bank KYC	<1
No particular reason	3

*Note**: These figures are based on a small sample size (n = 34). Rest gave other reasons.*

Question asked: What is the main reason you are not eligible for the Anna Bhagya Scheme?

Table 5.9: Anna Bhagya scheme seems to have helped many families in having regular and sufficient meals

Which of these statements best describes your situation regarding Anna Bhagya scheme?	(%)
Me and my family eat more meals now	38
My family eats more meals now	19
Same number of meals but the quantity is more	24
No change	15

Note: Rest did not respond.

Question asked: Thinking about the benefits you get from the Anna Bhagya scheme, which of these statements best describes your situation?

Table 5.10: Impact of Anna Bhagya scheme on people's family relationships

Extent to which Anna Bhagya scheme helped in improving people's family relationships	(%)
A lot	67
Somewhat	20
Not much	12
Not at all	1

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.11: Impact of Anna Bhagya scheme on women's neighbourhood standing

Extent to which Anna Bhagya scheme helped in improving women's neighbourhood standing	(%)
A lot	48
Somewhat	28
Not much	10
Not at all	13

Note: Rest did not respond.

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.12: Impact of Anna Bhagya scheme on women's decision-making within family

Extent to which Anna Bhagya scheme helped in improving women's decision-making within family	(%)
A lot	65
Somewhat	28
Not much	6
Not at all	1

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.13: Impact of Anna Bhagya scheme on people's financial upliftment

Extent to which Anna Bhagya scheme helped in people's financial upliftment	(%)
A lot	51
Somewhat	25
Not much	10
Very little	12
Not at all	1

Note: Rest did not respond.

Question asked: Please tell me how much Anna Bhagya scheme helped in your financial upliftment?

2. GRUHA LAKSHMI SCHEME

Table 6.1: More than three-fourth people have benefitted from the Gruha Lakshmi scheme

Gruha Lakshmi scheme	(%)
Benefitted	76
Applied but not benefitted	8
Not applied	6
Not aware*	1
Not eligible* (due to not being listed as heads of families in Antyodaya, BPL or APL cards of Karnataka)	9

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Gruha Lakshmi scheme under which government provides Rs 2,000 monthly assistance to the woman head of BPL families?

Table 6.2: Primary source of information about the Gruha Lakshmi scheme

Primary source of information about the scheme	(%)
Newspaper/TV	36
Family/Friends	36

Social media	19
Local leader	3
Government officials	2

Note: Rest did not respond.

Question asked: Please think and tell me how did you get to know about Gruha Lakshmi scheme?

Table 6.3: Number of times people had to visit an office to avail the Gruha Lakshmi scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	70
Number of times visited the office before availing the scheme	(%)
Only once	56
Two to four times	39
Five times and more	2

Note: Rest did not remember.

Question asked: Did you or any of your family members have to go to any office to apply for the Gruha Lakshmi scheme?

Question asked: How many times did you visit this office before you finally availed the Gruha Lakshmi Scheme?

Table 6.4: Time taken to travel to the office for Gruha Lakshmi scheme

Time taken to travel to the office	(%)
Less than 30 minutes	47
30 minutes to 59 minutes	41
1 hour to 1 hour 59 minutes	5
2 hours and above	4

Note: Rest did not respond.

Question asked: How long did it take to travel to that office for Gruha Lakshmi Scheme?

Table 6.5: Time spent at the office for Gruha Lakshmi scheme

Time spent at the office	(%)
Less than 30 minutes	21
30 minutes to 59 minutes	41
1 hour to 1 hour 59 minutes	26
2 hours and above	8

Note: Rest did not respond.

Question asked: How much time did you have to spend in that office for Gruha Lakshmi Scheme?

Table 6.6: Time taken in receiving the Gruha Lakshmi scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	21
1–2 months	53

3–4 months	9
More than 4 months	13
Not received yet*	<1

Note: Rest did not respond. Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Gruha Lakshmi Scheme?

Table 6.7: Two-fifth people did not know whom to contact if they face problems in availing Gruha Lakshmi scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	57
No	40

Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Gruha Lakshmi scheme?

Table 6.8: Reasons for not benefitting from Gruha Lakshmi scheme even after applying

Reasons for not benefitting from the scheme even after applying	(%)**
I don't have a bank account in my own name	48
My Aadhaar card is not linked with the bank account	10
Inactive bank account or pending bank KYC	3
No particular reason	7
Any other reason	3

Note**: These figures are based on a small sample size (n = 31). Rest did not respond.

Question asked: What is the main reason you have not benefitted from the Gruha Lakshmi Scheme, even after applying?

Table 6.9: Impact of Gruha Lakshmi scheme on women's spending-related decisions in family

Which of these situations best describes the spending-related decisions in your family regarding the scheme?	(%)
I along with my family/husband decide	46
I decide on my own	39
I have no say	7
I have greater say now after Gruha Lakshmi	2

Note: Rest did not respond.

Question asked: Thinking about the money received from Gruha Lakshmi scheme, which of these situations best describes the spending-related decisions in your family?

Table 6.10: Usage of money received/saved from Gruha Lakshmi scheme

Usage of money received/saved from the scheme	Yes (%)
Covering medical expenses (visiting doctors/hospitals/buying medicines)	89
Buying more food items	88

Educational purposes	54
Investing in a business	46
Repaying loans or debts	44

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Thinking of Gruha Lakshmi scheme, how have you used the money that you received/saved from it?

Table 6.11: Impact of Gruha Lakshmi scheme on people's family relationships

Extent to which Gruha Lakshmi scheme helped in improving people's family relationships	(%)
A lot	64
Somewhat	20
Not much	14
Not at all	2

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.12: Impact of Gruha Lakshmi scheme on women's neighbourhood standing

Extent to which Gruha Lakshmi scheme helped in improving women's neighbourhood standing	(%)
A lot	47
Somewhat	25
Not much	12
Not at all	16

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.13: Impact of Gruha Lakshmi scheme on women's decision-making within family

Extent to which Gruha Lakshmi scheme helped in improving women's decision-making within family	(%)
A lot	65
Somewhat	25
Not much	7
Not at all	2

Note: Rest did not respond.

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.14: Impact of Gruha Lakshmi scheme on people's financial upliftment

Extent to which Gruha Lakshmi scheme helped in people's financial upliftment	(%)
A lot	55
Somewhat	25

Not much	7
Very little	10
Not at all	2

Note: Rest did not respond.

Question asked: Please tell me how much Gruha Lakshmi scheme helped in your financial upliftment?

3. GRUHA JYOTI SCHEME

Table 7.1: More than 90% people have benefitted from the Gruha Jyoti scheme

Gruha Jyoti scheme	(%)
Benefitted	91
Applied but not benefitted	3
Not applied	3
Not aware*	1
Not eligible* (due to not living in a residential household of Karnataka)	2

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Gruha Jyoti scheme under which government provides 200 units of free baseline electricity?

Table 7.2: Primary source of information about the Gruha Jyoti scheme

Primary source of information about the scheme	(%)
Family/Friends	41
Newspaper/TV	40
Social media	10
Local leader	6
Government officials	3

Question asked: Please think and tell me how did you get to know about Gruha Jyoti scheme?

Table 7.3: Number of times people had to visit an office to avail the Gruha Jyoti scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	72
Number of times visited the office before availing the scheme	(%)
Only once	67
Two to four times	27
Five times and more	2

Note: Rest did not remember.

Question asked: Did you or any of your family members have to go to any office to apply for the Gruha Jyoti scheme?

Question asked: How many times did you visit this office before you finally availed the Gruha Jyoti Scheme?

Table 7.4: Time taken to travel to the office for Gruha Jyoti scheme

Time taken to travel to the office	(%)
Less than 30 minutes	51
30 minutes to 59 minutes	40
1 hour to 1 hour 59 minutes	5
2 hours and above	2

Note: Rest did not respond.

Question asked: How long did it take to travel to that office for Gruha Jyoti Scheme?

Table 7.5: Time spent at the office for Gruha Jyoti scheme

Time spent at the office	(%)
Less than 30 minutes	30
30 minutes to 59 minutes	48
1 hour to 1 hour 59 minutes	17
2 hours and above	2

Note: Rest did not respond.

Question asked: How much time did you have to spend in that office for Gruha Jyoti Scheme?

Table 7.6: Time taken in receiving the Gruha Jyoti scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	32
1-2 months	44
3-4 months	8
More than 4 months	13
Not received yet*	<1

Note: Rest did not respond. Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Gruha Jyoti Scheme?

Table 7.7: Half of the people did not know whom to contact if they face problems in availing Gruha Jyoti scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	37
No	50

Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Gruha Jyoti scheme?

Table 7.8: Amount of money saved by people due to Gruha Jyoti scheme

Money saved by people due to Gruha Jyoti scheme	(%)
Up to Rs. 250	19
Rs. 251-500	25
Rs. 501-1000	30

Rs. 1001-1500	13
More than Rs. 1500	3
There is no change in my electricity expenses before & after Gruha Jyoti	<1

Question asked: According to you, how much money has your family managed to save due to Gruha Jyoti scheme?

Table 7.9: Impact on people's consumption of electricity after Gruha Jyoti scheme

Impact on people's consumption of electricity after Gruha Jyoti scheme	(%)
It has increased	50
Remained the same	46
It has decreased	4

Question asked: Has the consumption of electricity in your family increased or decreased after the introduction of Gruha Jyoti scheme?

Table 7.10: Impact on people's usage of electric appliances after Gruha Jyoti scheme

Do you use these appliances more after Gruha Jyoti scheme?	Yes (%)
TV	88
Lights	86
Refrigerators	55
Heaters	49
Induction plate	20
Oven/Microwave	19
Coolers/AC	19

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Since receiving 200 units of free electricity, do you now use these appliances more than before? I will read out a list, please tell me which of them you are using more now?

Table 7.11: More than half of the people have bought new electric appliances after Gruha Jyoti scheme

Have you purchased any new electric appliances after Gruha Jyoti scheme?	(%)
Yes	51
No	49

Question asked: Since the launch of Gruha Jyoti scheme, have you purchased any new electric appliances?

Table 7.12: Number of times tube lights/bulbs/LED lights flicker and are not bright in people's homes

How frequently lights/bulbs/LED lights flicker or are not bright at your home?	(%)
Everyday	47
Some days	22
Rarely	24

Never	6
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Note: Rest did not respond.

Question asked: Please tell me how frequently tube lights/bulbs/ LED lights flicker and are not bright at your home - every day, on some days, rarely or never?

Table 7.13: Number of times fans do not run in full speed in people's homes

How frequently fans do not run in full speed at your home?	(%)
Everyday	40
Some days	29
Rarely	26
Never	5

Question asked: Please tell me how frequently fans do not run in full speed at your home - every day, on some days, rarely or never?

Table 7.14: Impact of Gruha Jyoti scheme on people's family relationships

Extent to which Gruha Jyoti scheme helped in improving people's family relationships	(%)
A lot	64
Somewhat	19
Not much	14
Not at all	2

Note: Rest did not respond.

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.15: Impact of Gruha Jyoti scheme on women's neighbourhood standing

Extent to which Gruha Jyoti scheme helped in improving women's neighbourhood standing	(%)
A lot	46
Somewhat	27
Not much	10
Not at all	14

Note: Rest did not respond.

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.16: Impact of Gruha Jyoti scheme on women's decision-making within family

Extent to which Gruha Jyoti scheme helped in improving women's decision-making within family	(%)
A lot	58
Somewhat	30
Not much	9

Not at all	1
------------	---

Note: Rest did not respond.

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.17: Impact of Gruha Jyoti scheme on people's financial upliftment

Extent to which Gruha Jyoti scheme helped in people's financial upliftment	(%)
A lot	50
Somewhat	24
Not much	14
Very little	11
Not at all	1

Question asked: Please tell me how much Gruha Jyoti scheme helped in your financial upliftment?

4. YUVA NIDHI SCHEME

Table 8.1: Close to half of the people are not eligible for the Yuva Nidhi scheme

Yuva Nidhi scheme	(%)
Benefitted	8
Applied but not benefitted	18
Not applied	6
Not aware*	20
Not eligible* (due to either not being a degree/diploma holder or having finished degree/diploma before 2022 or after 2023)	48

Note: Categories marked with () were silent options.*

Question asked: Please tell me whether you have received or not received any benefit from Yuva Nidhi scheme under which unemployed students who have finished graduation/diploma receive an allowance?

Table 8.2: Primary source of information about the Yuva Nidhi scheme

Primary source of information about the scheme	(%)
Newspaper/TV	42
Family/Friends	20
Local leader	10
Social media	8
Government officials	1

Note: Rest did not respond.

Question asked: Please think and tell me how did you get to know about Yuva Nidhi scheme?

Table 8.3: Time taken in receiving the Yuva Nidhi scheme after applying

Time taken in receiving the scheme after applying	(%)**
Less than 1 month	27
1–2 months	18
3–4 months	12
More than 4 months	<1
Not received yet*	9

Note**: These figures are based on a small sample size (n = 33). Rest did not respond. Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Yuva Nidhi Scheme?

Table 8.4: Almost two in five people did not know whom to contact if they face problems in availing Yuva Nidhi scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	44
No	38

Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Yuva Nidhi scheme?

Table 8.5: Reasons for not benefitting from Yuva Nidhi scheme even after applying

Reasons for not benefitting from the scheme even after applying	(%)
My application was rejected	58
I don't have a bank account in my name	3
Lack of proper documents	1
Mismatch in documents	<1
I have completed my exams but not received my degree/diploma yet	<1
Inactive bank account or pending bank KYC	<1

Note: Rest did not respond.

Question asked: What is the main reason you have not benefitted from the Yuva Nidhi Scheme, even after applying?

Table 8.6: Reasons for not being eligible for the Yuva Nidhi scheme

Reason of non-eligibility for the scheme	(%)
I am not a graduate/diploma holder	75
Finished college before 2022	5
Finished college after 2023	1

Note: Rest did not respond.

Question asked: What is the main reason due to which you are not eligible for Yuva Nidhi Scheme?

Table 8.7: Skill-oriented use of allowance received from Yuva Nidhi scheme

Skill-oriented use of allowance received from the scheme	Yes (%)**
Enrolled myself in a private skill centre	36

Enrolled myself at a government skill centre	30
Enrolled myself in a diploma/certificate course	27

*Note**:* These figures are based on a small sample size (n = 33). Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Please tell me how you have used the allowance received from Yuva Nidhi scheme?

Table 8.8: Various purposes for which people use Yuva Nidhi allowance

Purposes for which people use Yuva Nidhi allowance	(%)**
Gaining skills	33
Financial stability during job search	15
Paying fees etc.	6
Expenses during job search (resume, travel for interviews, placement, etc.)	3
I save the money that I get	3

*Note**:* These figures are based on a small sample size (n = 33). Rest did not respond.

Question asked: For what purpose do you mainly use the money that you receive from Yuva Nidhi scheme?

Table 8.9: Impact on people's job choice due to Yuva Nidhi scheme

What will you do if the offered salary does not meet your satisfaction?	(%)**
Not take the job	24
Accept the job	24
Bargain with the employer	15

*Note**:* These figures are based on a small sample size (n = 33). Rest did not respond.

Question asked: Suppose you are in need of work and manage to find a job, but the salary that is being offered by the employer does not meet your satisfaction. What will you do - not take the job, bargain with the employer or accept the job?

Table 8.10: People's perceptions regarding future options as a job seeker

People's perceptions regarding future options as a job seeker	Yes (%)	No (%)	Not sure (%)
I am likely to get a job in my district	38	37	2
I will have to move to another district within my state for a job	20	53	4
I will have to move to another state for a job	21	51	4
I might get a job in Karnataka but it will not match my educational qualification	20	50	6
I may have to take a job that is below my education level	22	46	7
I would like to continue my studies, but it is not financially possible	24	48	5
I feel pressure to get married instead of taking a job	24	49	3

Note: Rest did not respond. All the items were asked separately.

Question asked: In your opinion, what are your future options as a job seeker? I will read out a few statements, please tell me whether each statement applies to you or not.

Table 8.11: Impact of Yuva Nidhi scheme on people's financial upliftment

Extent to which Yuva Nidhi scheme helped in people's financial upliftment	(%)**
A lot	24
Somewhat	9
Not much	6
Very little	15
Not at all	24

Note**: These figures are based on a small sample size ($n = 33$). Rest either did not respond or did not receive the scheme.

Question asked: Please tell me how much Yuva Nidhi scheme helped in your financial upliftment?

5. SHAKTI SCHEME

Table 9.1: 95% women have benefitted from the Shakti scheme

Shakti scheme	(%)
Benefitted	95
Aware but never used	5
Not aware*	<1
Not eligible* (due to not being a domiciled woman of Karnataka)	<1

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Shakti scheme under which domiciled women of Karnataka can ride for free on public buses?

Table 9.2: Primary source of information about the Shakti scheme

Primary source of information about the scheme	(%)
Newspaper/TV	53
Family/Friends	31
Social media	8
Local leader	6
Government officials	2

Question asked: Please think and tell me how did you get to know about Shakti scheme?

Table 9.3: Number of times women travel by free bus service under Shakti scheme

Number of times women travel by free bus service	(%)
Everyday	62
Sometimes	25
Rarely	11

Never	1
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Note: Rest did not respond.

Question asked: How frequently do you use the free bus services provided under the Shakti Scheme - everyday, sometimes, rarely or never?

Table 9.4: More than one in ten women started using public buses only after Shakti scheme

Did you use public buses earlier or start using them only after the Shakti scheme?	(%)
I used public buses before also	86
I have started using public buses only after Shakti scheme	12

Note: Rest did not respond.

Question asked: Before the introduction of the Shakti scheme, did you use public buses, or did you start using them only after the scheme was launched?

Table 9.5: Impact of Shakti scheme on the frequency of women travelling outside the house

Impact of Shakti scheme on the frequency of women travelling outside the house	(%)
Increased a lot	29
Increased somewhat	38
Remained the same	27
Decreased somewhat	4
Decreased a lot	1

Note: Rest did not respond.

Question asked: After the Shakti scheme, has the number of times that you travel out of your home increased or decreased?

Table 9.6: Weekly savings of women due to Shakti scheme

Weekly savings of women due to Shakti scheme	(%)
Up to Rs. 250	34
Rs. 251-500	30
Rs. 501-1000	24
Rs. 1001-1500	7
More than Rs. 1500	5

Question: Approximately, how much money have you managed to save every week after getting free bus travel?

Table 9.7: Distance travelled from home to catch a bus

Distance travelled from home to catch a bus	(%)
Very far	31
Somewhat far	54
Not very far	15

Question asked: In order to catch a bus, how far do you need to travel from your home – very far, somewhat far, or not very far?

Table 9.8: Over four in five women experienced delays in catching a bus due to overcrowding

Delays experienced by women in catching a bus due to overcrowding (%)	
Yes	85
No	12

Note: Rest did not respond.

Question asked: Have you experienced delays in catching a bus because it was overcrowded?

Table 9.9: Benefits experienced by women due to Shakti scheme

Benefits experienced by women due to Shakti scheme	Yes (%)
I can travel to a better doctor/hospital/clinic	83
I feel empowered and confident	80
My family relationships have improved	79
I am able to travel for leisure now	77
My friendships with other women have become stronger	55
I can now attend gram sabha/panchayat meetings/trainings/union meetings/protests, etc.	45

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: I will readout a few statements about the benefits you might have experienced from the Shakti scheme. Please let me know if any of these apply to you.

Table 9.10: Impact of free bus travel on the job situation of women

Impact of free bus travel on the job situation of women	(%)
I continued with my current job	30
I took up a new job	26
I moved to a better job	8
Any other impact	4

Note: Rest did not respond.

Question asked: How has the free bus service affected your job situation?

Table 9.11: Increase in women's savings due to free bus travel under Shakti scheme

Increase in women's savings due to free bus travel under Shakti scheme	(%)
Up to Rs. 500	44
Rs. 501-1000	36
Rs. 1001-2500	17
Rs. 2501-5000	3
More than Rs. 5000	<1
There has been no increase in my savings due to Shakti scheme	<1

Question asked: How much do you think your savings have increased because of the free bus travel under the Shakti scheme?

Table 9.12: Possible impact on women if Shakti scheme is withdrawn

Possible impact on women if Shakti scheme is withdrawn	(%)
I will spend money to travel	46
I will have to walk to work	23
I will have to leave my job	8
Children cannot access better school or college	8
I will take a job nearby	3

Note: Rest did not respond.

Question asked: If the Shakti scheme is withdrawn, what would be the most significant impact on you?

Table 9.13: Impact of Shakti scheme on women's financial upliftment

Extent to which Shakti scheme helped in women's financial upliftment	(%)
A lot	61
Somewhat	19
Not much	7
Very little	10
Not at all	2

Note: Rest either did not respond or did not use the scheme.

Question asked: Please tell me how much Shakti scheme helped in your financial upliftment?

6. OVERALL IMPACT OF ALL 5 GUARANTEE SCHEMES

Table 10.1: People's use of money received or saved from Five Guarantees in meeting essential needs

People's use of money received/saved from Five Guarantees	Yes (%)	No (%)
Buying more food items	86	12
Educational purposes	48	49
Covering medical expenses (visiting doctors/hospitals/buying medicines)	89	11
Investing in a business	45	53
Repaying loans or debts	40	57

Note: Rest did not respond. All the items were asked separately.

Question asked: Thinking of all the 5 guarantees together, how have you used the money that you received/saved from the schemes?

Table 10.2: People's use of money received or saved from Five Guarantees in partially or fully repaying different loans

People's use of money received/saved from Five Guarantees in partially or fully repaying loans	Yes (%)	No (%)
Healthcare-related/medical loan	93	7

Education loan	67	24
House or property loan	75	23
Any agricultural loan	74	24
Loan for life events like marriage	73	24

Note: Rest did not respond. All the items were asked separately.

Question asked: What kinds of loans have you partially or fully repaid from the money you received or saved from the 5 guarantee schemes?

Table 10.3: Women's use of money received or saved from Five Guarantees in welfare of self and family

Women's use of money received/saved from Five Guarantees	(%)
For my family's welfare	40
For both equally*	22
For my own welfare	35

Note: Rest did not respond. Categories marked with (*) were silent options.

Question asked: What do you think about the money you received or saved from the 5 guarantee schemes - was it largely spent for your own welfare or for your family's welfare?

Table 10.4: Change in women's perception at home due to overall benefits of Five Guarantees

Do you notice any change in how you are perceived at home due to the benefits of Five Guarantees?	(%)
Yes, a big change	31
Yes, a small change	58
No, no change at all	8

Note: Rest did not respond.

Question asked: As a result of the benefits that you have received through these schemes, do you notice any change in how you are perceived at home?

Table 10.5: Impact of Five Guarantees on financial empowerment of women

Impact of Five Guarantees on financial empowerment of women	Yes (%)	No (%)	No change (%)
Has increased my financial independence	84	10	4
Has increased my contribution towards household expenses	73	20	4
Allowed me to save money for education or learning some skills	58	28	10

Note: Rest did not respond. All the items were asked separately.

Question asked: Have the 5 guarantee schemes helped you in the following things – increased your financial independence, increased your contribution towards household expenses, allowed you to save money for education or learning some skills?

Table 10.6: Overall impact of Five Guarantees on people's families

Aspects	How much have the following aspects improved for your family?
---------	---

	(%)			
	A lot	Somewhat	Not much	Not at all
Better diet	61	31	6	1
Better education for children	44	24	22	5
Improved healthcare	55	33	9	1
Travel with friends and family	42	24	20	12
Reduced my family's financial stress	49	38	9	2
Improved overall well-being of my family	52	36	9	2

Note: Rest did not respond. All the items were asked separately.

Question asked: Looking at the overall impact of the 5 guarantee schemes, how much have the following aspects improved for your family – a lot, somewhat, not much, or not at all?

Table 10.7: Overall impact of Five Guarantees on women themselves

Aspects	How much have the following aspects improved for you? (%)			
	A lot	Somewhat	Not much	Not at all
My own nutrition (eggs, meat, fruit, milk)	48	30	18	3
My own education (classes, training, etc.)	40	17	18	18
My own healthcare (hospitals, medicines, etc.)	47	36	13	2
My travel for work and leisure	45	27	20	5
My own well-being	47	39	11	1
My own financial security	52	34	10	2
My friendships and community interactions	40	19	23	16
My engagement with community problems and public issues	39	15	21	22
Increased my confidence and feeling of empowerment	54	32	10	1

Note: Rest did not respond. All the items were asked separately.

Question asked: Looking at the overall impact of the 5 guarantee schemes, how much have the following aspects improved for you – a lot, somewhat, not much, or not at all?

Bidar

About the district:

The survey was conducted across 16 different locations spread across the district of Bidar in Karnataka. The initial target was set at 25 interviews within each location, making it a total of 400 interviews in the overall district. The achieved sample in Bidar, was 406.

The locations for the fieldwork were pre-selected based on the density of beneficiaries and their demographic representation. Within each of these locations, a team of trained Field Investigators was sent. They employed a random walk procedure and surveyed every household as per the pre-determined interval, which was decided based upon the density of households in the area. Additionally, quota sampling was used, wherein the trained field team was instructed to maintain a strict quota for an equal distribution across all the age groups (18+): five respondents from each of the following age groups of 18-25 years, 26-35 years, 36-45 years, 46-55 years, 56 years and above – in each location. All interviews were conducted face-to-face using the Kobo app.

Note: In some tables, the figures may not add up to 100 due to rounding.

Table A shows the different social demographics achieved in the survey data.

Table A: Social profile of the achieved sample

Socio-demographic	Achieved sample
Rural	94
Urban	6
18 to 25 years	19
26 to 35 years	22
36 to 45 years	21
46 to 55 years	19
56 years and above	19
Illiterate	45
Below Primary or Primary pass	12
Below Matric or Matric pass	25
Studying in 11 th /12 th or 12 th pass	9
Diploma / Certificate	2
Graduate and above	7
Scheduled Caste (SC)	34
Scheduled Tribe (ST)	16
Other Backward Caste (OBC)	25

General / Upper caste	11
Poor	39
Lower	35
Middle	20
Rich	6
Hindu	90
Muslim	8
Christian	2

Note: All figures in percent. Rest did not respond.

1. ANNA BHAGYA SCHEME

Table 5.1: More than nine in ten people have benefitted from the Anna Bhagya scheme

Anna Bhagya scheme	(%)
Benefitted	91
Applied but not benefitted	<1
Not applied	1
Not aware*	<1
Not eligible* (due to not belonging to BPL category or not having an Antyodaya/Priority Household Ration Card of Karnataka)	8

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Anna Bhagya scheme under which government provides additional 5 kg of food grains or money in lieu of it?

Table 5.2: Primary source of information about the Anna Bhagya scheme

Primary source of information about the scheme	(%)
Family/Friends	42
Newspaper/TV	35
Social media	12
Local leader	11
Government officials	<1

Question asked: Please think and tell me how did you get to know about Anna Bhagya scheme?

Table 5.3: Number of times people had to visit an office to avail the Anna Bhagya scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	30
Number of times visited the office before availing the	(%)

scheme	
Only once	73
Two to four times	9
Five times and more	1

Note: Rest did not remember.

Question asked: Did you or any of your family members have to go to any office to apply for the Anna Bhagya scheme?

Question asked: How many times did you visit this office before you finally availed the Anna Bhagya Scheme?

Table 5.4: Time taken to travel to the office for Anna Bhagya scheme

Time taken to travel to the office	(%)
Less than 30 minutes	64
30 minutes to 59 minutes	33
1 hour to 1 hour 59 minutes	<1
2 hours and above	3

Question asked: How long did it take to travel to that office for Anna Bhagya Scheme?

Table 5.5: Time spent at the office for Anna Bhagya scheme

Time spent at the office	(%)
Less than 30 minutes	3
30 minutes to 59 minutes	65
1 hour to 1 hour 59 minutes	26
2 hours and above	6

Question asked: How much time did you have to spend in that office for Anna Bhagya Scheme?

Table 5.6: Time taken in receiving the Anna Bhagya scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	69
1–2 months	30
3–4 months	1
More than 4 months	<1
Not received yet*	<1

Note: Categories marked with () were silent options.*

Question asked: After applying, how long did it take to get the Anna Bhagya Scheme?

Table 5.7: Three in five people did not know whom to contact if they face problems in availing Anna Bhagya scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	39
No	61

Question asked: Do you know whom to contact if you face any problems in availing the Anna Bhagya scheme?

Table 5.8: Reasons for not being eligible for Anna Bhagya scheme

Reasons for not being eligible for the scheme	(%)**
I do not have a BPL card or an Antyodaya card	87
Lack of other necessary documents	3
Mismatch in documents	<1
Inactive bank account or pending bank KYC	<1
No particular reason	3

Note**: These figures are based on a small sample size (n = 31). Rest did not respond.

Question asked: What is the main reason you are not eligible for the Anna Bhagya Scheme?

Table 5.9: Anna Bhagya scheme seems to have helped many families in having regular and sufficient meals

Which of these statements best describes your situation regarding Anna Bhagya scheme?	(%)
Me and my family eat more meals now	32
My family eats more meals now	29
Same number of meals but the quantity is more	38
No change	1

Question asked: Thinking about the benefits you get from the Anna Bhagya scheme, which of these statements best describes your situation?

Table 5.10: Impact of Anna Bhagya scheme on people's family relationships

Extent to which Anna Bhagya scheme helped in improving people's family relationships	(%)
A lot	35
Somewhat	61
Not much	4
Not at all	<1

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.11: Impact of Anna Bhagya scheme on women's neighbourhood standing

Extent to which Anna Bhagya scheme helped in improving women's neighbourhood standing	(%)
A lot	19
Somewhat	17
Not much	58
Not at all	6

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.12: Impact of Anna Bhagya scheme on women's decision-making within family

Extent to which Anna Bhagya scheme helped in improving women's decision-making within family	(%)
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A lot	27
Somewhat	53
Not much	20
Not at all	<1

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.13: Impact of Anna Bhagya scheme on people's financial upliftment

Extent to which Anna Bhagya scheme helped in people's financial upliftment	(%)
A lot	65
Somewhat	34
Not much	<1
Very little	<1
Not at all	<1

Question asked: Please tell me how much Anna Bhagya scheme helped in your financial upliftment?

2. GRUHA LAKSHMI SCHEME

Table 6.1: More than three-fourth people have benefitted from the Gruha Lakshmi scheme

Gruha Lakshmi scheme	(%)
Benefitted	78
Applied but not benefitted	7
Not applied	4
Not aware*	<1
Not eligible* (due to not being listed as heads of families in Antyodaya, BPL or APL cards of Karnataka)	11

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Gruha Lakshmi scheme under which government provides Rs 2,000 monthly assistance to the woman head of BPL families?

Table 6.2: Primary source of information about the Gruha Lakshmi scheme

Primary source of information about the scheme	(%)
Family/Friends	41
Newspaper/TV	35
Social media	14
Local leader	10
Government officials	<1

Question asked: Please think and tell me how did you get to know about Gruha Lakshmi scheme?

Table 6.3: Number of times people had to visit an office to avail the Gruha Lakshmi scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	82
Number of times visited the office before availing the scheme	(%)
Only once	52
Two to four times	34
Five times and more	5

Note: Rest did not remember.

Question asked: Did you or any of your family members have to go to any office to apply for the Gruha Lakshmi scheme?

Question asked: How many times did you visit this office before you finally availed the Gruha Lakshmi Scheme?

Table 6.4: Time taken to travel to the office for Gruha Lakshmi scheme

Time taken to travel to the office	(%)
Less than 30 minutes	23
30 minutes to 59 minutes	51
1 hour to 1 hour 59 minutes	20
2 hours and above	6

Question asked: How long did it take to travel to that office for Gruha Lakshmi Scheme?

Table 6.5: Time spent at the office for Gruha Lakshmi scheme

Time spent at the office	(%)
Less than 30 minutes	4
30 minutes to 59 minutes	55
1 hour to 1 hour 59 minutes	35
2 hours and above	6

Question asked: How much time did you have to spend in that office for Gruha Lakshmi Scheme?

Table 6.6: Time taken in receiving the Gruha Lakshmi scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	30
1–2 months	38
3–4 months	31
More than 4 months	1
Not received yet*	<1

Note: Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Gruha Lakshmi Scheme?

Table 6.7: Three in five people did not know whom to contact if they face problems in availing Gruha Lakshmi scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	39
No	61

Question asked: Do you know whom to contact if you face any problems in availing the Gruha Lakshmi scheme?

Table 6.8: Reasons for not benefitting from Gruha Lakshmi scheme even after applying

Reasons for not benefitting from the scheme even after applying	(%)**
I don't have a bank account in my own name	7
My Aadhaar card is not linked with the bank account	7
Inactive bank account or pending bank KYC	<1
No particular reason	78

Note**: These figures are based on a small sample size (n = 27). Rest did not respond.

Question asked: What is the main reason you have not benefitted from the Gruha Lakshmi Scheme, even after applying?

Table 6.9: Impact of Gruha Lakshmi scheme on women's spending-related decisions in family

Which of these situations best describes the spending-related decisions in your family regarding the scheme?	(%)
I along with my family/husband decide	56
I decide on my own	17
I have no say	1
I have greater say now after Gruha Lakshmi	26

Question asked: Thinking about the money received from Gruha Lakshmi scheme, which of these situations best describes the spending-related decisions in your family?

Table 6.10: Usage of money received/saved from Gruha Lakshmi scheme

Usage of money received/saved from the scheme	Yes (%)
Covering medical expenses (visiting doctors/hospitals/buying medicines)	98
Buying more food items	98
Educational purposes	59
Repaying loans or debts	17
Investing in a business	10

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Thinking of Gruha Lakshmi scheme, how have you used the money that you received/saved from it?

Table 6.11: Impact of Gruha Lakshmi scheme on people's family relationships

Extent to which Gruha Lakshmi scheme helped in improving people's family relationships	(%)
A lot	33

Somewhat	62
Not much	5
Not at all	<1

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.12: Impact of Gruha Lakshmi scheme on women's neighbourhood standing

Extent to which Gruha Lakshmi scheme helped in improving women's neighbourhood standing	(%)
A lot	20
Somewhat	13
Not much	63
Not at all	4

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.13: Impact of Gruha Lakshmi scheme on women's decision-making within family

Extent to which Gruha Lakshmi scheme helped in improving women's decision-making within family	(%)
A lot	27
Somewhat	50
Not much	23
Not at all	<1

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.14: Impact of Gruha Lakshmi scheme on people's financial upliftment

Extent to which Gruha Lakshmi scheme helped in people's financial upliftment	(%)
A lot	79
Somewhat	6
Not much	14
Very little	<1
Not at all	<1

Question asked: Please tell me how much Gruha Lakshmi scheme helped in your financial upliftment?

3. GRUHA JYOTI SCHEME

Table 7.1: 90% people have benefitted from the Gruha Jyoti scheme

Gruha Jyoti scheme	(%)
Benefitted	90

Applied but not benefitted	7
Not applied	<1
Not aware*	<1
Not eligible* (due to not living in a residential household of Karnataka)	2

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Gruha Jyoti scheme under which government provides 200 units of free baseline electricity?

Table 7.2: Primary source of information about the Gruha Jyoti scheme

Primary source of information about the scheme	(%)
Family/Friends	40
Newspaper/TV	36
Social media	15
Local leader	8
Government officials	<1

Note: Rest did not respond.

Question asked: Please think and tell me how did you get to know about Gruha Jyoti scheme?

Table 7.3: Number of times people had to visit an office to avail the Gruha Jyoti scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	85
Number of times visited the office before availing the scheme	(%)
Only once	45
Two to four times	39
Five times and more	9

Note: Rest did not remember.

Question asked: Did you or any of your family members have to go to any office to apply for the Gruha Jyoti scheme?

Question asked: How many times did you visit this office before you finally availed the Gruha Jyoti Scheme?

Table 7.4: Time taken to travel to the office for Gruha Jyoti scheme

Time taken to travel to the office	(%)
Less than 30 minutes	20
30 minutes to 59 minutes	51
1 hour to 1 hour 59 minutes	22
2 hours and above	7

Question asked: How long did it take to travel to that office for Gruha Jyoti Scheme?

Table 7.5: Time spent at the office for Gruha Jyoti scheme

Time spent at the office	(%)
--------------------------	-----

Less than 30 minutes	8
30 minutes to 59 minutes	47
1 hour to 1 hour 59 minutes	37
2 hours and above	8

Question asked: How much time did you have to spend in that office for Gruha Jyoti Scheme?

Table 7.6: Time taken in receiving the Gruha Jyoti scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	17
1-2 months	41
3-4 months	36
More than 4 months	5
Not received yet*	<1

Note: Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Gruha Jyoti Scheme?

Table 7.7: More than 90% people did not know whom to contact if they face problems in availing Gruha Jyoti scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	4
No	96

Question asked: Do you know whom to contact if you face any problems in availing the Gruha Jyoti scheme?

Table 7.8: Amount of money saved by people due to Gruha Jyoti scheme

Money saved by people due to Gruha Jyoti scheme	(%)
Up to Rs. 250	39
Rs. 251-500	33
Rs. 501-1000	5
Rs. 1001-1500	<1
More than Rs. 1500	<1
There is no change in my electricity expenses before & after Gruha Jyoti	1

Question asked: According to you, how much money has your family managed to save due to Gruha Jyoti scheme?

Table 7.9: Impact on people's consumption of electricity after Gruha Jyoti scheme

Impact on people's consumption of electricity after Gruha Jyoti scheme	(%)
It has increased	19
Remained the same	60
It has decreased	21

Question asked: Has the consumption of electricity in your family increased or decreased after the introduction of Gruha Jyoti scheme?

Table 7.10: Impact on people's usage of electric appliances after Gruha Jyoti scheme

Do you use these appliances more after Gruha Jyoti scheme?	Yes (%)
Lights	71
TV	58
Refrigerators	18
Heaters	6
Induction plate	1
Oven/Microwave	<1
Coolers/AC	<1

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Since receiving 200 units of free electricity, do you now use these appliances more than before? I will read out a list, please tell me which of them you are using more now?

Table 7.11: One-fifth people have bought new electric appliances after Gruha Jyoti scheme

Have you purchased any new electric appliances after Gruha Jyoti scheme?	(%)
Yes	21
No	79

Question asked: Since the launch of Gruha Jyoti scheme, have you purchased any new electric appliances?

Table 7.12: Number of times tube lights/bulbs/LED lights flicker and are not bright in people's homes

How frequently lights/bulbs/LED lights flicker or are not bright at your home?	(%)
Everyday	7
Some days	16
Rarely	42
Never	35

Question asked: Please tell me how frequently tube lights/bulbs/ LED lights flicker and are not bright at your home - every day, on some days, rarely or never?

Table 7.13: Number of times fans do not run in full speed in people's homes

How frequently fans do not run in full speed at your home?	(%)
Everyday	2
Some days	20
Rarely	43
Never	35

Question asked: Please tell me how frequently fans do not run in full speed at your home - every day, on some days, rarely or never?

Table 7.14: Impact of Gruha Jyoti scheme on people's family relationships

Extent to which Gruha Jyoti scheme helped in improving people's family relationships	(%)
A lot	24
Somewhat	70
Not much	6
Not at all	<1

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.15: Impact of Gruha Jyoti scheme on women's neighbourhood standing

Extent to which Gruha Jyoti scheme helped in improving women's neighbourhood standing	(%)
A lot	17
Somewhat	13
Not much	66
Not at all	4

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.16: Impact of Gruha Jyoti scheme on women's decision-making within family

Extent to which Gruha Jyoti scheme helped in improving women's decision-making within family	(%)
A lot	22
Somewhat	55
Not much	22
Not at all	<1

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.17: Impact of Gruha Jyoti scheme on people's financial upliftment

Extent to which Gruha Jyoti scheme helped in people's financial upliftment	(%)
A lot	50
Somewhat	35
Not much	14
Very little	1
Not at all	<1

Question asked: Please tell me how much Gruha Jyoti scheme helped in your financial upliftment?

4. YUVA NIDHI SCHEME

Table 8.1: About three in four people are not eligible for the Yuva Nidhi scheme

Yuva Nidhi scheme	(%)
Benefitted	2
Applied but not benefitted	<1
Not applied	15
Not aware*	10
Not eligible* (due to either not being a degree/diploma holder or having finished degree/diploma before 2022 or after 2023)	73

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Yuva Nidhi scheme under which unemployed students who have finished graduation/diploma receive an allowance?

Table 8.2: Primary source of information about the Yuva Nidhi scheme

Primary source of information about the scheme	(%)
Newspaper/TV	32
Family/Friends	30
Social media	16
Local leader	10
Government officials	<1

Note: Rest did not respond.

Question asked: Please think and tell me how did you get to know about Yuva Nidhi scheme?

**** Note: Since the proportion of those who benefitted from the Yuva Nidhi scheme in Bidar district is very small – 2.2 percent (9 cases) – further analysis of the follow-up questions will not be possible. ****

**** Note: Since the proportion of those who applied but did not benefit from the Yuva Nidhi scheme in Bidar district is very small – 0.2 percent (1 case) – further analysis of the follow-up question will not be possible. ****

Table 8.3: Reasons for not being eligible for the Yuva Nidhi scheme

Reason of non-eligibility for the scheme	(%)
I am not a graduate/diploma holder	70
Finished college before 2022	2
Finished college after 2023	<1

Note: Rest did not respond.

Question asked: What is the main reason due to which you are not eligible for Yuva Nidhi Scheme?

Table 8.4: People's perceptions regarding future options as a job seeker

People's perceptions regarding future options as a job seeker	Yes (%)	No (%)	Not sure (%)
I am likely to get a job in my district	29	68	1
I will have to move to another district within my state for a job	20	77	2
I will have to move to another state for a job	3	86	8
I might get a job in Karnataka but it will not match my educational qualification	10	84	4
I may have to take a job that is below my education level	13	80	5
I would like to continue my studies, but it is not financially possible	3	92	3
I feel pressure to get married instead of taking a job	4	93	1

Note: Rest did not respond. All the items were asked separately.

Question asked: In your opinion, what are your future options as a job seeker? I will read out a few statements, please tell me whether each statement applies to you or not.

5. SHAKTI SCHEME

Table 9.1: Over 95% women have benefitted from the Shakti scheme

Shakti scheme	(%)
Benefitted	98
Aware but never used	2
Not aware*	<1
Not eligible* (due to not being a domiciled woman of Karnataka)	<1

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Shakti scheme under which domiciled women of Karnataka can ride for free on public buses?

Table 9.2: Primary source of information about the Shakti scheme

Primary source of information about the scheme	(%)
Newspaper/TV	42
Family/Friends	37
Social media	12
Local leader	9
Government officials	<1

Question asked: Please think and tell me how did you get to know about Shakti scheme?

Table 9.3: Number of times women travel by free bus service under Shakti scheme

Number of times women travel by free bus service	(%)
--	-----

Everyday	10
Sometimes	61
Rarely	24
Never	5

Question asked: How frequently do you use the free bus services provided under the Shakti Scheme - everyday, sometimes, rarely or never?

Table 9.4: More than 95% women already used public buses before Shakti scheme

Did you use public buses earlier or start using them only after the Shakti scheme? (%)	
I used public buses before also	97
I have started using public buses only after Shakti scheme	3

Question asked: Before the introduction of the Shakti scheme, did you use public buses, or did you start using them only after the scheme was launched?

Table 9.5: Impact of Shakti scheme on the frequency of women travelling outside the house

Impact of Shakti scheme on the frequency of women travelling outside the house (%)	
Increased a lot	4
Increased somewhat	45
Remained the same	43
Decreased somewhat	8
Decreased a lot	<1

Question asked: After the Shakti scheme, has the number of times that you travel out of your home increased or decreased?

Table 9.6: Weekly savings of women due to Shakti scheme

Weekly savings of women due to Shakti scheme (%)	
Up to Rs. 250	47
Rs. 251-500	50
Rs. 501-1000	3
Rs. 1001-1500	<1
More than Rs. 1500	<1

Question: Approximately, how much money have you managed to save every week after getting free bus travel?

Table 9.7: Distance travelled from home to catch a bus

Distance travelled from home to catch a bus (%)	
Very far	30
Somewhat far	63
Not very far	7

Question asked: In order to catch a bus, how far do you need to travel from your home – very far, somewhat far, or not very far?

Table 9.8: Nearly four in five women experienced delays in catching a bus due to overcrowding

Delays experienced by women in catching a bus due to overcrowding	(%)
Yes	79
No	21

Question asked: Have you experienced delays in catching a bus because it was overcrowded?

Table 9.9: Benefits experienced by women due to Shakti scheme

Benefits experienced by women due to Shakti scheme	Yes (%)
I can travel to a better doctor/hospital/clinic	95
My family relationships have improved	94
I feel empowered and confident	83
My friendships with other women have become stronger	60
I can now attend gram sabha/panchayat meetings/trainings/union meetings/protests, etc.	53
I am able to travel for leisure now	38

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: I will readout a few statements about the benefits you might have experienced from the Shakti scheme. Please let me know if any of these apply to you.

Table 9.10: Impact of free bus travel on the job situation of women

Impact of free bus travel on the job situation of women	(%)
I continued with my current job	86
I took up a new job	4
I moved to a better job	1
Any other impact	2

Note: Rest did not respond.

Question asked: How has the free bus service affected your job situation?

Table 9.11: Increase in women's savings due to free bus travel under Shakti scheme

Increase in women's savings due to free bus travel under Shakti scheme	(%)
Up to Rs. 500	59
Rs. 501-1000	36
Rs. 1001-2500	<1
Rs. 2501-5000	<1
More than Rs. 5000	<1
There has been no increase in my savings due to Shakti scheme	4

Question asked: How much do you think your savings have increased because of the free bus travel under the Shakti scheme?

Table 9.12: Possible impact on women if Shakti scheme is withdrawn

Possible impact on women if Shakti scheme is withdrawn	(%)
I will spend money to travel	79
I will have to walk to work	12
Children cannot access better school or college	5
I will have to leave my job	3
I will take a job nearby	1

Question asked: If the Shakti scheme is withdrawn, what would be the most significant impact on you?

Table 9.13: Impact of Shakti scheme on women's financial upliftment

Extent to which Shakti scheme helped in women's financial upliftment	(%)
A lot	39
Somewhat	35
Not much	23
Very little	2
Not at all	<1

Note: Rest either did not respond or did not use the scheme.

Question asked: Please tell me how much Shakti scheme helped in your financial upliftment?

6. OVERALL IMPACT OF ALL 5 GUARANTEE SCHEMES

Table 10.1: People's use of money received or saved from Five Guarantees in meeting essential needs

People's use of money received/saved from Five Guarantees	Yes (%)	No (%)
Buying more food items	96	4
Educational purposes	61	39
Covering medical expenses (visiting doctors/hospitals/buying medicines)	97	3
Investing in a business	11	89
Repaying loans or debts	12	88

Note: All the items were asked separately.

Question asked: Thinking of all the 5 guarantees together, how have you used the money that you received/saved from the schemes?

Table 10.2: People's use of money received or saved from Five Guarantees in partially or fully repaying different loans

People's use of money received/saved from Five Guarantees in partially or fully repaying loans	Yes (%)	No (%)
Healthcare-related/medical loan	64	36

Education loan	6	94
House or property loan	2	98
Any agricultural loan	76	24
Loan for life events like marriage	6	94

Note: All the items were asked separately.

Question asked: What kinds of loans have you partially or fully repaid from the money you received or saved from the 5 guarantee schemes?

Table 10.3: Women's use of money received or saved from Five Guarantees in welfare of self and family

Women's use of money received/saved from Five Guarantees	(%)
For my family's welfare	52
For both equally*	35
For my own welfare	13

Note: Categories marked with () were silent options.*

Question asked: What do you think about the money you received or saved from the 5 guarantee schemes - was it largely spent for your own welfare or for your family's welfare?

Table 10.4: Change in women's perception at home due to overall benefits of Five Guarantees

Do you notice any change in how you are perceived at home due to the benefits of Five Guarantees?	(%)
Yes, a big change	16
Yes, a small change	84
No, no change at all	<1

Question asked: As a result of the benefits that you have received through these schemes, do you notice any change in how you are perceived at home?

Table 10.5: Impact of Five Guarantees on financial empowerment of women

Impact of Five Guarantees on financial empowerment of women	Yes (%)	No (%)	No change (%)
Has increased my financial independence	88	11	1
Has increased my contribution towards household expenses	66	26	8
Allowed me to save money for education or learning some skills	39	54	7

Note: All the items were asked separately.

Question asked: Have the 5 guarantee schemes helped you in the following things – increased your financial independence, increased your contribution towards household expenses, allowed you to save money for education or learning some skills?

Table 10.6: Overall impact of Five Guarantees on people's families

Aspects	How much have the following aspects improved for your family? (%)
---------	---

	A lot	Somewhat	Not much	Not at all
Better diet	41	57	2	<1
Better education for children	35	15	35	15
Improved healthcare	27	63	10	<1
Travel with friends and family	14	22	52	12
Reduced my family's financial stress	22	49	27	2
Improved overall well-being of my family	27	41	30	1

Note: Rest did not respond. All the items were asked separately.

Question asked: Looking at the overall impact of the 5 guarantee schemes, how much have the following aspects improved for your family – a lot, somewhat, not much, or not at all?

Table 10.7: Overall impact of Five Guarantees on women themselves

Aspects	How much have the following aspects improved for you? (%)			
	A lot	Somewhat	Not much	Not at all
My own nutrition (eggs, meat, fruit, milk)	20	73	6	<1
My own education (classes, training, etc.)	2	7	20	71
My own healthcare (hospitals, medicines, etc.)	12	72	16	<1
My travel for work and leisure	10	20	62	8
My own well-being	17	59	24	<1
My own financial security	23	57	20	<1
My friendships and community interactions	15	34	44	7
My engagement with community problems and public issues	19	35	38	8
Increased my confidence and feeling of empowerment	35	40	22	3

Note: Rest did not respond. All the items were asked separately.

Question asked: Looking at the overall impact of the 5 guarantee schemes, how much have the following aspects improved for you – a lot, somewhat, not much, or not at all?

Chikkamagaluru

About the district:

The survey was conducted across 16 different locations spread across the district of Chikkamagaluru in Karnataka. The initial target was set at 25 interviews within each location, making it a total of 400 interviews in the overall district. The achieved sample in Chikkamagaluru, was 405.

The locations for the fieldwork were pre-selected based on the density of beneficiaries and their demographic representation. Within each of these locations, a team of trained Field Investigators was sent. They employed a random walk procedure and surveyed every household as per the pre-determined interval, which was decided based upon the density of households in the area. Additionally, quota sampling was used, wherein the trained field team was instructed to maintain a strict quota for an equal distribution across all the age groups (18+): five respondents from each of the following age groups of 18-25 years, 26-35 years, 36-45 years, 46-55 years, 56 years and above – in each location. All interviews were conducted face-to-face using the Kobo app.

Note: In some tables, the figures may not add up to 100 due to rounding.

Table A shows the different social demographics achieved in the survey data.

Table A: Social profile of the achieved sample

Socio-demographic	Achieved sample
Rural	31
Urban	69
18 to 25 years	5
26 to 35 years	27
36 to 45 years	33
46 to 55 years	25
56 years and above	10
Illiterate	12
Below Primary or Primary pass	11
Below Matric or Matric pass	51
Studying in 11 th /12 th or 12 th pass	13
Diploma / Certificate	<1
Graduate and above	13
Scheduled Caste (SC)	27
Scheduled Tribe (ST)	2

Other Backward Caste (OBC)	61
General / Upper caste	2
Poor	7
Lower	12
Middle	43
Rich	38
Hindu	92
Muslim	3
No religion (Atheist)	2

Note: All figures in percent. Rest did not respond.

1. ANNA BHAGYA SCHEME

Table 5.1: Nine in ten people have benefitted from the Anna Bhagya scheme

Anna Bhagya scheme	(%)
Benefitted	90
Applied but not benefitted	<1
Not applied	<1
Not aware*	<1
Not eligible* (<i>due to not belonging to BPL category or not having an Antyodaya/Priority Household Ration Card of Karnataka</i>)	10

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Anna Bhagya scheme under which government provides additional 5 kg of food grains or money in lieu of it?

Table 5.2: Primary source of information about the Anna Bhagya scheme

Primary source of information about the scheme	(%)
Family/Friends	53
Social media	30
Government officials	9
Local leader	5
Newspaper/TV	3

Question asked: Please think and tell me how did you get to know about Anna Bhagya scheme?

Table 5.3: Number of times people had to visit an office to avail the Anna Bhagya scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	51

Number of times visited the office before availing the scheme	(%)
Only once	75
Two to four times	25
Five times and more	<1

Question asked: Did you or any of your family members have to go to any office to apply for the Anna Bhagya scheme?
Question asked: How many times did you visit this office before you finally availed the Anna Bhagya Scheme?

Table 5.4: Time taken to travel to the office for Anna Bhagya scheme

Time taken to travel to the office	(%)
Less than 30 minutes	96
30 minutes to 59 minutes	2
1 hour to 1 hour 59 minutes	1
2 hours and above	<1

Note: Rest did not respond.

Question asked: How long did it take to travel to that office for Anna Bhagya Scheme?

Table 5.5: Time spent at the office for Anna Bhagya scheme

Time spent at the office	(%)
Less than 30 minutes	92
30 minutes to 59 minutes	7
1 hour to 1 hour 59 minutes	1
2 hours and above	<1

Question asked: How much time did you have to spend in that office for Anna Bhagya Scheme?

Table 5.6: Time taken in receiving the Anna Bhagya scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	44
1–2 months	40
3–4 months	15
More than 4 months	<1
Not received yet*	<1

Note: Rest did not respond. Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Anna Bhagya Scheme?

Table 5.7: More than four in five people knew whom to contact if they face problems in availing Anna Bhagya scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	86
No	14

Question asked: Do you know whom to contact if you face any problems in availing the Anna Bhagya scheme?

Table 5.8: Reasons for not being eligible for Anna Bhagya scheme

Reasons for not being eligible for the scheme	(%)**
I do not have a BPL card or an Antyodaya card	98
Lack of other necessary documents	2
Mismatch in documents	<1
Inactive bank account or pending bank KYC	<1
No particular reason	<1

Note**: These figures are based on a small sample size (n = 41).

Question asked: What is the main reason you are not eligible for the Anna Bhagya Scheme?

Table 5.9: Anna Bhagya scheme seems to have helped many families in having regular and sufficient meals

Which of these statements best describes your situation regarding Anna Bhagya scheme?	(%)
Me and my family eat more meals now	54
My family eats more meals now	27
Same number of meals but the quantity is more	17
No change	<1

Note: Rest did not respond.

Question asked: Thinking about the benefits you get from the Anna Bhagya scheme, which of these statements best describes your situation?

Table 5.10: Impact of Anna Bhagya scheme on people's family relationships

Extent to which Anna Bhagya scheme helped in improving people's family relationships	(%)
A lot	19
Somewhat	80
Not much	1
Not at all	<1

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.11: Impact of Anna Bhagya scheme on women's neighbourhood standing

Extent to which Anna Bhagya scheme helped in improving women's neighbourhood standing	(%)
A lot	13
Somewhat	78
Not much	9
Not at all	<1

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.12: Impact of Anna Bhagya scheme on women's decision-making within family

Extent to which Anna Bhagya scheme helped in improving	(%)
--	-----

women's decision-making within family	
A lot	15
Somewhat	82
Not much	3
Not at all	<1

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.13: Impact of Anna Bhagya scheme on people's financial upliftment

Extent to which Anna Bhagya scheme helped in people's financial upliftment	(%)
A lot	83
Somewhat	16
Not much	<1
Very little	<1
Not at all	<1

Question asked: Please tell me how much Anna Bhagya scheme helped in your financial upliftment?

2. GRUHA LAKSHMI SCHEME

Table 6.1: More than four-fifth people have benefitted from the Gruha Lakshmi scheme

Gruha Lakshmi scheme	(%)
Benefitted	86
Applied but not benefitted	1
Not applied	<1
Not aware*	<1
Not eligible* (due to not being listed as heads of families in Antyodaya, BPL or APL cards of Karnataka)	12

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Gruha Lakshmi scheme under which government provides Rs 2,000 monthly assistance to the woman head of BPL families?

Table 6.2: Primary source of information about the Gruha Lakshmi scheme

Primary source of information about the scheme	(%)
Family/Friends	51
Social media	33
Local leader	6
Government officials	5
Newspaper/TV	4

Note: Rest did not respond.

Question asked: Please think and tell me how did you get to know about Gruha Lakshmi scheme?

Table 6.3: Number of times people had to visit an office to avail the Gruha Lakshmi scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	88
Number of times visited the office before availing the scheme	(%)
Only once	82
Two to four times	18
Five times and more	<1

Question asked: Did you or any of your family members have to go to any office to apply for the Gruha Lakshmi scheme?

Question asked: How many times did you visit this office before you finally availed the Gruha Lakshmi Scheme?

Table 6.4: Time taken to travel to the office for Gruha Lakshmi scheme

Time taken to travel to the office	(%)
Less than 30 minutes	93
30 minutes to 59 minutes	6
1 hour to 1 hour 59 minutes	1
2 hours and above	<1

Question asked: How long did it take to travel to that office for Gruha Lakshmi Scheme?

Table 6.5: Time spent at the office for Gruha Lakshmi scheme

Time spent at the office	(%)
Less than 30 minutes	66
30 minutes to 59 minutes	29
1 hour to 1 hour 59 minutes	4
2 hours and above	<1

Question asked: How much time did you have to spend in that office for Gruha Lakshmi Scheme?

Table 6.6: Time taken in receiving the Gruha Lakshmi scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	29
1–2 months	64
3–4 months	7
More than 4 months	<1
Not received yet*	<1

Note: Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Gruha Lakshmi Scheme?

Table 6.7: More than two-third people knew whom to contact if they face problems in availing Gruha Lakshmi scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	68
No	32

Question asked: Do you know whom to contact if you face any problems in availing the Gruha Lakshmi scheme?

Table 6.8: Impact of Gruha Lakshmi scheme on women's spending-related decisions in family

Which of these situations best describes the spending-related decisions in your family regarding the scheme?	(%)
I along with my family/husband decide	54
I decide on my own	43
I have no say	1
I have greater say now after Gruha Lakshmi	2

Question asked: Thinking about the money received from Gruha Lakshmi scheme, which of these situations best describes the spending-related decisions in your family?

Table 6.9: Usage of money received/saved from Gruha Lakshmi scheme

Usage of money received/saved from the scheme	Yes (%)
Buying more food items	100
Covering medical expenses (visiting doctors/hospitals/buying medicines)	95
Investing in a business	76
Educational purposes	73
Repaying loans or debts	56

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Thinking of Gruha Lakshmi scheme, how have you used the money that you received/saved from it?

Table 6.10: Impact of Gruha Lakshmi scheme on people's family relationships

Extent to which Gruha Lakshmi scheme helped in improving people's family relationships	(%)
A lot	22
Somewhat	77
Not much	1
Not at all	<1

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.11: Impact of Gruha Lakshmi scheme on women's neighbourhood standing

Extent to which Gruha Lakshmi scheme helped in improving women's neighbourhood standing	(%)
A lot	10
Somewhat	86

Not much	4
Not at all	<1

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.12: Impact of Gruha Lakshmi scheme on women's decision-making within family

Extent to which Gruha Lakshmi scheme helped in improving women's decision-making within family	(%)
A lot	20
Somewhat	79
Not much	1
Not at all	<1

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.13: Impact of Gruha Lakshmi scheme on people's financial upliftment

Extent to which Gruha Lakshmi scheme helped in people's financial upliftment	(%)
A lot	80
Somewhat	18
Not much	1
Very little	<1
Not at all	<1

Question asked: Please tell me how much Gruha Lakshmi scheme helped in your financial upliftment?

3. GRUHA JYOTI SCHEME

Table 7.1: Two in five people have benefitted from the Gruha Jyoti scheme

Gruha Jyoti scheme	(%)
Benefitted	39
Applied but not benefitted	7
Not applied	19
Not aware*	8
Not eligible* (due to not living in a residential household of Karnataka)	27

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Gruha Jyoti scheme under which government provides 200 units of free baseline electricity?

Table 7.2: Primary source of information about the Gruha Jyoti scheme

Primary source of information about the scheme	(%)
--	-----

Family/Friends	53
Social media	27
Local leader	8
Newspaper/TV	6
Government officials	5

Note: Rest did not respond.

Question asked: Please think and tell me how did you get to know about Gruha Jyoti scheme?

Table 7.3: Number of times people had to visit an office to avail the Gruha Jyoti scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	48
Number of times visited the office before availing the scheme	(%)
Only once	73
Two to four times	27
Five times and more	<1

Question asked: Did you or any of your family members have to go to any office to apply for the Gruha Jyoti scheme?

Question asked: How many times did you visit this office before you finally availed the Gruha Jyoti Scheme?

Table 7.4: Time taken to travel to the office for Gruha Jyoti scheme

Time taken to travel to the office	(%)
Less than 30 minutes	95
30 minutes to 59 minutes	5
1 hour to 1 hour 59 minutes	<1
2 hours and above	<1

Question asked: How long did it take to travel to that office for Gruha Jyoti Scheme?

Table 7.5: Time spent at the office for Gruha Jyoti scheme

Time spent at the office	(%)
Less than 30 minutes	84
30 minutes to 59 minutes	8
1 hour to 1 hour 59 minutes	8
2 hours and above	<1

Question asked: How much time did you have to spend in that office for Gruha Jyoti Scheme?

Table 7.6: Time taken in receiving the Gruha Jyoti scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	23
1–2 months	75
3–4 months	2

More than 4 months	<1
Not received yet*	<1

Note: Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Gruha Jyoti Scheme?

Table 7.7: 90% people did not know whom to contact if they face problems in availing Gruha Jyoti scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	4
No	90

Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Gruha Jyoti scheme?

Table 7.8: Amount of money saved by people due to Gruha Jyoti scheme

Money saved by people due to Gruha Jyoti scheme	(%)
Up to Rs. 250	73
Rs. 251-500	16
Rs. 501-1000	<1
Rs. 1001-1500	4
More than Rs. 1500	<1
There is no change in my electricity expenses before & after Gruha Jyoti	4

Question asked: According to you, how much money has your family managed to save due to Gruha Jyoti scheme?

Table 7.9: Impact on people's consumption of electricity after Gruha Jyoti scheme

Impact on people's consumption of electricity after Gruha Jyoti scheme	(%)
It has increased	14
Remained the same	75
It has decreased	11

Question asked: Has the consumption of electricity in your family increased or decreased after the introduction of Gruha Jyoti scheme?

Table 7.10: Impact on people's usage of electric appliances after Gruha Jyoti scheme

Do you use these appliances more after Gruha Jyoti scheme?	Yes (%)
Lights	58
TV	56
Heaters	42
Induction plate	35
Coolers/AC	25
Refrigerators	10
Oven/Microwave	8

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Since receiving 200 units of free electricity, do you now use these appliances more than before? I will read out a list, please tell me which of them you are using more now?

Table 7.11: More than half of the people have bought new electric appliances after Gruha Jyoti scheme

Have you purchased any new electric appliances after Gruha Jyoti scheme?	(%)
Yes	54
No	46

Question asked: Since the launch of Gruha Jyoti scheme, have you purchased any new electric appliances?

Table 7.12: Number of times tube lights/bulbs/LED lights flicker and are not bright in people's homes

How frequently lights/bulbs/LED lights flicker or are not bright at your home?	(%)
Everyday	64
Some days	12
Rarely	2
Never	22

Question asked: Please tell me how frequently tube lights/bulbs/ LED lights flicker and are not bright at your home - every day, on some days, rarely or never?

Table 7.13: Number of times fans do not run in full speed in people's homes

How frequently fans do not run in full speed at your home?	(%)
Everyday	58
Some days	17
Rarely	1
Never	24

Question asked: Please tell me how frequently fans do not run in full speed at your home - every day, on some days, rarely or never?

Table 7.14: Impact of Gruha Jyoti scheme on people's family relationships

Extent to which Gruha Jyoti scheme helped in improving people's family relationships	(%)
A lot	34
Somewhat	64
Not much	1
Not at all	1

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.15: Impact of Gruha Jyoti scheme on women's neighbourhood standing

Extent to which Gruha Jyoti scheme helped in improving women's neighbourhood standing	(%)
A lot	16
Somewhat	77
Not much	6
Not at all	1

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.16: Impact of Gruha Jyoti scheme on women's decision-making within family

Extent to which Gruha Jyoti scheme helped in improving women's decision-making within family	(%)
A lot	28
Somewhat	68
Not much	4
Not at all	<1

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.17: Impact of Gruha Jyoti scheme on people's financial upliftment

Extent to which Gruha Jyoti scheme helped in people's financial upliftment	(%)
A lot	65
Somewhat	31
Not much	3
Very little	<1
Not at all	1

Question asked: Please tell me how much Gruha Jyoti scheme helped in your financial upliftment?

4. YUVA NIDHI SCHEME

Table 8.1: Nearly one-third people are not eligible for the Yuva Nidhi scheme

Yuva Nidhi scheme	(%)
Benefitted	2
Applied but not benefitted	<1
Not applied	<1
Not aware*	64
Not eligible* (due to either not being a degree/diploma holder or having finished degree/diploma before 2022 or after 2023)	32

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Yuva Nidhi scheme under which unemployed students who have finished graduation/diploma receive an allowance?

Table 8.2: Primary source of information about the Yuva Nidhi scheme

Primary source of information about the scheme	(%)
Family/Friends	46
Social media	16
Local leader	15
Newspaper/TV	8
Government officials	<1

Note: Rest did not respond.

Question asked: Please think and tell me how did you get to know about Yuva Nidhi scheme?

**** Note: Since the proportion of those who benefitted from the Yuva Nidhi scheme in Chikkamagaluru district is very small – 2.5 percent (10 cases) – further analysis of the follow-up questions will not be possible. ****

**** Note: Since the proportion of those who applied but did not benefit from the Yuva Nidhi scheme in Chikkamagaluru district is very small – 0.5 percent (2 cases) – further analysis of the follow-up question will not be possible. ****

Table 8.3: Reasons for not being eligible for the Yuva Nidhi scheme

Reason of non-eligibility for the scheme	(%)
I am not a graduate/diploma holder	78
Finished college before 2022	7
Finished college after 2023	1

Note: Rest did not respond.

Question asked: What is the main reason due to which you are not eligible for Yuva Nidhi Scheme?

Table 8.4: People's perceptions regarding future options as a job seeker

People's perceptions regarding future options as a job seeker	Yes (%)	No (%)	Not sure (%)
I am likely to get a job in my district	8	57	4
I will have to move to another district within my state for a job	8	57	4
I will have to move to another state for a job	6	59	4
I might get a job in Karnataka but it will not match my educational qualification	9	56	4
I may have to take a job that is below my education level	8	57	4

I would like to continue my studies, but it is not financially possible	9	56	4
I feel pressure to get married instead of taking a job	8	57	4

Note: Rest did not respond. All the items were asked separately.

Question asked: In your opinion, what are your future options as a job seeker? I will read out a few statements, please tell me whether each statement applies to you or not.

5. SHAKTI SCHEME

Table 9.1: More than 95% women have benefitted from the Shakti scheme

Shakti scheme	(%)
Benefitted	97
Aware but never used	3
Not aware*	<1
Not eligible* (due to not being a domiciled woman of Karnataka)	<1

Note: Categories marked with () were silent options.*

Question asked: Please tell me whether you have received or not received any benefit from Shakti scheme under which domiciled women of Karnataka can ride for free on public buses?

Table 9.2: Primary source of information about the Shakti scheme

Primary source of information about the scheme	(%)
Family/Friends	52
Social media	25
Newspaper/TV	12
Local leader	7
Government officials	4

Question asked: Please think and tell me how did you get to know about Shakti scheme?

Table 9.3: Number of times women travel by free bus service under Shakti scheme

Number of times women travel by free bus service	(%)
Everyday	2
Sometimes	73
Rarely	25
Never	<1

Question asked: How frequently do you use the free bus services provided under the Shakti Scheme - everyday, sometimes, rarely or never?

Table 9.4: More than one-fourth women started using public buses only after Shakti scheme

Did you use public buses earlier or start using them only after the Shakti scheme?	(%)
I used public buses before also	71

I have started using public buses only after Shakti scheme	29
--	----

Question asked: Before the introduction of the Shakti scheme, did you use public buses, or did you start using them only after the scheme was launched?

Table 9.5: Impact of Shakti scheme on the frequency of women travelling outside the house

Impact of Shakti scheme on the frequency of women travelling outside the house	(%)
Increased a lot	9
Increased somewhat	47
Remained the same	26
Decreased somewhat	17
Decreased a lot	1

Question asked: After the Shakti scheme, has the number of times that you travel out of your home increased or decreased?

Table 9.6: Weekly savings of women due to Shakti scheme

Weekly savings of women due to Shakti scheme	(%)
Up to Rs. 250	81
Rs. 251-500	15
Rs. 501-1000	3
Rs. 1001-1500	1
More than Rs. 1500	<1

Note: Rest did not respond.

Question: Approximately, how much money have you managed to save every week after getting free bus travel?

Table 9.7: Distance travelled from home to catch a bus

Distance travelled from home to catch a bus	(%)
Very far	8
Somewhat far	42
Not very far	49

Note: Rest did not respond.

Question asked: In order to catch a bus, how far do you need to travel from your home – very far, somewhat far, or not very far?

Table 9.8: Nearly 90% women experienced delays in catching a bus due to overcrowding

Delays experienced by women in catching a bus due to overcrowding	(%)
Yes	89
No	10

Note: Rest did not respond.

Question asked: Have you experienced delays in catching a bus because it was overcrowded?

Table 9.9: Benefits experienced by women due to Shakti scheme

Benefits experienced by women due to Shakti scheme	Yes (%)
My family relationships have improved	94
I can travel to a better doctor/hospital/clinic	93
I feel empowered and confident	92
I am able to travel for leisure now	92
My friendships with other women have become stronger	87
I can now attend gram sabha/panchayat meetings/trainings/union meetings/protests, etc.	81

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: I will readout a few statements about the benefits you might have experienced from the Shakti scheme. Please let me know if any of these apply to you.

Table 9.10: Impact of free bus travel on the job situation of women

Impact of free bus travel on the job situation of women	(%)
I moved to a better job	38
I continued with my current job	17
I took up a new job	5

Note: Rest did not respond.

Question asked: How has the free bus service affected your job situation?

Table 9.11: Increase in women's savings due to free bus travel under Shakti scheme

Increase in women's savings due to free bus travel under Shakti scheme	(%)
Up to Rs. 500	67
Rs. 501-1000	8
Rs. 1001-2500	2
Rs. 2501-5000	2
More than Rs. 5000	1
There has been no increase in my savings due to Shakti scheme	20

Question asked: How much do you think your savings have increased because of the free bus travel under the Shakti scheme?

Table 9.12: Possible impact on women if Shakti scheme is withdrawn

Possible impact on women if Shakti scheme is withdrawn	(%)
I will spend money to travel	92
I will have to leave my job	3
I will have to walk to work	2
Children cannot access better school or college	1
I will take a job nearby	1

Note: Rest did not respond.

Question asked: If the Shakti scheme is withdrawn, what would be the most significant impact on you?

Table 9.13: Impact of Shakti scheme on women's financial upliftment

Extent to which Shakti scheme helped in women's financial upliftment	(%)
A lot	60
Somewhat	28
Not much	12
Very little	<1
Not at all	<1

Question asked: Please tell me how much Shakti scheme helped in your financial upliftment?

6. OVERALL IMPACT OF ALL 5 GUARANTEE SCHEMES

Table 10.1: People's use of money received or saved from Five Guarantees in meeting essential needs

People's use of money received/saved from Five Guarantees	Yes (%)	No (%)
Buying more food items	>99	<1
Educational purposes	66	34
Covering medical expenses (visiting doctors/hospitals/buying medicines)	86	14
Investing in a business	51	49
Repaying loans or debts	25	75

Note: All the items were asked separately.

Question asked: Thinking of all the 5 guarantees together, how have you used the money that you received/saved from the schemes?

Table 10.2: People's use of money received or saved from Five Guarantees in partially or fully repaying different loans

People's use of money received/saved from Five Guarantees in partially or fully repaying loans	Yes (%)	No (%)
Healthcare-related/medical loan	94	6
Education loan	55	45
House or property loan	62	38
Any agricultural loan	57	43
Loan for life events like marriage	81	19

Note: All the items were asked separately.

Question asked: What kinds of loans have you partially or fully repaid from the money you received or saved from the 5 guarantee schemes?

Table 10.3: Women's use of money received or saved from Five Guarantees in welfare of self and family

Women's use of money received/saved from Five Guarantees	(%)
For my family's welfare	44
For both equally*	42
For my own welfare	14

Note: Categories marked with (*) were silent options.

Question asked: What do you think about the money you received or saved from the 5 guarantee schemes - was it largely spent for your own welfare or for your family's welfare?

Table 10.4: Change in women's perception at home due to overall benefits of Five Guarantees

Do you notice any change in how you are perceived at home due to the benefits of Five Guarantees?	(%)
Yes, a big change	35
Yes, a small change	64
No, no change at all	<1

Note: Rest did not respond.

Question asked: As a result of the benefits that you have received through these schemes, do you notice any change in how you are perceived at home?

Table 10.5: Impact of Five Guarantees on financial empowerment of women

Impact of Five Guarantees on financial empowerment of women	Yes (%)	No (%)	No change (%)
Has increased my financial independence	97	2	<1
Has increased my contribution towards household expenses	94	5	<1
Allowed me to save money for education or learning some skills	72	27	<1

Note: Rest did not respond. All the items were asked separately.

Question asked: Have the 5 guarantee schemes helped you in the following things – increased your financial independence, increased your contribution towards household expenses, allowed you to save money for education or learning some skills?

Table 10.6: Overall impact of Five Guarantees on people's families

Aspects	How much have the following aspects improved for your family? (%)			
	A lot	Somewhat	Not much	Not at all
Better diet	21	78	1	<1
Better education for children	10	86	4	<1
Improved healthcare	22	76	2	<1
Travel with friends and family	13	82	4	1
Reduced my family's financial stress	21	76	3	<1
Improved overall well-being of my family	18	79	3	<1

Note: Rest did not respond. All the items were asked separately.

Question asked: Looking at the overall impact of the 5 guarantee schemes, how much have the following aspects improved for your family – a lot, somewhat, not much, or not at all?

Table 10.7: Overall impact of Five Guarantees on women themselves

Aspects	How much have the following aspects improved for you? (%)			
	A lot	Somewhat	Not much	Not at all
My own nutrition (eggs, meat, fruit, milk)	7	80	12	<1
My own education (classes, training, etc.)	11	62	6	21
My own healthcare (hospitals, medicines, etc.)	14	66	20	<1
My travel for work and leisure	12	68	19	1
My own well-being	14	67	18	1
My own financial security	15	66	19	<1
My friendships and community interactions	14	66	19	1
My engagement with community problems and public issues	16	61	21	2
Increased my confidence and feeling of empowerment	20	69	11	<1

Note: Rest did not respond. All the items were asked separately.

Question asked: Looking at the overall impact of the 5 guarantee schemes, how much have the following aspects improved for you – a lot, somewhat, not much, or not at all?

Dakshin Kannada

About the district:

The survey was conducted across 16 different locations spread across the district of Dakshin Kannada in Karnataka. The initial target was set at 25 interviews within each location, making it a total of 400 interviews in the overall district. The achieved sample in Dakshin Kannada, was 414.

The locations for the fieldwork were pre-selected based on the density of beneficiaries and their demographic representation. Within each of these locations, a team of trained Field Investigators was sent. They employed a random walk procedure and surveyed every household as per the pre-determined interval, which was decided based upon the density of households in the area. Additionally, quota sampling was used, wherein the trained field team was instructed to maintain a strict quota for an equal distribution across all the age groups (18+): five respondents from each of the following age groups of 18-25 years, 26-35 years, 36-45 years, 46-55 years, 56 years and above – in each location. All interviews were conducted face-to-face using the Kobo app.

Note: In some tables, the figures may not add up to 100 due to rounding.

Table A shows the different social demographics achieved in the survey data.

Table A: Social profile of the achieved sample

Socio-demographic	Achieved sample
Rural	95
Urban	5
18 to 25 years	20
26 to 35 years	21
36 to 45 years	21
46 to 55 years	19
56 years and above	19
Illiterate	9
Below Primary or Primary pass	20
Below Matric or Matric pass	27
Studying in 11 th /12 th or 12 th pass	18
Diploma / Certificate	10
Graduate and above	16
Scheduled Caste (SC)	22
Scheduled Tribe (ST)	23
Other Backward Caste (OBC)	44

General / Upper caste	9
Poor	13
Lower	24
Middle	45
Rich	18
Hindu	89
Muslim	8
Christian	1
Other religions	<1

Note: All figures in percent. Rest did not respond.

1. ANNA BHAGYA SCHEME

Table 5.1: More than 95% people have benefitted from the Anna Bhagya scheme

Anna Bhagya scheme	(%)
Benefitted	98
Applied but not benefitted	1
Not applied	1
Not aware*	<1
Not eligible* (due to not belonging to BPL category or not having an Antyodaya/Priority Household Ration Card of Karnataka)	<1

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Anna Bhagya scheme under which government provides additional 5 kg of food grains or money in lieu of it?

Table 5.2: Primary source of information about the Anna Bhagya scheme

Primary source of information about the scheme	(%)
Social media	46
Family/Friends	34
Government officials	12
Local leader	4
Newspaper/TV	4

Question asked: Please think and tell me how did you get to know about Anna Bhagya scheme?

Table 5.3: Number of times people had to visit an office to avail the Anna Bhagya scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	87

Number of times visited the office before availing the scheme	(%)
Only once	20
Two to four times	72
Five times and more	5

Note: Rest did not remember.

Question asked: Did you or any of your family members have to go to any office to apply for the Anna Bhagya scheme?

Question asked: How many times did you visit this office before you finally availed the Anna Bhagya Scheme?

Table 5.4: Time taken to travel to the office for Anna Bhagya scheme

Time taken to travel to the office	(%)
Less than 30 minutes	22
30 minutes to 59 minutes	71
1 hour to 1 hour 59 minutes	4
2 hours and above	2

Note: Rest did not respond.

Question asked: How long did it take to travel to that office for Anna Bhagya Scheme?

Table 5.5: Time spent at the office for Anna Bhagya scheme

Time spent at the office	(%)
Less than 30 minutes	22
30 minutes to 59 minutes	45
1 hour to 1 hour 59 minutes	25
2 hours and above	8

Question asked: How much time did you have to spend in that office for Anna Bhagya Scheme?

Table 5.6: Time taken in receiving the Anna Bhagya scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	17
1–2 months	68
3–4 months	14
More than 4 months	1
Not received yet*	<1

Note: Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Anna Bhagya Scheme?

Table 5.7: About half of the people did not know whom to contact if they face problems in availing Anna Bhagya scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	50
No	49

Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Anna Bhagya scheme?

Table 5.8: Anna Bhagya scheme seems to have helped many families in having regular and sufficient meals

Which of these statements best describes your situation regarding Anna Bhagya scheme?	(%)
Me and my family eat more meals now	57
My family eats more meals now	20
Same number of meals but the quantity is more	7
No change	15

Note: Rest did not respond.

Question asked: Thinking about the benefits you get from the Anna Bhagya scheme, which of these statements best describes your situation?

Table 5.9: Impact of Anna Bhagya scheme on people's family relationships

Extent to which Anna Bhagya scheme helped in improving people's family relationships	(%)
A lot	47
Somewhat	51
Not much	2
Not at all	<1

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.10: Impact of Anna Bhagya scheme on women's neighbourhood standing

Extent to which Anna Bhagya scheme helped in improving women's neighbourhood standing	(%)
A lot	22
Somewhat	59
Not much	17
Not at all	2

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.11: Impact of Anna Bhagya scheme on women's decision-making within family

Extent to which Anna Bhagya scheme helped in improving women's decision-making within family	(%)
A lot	28
Somewhat	65
Not much	6
Not at all	1

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.12: Impact of Anna Bhagya scheme on people's financial upliftment

Extent to which Anna Bhagya scheme helped in people's financial upliftment	(%)
A lot	50
Somewhat	34
Not much	11
Very little	5
Not at all	<1

Question asked: Please tell me how much Anna Bhagya scheme helped in your financial upliftment?

2. GRUHA LAKSHMI SCHEME

Table 6.1: More than 50% people have benefitted from the Gruha Lakshmi scheme

Gruha Lakshmi scheme	(%)
Benefitted	51
Applied but not benefitted	12
Not applied	<1
Not aware*	1
Not eligible* (due to not being listed as heads of families in Antyodaya, BPL or APL cards of Karnataka)	36

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Gruha Lakshmi scheme under which government provides Rs 2,000 monthly assistance to the woman head of BPL families?

Table 6.2: Primary source of information about the Gruha Lakshmi scheme

Primary source of information about the scheme	(%)
Social media	40
Family/Friends	39
Newspaper/TV	8
Local leader	6
Government officials	3

Note: Rest either gave other responses or did not respond.

Question asked: Please think and tell me how did you get to know about Gruha Lakshmi scheme?

Table 6.3: Number of times people had to visit an office to avail the Gruha Lakshmi scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	86
Number of times visited the office before availing the	(%)

scheme	
Only once	21
Two to four times	71
Five times and more	7

Note: Rest did not remember.

Question asked: Did you or any of your family members have to go to any office to apply for the Gruha Lakshmi scheme?

Question asked: How many times did you visit this office before you finally availed the Gruha Lakshmi Scheme?

Table 6.4: Time taken to travel to the office for Gruha Lakshmi scheme

Time taken to travel to the office	(%)
Less than 30 minutes	26
30 minutes to 59 minutes	69
1 hour to 1 hour 59 minutes	4
2 hours and above	1

Question asked: How long did it take to travel to that office for Gruha Lakshmi Scheme?

Table 6.5: Time spent at the office for Gruha Lakshmi scheme

Time spent at the office	(%)
Less than 30 minutes	23
30 minutes to 59 minutes	39
1 hour to 1 hour 59 minutes	28
2 hours and above	10

Question asked: How much time did you have to spend in that office for Gruha Lakshmi Scheme?

Table 6.6: Time taken in receiving the Gruha Lakshmi scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	17
1–2 months	42
3–4 months	40
More than 4 months	1
Not received yet*	<1

Note: Categories marked with () were silent options.*

Question asked: After applying, how long did it take to get the Gruha Lakshmi Scheme?

Table 6.7: More than half of the people did not know whom to contact if they face problems in availing Gruha Lakshmi scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	48
No	52

Question asked: Do you know whom to contact if you face any problems in availing the Gruha Lakshmi scheme?

Table 6.8: Reasons for not benefitting from Gruha Lakshmi scheme even after applying

Reasons for not benefitting from the scheme even after applying	(%)**
My Aadhaar card is not linked with the bank account	6
Inactive bank account or pending bank KYC	6
I don't have a bank account in my own name	<1
No particular reason	23
Any other reason	4

Note**: These figures are based on a small sample size (n = 48). Rest did not respond.

Question asked: What is the main reason you have not benefitted from the Gruha Lakshmi Scheme, even after applying?

Table 6.9: Impact of Gruha Lakshmi scheme on women's spending-related decisions in family

Which of these situations best describes the spending-related decisions in your family regarding the scheme?	(%)
I along with my family/husband decide	59
I decide on my own	18
I have no say	9
I have greater say now after Gruha Lakshmi	14

Question asked: Thinking about the money received from Gruha Lakshmi scheme, which of these situations best describes the spending-related decisions in your family?

Table 6.10: Usage of money received/saved from Gruha Lakshmi scheme

Usage of money received/saved from the scheme	Yes (%)
Buying more food items	92
Covering medical expenses (visiting doctors/hospitals/buying medicines)	78
Educational purposes	31
Investing in a business	22
Repaying loans or debts	21

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Thinking of Gruha Lakshmi scheme, how have you used the money that you received/saved from it?

Table 6.11: Impact of Gruha Lakshmi scheme on people's family relationships

Extent to which Gruha Lakshmi scheme helped in improving people's family relationships	(%)
A lot	43
Somewhat	53
Not much	4
Not at all	<1

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.12: Impact of Gruha Lakshmi scheme on women's neighbourhood standing

Extent to which Gruha Lakshmi scheme helped in improving women's neighbourhood standing	(%)
A lot	23
Somewhat	52
Not much	11
Not at all	14

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.13: Impact of Gruha Lakshmi scheme on women's decision-making within family

Extent to which Gruha Lakshmi scheme helped in improving women's decision-making within family	(%)
A lot	28
Somewhat	62
Not much	9
Not at all	1

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.14: Impact of Gruha Lakshmi scheme on people's financial upliftment

Extent to which Gruha Lakshmi scheme helped in people's financial upliftment	(%)
A lot	45
Somewhat	39
Not much	16
Very little	<1
Not at all	<1

Question asked: Please tell me how much Gruha Lakshmi scheme helped in your financial upliftment?

3. GRUHA JYOTI SCHEME

Table 7.1: More than 90% people have benefitted from the Gruha Jyoti scheme

Gruha Jyoti scheme	(%)
Benefitted	95
Applied but not benefitted	2
Not applied	1
Not aware*	<1
Not eligible* (due to not living in a residential household of Karnataka)	2

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Gruha Jyoti scheme under which government provides 200 units of free baseline electricity?

Table 7.2: Primary source of information about the Gruha Jyoti scheme

Primary source of information about the scheme	(%)
Family/Friends	38
Social media	37
Newspaper/TV	13
Local leader	7
Government officials	4

Note: Rest either gave other responses or did not respond.

Question asked: Please think and tell me how did you get to know about Gruha Jyoti scheme?

Table 7.3: Number of times people had to visit an office to avail the Gruha Jyoti scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	85
Number of times visited the office before availing the scheme	(%)
Only once	21
Two to four times	72
Five times and more	2

Note: Rest did not remember.

Question asked: Did you or any of your family members have to go to any office to apply for the Gruha Jyoti scheme?

Question asked: How many times did you visit this office before you finally availed the Gruha Jyoti Scheme?

Table 7.4: Time taken to travel to the office for Gruha Jyoti scheme

Time taken to travel to the office	(%)
Less than 30 minutes	26
30 minutes to 59 minutes	69
1 hour to 1 hour 59 minutes	4
2 hours and above	1

Note: Rest did not respond.

Question asked: How long did it take to travel to that office for Gruha Jyoti Scheme?

Table 7.5: Time spent at the office for Gruha Jyoti scheme

Time spent at the office	(%)
Less than 30 minutes	23
30 minutes to 59 minutes	47
1 hour to 1 hour 59 minutes	23
2 hours and above	7

Question asked: How much time did you have to spend in that office for Gruha Jyoti Scheme?

Table 7.6: Time taken in receiving the Gruha Jyoti scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	9
1–2 months	49
3–4 months	40
More than 4 months	2
Not received yet*	<1

Note: Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Gruha Jyoti Scheme?

Table 7.7: More than three-fourth people did not know whom to contact if they face problems in availing Gruha Jyoti scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	11
No	79

Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Gruha Jyoti scheme?

Table 7.8: Amount of money saved by people due to Gruha Jyoti scheme

Money saved by people due to Gruha Jyoti scheme	(%)
Up to Rs. 250	29
Rs. 251-500	47
Rs. 501-1000	23
Rs. 1001-1500	1
More than Rs. 1500	<1
There is no change in my electricity expenses before & after Gruha Jyoti	<1

Question asked: According to you, how much money has your family managed to save due to Gruha Jyoti scheme?

Table 7.9: Impact on people's consumption of electricity after Gruha Jyoti scheme

Impact on people's consumption of electricity after Gruha Jyoti scheme	(%)
It has increased	59
Remained the same	39
It has decreased	2

Question asked: Has the consumption of electricity in your family increased or decreased after the introduction of Gruha Jyoti scheme?

Table 7.10: Impact on people's usage of electric appliances after Gruha Jyoti scheme

Do you use these appliances more after Gruha Jyoti scheme?	Yes (%)
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TV	99
Lights	99
Heaters	70
Coolers/AC	44
Refrigerators	41
Oven/Microwave	18
Induction plate	15

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Since receiving 200 units of free electricity, do you now use these appliances more than before? I will read out a list, please tell me which of them you are using more now?

Table 7.11: More than three-fourth people have bought new electric appliances after Gruha Jyoti scheme

Have you purchased any new electric appliances after Gruha Jyoti scheme?	(%)
Yes	77
No	23

Question asked: Since the launch of Gruha Jyoti scheme, have you purchased any new electric appliances?

Table 7.12: Number of times tube lights/bulbs/LED lights flicker and are not bright in people's homes

How frequently lights/bulbs/LED lights flicker or are not bright at your home?	(%)
Everyday	55
Some days	43
Rarely	2
Never	<1

Question asked: Please tell me how frequently tube lights/bulbs/ LED lights flicker and are not bright at your home - every day, on some days, rarely or never?

Table 7.13: Number of times fans do not run in full speed in people's homes

How frequently fans do not run in full speed at your home?	(%)
Everyday	36
Some days	60
Rarely	4
Never	<1

Question asked: Please tell me how frequently fans do not run in full speed at your home - every day, on some days, rarely or never?

Table 7.14: Impact of Gruha Jyoti scheme on people's family relationships

Extent to which Gruha Jyoti scheme helped in improving people's family relationships	(%)
A lot	29

Somewhat	68
Not much	2
Not at all	<1

Note: Rest did not respond.

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.15: Impact of Gruha Jyoti scheme on women's neighbourhood standing

Extent to which Gruha Jyoti scheme helped in improving women's neighbourhood standing	(%)
A lot	21
Somewhat	55
Not much	15
Not at all	8

Note: Rest did not respond.

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.16: Impact of Gruha Jyoti scheme on women's decision-making within family

Extent to which Gruha Jyoti scheme helped in improving women's decision-making within family	(%)
A lot	24
Somewhat	68
Not much	7
Not at all	1

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.17: Impact of Gruha Jyoti scheme on people's financial upliftment

Extent to which Gruha Jyoti scheme helped in people's financial upliftment	(%)
A lot	44
Somewhat	37
Not much	16
Very little	3
Not at all	<1

Question asked: Please tell me how much Gruha Jyoti scheme helped in your financial upliftment?

4. YUVA NIDHI SCHEME

Table 8.1: Over three in four people have benefitted from the Yuva Nidhi scheme

Yuva Nidhi scheme	(%)
Benefitted	12
Applied but not benefitted	4
Not applied	2
Not aware*	6
Not eligible* (due to either not being a degree/diploma holder or having finished degree/diploma before 2022 or after 2023)	76

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Yuva Nidhi scheme under which unemployed students who have finished graduation/diploma receive an allowance?

Table 8.2: Primary source of information about the Yuva Nidhi scheme

Primary source of information about the scheme	(%)
Social media	35
Family/Friends	30
Newspaper/TV	13
Local leader	7
Government officials	2

Note: Rest either gave other responses or did not respond.

Question asked: Please think and tell me how did you get to know about Yuva Nidhi scheme?

Table 8.3: Number of times people had to visit an office to avail the Yuva Nidhi scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)**
Yes (overall)	79
Number of times visited the office before availing the scheme	(%)
Only once	34
Two to four times	63
Five times and more	<1

Note**: These figures are based on a small sample size (n = 48). Rest did not remember.

Question asked: Did you or any of your family members have to go to any office to apply for the Yuva Nidhi scheme?

Question asked: How many times did you visit this office before you finally availed the Yuva Nidhi Scheme?

Table 8.4: Time taken to travel to the office for Yuva Nidhi scheme

Time taken to travel to the office	(%)**
Less than 30 minutes	30
30 minutes to 59 minutes	65
1 hour to 1 hour 59 minutes	5
2 hours and above	<1

Note**: These figures are based on a small sample size (n = 37).

Question asked: How long did it take to travel to that office for Yuva Nidhi Scheme?

Table 8.5: Time spent at the office for Yuva Nidhi scheme

Time spent at the office	(%)**
Less than 30 minutes	30
30 minutes to 59 minutes	38
1 hour to 1 hour 59 minutes	24
2 hours and above	8

Note**: These figures are based on a small sample size (n = 37).

Question asked: How much time did you have to spend in that office for Yuva Nidhi Scheme?

Table 8.6: Time taken in receiving the Yuva Nidhi scheme after applying

Time taken in receiving the scheme after applying	(%)**
Less than 1 month	2
1–2 months	60
3–4 months	21
More than 4 months	13
Not received yet*	2

Note**: These figures are based on a small sample size (n = 48). Categories marked with (*) were silent options.

Rest did not respond.

Question asked: After applying, how long did it take to get the Yuva Nidhi Scheme?

Table 8.7: More than three in five people did not know whom to contact if they face problems in availing Yuva Nidhi scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	11
No	62

Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Yuva Nidhi scheme?

Table 8.8: Reasons for not being eligible for the Yuva Nidhi scheme

Reason of non-eligibility for the scheme	(%)
I am not a graduate/diploma holder	30
Finished college before 2022	4
Finished college after 2023	3
Any other reason	17

Note: Rest did not respond.

Question asked: What is the main reason due to which you are not eligible for Yuva Nidhi Scheme?

Table 8.9: Skill-oriented use of allowance received from Yuva Nidhi scheme

Skill-oriented use of allowance received from the scheme	Yes (%)**
Enrolled myself at a government skill centre	67

Enrolled myself in a diploma/certificate course	65
Enrolled myself in a private skill centre	40

Note**: These figures are based on a small sample size (n = 48). Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Please tell me how you have used the allowance received from Yuva Nidhi scheme?

Table 8.10: Various purposes for which people use Yuva Nidhi allowance

Purposes for which people use Yuva Nidhi allowance	(%)**
Gaining skills	69
Financial stability during job search	15
Paying fees etc.	6
I save the money that I get	6
Expenses during job search (resume, travel for interviews, placement, etc.)	<1
Any other reason	2

Note**: These figures are based on a small sample size (n = 48). Rest did not respond.

Question asked: For what purpose do you mainly use the money that you receive from Yuva Nidhi scheme?

Table 8.11: Impact on people's job choice due to Yuva Nidhi scheme

What will you do if the offered salary does not meet your satisfaction?	(%)**
Accept the job	44
Bargain with the employer	29
Not take the job	27
Would you have done the same if you were not receiving the monthly Yuva Nidhi allowance?	(%)
Yes	70
No	26

Note**: These figures are based on a small sample size (n = 48). Rest did not respond.

Question asked: Suppose you are in need of work and manage to find a job, but the salary that is being offered by the employer does not meet your satisfaction. What will you do - not take the job, bargain with the employer or accept the job?

Question asked: Would you have selected the same option if you were not receiving the monthly allowance from Yuva Nidhi scheme?

Table 8.12: People's perceptions regarding future options as a job seeker

People's perceptions regarding future options as a job seeker	Yes (%)	No (%)	Not sure (%)
I am likely to get a job in my district	31	35	9
I will have to move to another district within my state for a job	12	53	9
I will have to move to another state for a job	11	51	10
I might get a job in Karnataka but it will not match my educational qualification	18	46	9

I may have to take a job that is below my education level	21	41	11
I would like to continue my studies, but it is not financially possible	15	48	10
I feel pressure to get married instead of taking a job	13	46	10

Note: Rest did not respond. All the items were asked separately.

Question asked: In your opinion, what are your future options as a job seeker? I will read out a few statements, please tell me whether each statement applies to you or not.

Table 8.13: Impact of Yuva Nidhi scheme on people's financial upliftment

Extent to which Yuva Nidhi scheme helped in people's financial upliftment	(%)**
A lot	52
Somewhat	25
Not much	4
Very little	15
Not at all	<1

Note**: These figures are based on a small sample size (n = 48). Rest either did not respond or did not receive the scheme.

Question asked: Please tell me how much Yuva Nidhi scheme helped in your financial upliftment?

5. SHAKTI SCHEME

Table 9.1: More than 95% women have benefitted from the Shakti scheme

Shakti scheme	(%)
Benefitted	98
Aware but never used	2
Not aware*	<1
Not eligible* (due to not being a domiciled woman of Karnataka)	<1

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Shakti scheme under which domiciled women of Karnataka can ride for free on public buses?

Table 9.2: Primary source of information about the Shakti scheme

Primary source of information about the scheme	(%)
Social media	38
Family/Friends	35
Newspaper/TV	18
Local leader	6
Government officials	3

Question asked: Please think and tell me how did you get to know about Shakti scheme?

Table 9.3: Number of times women travel by free bus service under Shakti scheme

Number of times women travel by free bus service	(%)
Everyday	19
Sometimes	71
Rarely	10
Never	<1

Question asked: How frequently do you use the free bus services provided under the Shakti Scheme - everyday, sometimes, rarely or never?

Table 9.4: Close to one-fifth women started using public buses only after Shakti scheme

Did you use public buses earlier or start using them only after the Shakti scheme?	(%)
I used public buses before also	83
I have started using public buses only after Shakti scheme	17

Question asked: Before the introduction of the Shakti scheme, did you use public buses, or did you start using them only after the scheme was launched?

Table 9.5: Impact of Shakti scheme on the frequency of women travelling outside the house

Impact of Shakti scheme on the frequency of women travelling outside the house	(%)
Increased a lot	11
Increased somewhat	85
Remained the same	2
Decreased somewhat	1
Decreased a lot	<1

Note: Rest did not respond.

Question asked: After the Shakti scheme, has the number of times that you travel out of your home increased or decreased?

Table 9.6: Weekly savings of women due to Shakti scheme

Weekly savings of women due to Shakti scheme	(%)
Up to Rs. 250	28
Rs. 251-500	42
Rs. 501-1000	25
Rs. 1001-1500	5
More than Rs. 1500	<1

Question: Approximately, how much money have you managed to save every week after getting free bus travel?

Table 9.7: Distance travelled from home to catch a bus

Distance travelled from home to catch a bus	(%)
Very far	8
Somewhat far	88

Not very far	3
--------------	---

Note: Rest did not respond.

Question asked: In order to catch a bus, how far do you need to travel from your home – very far, somewhat far, or not very far?

Table 9.8: More than three in five women experienced delays in catching a bus due to overcrowding

Delays experienced by women in catching a bus due to overcrowding	(%)
Yes	62
No	37

Note: Rest did not respond.

Question asked: Have you experienced delays in catching a bus because it was overcrowded?

Table 9.9: Benefits experienced by women due to Shakti scheme

Benefits experienced by women due to Shakti scheme	Yes (%)
My family relationships have improved	84
I am able to travel for leisure now	66
I feel empowered and confident	52
I can travel to a better doctor/hospital/clinic	47
My friendships with other women have become stronger	42
I can now attend gram sabha/panchayat meetings/trainings/union meetings/protests, etc.	41

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: I will readout a few statements about the benefits you might have experienced from the Shakti scheme. Please let me know if any of these apply to you.

Table 9.10: Impact of free bus travel on the job situation of women

Impact of free bus travel on the job situation of women	(%)
I continued with my current job	33
I took up a new job	13
I moved to a better job	9
Any other impact	20

Note: Rest did not respond.

Question asked: How has the free bus service affected your job situation?

Table 9.11: Increase in women's savings due to free bus travel under Shakti scheme

Increase in women's savings due to free bus travel under Shakti scheme	(%)
Up to Rs. 500	34
Rs. 501-1000	42
Rs. 1001-2500	20
Rs. 2501-5000	3

More than Rs. 5000	<1
There has been no increase in my savings due to Shakti scheme	<1

Question asked: How much do you think your savings have increased because of the free bus travel under the Shakti scheme?

Table 9.12: Possible impact on women if Shakti scheme is withdrawn

Possible impact on women if Shakti scheme is withdrawn	(%)
I will spend money to travel	66
I will have to leave my job	15
I will have to walk to work	6
I will take a job nearby	5
Children cannot access better school or college	1

Note: Rest did not respond.

Question asked: If the Shakti scheme is withdrawn, what would be the most significant impact on you?

Table 9.13: Impact of Shakti scheme on women's financial upliftment

Extent to which Shakti scheme helped in women's financial upliftment	(%)
A lot	48
Somewhat	33
Not much	15
Very little	4
Not at all	<1

Question asked: Please tell me how much Shakti scheme helped in your financial upliftment?

6. OVERALL IMPACT OF ALL 5 GUARANTEE SCHEMES

Table 10.1: People's use of money received or saved from Five Guarantees in meeting essential needs

People's use of money received/saved from Five Guarantees	Yes (%)	No (%)
Buying more food items	78	21
Educational purposes	41	58
Covering medical expenses (visiting doctors/hospitals/buying medicines)	62	37
Investing in a business	23	75
Repaying loans or debts	21	77

Note: Rest did not respond. All the items were asked separately.

Question asked: Thinking of all the 5 guarantees together, how have you used the money that you received/saved from the schemes?

Table 10.2: People's use of money received or saved from Five Guarantees in partially or fully repaying different loans

People's use of money received/saved from Five Guarantees in partially or fully repaying loans	Yes (%)	No (%)
Healthcare-related/medical loan	78	22
Education loan	21	79
House or property loan	49	50
Any agricultural loan	37	63
Loan for life events like marriage	27	71

Note: Rest did not respond. All the items were asked separately.

Question asked: What kinds of loans have you partially or fully repaid from the money you received or saved from the 5 guarantee schemes?

Table 10.3: Women's use of money received or saved from Five Guarantees in welfare of self and family

Women's use of money received/saved from Five Guarantees	(%)
For my family's welfare	70
For both equally*	7
For my own welfare	22

Note: Rest did not respond. Categories marked with () were silent options.*

Question asked: What do you think about the money you received or saved from the 5 guarantee schemes - was it largely spent for your own welfare or for your family's welfare?

Table 10.4: Change in women's perception at home due to overall benefits of Five Guarantees

Do you notice any change in how you are perceived at home due to the benefits of Five Guarantees?	(%)
Yes, a big change	10
Yes, a small change	80
No, no change at all	8

Note: Rest did not respond.

Question asked: As a result of the benefits that you have received through these schemes, do you notice any change in how you are perceived at home?

Table 10.5: Impact of Five Guarantees on financial empowerment of women

Impact of Five Guarantees on financial empowerment of women	Yes (%)	No (%)	No change (%)
Has increased my financial independence	63	34	2
Has increased my contribution towards household expenses	43	55	2
Allowed me to save money for education or learning some skills	40	51	8

Note: Rest did not respond. All the items were asked separately.

Question asked: Have the 5 guarantee schemes helped you in the following things – increased your financial independence, increased your contribution towards household expenses, allowed you to save money for education or learning some skills?

Table 10.6: Overall impact of Five Guarantees on people's families

Aspects	How much have the following aspects improved for your family? (%)			
	A lot	Somewhat	Not much	Not at all
Better diet	25	67	7	<1
Better education for children	18	64	13	4
Improved healthcare	20	61	17	1
Travel with friends and family	12	62	18	7
Reduced my family's financial stress	16	61	20	2
Improved overall well-being of my family	14	65	16	3

Note: Rest did not respond. All the items were asked separately.

Question asked: Looking at the overall impact of the 5 guarantee schemes, how much have the following aspects improved for your family – a lot, somewhat, not much, or not at all?

Table 10.7: Overall impact of Five Guarantees on women themselves

Aspects	How much have the following aspects improved for you? (%)			
	A lot	Somewhat	Not much	Not at all
My own nutrition (eggs, meat, fruit, milk)	19	67	10	3
My own education (classes, training, etc.)	14	47	22	15
My own healthcare (hospitals, medicines, etc.)	15	62	19	1
My travel for work and leisure	14	62	19	3
My own well-being	20	58	17	2
My own financial security	20	57	18	3
My friendships and community interactions	13	56	22	5
My engagement with community problems and public issues	7	55	22	9
Increased my confidence and feeling of empowerment	9	59	21	6

Note: Rest did not respond. All the items were asked separately.

Question asked: Looking at the overall impact of the 5 guarantee schemes, how much have the following aspects improved for you – a lot, somewhat, not much, or not at all?

Davanagere

About the district:

The survey was conducted across 16 different locations spread across the district of Davanagere in Karnataka. The initial target was set at 25 interviews within each location, making it a total of 400 interviews in the overall district. The achieved sample in Davanagere, was 403.

The locations for the fieldwork were pre-selected based on the density of beneficiaries and their demographic representation. Within each of these locations, a team of trained Field Investigators was sent. They employed a random walk procedure and surveyed every household as per the pre-determined interval, which was decided based upon the density of households in the area. Additionally, quota sampling was used, wherein the trained field team was instructed to maintain a strict quota for an equal distribution across all the age groups (18+): five respondents from each of the following age groups of 18-25 years, 26-35 years, 36-45 years, 46-55 years, 56 years and above – in each location. All interviews were conducted face-to-face using the Kobo app.

Note: In some tables, the figures may not add up to 100 due to rounding.

Table A shows the different social demographics achieved in the survey data.

Table A: Social profile of the achieved sample

Socio-demographic	Achieved sample
Rural	94
Urban	6
18 to 25 years	9
26 to 35 years	32
36 to 45 years	28
46 to 55 years	19
56 years and above	12
Illiterate	29
Below Primary or Primary pass	8
Below Matric or Matric pass	31
Studying in 11 th /12 th or 12 th pass	17
Diploma / Certificate	<1
Graduate and above	15
Scheduled Caste (SC)	37
Scheduled Tribe (ST)	3

Other Backward Caste (OBC)	56
General / Upper caste	4
Poor	20
Lower	27
Middle	39
Rich	14
Hindu	94
Muslim	6

Note: All figures in percent.

1. ANNA BHAGYA SCHEME

Table 5.1: More than 90% people have benefitted from the Anna Bhagya scheme

Anna Bhagya scheme	(%)
Benefitted	93
Applied but not benefitted	1
Not applied	<1
Not aware*	<1
Not eligible* (due to not belonging to BPL category or not having an Antyodaya/Priority Household Ration Card of Karnataka)	6

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Anna Bhagya scheme under which government provides additional 5 kg of food grains or money in lieu of it?

Table 5.2: Primary source of information about the Anna Bhagya scheme

Primary source of information about the scheme	(%)
Family/Friends	36
Government officials	29
Social media	17
Local leader	15
Newspaper/TV	3

Question asked: Please think and tell me how did you get to know about Anna Bhagya scheme?

Table 5.3: Number of times people had to visit an office to avail the Anna Bhagya scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	40
Number of times visited the office before availing the	(%)

scheme	
Only once	86
Two to four times	14
Five times and more	<1

Question asked: Did you or any of your family members have to go to any office to apply for the Anna Bhagya scheme?

Question asked: How many times did you visit this office before you finally availed the Anna Bhagya Scheme?

Table 5.4: Time taken to travel to the office for Anna Bhagya scheme

Time taken to travel to the office	(%)
Less than 30 minutes	92
30 minutes to 59 minutes	8
1 hour to 1 hour 59 minutes	<1
2 hours and above	<1

Question asked: How long did it take to travel to that office for Anna Bhagya Scheme?

Table 5.5: Time spent at the office for Anna Bhagya scheme

Time spent at the office	(%)
Less than 30 minutes	73
30 minutes to 59 minutes	14
1 hour to 1 hour 59 minutes	13
2 hours and above	<1

Question asked: How much time did you have to spend in that office for Anna Bhagya Scheme?

Table 5.6: Time taken in receiving the Anna Bhagya scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	34
1-2 months	42
3-4 months	24
More than 4 months	<1
Not received yet*	<1

Note: Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Anna Bhagya Scheme?

Table 5.7: More than 50% people knew whom to contact if they face problems in availing Anna Bhagya scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	54
No	45

Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Anna Bhagya scheme?

Table 5.8: Reasons for not being eligible for Anna Bhagya scheme

Reasons for not being eligible for the scheme	(%)**
I do not have a BPL card or an Antyodaya card	>99
Lack of other necessary documents	<1
Mismatch in documents	<1
Inactive bank account or pending bank KYC	<1
No particular reason	<1

Note**: These figures are based on a small sample size of those who were ineligible (n = 23).

Question asked: What is the main reason you are not eligible for the Anna Bhagya Scheme?

Table 5.9: Anna Bhagya scheme seems to have helped many families in having regular and sufficient meals

Which of these statements best describes your situation regarding Anna Bhagya scheme?	(%)
Me and my family eat more meals now	49
My family eats more meals now	22
Same number of meals but the quantity is more	26
No change	2

Note: Rest did not respond.

Question asked: Thinking about the benefits you get from the Anna Bhagya scheme, which of these statements best describes your situation?

Table 5.10: Impact of Anna Bhagya scheme on people's family relationships

Extent to which Anna Bhagya scheme helped in improving people's family relationships	(%)
A lot	90
Somewhat	10
Not much	<1
Not at all	<1

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.11: Impact of Anna Bhagya scheme on women's neighbourhood standing

Extent to which Anna Bhagya scheme helped in improving women's neighbourhood standing	(%)
A lot	76
Somewhat	24
Not much	<1
Not at all	<1

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.12: Impact of Anna Bhagya scheme on women's decision-making within family

Extent to which Anna Bhagya scheme helped in improving women's decision-making within family	(%)
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A lot	86
Somewhat	12
Not much	<1
Not at all	<1

Note: Rest did not respond.

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.13: Impact of Anna Bhagya scheme on people's financial upliftment

Extent to which Anna Bhagya scheme helped in people's financial upliftment	(%)
A lot	79
Somewhat	20
Not much	<1
Very little	<1
Not at all	<1

Question asked: Please tell me how much Anna Bhagya scheme helped in your financial upliftment?

2. GRUHA LAKSHMI SCHEME

Table 6.1: More than 80% people have benefitted from the Gruha Lakshmi scheme

Gruha Lakshmi scheme	(%)
Benefitted	86
Applied but not benefitted	2
Not applied	<1
Not aware*	<1
Not eligible* (due to not being listed as heads of families in Antyodaya, BPL or APL cards of Karnataka)	12

Note: Categories marked with () were silent options.*

Question asked: Please tell me whether you have received or not received any benefit from Gruha Lakshmi scheme under which government provides Rs 2,000 monthly assistance to the woman head of BPL families?

Table 6.2: Primary source of information about the Gruha Lakshmi scheme

Primary source of information about the scheme	(%)
Family/Friends	37
Government officials	25
Social media	20
Local leader	14
Newspaper/TV	3

Note: Rest did not respond.

Question asked: Please think and tell me how did you get to know about Gruha Lakshmi scheme?

Table 6.3: Number of times people had to visit an office to avail the Gruha Lakshmi scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	90
Number of times visited the office before availing the scheme	(%)
Only once	86
Two to four times	13
Five times and more	1

Question asked: Did you or any of your family members have to go to any office to apply for the Gruha Lakshmi scheme?

Question asked: How many times did you visit this office before you finally availed the Gruha Lakshmi Scheme?

Table 6.4: Time taken to travel to the office for Gruha Lakshmi scheme

Time taken to travel to the office	(%)
Less than 30 minutes	83
30 minutes to 59 minutes	16
1 hour to 1 hour 59 minutes	1
2 hours and above	<1

Question asked: How long did it take to travel to that office for Gruha Lakshmi Scheme?

Table 6.5: Time spent at the office for Gruha Lakshmi scheme

Time spent at the office	(%)
Less than 30 minutes	53
30 minutes to 59 minutes	27
1 hour to 1 hour 59 minutes	19
2 hours and above	1

Question asked: How much time did you have to spend in that office for Gruha Lakshmi Scheme?

Table 6.6: Time taken in receiving the Gruha Lakshmi scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	36
1–2 months	57
3–4 months	6
More than 4 months	1
Not received yet*	<1

Note: Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Gruha Lakshmi Scheme?

Table 6.7: Close to half of the people did not know whom to contact if they face problems in availing Gruha Lakshmi scheme

Do you know whom to contact if you face problems in availing the scheme? (%)	
Yes	54
No	46

Question asked: Do you know whom to contact if you face any problems in availing the Gruha Lakshmi scheme?

Table 6.8: Impact of Gruha Lakshmi scheme on women's spending-related decisions in family

Which of these situations best describes the spending-related decisions in your family regarding the scheme? (%)	
I along with my family/husband decide	39
I decide on my own	49
I have no say	1
I have greater say now after Gruha Lakshmi	10

Note: Rest did not respond.

Question asked: Thinking about the money received from Gruha Lakshmi scheme, which of these situations best describes the spending-related decisions in your family?

Table 6.9: Usage of money received/saved from Gruha Lakshmi scheme

Usage of money received/saved from the scheme	Yes (%)
Buying more food items	97
Covering medical expenses (visiting doctors/hospitals/buying medicines)	98
Investing in a business	71
Repaying loans or debts	70
Educational purposes	64

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Thinking of Gruha Lakshmi scheme, how have you used the money that you received/saved from it?

Table 6.10: Impact of Gruha Lakshmi scheme on people's family relationships

Extent to which Gruha Lakshmi scheme helped in improving people's family relationships (%)	
A lot	81
Somewhat	18
Not much	1
Not at all	<1

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.11: Impact of Gruha Lakshmi scheme on women's neighbourhood standing

Extent to which Gruha Lakshmi scheme helped in improving women's neighbourhood standing (%)	
A lot	76

Somewhat	23
Not much	<1
Not at all	<1

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.12: Impact of Gruha Lakshmi scheme on women's decision-making within family

Extent to which Gruha Lakshmi scheme helped in improving women's decision-making within family	(%)
A lot	85
Somewhat	15
Not much	<1
Not at all	<1

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.13: Impact of Gruha Lakshmi scheme on people's financial upliftment

Extent to which Gruha Lakshmi scheme helped in people's financial upliftment	(%)
A lot	75
Somewhat	25
Not much	<1
Very little	<1
Not at all	<1

Question asked: Please tell me how much Gruha Lakshmi scheme helped in your financial upliftment?

3. GRUHA JYOTI SCHEME

Table 7.1: Three in four people have benefitted from the Gruha Jyoti scheme

Gruha Jyoti scheme	(%)
Benefitted	74
Applied but not benefitted	2
Not applied	<1
Not aware*	1
Not eligible* (due to not living in a residential household of Karnataka)	23

Note: Categories marked with () were silent options.*

Question asked: Please tell me whether you have received or not received any benefit from Gruha Jyoti scheme under which government provides 200 units of free baseline electricity?

Table 7.2: Primary source of information about the Gruha Jyoti scheme

Primary source of information about the scheme	(%)
Family/Friends	40
Government officials	24
Social media	17
Local leader	15
Newspaper/TV	4

Question asked: Please think and tell me how did you get to know about Gruha Jyoti scheme?

Table 7.3: Number of times people had to visit an office to avail the Gruha Jyoti scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	56
Number of times visited the office before availing the scheme	(%)
Only once	84
Two to four times	15
Five times and more	<1

Note: Rest did not remember.

Question asked: Did you or any of your family members have to go to any office to apply for the Gruha Jyoti scheme?

Question asked: How many times did you visit this office before you finally availed the Gruha Jyoti Scheme?

Table 7.4: Time taken to travel to the office for Gruha Jyoti scheme

Time taken to travel to the office	(%)
Less than 30 minutes	85
30 minutes to 59 minutes	14
1 hour to 1 hour 59 minutes	1
2 hours and above	<1

Question asked: How long did it take to travel to that office for Gruha Jyoti Scheme?

Table 7.5: Time spent at the office for Gruha Jyoti scheme

Time spent at the office	(%)
Less than 30 minutes	74
30 minutes to 59 minutes	17
1 hour to 1 hour 59 minutes	8
2 hours and above	1

Question asked: How much time did you have to spend in that office for Gruha Jyoti Scheme?

Table 7.6: Time taken in receiving the Gruha Jyoti scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	40
1–2 months	56

3–4 months	3
More than 4 months	<1
Not received yet*	<1

Note: Rest did not respond. Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Gruha Jyoti Scheme?

Table 7.7: Three in five people did not know whom to contact if they face problems in availing Gruha Jyoti scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	6
No	61

Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Gruha Jyoti scheme?

Table 7.8: Amount of money saved by people due to Gruha Jyoti scheme

Money saved by people due to Gruha Jyoti scheme	(%)
Up to Rs. 250	48
Rs. 251-500	28
Rs. 501-1000	4
Rs. 1001-1500	<1
More than Rs. 1500	<1
There is no change in my electricity expenses before & after Gruha Jyoti	8

Note: Rest did not respond.

Question asked: According to you, how much money has your family managed to save due to Gruha Jyoti scheme?

Table 7.9: Impact on people's consumption of electricity after Gruha Jyoti scheme

Impact on people's consumption of electricity after Gruha Jyoti scheme	(%)
It has increased	43
Remained the same	56
It has decreased	1

Note: Rest did not respond.

Question asked: Has the consumption of electricity in your family increased or decreased after the introduction of Gruha Jyoti scheme?

Table 7.10: Impact on people's usage of electric appliances after Gruha Jyoti scheme

Do you use these appliances more after Gruha Jyoti scheme?	Yes (%)
Lights	70
TV	68
Heaters	20
Induction plate	16

Refrigerators	3
Coolers/AC	2
Oven/Microwave	<1

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Since receiving 200 units of free electricity, do you now use these appliances more than before? I will read out a list, please tell me which of them you are using more now?

Table 7.11: Almost three in five people have bought new electric appliances after Gruha Jyoti scheme

Have you purchased any new electric appliances after Gruha Jyoti scheme?	(%)
Yes	57
No	43

Question asked: Since the launch of Gruha Jyoti scheme, have you purchased any new electric appliances?

Table 7.12: Number of times tube lights/bulbs/LED lights flicker and are not bright in people's homes

How frequently lights/bulbs/LED lights flicker or are not bright at your home?	(%)
Everyday	50
Some days	4
Rarely	26
Never	20

Question asked: Please tell me how frequently tube lights/bulbs/ LED lights flicker and are not bright at your home - every day, on some days, rarely or never?

Table 7.13: Number of times fans do not run in full speed in people's homes

How frequently fans do not run in full speed at your home?	(%)
Everyday	31
Some days	13
Rarely	27
Never	21

Note: Rest did not respond.

Question asked: Please tell me how frequently fans do not run in full speed at your home - every day, on some days, rarely or never?

Table 7.14: Impact of Gruha Jyoti scheme on people's family relationships

Extent to which Gruha Jyoti scheme helped in improving people's family relationships	(%)
A lot	77
Somewhat	21
Not much	1
Not at all	<1

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.15: Impact of Gruha Jyoti scheme on women's neighbourhood standing

Extent to which Gruha Jyoti scheme helped in improving women's neighbourhood standing	(%)
A lot	71
Somewhat	27
Not much	2
Not at all	<1

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.16: Impact of Gruha Jyoti scheme on women's decision-making within family

Extent to which Gruha Jyoti scheme helped in improving women's decision-making within family	(%)
A lot	73
Somewhat	25
Not much	2
Not at all	<1

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.17: Impact of Gruha Jyoti scheme on people's financial upliftment

Extent to which Gruha Jyoti scheme helped in people's financial upliftment	(%)
A lot	75
Somewhat	23
Not much	2
Very little	<1
Not at all	<1

Question asked: Please tell me how much Gruha Jyoti scheme helped in your financial upliftment?

4. YUVA NIDHI SCHEME

Table 8.1: More than three-fourth people are ineligible for the Yuva Nidhi scheme, only 3% have benefitted

Yuva Nidhi scheme	(%)
Benefitted	3
Applied but not benefitted	<1
Not applied	<1

Not aware*	19
Not eligible* (due to either not being a degree/diploma holder or having finished degree/diploma before 2022 or after 2023)	78

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Yuva Nidhi scheme under which unemployed students who have finished graduation/diploma receive an allowance?

Table 8.2: Primary source of information about the Yuva Nidhi scheme

Primary source of information about the scheme	(%)
Family/Friends	33
Local leader	17
Social media	12
Newspaper/TV	5
Government officials	1

Note: Rest did not respond.

Question asked: Please think and tell me how did you get to know about Yuva Nidhi scheme?

**** Note: Since the proportion of those who benefitted from the Yuva Nidhi scheme in Davanagere district is very small – 3 percent (12 cases) – further analysis of the follow-up questions will not be possible. ****

Table 8.3: Reasons for not being eligible for the Yuva Nidhi scheme

Reason of non-eligibility for the scheme	(%)
I am not a graduate/diploma holder	54
Finished college before 2022	5
Finished college after 2023	1

Note: Rest did not respond.

Question asked: What is the main reason due to which you are not eligible for Yuva Nidhi Scheme?

Table 8.4: People's perceptions regarding future options as a job seeker

People's perceptions regarding future options as a job seeker	Yes (%)	No (%)	Not sure (%)
I am likely to get a job in my district	26	17	2
I will have to move to another district within my state for a job	11	18	2
I will have to move to another state for a job	6	17	2
I might get a job in Karnataka but it will not match my educational qualification	6	18	2
I may have to take a job that is below my education level	6	17	2

I would like to continue my studies, but it is not financially possible	6	18	2
I feel pressure to get married instead of taking a job	7	17	2

Note: Rest did not respond. All the items were asked separately.

Question asked: In your opinion, what are your future options as a job seeker? I will read out a few statements, please tell me whether each statement applies to you or not.

5. SHAKTI SCHEME

Table 9.1: More than 95% women have benefitted from the Shakti scheme

Shakti scheme	(%)
Benefitted	98
Aware but never used	2
Not aware*	<1
Not eligible* (due to not being a domiciled woman of Karnataka)	<1

Note: Categories marked with () were silent options.*

Question asked: Please tell me whether you have received or not received any benefit from Shakti scheme under which domiciled women of Karnataka can ride for free on public buses?

Table 9.2: Primary source of information about the Shakti scheme

Primary source of information about the scheme	(%)
Family/Friends	39
Government officials	20
Social media	17
Local leader	16
Newspaper/TV	7

Note: Rest did not respond.

Question asked: Please think and tell me how did you get to know about Shakti scheme?

Table 9.3: Number of times women travel by free bus service under Shakti scheme

Number of times women travel by free bus service	(%)
Everyday	10
Sometimes	77
Rarely	13
Never	<1

Question asked: How frequently do you use the free bus services provided under the Shakti Scheme - everyday, sometimes, rarely or never?

Table 9.4: More than half of the women started using public buses only after Shakti scheme

Did you use public buses earlier or start using them only after the Shakti scheme?	(%)
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I used public buses before also	47
I have started using public buses only after Shakti scheme	53

Question asked: Before the introduction of the Shakti scheme, did you use public buses, or did you start using them only after the scheme was launched?

Table 9.5: Impact of Shakti scheme on the frequency of women travelling outside the house

Impact of Shakti scheme on the frequency of women travelling outside the house	(%)
Increased a lot	18
Increased somewhat	58
Remained the same	20
Decreased somewhat	4
Decreased a lot	<1

Question asked: After the Shakti scheme, has the number of times that you travel out of your home increased or decreased?

Table 9.6: Weekly savings of women due to Shakti scheme

Weekly savings of women due to Shakti scheme	(%)
Up to Rs. 250	67
Rs. 251-500	13
Rs. 501-1000	18
Rs. 1001-1500	1
More than Rs. 1500	<1

Note: Rest did not respond.

Question: Approximately, how much money have you managed to save every week after getting free bus travel?

Table 9.7: Distance travelled from home to catch a bus

Distance travelled from home to catch a bus	(%)
Very far	10
Somewhat far	77
Not very far	12

Note: Rest did not respond.

Question asked: In order to catch a bus, how far do you need to travel from your home – very far, somewhat far, or not very far?

Table 9.8: 95% women experienced delays in catching a bus due to overcrowding

Delays experienced by women in catching a bus due to overcrowding	(%)
Yes	95
No	5

Question asked: Have you experienced delays in catching a bus because it was overcrowded?

Table 9.9: Benefits experienced by women due to Shakti scheme

Benefits experienced by women due to Shakti scheme	Yes (%)
My family relationships have improved	94
I can travel to a better doctor/hospital/clinic	94
I feel empowered and confident	92
I am able to travel for leisure now	86
My friendships with other women have become stronger	86
I can now attend gram sabha/panchayat meetings/trainings/union meetings/protests, etc.	49

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: I will readout a few statements about the benefits you might have experienced from the Shakti scheme. Please let me know if any of these apply to you.

Table 9.10: Impact of free bus travel on the job situation of women

Impact of free bus travel on the job situation of women	(%)
I continued with my current job	27
I moved to a better job	11
I took up a new job	7

Note: Rest did not respond.

Question asked: How has the free bus service affected your job situation?

Table 9.11: Increase in women's savings due to free bus travel under Shakti scheme

Increase in women's savings due to free bus travel under Shakti scheme	(%)
Up to Rs. 500	41
Rs. 501-1000	22
Rs. 1001-2500	3
Rs. 2501-5000	1
More than Rs. 5000	1
There has been no increase in my savings due to Shakti scheme	31

Note: Rest did not respond.

Question asked: How much do you think your savings have increased because of the free bus travel under the Shakti scheme?

Table 9.12: Possible impact on women if Shakti scheme is withdrawn

Possible impact on women if Shakti scheme is withdrawn	(%)
I will spend money to travel	85
I will have to leave my job	6
Children cannot access better school or college	3
I will take a job nearby	2
I will have to walk to work	1

Note: Rest did not respond.

Question asked: If the Shakti scheme is withdrawn, what would be the most significant impact on you?

Table 9.13: Impact of Shakti scheme on women's financial upliftment

Extent to which Shakti scheme helped in women's financial upliftment	(%)
A lot	63
Somewhat	24
Not much	12
Very little	<1
Not at all	1

Question asked: Please tell me how much Shakti scheme helped in your financial upliftment?

6. OVERALL IMPACT OF ALL 5 GUARANTEE SCHEMES

Table 10.1: People's use of money received or saved from Five Guarantees in meeting essential needs

People's use of money received/saved from Five Guarantees	Yes (%)	No (%)
Buying more food items	94	5
Educational purposes	61	32
Covering medical expenses (visiting doctors/hospitals/buying medicines)	95	5
Investing in a business	67	22
Repaying loans or debts	62	29

Note: Rest did not respond. All the items were asked separately.

Question asked: Thinking of all the 5 guarantees together, how have you used the money that you received/saved from the schemes?

Table 10.2: People's use of money received or saved from Five Guarantees in partially or fully repaying different loans

People's use of money received/saved from Five Guarantees in partially or fully repaying loans	Yes (%)	No (%)
Healthcare-related/medical loan	97	3
Education loan	55	39
House or property loan	86	10
Any agricultural loan	78	21
Loan for life events like marriage	85	10

Note: Rest did not respond. All the items were asked separately.

Question asked: What kinds of loans have you partially or fully repaid from the money you received or saved from the 5 guarantee schemes?

Table 10.3: Women's use of money received or saved from Five Guarantees in welfare of self and family

Women's use of money received/saved from Five Guarantees	(%)
For my family's welfare	52
For both equally*	40
For my own welfare	8

Note: Categories marked with (*) were silent options.

Question asked: What do you think about the money you received or saved from the 5 guarantee schemes - was it largely spent for your own welfare or for your family's welfare?

Table 10.4: Change in women's perception at home due to overall benefits of Five Guarantees

Do you notice any change in how you are perceived at home due to the benefits of Five Guarantees?	(%)
Yes, a big change	49
Yes, a small change	50
No, no change at all	1

Question asked: As a result of the benefits that you have received through these schemes, do you notice any change in how you are perceived at home?

Table 10.5: Impact of Five Guarantees on financial empowerment of women

Impact of Five Guarantees on financial empowerment of women	Yes (%)	No (%)	No change (%)
Has increased my financial independence	97	2	<1
Has increased my contribution towards household expenses	86	13	1
Allowed me to save money for education or learning some skills	63	25	1

Note: Rest did not respond. All the items were asked separately.

Question asked: Have the 5 guarantee schemes helped you in the following things – increased your financial independence, increased your contribution towards household expenses, allowed you to save money for education or learning some skills?

Table 10.6: Overall impact of Five Guarantees on people's families

Aspects	How much have the following aspects improved for your family? (%)			
	A lot	Somewhat	Not much	Not at all
Better diet	78	22	<1	<1
Better education for children	61	28	1	<1
Improved healthcare	79	20	<1	<1
Travel with friends and family	73	23	2	<1
Reduced my family's financial stress	73	25	2	<1
Improved overall well-being of my family	74	25	1	<1

Note: Rest did not respond. All the items were asked separately.

Question asked: Looking at the overall impact of the 5 guarantee schemes, how much have the following aspects improved for your family – a lot, somewhat, not much, or not at all?

Table 10.7: Overall impact of Five Guarantees on women themselves

Aspects	How much have the following aspects improved for you? (%)			
	A lot	Somewhat	Not much	Not at all
My own nutrition (eggs, meat, fruit, milk)	46	36	16	1
My own education (classes, training, etc.)	39	23	6	19
My own healthcare (hospitals, medicines, etc.)	54	29	16	1
My travel for work and leisure	50	36	9	2
My own well-being	56	34	9	1
My own financial security	54	36	8	1
My friendships and community interactions	46	29	14	6
My engagement with community problems and public issues	36	27	13	10
Increased my confidence and feeling of empowerment	71	23	5	1

Note: Rest did not respond. All the items were asked separately.

Question asked: Looking at the overall impact of the 5 guarantee schemes, how much have the following aspects improved for you – a lot, somewhat, not much, or not at all?

Hassan

About the district:

The survey was conducted across 16 different locations spread across the district of Hassan in Karnataka. The initial target was set at 25 interviews within each location, making it a total of 400 interviews in the overall district. The achieved sample in Hassan, was 407.

The locations for the fieldwork were pre-selected based on the density of beneficiaries and their demographic representation. Within each of these locations, a team of trained Field Investigators was sent. They employed a random walk procedure and surveyed every household as per the pre-determined interval, which was decided based upon the density of households in the area. Additionally, quota sampling was used, wherein the trained field team was instructed to maintain a strict quota for an equal distribution across all the age groups (18+): five respondents from each of the following age groups of 18-25 years, 26-35 years, 36-45 years, 46-55 years, 56 years and above – in each location. All interviews were conducted face-to-face using the Kobo app.

Note: In some tables, the figures may not add up to 100 due to rounding.

Table A shows the different social demographics achieved in the survey data.

Table A: Social profile of the achieved sample

Socio-demographic	Achieved sample
Rural	83
Urban	17
18 to 25 years	20
26 to 35 years	24
36 to 45 years	20
46 to 55 years	20
56 years and above	16
Illiterate	1
Below Primary or Primary pass	7
Below Matric or Matric pass	31
Studying in 11 th /12 th or 12 th pass	35
Diploma / Certificate	5
Graduate and above	21
Scheduled Caste (SC)	11
Scheduled Tribe (ST)	10

Other Backward Caste (OBC)	77
General / Upper caste	1
Poor	2
Lower	23
Middle	50
Rich	25
Hindu	95
Muslim	3
Jain	2
Other religions	<1

Note: All figures in percent. Rest did not respond.

1. ANNA BHAGYA SCHEME

Table 5.1: More than 95% people have benefitted from the Anna Bhagya scheme

Anna Bhagya scheme	(%)
Benefitted	99
Applied but not benefitted	1
Not applied	<1
Not aware*	<1
Not eligible* (due to not belonging to BPL category or not having an Antyodaya/Priority Household Ration Card of Karnataka)	<1

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Anna Bhagya scheme under which government provides additional 5 kg of food grains or money in lieu of it?

Table 5.2: Primary source of information about the Anna Bhagya scheme

Primary source of information about the scheme	(%)
Family/Friends	35
Newspaper/TV	24
Local leader	22
Social media	17
Government officials	2

Question asked: Please think and tell me how did you get to know about Anna Bhagya scheme?

Table 5.3: Number of times people had to visit an office to avail the Anna Bhagya scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	99

Number of times visited the office before availing the scheme	(%)
Only once	16
Two to four times	53
Five times and more	10

Note: Rest did not remember.

Question asked: Did you or any of your family members have to go to any office to apply for the Anna Bhagya scheme?

Question asked: How many times did you visit this office before you finally availed the Anna Bhagya Scheme?

Table 5.4: Time taken to travel to the office for Anna Bhagya scheme

Time taken to travel to the office	(%)
Less than 30 minutes	7
30 minutes to 59 minutes	66
1 hour to 1 hour 59 minutes	20
2 hours and above	7

Question asked: How long did it take to travel to that office for Anna Bhagya Scheme?

Table 5.5: Time spent at the office for Anna Bhagya scheme

Time spent at the office	(%)
Less than 30 minutes	2
30 minutes to 59 minutes	46
1 hour to 1 hour 59 minutes	16
2 hours and above	36

Question asked: How much time did you have to spend in that office for Anna Bhagya Scheme?

Table 5.6: Time taken in receiving the Anna Bhagya scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	17
1–2 months	47
3–4 months	9
More than 4 months	26
Not received yet*	<1

Note: Rest did not respond. Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Anna Bhagya Scheme?

Table 5.7: More than two in five people did not know whom to contact if they face problems in availing Anna Bhagya scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	56
No	43

Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Anna Bhagya scheme?

Table 5.8: Anna Bhagya scheme seems to have helped many families in having regular and sufficient meals

Which of these statements best describes your situation regarding Anna Bhagya scheme?	(%)
Me and my family eat more meals now	9
My family eats more meals now	30
Same number of meals but the quantity is more	35
No change	16

Note: Rest did not respond.

Question asked: Thinking about the benefits you get from the Anna Bhagya scheme, which of these statements best describes your situation?

Table 5.9: Impact of Anna Bhagya scheme on people's family relationships

Extent to which Anna Bhagya scheme helped in improving people's family relationships	(%)
A lot	6
Somewhat	60
Not much	14
Not at all	19

Note: Rest did not respond.

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.10: Impact of Anna Bhagya scheme on women's neighbourhood standing

Extent to which Anna Bhagya scheme helped in improving women's neighbourhood standing	(%)
A lot	6
Somewhat	52
Not much	15
Not at all	26

Note: Rest did not respond.

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.11: Impact of Anna Bhagya scheme on women's decision-making within family

Extent to which Anna Bhagya scheme helped in improving women's decision-making within family	(%)
A lot	4
Somewhat	61
Not much	25
Not at all	10

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.12: Impact of Anna Bhagya scheme on people's financial upliftment

Extent to which Anna Bhagya scheme helped in people's financial upliftment	(%)
A lot	45
Somewhat	1
Not much	2
Very little	48
Not at all	4

Question asked: Please tell me how much Anna Bhagya scheme helped in your financial upliftment?

2. GRUHA LAKSHMI SCHEME

Table 6.1: More than 80% people have benefitted from the Gruha Lakshmi scheme

Gruha Lakshmi scheme	(%)
Benefitted	84
Applied but not benefitted	4
Not applied	<1
Not aware*	<1
Not eligible* (due to not being listed as heads of families in Antyodaya, BPL or APL cards of Karnataka)	11

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Gruha Lakshmi scheme under which government provides Rs 2,000 monthly assistance to the woman head of BPL families?

Table 6.2: Primary source of information about the Gruha Lakshmi scheme

Primary source of information about the scheme	(%)
Family/Friends	38
Newspaper/TV	37
Local leader	13
Social media	10
Government officials	2

Question asked: Please think and tell me how did you get to know about Gruha Lakshmi scheme?

Table 6.3: Number of times people had to visit an office to avail the Gruha Lakshmi scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	97

Number of times visited the office before availing the scheme	(%)
Only once	2
Two to four times	74
Five times and more	4

Note: Rest did not remember.

Question asked: Did you or any of your family members have to go to any office to apply for the Gruha Lakshmi scheme?

Question asked: How many times did you visit this office before you finally availed the Gruha Lakshmi Scheme?

Table 6.4: Time taken to travel to the office for Gruha Lakshmi scheme

Time taken to travel to the office	(%)
Less than 30 minutes	7
30 minutes to 59 minutes	63
1 hour to 1 hour 59 minutes	23
2 hours and above	7

Question asked: How long did it take to travel to that office for Gruha Lakshmi Scheme?

Table 6.5: Time spent at the office for Gruha Lakshmi scheme

Time spent at the office	(%)
Less than 30 minutes	1
30 minutes to 59 minutes	40
1 hour to 1 hour 59 minutes	17
2 hours and above	42

Question asked: How much time did you have to spend in that office for Gruha Lakshmi Scheme?

Table 6.6: Time taken in receiving the Gruha Lakshmi scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	15
1–2 months	46
3–4 months	23
More than 4 months	16
Not received yet*	<1

Note: Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Gruha Lakshmi Scheme?

Table 6.7: About two in five people did not know whom to contact if they face problems in availing Gruha Lakshmi scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	60
No	38

Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Gruha Lakshmi scheme?

Table 6.8: Impact of Gruha Lakshmi scheme on women's spending-related decisions in family

Which of these situations best describes the spending-related decisions in your family regarding the scheme?	(%)
I along with my family/husband decide	43
I decide on my own	32
I have no say	7
I have greater say now after Gruha Lakshmi	2

Note: Rest did not respond.

Question asked: Thinking about the money received from Gruha Lakshmi scheme, which of these situations best describes the spending-related decisions in your family?

Table 6.9: Usage of money received/saved from Gruha Lakshmi scheme

Usage of money received/saved from the scheme	Yes (%)
Buying more food items	82
Covering medical expenses (visiting doctors/hospitals/buying medicines)	80
Repaying loans or debts	60
Investing in a business	58
Educational purposes	46

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Thinking of Gruha Lakshmi scheme, how have you used the money that you received/saved from it?

Table 6.10: Impact of Gruha Lakshmi scheme on people's family relationships

Extent to which Gruha Lakshmi scheme helped in improving people's family relationships	(%)
A lot	7
Somewhat	63
Not much	12
Not at all	17

Note: Rest did not respond.

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.11: Impact of Gruha Lakshmi scheme on women's neighbourhood standing

Extent to which Gruha Lakshmi scheme helped in improving women's neighbourhood standing	(%)
A lot	6
Somewhat	57
Not much	13

Not at all	23
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Note: Rest did not respond.

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.12: Impact of Gruha Lakshmi scheme on women's decision-making within family

Extent to which Gruha Lakshmi scheme helped in improving women's decision-making within family	(%)
A lot	4
Somewhat	58
Not much	21
Not at all	16

Note: Rest did not respond.

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.13: Impact of Gruha Lakshmi scheme on people's financial upliftment

Extent to which Gruha Lakshmi scheme helped in people's financial upliftment	(%)
A lot	47
Somewhat	<1
Not much	20
Very little	30
Not at all	3

Question asked: Please tell me how much Gruha Lakshmi scheme helped in your financial upliftment?

3. GRUHA JYOTI SCHEME

Table 7.1: Nine in ten people have benefitted from the Gruha Jyoti scheme

Gruha Jyoti scheme	(%)
Benefitted	90
Applied but not benefitted	8
Not applied	<1
Not aware*	<1
Not eligible* (due to not living in a residential household of Karnataka)	1

Note: Categories marked with () were silent options.*

Question asked: Please tell me whether you have received or not received any benefit from Gruha Jyoti scheme under which government provides 200 units of free baseline electricity?

Table 7.2: Primary source of information about the Gruha Jyoti scheme

Primary source of information about the scheme	(%)
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Newspaper/TV	41
Family/Friends	36
Local leader	11
Social media	9
Government officials	2

Note: Rest did not respond.

Question asked: Please think and tell me how did you get to know about Gruha Jyoti scheme?

Table 7.3: Number of times people had to visit an office to avail the Gruha Jyoti scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	98
Number of times visited the office before availing the scheme	(%)
Only once	16
Two to four times	57
Five times and more	9

Note: Rest did not remember.

Question asked: Did you or any of your family members have to go to any office to apply for the Gruha Jyoti scheme?

Question asked: How many times did you visit this office before you finally availed the Gruha Jyoti Scheme?

Table 7.4: Time taken to travel to the office for Gruha Jyoti scheme

Time taken to travel to the office	(%)
Less than 30 minutes	7
30 minutes to 59 minutes	68
1 hour to 1 hour 59 minutes	19
2 hours and above	6

Question asked: How long did it take to travel to that office for Gruha Jyoti Scheme?

Table 7.5: Time spent at the office for Gruha Jyoti scheme

Time spent at the office	(%)
Less than 30 minutes	3
30 minutes to 59 minutes	45
1 hour to 1 hour 59 minutes	14
2 hours and above	38

Question asked: How much time did you have to spend in that office for Gruha Jyoti Scheme?

Table 7.6: Time taken in receiving the Gruha Jyoti scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	19
1–2 months	50
3–4 months	9

More than 4 months	22
Not received yet*	<1

Note: Categories marked with () were silent options.*

Question asked: After applying, how long did it take to get the Gruha Jyoti Scheme?

Table 7.7: Three in five people did not know whom to contact if they face problems in availing Gruha Jyoti scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	37
No	60

Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Gruha Jyoti scheme?

Table 7.8: Amount of money saved by people due to Gruha Jyoti scheme

Money saved by people due to Gruha Jyoti scheme	(%)
Up to Rs. 250	26
Rs. 251-500	48
Rs. 501-1000	22
Rs. 1001-1500	2
More than Rs. 1500	1
There is no change in my electricity expenses before & after Gruha Jyoti	<1

Question asked: According to you, how much money has your family managed to save due to Gruha Jyoti scheme?

Table 7.9: Impact on people's consumption of electricity after Gruha Jyoti scheme

Impact on people's consumption of electricity after Gruha Jyoti scheme	(%)
It has increased	34
Remained the same	59
It has decreased	5

Note: Rest did not respond.

Question asked: Has the consumption of electricity in your family increased or decreased after the introduction of Gruha Jyoti scheme?

Table 7.10: Impact on people's usage of electric appliances after Gruha Jyoti scheme

Do you use these appliances more after Gruha Jyoti scheme?	Yes (%)
TV	98
Lights	98
Heaters	47
Refrigerators	41
Induction plate	11
Oven/Microwave	3

Coolers/AC	2
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Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Since receiving 200 units of free electricity, do you now use these appliances more than before? I will read out a list, please tell me which of them you are using more now?

Table 7.11: Nine in ten people have bought new electric appliances after Gruha Jyoti scheme

Have you purchased any new electric appliances after Gruha Jyoti scheme?	(%)
Yes	90
No	10

Question asked: Since the launch of Gruha Jyoti scheme, have you purchased any new electric appliances?

Table 7.12: Number of times tube lights/bulbs/LED lights flicker and are not bright in people's homes

How frequently lights/bulbs/LED lights flicker or are not bright at your home?	(%)
Everyday	25
Some days	47
Rarely	13
Never	14

Note: Rest did not respond.

Question asked: Please tell me how frequently tube lights/bulbs/ LED lights flicker and are not bright at your home - every day, on some days, rarely or never?

Table 7.13: Number of times fans do not run in full speed in people's homes

How frequently fans do not run in full speed at your home?	(%)
Everyday	25
Some days	41
Rarely	19
Never	14

Note: Rest did not respond.

Question asked: Please tell me how frequently fans do not run in full speed at your home - every day, on some days, rarely or never?

Table 7.14: Impact of Gruha Jyoti scheme on people's family relationships

Extent to which Gruha Jyoti scheme helped in improving people's family relationships	(%)
A lot	6
Somewhat	63
Not much	9
Not at all	21

Note: Rest did not respond.

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.15: Impact of Gruha Jyoti scheme on women's neighbourhood standing

Extent to which Gruha Jyoti scheme helped in improving women's neighbourhood standing	(%)
A lot	5
Somewhat	58
Not much	10
Not at all	27

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.16: Impact of Gruha Jyoti scheme on women's decision-making within family

Extent to which Gruha Jyoti scheme helped in improving women's decision-making within family	(%)
A lot	3
Somewhat	62
Not much	20
Not at all	15

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.17: Impact of Gruha Jyoti scheme on people's financial upliftment

Extent to which Gruha Jyoti scheme helped in people's financial upliftment	(%)
A lot	49
Somewhat	1
Not much	3
Very little	45
Not at all	2

Question asked: Please tell me how much Gruha Jyoti scheme helped in your financial upliftment?

4. YUVA NIDHI SCHEME

Table 8.1: Close to half of the people are not eligible for the Yuva Nidhi scheme

Yuva Nidhi scheme	(%)
Benefitted	6
Applied but not benefitted	9
Not applied	38
Not aware*	1
Not eligible* (due to either not being a degree/diploma holder or having finished degree/diploma before 2022 or	46

after 2023)

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Yuva Nidhi scheme under which unemployed students who have finished graduation/diploma receive an allowance?

Table 8.2: Primary source of information about the Yuva Nidhi scheme

Primary source of information about the scheme	(%)
Newspaper/TV	36
Family/Friends	35
Local leader	15
Social media	8
Government officials	2

Note: Rest did not respond.

Question asked: Please think and tell me how did you get to know about Yuva Nidhi scheme?

Table 8.3: Number of times people had to visit an office to avail the Yuva Nidhi scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)**
Yes	74
No	26

Note**: These figures are based on a small sample size of those who benefitted from Yuva Nidhi (n = 23).

Question asked: Did you or any of your family members have to go to any office to apply for the Yuva Nidhi scheme?

Table 8.4: Time taken in receiving the Yuva Nidhi scheme after applying

Time taken in receiving the scheme after applying	(%)**
Less than 1 month	17
1–2 months	57
3–4 months	4
More than 4 months	13
Not received yet*	4

Note**: These figures are based on a small sample size (n = 23). Rest did not respond. Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Yuva Nidhi Scheme?

Table 8.5: More than four-fifth of the people did not know whom to contact if they face problems in availing Yuva Nidhi scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	8
No	82

Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Yuva Nidhi scheme?

Table 8.6: Reasons for not benefitting from Yuva Nidhi scheme even after applying

Reasons for not benefitting from the scheme even after applying	(%)**
Inactive bank account or pending bank KYC	16
I have completed my exams but not received my degree/diploma yet	11
My application was rejected	5
Lack of proper documents	3
Mismatch in documents	<1
I don't have a bank account in my name	<1

Note**: These figures are based on a small sample size of those who did not benefit even after applying for Yuva Nidhi (n = 37). Rest did not respond.

Question asked: What is the main reason you have not benefitted from the Yuva Nidhi Scheme, even after applying?

Table 8.7: Reasons for not being eligible for the Yuva Nidhi scheme

Reason of non-eligibility for the scheme	(%)
I am not a graduate/diploma holder	28
Finished college before 2022	17
Finished college after 2023	10

Note: Rest did not respond.

Question asked: What is the main reason due to which you are not eligible for Yuva Nidhi Scheme?

Table 8.8: Skill-oriented use of allowance received from Yuva Nidhi scheme

Skill-oriented use of allowance received from the scheme	Yes (%)**
Enrolled myself in a diploma/certificate course	48
Enrolled myself at a government skill centre	39
Enrolled myself in a private skill centre	30

Note**: These figures are based on a small sample size (n = 23). Rest said 'no'. All the items were asked separately.

Question asked: Please tell me how you have used the allowance received from Yuva Nidhi scheme?

Table 8.9: Various purposes for which people use Yuva Nidhi allowance

Purposes for which people use Yuva Nidhi allowance	(%)**
Financial stability during job search	30
Expenses during job search (resume, travel for interviews, placement, etc.)	17
Gaining skills	13
Paying fees etc.	9
I save the money that I get	9
Any other purpose	4

Note**: These figures are based on a small sample size (n = 23). Rest did not respond.

Question asked: For what purpose do you mainly use the money that you receive from Yuva Nidhi scheme?

Table 8.10: Impact on people's job choice due to Yuva Nidhi scheme

What will you do if the offered salary does not meet your satisfaction?	(%)**
Bargain with the employer	57
Not take the job	1
Accept the job	9

Note**: These figures are based on a small sample size (n = 23). Rest did not respond.

Question asked: Suppose you are in need of work and manage to find a job, but the salary that is being offered by the employer does not meet your satisfaction. What will you do - not take the job, bargain with the employer or accept the job?

Table 8.11: People's perceptions regarding future options as a job seeker

People's perceptions regarding future options as a job seeker	Yes (%)	No (%)	Not sure (%)
I am likely to get a job in my district	9	62	7
I will have to move to another district within my state for a job	20	52	7
I will have to move to another state for a job	21	52	6
I might get a job in Karnataka but it will not match my educational qualification	19	53	7
I may have to take a job that is below my education level	17	55	7
I would like to continue my studies, but it is not financially possible	6	65	7
I feel pressure to get married instead of taking a job	4	68	6

Note: Rest did not respond. All the items were asked separately.

Question asked: In your opinion, what are your future options as a job seeker? I will read out a few statements, please tell me whether each statement applies to you or not.

Table 8.12: Impact of Yuva Nidhi scheme on people's financial upliftment

Extent to which Yuva Nidhi scheme helped in people's financial upliftment	(%)**
A lot	52
Somewhat	4
Not much	9
Very little	13
Not at all	4

Note**: These figures are based on a small sample size (n = 23). Rest either did not respond or did not receive the scheme.

Question asked: Please tell me how much Yuva Nidhi scheme helped in your financial upliftment?

5. SHAKTI SCHEME

Table 9.1: More than 95% women have benefitted from the Shakti scheme

Shakti scheme	(%)
Benefitted	97
Aware but never used	2
Not aware*	<1
Not eligible* (due to not being a domiciled woman of Karnataka)	1

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Shakti scheme under which domiciled women of Karnataka can ride for free on public buses?

Table 9.2: Primary source of information about the Shakti scheme

Primary source of information about the scheme	(%)
Newspaper/TV	39
Family/Friends	32
Local leader	16
Social media	10
Government officials	2

Note: Rest did not respond.

Question asked: Please think and tell me how did you get to know about Shakti scheme?

Table 9.3: Number of times women travel by free bus service under Shakti scheme

Number of times women travel by free bus service	(%)
Everyday	22
Sometimes	67
Rarely	9
Never	1

Note: Rest did not respond.

Question asked: How frequently do you use the free bus services provided under the Shakti Scheme - everyday, sometimes, rarely or never?

Table 9.4: One in four women started using public buses only after Shakti scheme

Did you use public buses earlier or start using them only after the Shakti scheme?	(%)
I used public buses before also	73
I have started using public buses only after Shakti scheme	25

Note: Rest did not respond.

Question asked: Before the introduction of the Shakti scheme, did you use public buses, or did you start using them only after the scheme was launched?

Table 9.5: Impact of Shakti scheme on the frequency of women travelling outside the house

Impact of Shakti scheme on the frequency of women travelling outside the house	(%)
Increased a lot	25

Increased somewhat	42
Remained the same	32
Decreased somewhat	1
Decreased a lot	<1

Question asked: After the Shakti scheme, has the number of times that you travel out of your home increased or decreased?

Table 9.6: Weekly savings of women due to Shakti scheme

Weekly savings of women due to Shakti scheme	(%)
Up to Rs. 250	21
Rs. 251-500	52
Rs. 501-1000	24
Rs. 1001-1500	3
More than Rs. 1500	<1

Question: Approximately, how much money have you managed to save every week after getting free bus travel?

Table 9.7: Distance travelled from home to catch a bus

Distance travelled from home to catch a bus	(%)
Very far	40
Somewhat far	45
Not very far	15

Question asked: In order to catch a bus, how far do you need to travel from your home – very far, somewhat far, or not very far?

Table 9.8: More than four-fifth women experienced delays in catching a bus due to overcrowding

Delays experienced by women in catching a bus due to overcrowding	(%)
Yes	86
No	14

Question asked: Have you experienced delays in catching a bus because it was overcrowded?

Table 9.9: Benefits experienced by women due to Shakti scheme

Benefits experienced by women due to Shakti scheme	Yes (%)
I can travel to a better doctor/hospital/clinic	82
My family relationships have improved	70
I feel empowered and confident	62
My friendships with other women have become stronger	57
I am able to travel for leisure now	48
I can now attend gram sabha/panchayat meetings/trainings/union meetings/protests, etc.	35

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: I will readout a few statements about the benefits you might have experienced from the Shakti scheme. Please let me know if any of these apply to you.

Table 9.10: Impact of free bus travel on the job situation of women

Impact of free bus travel on the job situation of women	(%)
I moved to a better job	20
I continued with my current job	18
I took up a new job	8
Any other impact	3

Note: Rest did not respond.

Question asked: How has the free bus service affected your job situation?

Table 9.11: Increase in women's savings due to free bus travel under Shakti scheme

Increase in women's savings due to free bus travel under Shakti scheme	(%)
Up to Rs. 500	17
Rs. 501-1000	61
Rs. 1001-2500	18
Rs. 2501-5000	1
More than Rs. 5000	<1
There has been no increase in my savings due to Shakti scheme	1

Note: Rest did not respond.

Question asked: How much do you think your savings have increased because of the free bus travel under the Shakti scheme?

Table 9.12: Possible impact on women if Shakti scheme is withdrawn

Possible impact on women if Shakti scheme is withdrawn	(%)
I will spend money to travel	29
I will take a job nearby	10
I will have to leave my job	9
Children cannot access better school or college	6
I will have to walk to work	2

Note: Rest did not respond.

Question asked: If the Shakti scheme is withdrawn, what would be the most significant impact on you?

Table 9.13: Impact of Shakti scheme on women's financial upliftment

Extent to which Shakti scheme helped in women's financial upliftment	(%)
A lot	45
Somewhat	1
Not much	6
Very little	45

Not at all	3
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Question asked: Please tell me how much Shakti scheme helped in your financial upliftment?

6. OVERALL IMPACT OF ALL 5 GUARANTEE SCHEMES

Table 10.1: People's use of money received or saved from Five Guarantees in meeting essential needs

People's use of money received/saved from Five Guarantees	Yes (%)	No (%)
Buying more food items	87	12
Educational purposes	50	49
Covering medical expenses (visiting doctors/hospitals/buying medicines)	79	20
Investing in a business	52	47
Repaying loans or debts	44	55

Note: Rest did not respond. All the items were asked separately.

Question asked: Thinking of all the 5 guarantees together, how have you used the money that you received/saved from the schemes?

Table 10.2: People's use of money received or saved from Five Guarantees in partially or fully repaying different loans

People's use of money received/saved from Five Guarantees in partially or fully repaying loans	Yes (%)	No (%)
Healthcare-related/medical loan	90	10
Education loan	59	41
House or property loan	80	20
Any agricultural loan	71	29
Loan for life events like marriage	56	44

Note: All the items were asked separately.

Question asked: What kinds of loans have you partially or fully repaid from the money you received or saved from the 5 guarantee schemes?

Table 10.3: Women's use of money received or saved from Five Guarantees in welfare of self and family

Women's use of money received/saved from Five Guarantees	(%)
For my family's welfare	51
For both equally*	20
For my own welfare	24

Note: Rest did not respond. Categories marked with (*) were silent options.

Question asked: What do you think about the money you received or saved from the 5 guarantee schemes - was it largely spent for your own welfare or for your family's welfare?

Table 10.4: Change in women's perception at home due to overall benefits of Five Guarantees

Do you notice any change in how you are perceived at home due to the benefits of Five Guarantees?	(%)
Yes, a big change	4
Yes, a small change	93
No, no change at all	1

Note: Rest did not respond.

Question asked: As a result of the benefits that you have received through these schemes, do you notice any change in how you are perceived at home?

Table 10.5: Impact of Five Guarantees on financial empowerment of women

Impact of Five Guarantees on financial empowerment of women	Yes (%)	No (%)	No change (%)
Has increased my financial independence	55	31	9
Has increased my contribution towards household expenses	40	41	14
Allowed me to save money for education or learning some skills	35	56	4

Note: Rest did not respond. All the items were asked separately.

Question asked: Have the 5 guarantee schemes helped you in the following things – increased your financial independence, increased your contribution towards household expenses, allowed you to save money for education or learning some skills?

Table 10.6: Overall impact of Five Guarantees on people's families

Aspects	How much have the following aspects improved for your family? (%)			
	A lot	Somewhat	Not much	Not at all
Better diet	8	76	14	1
Better education for children	4	73	15	3
Improved healthcare	6	78	14	1
Travel with friends and family	4	64	16	14
Reduced my family's financial stress	5	65	14	15
Improved overall well-being of my family	5	76	14	3

Note: Rest did not respond. All the items were asked separately.

Question asked: Looking at the overall impact of the 5 guarantee schemes, how much have the following aspects improved for your family – a lot, somewhat, not much, or not at all?

Table 10.7: Overall impact of Five Guarantees on women themselves

Aspects	How much have the following aspects improved for you? (%)			
	A lot	Somewhat	Not much	Not at all

My own nutrition (eggs, meat, fruit, milk)	2	74	22	1
My own education (classes, training, etc.)	2	64	16	13
My own healthcare (hospitals, medicines, etc.)	2	80	15	2
My travel for work and leisure	2	65	17	15
My own well-being	2	80	15	3
My own financial security	2	68	15	14
My friendships and community interactions	1	64	17	17
My engagement with community problems and public issues	1	61	20	17
Increased my confidence and feeling of empowerment	1	66	16	16

Note: Rest did not respond. All the items were asked separately.

Question asked: Looking at the overall impact of the 5 guarantee schemes, how much have the following aspects improved for you – a lot, somewhat, not much, or not at all?

Kalaburgi

About the district:

The survey was conducted across 16 different locations spread across the district of Kalaburgi in Karnataka. The initial target was set at 25 interviews within each location, making it a total of 400 interviews in the overall district. The achieved sample in Kalaburgi, was 407.

The locations for the fieldwork were pre-selected based on the density of beneficiaries and their demographic representation. Within each of these locations, a team of trained Field Investigators was sent. They employed a random walk procedure and surveyed every household as per the pre-determined interval, which was decided based upon the density of households in the area. Additionally, quota sampling was used, wherein the trained field team was instructed to maintain a strict quota for an equal distribution across all the age groups (18+): five respondents from each of the following age groups of 18-25 years, 26-35 years, 36-45 years, 46-55 years, 56 years and above – in each location. All interviews were conducted face-to-face using the Kobo app.

Note: In some tables, the figures may not add up to 100 due to rounding.

Table A shows the different social demographics achieved in the survey data.

Table A: Social profile of the achieved sample

Socio-demographic	Achieved sample
Rural	62
Urban	38
18 to 25 years	20
26 to 35 years	24
36 to 45 years	22
46 to 55 years	16
56 years and above	18
Illiterate	37
Below Primary or Primary pass	27
Below Matric or Matric pass	23
Studying in 11 th /12 th or 12 th pass	8
Diploma / Certificate	1
Graduate and above	4
Scheduled Caste (SC)	53
Scheduled Tribe (ST)	6

Other Backward Caste (OBC)	32
General / Upper caste	9
Poor	20
Lower	36
Middle	39
Rich	5
Hindu	90
Muslim	10

Note: All figures in percent.

1. ANNA BHAGYA SCHEME

Table 5.1: Nearly all the people have benefitted from the Anna Bhagya scheme

Anna Bhagya scheme	(%)
Benefitted	>99
Applied but not benefitted	<1
Not applied	<1
Not aware*	<1
Not eligible* (due to not belonging to BPL category or not having an Antyodaya/Priority Household Ration Card of Karnataka)	<1

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Anna Bhagya scheme under which government provides additional 5 kg of food grains or money in lieu of it?

Table 5.2: Primary source of information about the Anna Bhagya scheme

Primary source of information about the scheme	(%)
Family/Friends	61
Social media	33
Government officials	5
Local leader	<1
Newspaper/TV	<1

Question asked: Please think and tell me how did you get to know about Anna Bhagya scheme?

Table 5.3: Number of times people had to visit an office to avail the Anna Bhagya scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	28
Number of times visited the office before availing the	(%)

scheme	
Only once	34
Two to four times	65
Five times and more	1

Question asked: Did you or any of your family members have to go to any office to apply for the Anna Bhagya scheme?

Question asked: How many times did you visit this office before you finally availed the Anna Bhagya Scheme?

Table 5.4: Time taken to travel to the office for Anna Bhagya scheme

Time taken to travel to the office	(%)
Less than 30 minutes	87
30 minutes to 59 minutes	13
1 hour to 1 hour 59 minutes	<1
2 hours and above	<1

Question asked: How long did it take to travel to that office for Anna Bhagya Scheme?

Table 5.5: Time spent at the office for Anna Bhagya scheme

Time spent at the office	(%)
Less than 30 minutes	5
30 minutes to 59 minutes	81
1 hour to 1 hour 59 minutes	13
2 hours and above	<1

Note: Rest did not respond.

Question asked: How much time did you have to spend in that office for Anna Bhagya Scheme?

Table 5.6: Time taken in receiving the Anna Bhagya scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	5
1–2 months	94
3–4 months	1
More than 4 months	<1
Not received yet*	<1

Note: Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Anna Bhagya Scheme?

Table 5.7: Over two in five people did not know whom to contact if they face problems in availing Anna Bhagya scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	58
No	41

Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Anna Bhagya scheme?

Table 5.8: Anna Bhagya scheme seems to have helped many families in having regular and sufficient meals

Which of these statements best describes your situation regarding Anna Bhagya scheme?	(%)
Me and my family eat more meals now	30
My family eats more meals now	20
Same number of meals but the quantity is more	14
No change	36

Question asked: Thinking about the benefits you get from the Anna Bhagya scheme, which of these statements best describes your situation?

Table 5.9: Impact of Anna Bhagya scheme on people's family relationships

Extent to which Anna Bhagya scheme helped in improving people's family relationships	(%)
A lot	11
Somewhat	77
Not much	3
Not at all	9

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.10: Impact of Anna Bhagya scheme on women's neighbourhood standing

Extent to which Anna Bhagya scheme helped in improving women's neighbourhood standing	(%)
A lot	12
Somewhat	40
Not much	27
Not at all	21

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.11: Impact of Anna Bhagya scheme on women's decision-making within family

Extent to which Anna Bhagya scheme helped in improving women's decision-making within family	(%)
A lot	13
Somewhat	68
Not much	4
Not at all	15

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.12: Impact of Anna Bhagya scheme on people's financial upliftment

Extent to which Anna Bhagya scheme helped in people's financial upliftment	(%)
A lot	39
Somewhat	60
Not much	1
Very little	<1
Not at all	<1

Question asked: Please tell me how much Anna Bhagya scheme helped in your financial upliftment?

2. GRUHA LAKSHMI SCHEME

Table 6.1: More than 80% people have benefitted from the Gruha Lakshmi scheme

Gruha Lakshmi scheme	(%)
Benefitted	82
Applied but not benefitted	5
Not applied	5
Not aware*	<1
Not eligible* (due to not being listed as heads of families in Antyodaya, BPL or APL cards of Karnataka)	8

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Gruha Lakshmi scheme under which government provides Rs 2,000 monthly assistance to the woman head of BPL families?

Table 6.2: Primary source of information about the Gruha Lakshmi scheme

Primary source of information about the scheme	(%)
Family/Friends	64
Social media	29
Government officials	4
Local leader	3
Newspaper/TV	<1

Question asked: Please think and tell me how did you get to know about Gruha Lakshmi scheme?

Table 6.3: Number of times people had to visit an office to avail the Gruha Lakshmi scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	98
Number of times visited the office before availing the scheme	(%)
Only once	46
Two to four times	53

Five times and more	<1
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Note: Rest did not remember.

Question asked: Did you or any of your family members have to go to any office to apply for the Gruha Lakshmi scheme?

Question asked: How many times did you visit this office before you finally availed the Gruha Lakshmi Scheme?

Table 6.4: Time taken to travel to the office for Gruha Lakshmi scheme

Time taken to travel to the office	(%)
Less than 30 minutes	55
30 minutes to 59 minutes	37
1 hour to 1 hour 59 minutes	6
2 hours and above	2

Question asked: How long did it take to travel to that office for Gruha Lakshmi Scheme?

Table 6.5: Time spent at the office for Gruha Lakshmi scheme

Time spent at the office	(%)
Less than 30 minutes	17
30 minutes to 59 minutes	48
1 hour to 1 hour 59 minutes	18
2 hours and above	17

Question asked: How much time did you have to spend in that office for Gruha Lakshmi Scheme?

Table 6.6: Time taken in receiving the Gruha Lakshmi scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	1
1–2 months	37
3–4 months	61
More than 4 months	1
Not received yet*	<1

Note: Categories marked with () were silent options.*

Question asked: After applying, how long did it take to get the Gruha Lakshmi Scheme?

Table 6.7: Close to half people did not know whom to contact if they face problems in availing Gruha Lakshmi scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	54
No	46

Question asked: Do you know whom to contact if you face any problems in availing the Gruha Lakshmi scheme?

Table 6.8: Reasons for not benefitting from Gruha Lakshmi scheme even after applying

Reasons for not benefitting from the scheme even after applying	(%)**
My Aadhaar card is not linked with the bank account	15

I don't have a bank account in my own name	10
Inactive bank account or pending bank KYC	5
No particular reason	35

Note **: These figures are based on a small sample size (n = 20). Rest gave other responses.

Question asked: What is the main reason you have not benefitted from the Gruha Lakshmi Scheme, even after applying?

Table 6.9: Impact of Gruha Lakshmi scheme on women's spending-related decisions in family

Which of these situations best describes the spending-related decisions in your family regarding the scheme?	(%)
I along with my family/husband decide	63
I decide on my own	16
I have no say	1
I have greater say now after Gruha Lakshmi	20

Question asked: Thinking about the money received from Gruha Lakshmi scheme, which of these situations best describes the spending-related decisions in your family?

Table 6.10: Usage of money received/saved from Gruha Lakshmi scheme

Usage of money received/saved from the scheme	Yes (%)
Buying more food items	97
Covering medical expenses (visiting doctors/hospitals/buying medicines)	91
Repaying loans or debts	53
Educational purposes	16
Investing in a business	15

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Thinking of Gruha Lakshmi scheme, how have you used the money that you received/saved from it?

Table 6.11: Impact of Gruha Lakshmi scheme on people's family relationships

Extent to which Gruha Lakshmi scheme helped in improving people's family relationships	(%)
A lot	6
Somewhat	91
Not much	1
Not at all	2

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.12: Impact of Gruha Lakshmi scheme on women's neighbourhood standing

Extent to which Gruha Lakshmi scheme helped in improving women's neighbourhood standing	(%)
A lot	12

Somewhat	46
Not much	26
Not at all	15

Note: Rest did not respond.

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.13: Impact of Gruha Lakshmi scheme on women's decision-making within family

Extent to which Gruha Lakshmi scheme helped in improving women's decision-making within family	(%)
A lot	14
Somewhat	77
Not much	1
Not at all	8

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.14: Impact of Gruha Lakshmi scheme on people's financial upliftment

Extent to which Gruha Lakshmi scheme helped in people's financial upliftment	(%)
A lot	37
Somewhat	34
Not much	29
Very little	<1
Not at all	<1

Question asked: Please tell me how much Gruha Lakshmi scheme helped in your financial upliftment?

3. GRUHA JYOTI SCHEME

Table 7.1: Three in five people have benefitted from the Gruha Jyoti scheme

Gruha Jyoti scheme	(%)
Benefitted	59
Applied but not benefitted	4
Not applied	28
Not aware*	1
Not eligible* (due to not living in a residential household of Karnataka)	8

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Gruha Jyoti scheme under which government provides 200 units of free baseline electricity?

Table 7.2: Primary source of information about the Gruha Jyoti scheme

Primary source of information about the scheme	(%)
Family/Friends	52
Government officials	21
Social media	20
Local leader	2
Newspaper/TV	<1

Note: Rest either gave other responses or did not respond.

Question asked: Please think and tell me how did you get to know about Gruha Jyoti scheme?

Table 7.3: Number of times people had to visit an office to avail the Gruha Jyoti scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	97
Number of times visited the office before availing the scheme	(%)
Only once	50
Two to four times	49
Five times and more	<1

Note: Rest either did not remember or couldn't avail the scheme.

Question asked: Did you or any of your family members have to go to any office to apply for the Gruha Jyoti scheme?

Question asked: How many times did you visit this office before you finally availed the Gruha Jyoti Scheme?

Table 7.4: Time taken to travel to the office for Gruha Jyoti scheme

Time taken to travel to the office	(%)
Less than 30 minutes	59
30 minutes to 59 minutes	38
1 hour to 1 hour 59 minutes	2
2 hours and above	1

Question asked: How long did it take to travel to that office for Gruha Jyoti Scheme?

Table 7.5: Time spent at the office for Gruha Jyoti scheme

Time spent at the office	(%)
Less than 30 minutes	14
30 minutes to 59 minutes	46
1 hour to 1 hour 59 minutes	32
2 hours and above	8

Question asked: How much time did you have to spend in that office for Gruha Jyoti Scheme?

Table 7.6: Time taken in receiving the Gruha Jyoti scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	2

1–2 months	60
3–4 months	38
More than 4 months	<1
Not received yet*	<1

Note: Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Gruha Jyoti Scheme?

Table 7.7: More than four in five people did not know whom to contact if they face problems in availing Gruha Jyoti scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	7
No	81

Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Gruha Jyoti scheme?

Table 7.8: Amount of money saved by people due to Gruha Jyoti scheme

Money saved by people due to Gruha Jyoti scheme	(%)
Up to Rs. 250	15
Rs. 251-500	39
Rs. 501-1000	11
Rs. 1001-1500	2
More than Rs. 1500	<1
There is no change in my electricity expenses before & after Gruha Jyoti	1

Note: Rest did not respond.

Question asked: According to you, how much money has your family managed to save due to Gruha Jyoti scheme?

Table 7.9: Impact on people's consumption of electricity after Gruha Jyoti scheme

Impact on people's consumption of electricity after Gruha Jyoti scheme	(%)
It has increased	42
Remained the same	56
It has decreased	1

Note: Rest did not respond.

Question asked: Has the consumption of electricity in your family increased or decreased after the introduction of Gruha Jyoti scheme?

Table 7.10: Impact on people's usage of electric appliances after Gruha Jyoti scheme

Do you use these appliances more after Gruha Jyoti scheme?	Yes (%)
Lights	99
TV	88
Heaters	39

Refrigerators	22
Coolers/AC	4
Oven/Microwave	4
Induction plate	3

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Since receiving 200 units of free electricity, do you now use these appliances more than before? I will read out a list, please tell me which of them you are using more now?

Table 7.11: Nearly three in five people have bought new electric appliances after Gruha Jyoti scheme

Have you purchased any new electric appliances after Gruha Jyoti scheme?	(%)
Yes	57
No	43

Question asked: Since the launch of Gruha Jyoti scheme, have you purchased any new electric appliances?

Table 7.12: Number of times tube lights/bulbs/LED lights flicker and are not bright in people's homes

How frequently lights/bulbs/LED lights flicker or are not bright at your home?	(%)
Everyday	30
Some days	51
Rarely	5
Never	14

Question asked: Please tell me how frequently tube lights/bulbs/ LED lights flicker and are not bright at your home - every day, on some days, rarely or never?

Table 7.13: Number of times fans do not run in full speed in people's homes

How frequently fans do not run in full speed at your home?	(%)
Everyday	30
Some days	24
Rarely	30
Never	15

Note: Rest did not respond.

Question asked: Please tell me how frequently fans do not run in full speed at your home - every day, on some days, rarely or never?

Table 7.14: Impact of Gruha Jyoti scheme on people's family relationships

Extent to which Gruha Jyoti scheme helped in improving people's family relationships	(%)
A lot	4
Somewhat	75
Not much	1

Not at all	20
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Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.15: Impact of Gruha Jyoti scheme on women's neighbourhood standing

Extent to which Gruha Jyoti scheme helped in improving women's neighbourhood standing	(%)
A lot	11
Somewhat	43
Not much	18
Not at all	28

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.16: Impact of Gruha Jyoti scheme on women's decision-making within family

Extent to which Gruha Jyoti scheme helped in improving women's decision-making within family	(%)
A lot	14
Somewhat	61
Not much	1
Not at all	24

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.17: Impact of Gruha Jyoti scheme on people's financial upliftment

Extent to which Gruha Jyoti scheme helped in people's financial upliftment	(%)
A lot	9
Somewhat	75
Not much	15
Very little	<1
Not at all	<1

Question asked: Please tell me how much Gruha Jyoti scheme helped in your financial upliftment?

4. YUVA NIDHI SCHEME

Table 8.1: 90% people are not eligible for the Yuva Nidhi scheme, only 3% have benefitted

Yuva Nidhi scheme	(%)
Benefitted	3
Applied but not benefitted	2
Not applied	3

Not aware*	2
Not eligible* (due to either not being a degree/diploma holder or having finished degree/diploma before 2022 or after 2023)	90

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Yuva Nidhi scheme under which unemployed students who have finished graduation/diploma receive an allowance?

Table 8.2: Primary source of information about the Yuva Nidhi scheme

Primary source of information about the scheme	(%)
Family/Friends	28
Social media	25
Local leader	1
Government officials	<1
Newspaper/TV	<1
Any other source	5

Note: Rest did not respond.

Question asked: Please think and tell me how did you get to know about Yuva Nidhi scheme?

**** Note: Since the proportion of those who benefitted from the Yuva Nidhi scheme in Kalaburgi district is very small – 3.4 percent (14 cases) – further analysis of the follow-up questions will not be possible. ****

**** Note: Since the proportion of those who applied but did not benefit from the Yuva Nidhi scheme in Kalaburgi district is very small – 1.7 percent (7 cases) – further analysis of the follow-up question will not be possible. ****

Table 8.3: Reasons for not being eligible for the Yuva Nidhi scheme

Reason of non-eligibility for the scheme	(%)
I am not a graduate/diploma holder	73
Finished college before 2022	1
Finished college after 2023	<1
Any other reason	1

Note: Rest did not respond.

Question asked: What is the main reason due to which you are not eligible for Yuva Nidhi Scheme?

Table 8.4: People's perceptions regarding future options as a job seeker

People's perceptions regarding future options as a job seeker	Yes (%)	No (%)	Not sure (%)
I am likely to get a job in my district	25	38	13

I will have to move to another district within my state for a job	16	53	9
I will have to move to another state for a job	9	53	14
I might get a job in Karnataka but it will not match my educational qualification	11	50	10
I may have to take a job that is below my education level	19	37	13
I would like to continue my studies, but it is not financially possible	6	45	13
I feel pressure to get married instead of taking a job	5	46	10

Note: Rest did not respond. All the items were asked separately.

Question asked: In your opinion, what are your future options as a job seeker? I will read out a few statements, please tell me whether each statement applies to you or not.

5. SHAKTI SCHEME

Table 9.1: Over 90% women have benefitted from the Shakti scheme

Shakti scheme	(%)
Benefitted	92
Aware but never used	8
Not aware*	<1
Not eligible* (<i>due to not being a domiciled woman of Karnataka</i>)	<1

Note: Categories marked with () were silent options.*

Question asked: Please tell me whether you have received or not received any benefit from Shakti scheme under which domiciled women of Karnataka can ride for free on public buses?

Table 9.2: Primary source of information about the Shakti scheme

Primary source of information about the scheme	(%)
Family/Friends	56
Social media	22
Government officials	20
Local leader	1
Newspaper/TV	<1

Note: Rest did not respond.

Question asked: Please think and tell me how did you get to know about Shakti scheme?

Table 9.3: Number of times women travel by free bus service under Shakti scheme

Number of times women travel by free bus service	(%)
Everyday	5
Sometimes	66
Rarely	24

Never	4
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Note: Rest did not respond.

Question asked: How frequently do you use the free bus services provided under the Shakti Scheme - everyday, sometimes, rarely or never?

Table 9.4: More than 90% women already used the public buses even before Shakti scheme

Did you use public buses earlier or start using them only after the Shakti scheme?	(%)
I used public buses before also	93
I have started using public buses only after Shakti scheme	4

Note: Rest did not respond.

Question asked: Before the introduction of the Shakti scheme, did you use public buses, or did you start using them only after the scheme was launched?

Table 9.5: Impact of Shakti scheme on the frequency of women travelling outside the house

Impact of Shakti scheme on the frequency of women travelling outside the house	(%)
Increased a lot	1
Increased somewhat	53
Remained the same	36
Decreased somewhat	1
Decreased a lot	9

Question asked: After the Shakti scheme, has the number of times that you travel out of your home increased or decreased?

Table 9.6: Weekly savings of women due to Shakti scheme

Weekly savings of women due to Shakti scheme	(%)
Up to Rs. 250	20
Rs. 251-500	48
Rs. 501-1000	9
Rs. 1001-1500	<1
More than Rs. 1500	<1

Note: Rest did not respond.

Question: Approximately, how much money have you managed to save every week after getting free bus travel?

Table 9.7: Distance travelled from home to catch a bus

Distance travelled from home to catch a bus	(%)
Very far	8
Somewhat far	72
Not very far	20

Question asked: In order to catch a bus, how far do you need to travel from your home – very far, somewhat far, or not very far?

Table 9.8: Four in five women experienced delays in catching a bus due to overcrowding

Delays experienced by women in catching a bus due to overcrowding (%)	
Yes	80
No	20

Question asked: Have you experienced delays in catching a bus because it was overcrowded?

Table 9.9: Benefits experienced by women due to Shakti scheme

Benefits experienced by women due to Shakti scheme	Yes (%)
I can travel to a better doctor/hospital/clinic	94
I feel empowered and confident	53
My family relationships have improved	51
My friendships with other women have become stronger	48
I can now attend gram sabha/panchayat meetings/trainings/union meetings/protests, etc.	39
I am able to travel for leisure now	23

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: I will readout a few statements about the benefits you might have experienced from the Shakti scheme. Please let me know if any of these apply to you.

Table 9.10: Impact of free bus travel on the job situation of women

Impact of free bus travel on the job situation of women	(%)
I continued with my current job	16
I took up a new job	13
I moved to a better job	1
Any other impact	9

Note: Rest did not respond.

Question asked: How has the free bus service affected your job situation?

Table 9.11: Increase in women's savings due to free bus travel under Shakti scheme

Increase in women's savings due to free bus travel under Shakti scheme	(%)
Up to Rs. 500	50
Rs. 501-1000	30
Rs. 1001-2500	2
Rs. 2501-5000	<1
More than Rs. 5000	<1
There has been no increase in my savings due to Shakti scheme	9

Note: Rest did not respond.

Question asked: How much do you think your savings have increased because of the free bus travel under the Shakti scheme?

Table 9.12: Possible impact on women if Shakti scheme is withdrawn

Possible impact on women if Shakti scheme is withdrawn	(%)
I will spend money to travel	60
I will have to walk to work	16
I will have to leave my job	11
Children cannot access better school or college	5
I will take a job nearby	1

Note: Rest did not respond.

Question asked: If the Shakti scheme is withdrawn, what would be the most significant impact on you?

Table 9.13: Impact of Shakti scheme on women's financial upliftment

Extent to which Shakti scheme helped in women's financial upliftment	(%)
A lot	9
Somewhat	58
Not much	29
Very little	4
Not at all	<1

Question asked: Please tell me how much Shakti scheme helped in your financial upliftment?

6. OVERALL IMPACT OF ALL 5 GUARANTEE SCHEMES

Table 10.1: People's use of money received or saved from Five Guarantees in meeting essential needs

People's use of money received/saved from Five Guarantees	Yes (%)	No (%)
Buying more food items	90	10
Educational purposes	18	82
Covering medical expenses (visiting doctors/hospitals/buying medicines)	90	10
Investing in a business	21	79
Repaying loans or debts	29	70

Note: Rest did not respond. All the items were asked separately.

Question asked: Thinking of all the 5 guarantees together, how have you used the money that you received/saved from the schemes?

Table 10.2: People's use of money received or saved from Five Guarantees in partially or fully repaying different loans

People's use of money received/saved from Five Guarantees in partially or fully repaying loans	Yes (%)	No (%)
Healthcare-related/medical loan	45	55
Education loan	20	80

House or property loan	81	19
Any agricultural loan	26	72
Loan for life events like marriage	29	71

Note: Rest did not respond. All the items were asked separately.

Question asked: What kinds of loans have you partially or fully repaid from the money you received or saved from the 5 guarantee schemes?

Table 10.3: Women's use of money received or saved from Five Guarantees in welfare of self and family

Women's use of money received/saved from Five Guarantees	(%)
For my family's welfare	54
For both equally*	30
For my own welfare	16

Note: Categories marked with (*) were silent options.

Question asked: What do you think about the money you received or saved from the 5 guarantee schemes - was it largely spent for your own welfare or for your family's welfare?

Table 10.4: Change in women's perception at home due to overall benefits of Five Guarantees

Do you notice any change in how you are perceived at home due to the benefits of Five Guarantees?	(%)
Yes, a big change	13
Yes, a small change	81
No, no change at all	5

Note: Rest did not respond.

Question asked: As a result of the benefits that you have received through these schemes, do you notice any change in how you are perceived at home?

Table 10.5: Impact of Five Guarantees on financial empowerment of women

Impact of Five Guarantees on financial empowerment of women	Yes (%)	No (%)	No change (%)
Has increased my contribution towards household expenses	72	26	2
Has increased my financial independence	71	26	2
Allowed me to save money for education or learning some skills	17	63	15

Note: Rest did not respond. All the items were asked separately.

Question asked: Have the 5 guarantee schemes helped you in the following things – increased your financial independence, increased your contribution towards household expenses, allowed you to save money for education or learning some skills?

Table 10.6: Overall impact of Five Guarantees on people's families

Aspects	How much have the following aspects improved for your family? (%)
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	A lot	Somewhat	Not much	Not at all
Better diet	8	89	2	1
Better education for children	5	28	23	44
Improved healthcare	5	87	5	2
Travel with friends and family	5	39	27	29
Reduced my family's financial stress	10	70	4	16
Improved overall well-being of my family	8	67	6	18

Note: Rest did not respond. All the items were asked separately.

Question asked: Looking at the overall impact of the 5 guarantee schemes, how much have the following aspects improved for your family – a lot, somewhat, not much, or not at all?

Table 10.7: Overall impact of Five Guarantees on women themselves

Aspects	How much have the following aspects improved for you? (%)			
	A lot	Somewhat	Not much	Not at all
My own nutrition (eggs, meat, fruit, milk)	1	70	20	9
My own education (classes, training, etc.)	2	25	17	54
My own healthcare (hospitals, medicines, etc.)	7	86	5	2
My travel for work and leisure	4	39	24	32
My own well-being	6	74	3	17
My own financial security	10	67	5	18
My friendships and community interactions	4	44	23	29
My engagement with community problems and public issues	4	38	28	28
Increased my confidence and feeling of empowerment	7	67	6	19

Note: Rest did not respond. All the items were asked separately.

Question asked: Looking at the overall impact of the 5 guarantee schemes, how much have the following aspects improved for you – a lot, somewhat, not much, or not at all?

Kolar

About the district:

The survey was conducted across 16 different locations spread across the district of Kolar in Karnataka. The initial target was set at 25 interviews within each location, making it a total of 400 interviews in the overall district. The achieved sample in Kolar, was 413.

The locations for the fieldwork were pre-selected based on the density of beneficiaries and their demographic representation. Within each of these locations, a team of trained Field Investigators was sent. They employed a random walk procedure and surveyed every household as per the pre-determined interval, which was decided based upon the density of households in the area. Additionally, quota sampling was used, wherein the trained field team was instructed to maintain a strict quota for an equal distribution across all the age groups (18+): five respondents from each of the following age groups of 18-25 years, 26-35 years, 36-45 years, 46-55 years, 56 years and above – in each location. All interviews were conducted face-to-face using the Kobo app.

Note: In some tables, the figures may not add up to 100 due to rounding.

Table A shows the different social demographics achieved in the survey data.

Table A: Social profile of the achieved sample

Socio-demographic	Achieved sample
Rural	91
Urban	9
18 to 25 years	18
26 to 35 years	21
36 to 45 years	19
46 to 55 years	22
56 years and above	20
Illiterate	38
Below Primary or Primary pass	18
Below Matric or Matric pass	21
Studying in 11 th /12 th or 12 th pass	8
Diploma / Certificate	6
Graduate and above	9
Scheduled Caste (SC)	37
Scheduled Tribe (ST)	8

Other Backward Caste (OBC)	36
General / Upper caste	18
Poor	23
Lower	32
Middle	42
Rich	3
Hindu	93
Muslim	1
Christian	5
Other religions	<1

Note: All figures in percent. Rest did not respond.

1. ANNA BHAGYA SCHEME

Table 5.1: 9 in 10 people have benefitted from the Anna Bhagya scheme

Anna Bhagya scheme	(%)
Benefitted	90
Applied but not benefitted	9
Not applied	<1
Not aware*	<1
Not eligible* (due to not belonging to BPL category or not having an Antyodaya/Priority Household Ration Card of Karnataka)	<1

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Anna Bhagya scheme under which government provides additional 5 kg of food grains or money in lieu of it?

Table 5.2: Primary source of information about the Anna Bhagya scheme

Primary source of information about the scheme	(%)
Family/Friends	55
Social media	36
Government officials	4
Newspaper/TV	4
Local leader	1

Question asked: Please think and tell me how did you get to know about Anna Bhagya scheme?

Table 5.3: Number of times people had to visit an office to avail the Anna Bhagya scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	64

Number of times visited the office before availing the scheme	(%)
Only once	32
Two to four times	64
Five times and more	4

Question asked: Did you or any of your family members have to go to any office to apply for the Anna Bhagya scheme?

Question asked: How many times did you visit this office before you finally availed the Anna Bhagya Scheme?

Table 5.4: Time taken to travel to the office for Anna Bhagya scheme

Time taken to travel to the office	(%)
Less than 30 minutes	22
30 minutes to 59 minutes	53
1 hour to 1 hour 59 minutes	7
2 hours and above	18

Question asked: How long did it take to travel to that office for Anna Bhagya Scheme?

Table 5.5: Time spent at the office for Anna Bhagya scheme

Time spent at the office	(%)
Less than 30 minutes	11
30 minutes to 59 minutes	27
1 hour to 1 hour 59 minutes	55
2 hours and above	7

Question asked: How much time did you have to spend in that office for Anna Bhagya Scheme?

Table 5.6: Time taken in receiving the Anna Bhagya scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	41
1-2 months	51
3-4 months	7
More than 4 months	1
Not received yet*	<1

Note: Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Anna Bhagya Scheme?

Table 5.7: Seven in ten people did not know whom to contact if they face problems in availing Anna Bhagya scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	29
No	70

Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Anna Bhagya scheme?

Table 5.8: Anna Bhagya scheme seems to have helped many families in having regular and sufficient meals

Which of these statements best describes your situation regarding Anna Bhagya scheme?	(%)
Me and my family eat more meals now	41
My family eats more meals now	36
Same number of meals but the quantity is more	11
No change	12

Question asked: Thinking about the benefits you get from the Anna Bhagya scheme, which of these statements best describes your situation?

Table 5.9: Impact of Anna Bhagya scheme on people's family relationships

Extent to which Anna Bhagya scheme helped in improving people's family relationships	(%)
A lot	40
Somewhat	48
Not much	7
Not at all	5

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.10: Impact of Anna Bhagya scheme on women's neighbourhood standing

Extent to which Anna Bhagya scheme helped in improving women's neighbourhood standing	(%)
A lot	19
Somewhat	38
Not much	8
Not at all	34

Note: Rest did not respond.

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.11: Impact of Anna Bhagya scheme on women's decision-making within family

Extent to which Anna Bhagya scheme helped in improving women's decision-making within family	(%)
A lot	33
Somewhat	52
Not much	6
Not at all	7

Note: Rest did not respond.

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.12: Impact of Anna Bhagya scheme on people's financial upliftment

Extent to which Anna Bhagya scheme helped in people's financial upliftment	(%)
A lot	69
Somewhat	25
Not much	5
Very little	1
Not at all	<1

Question asked: Please tell me how much Anna Bhagya scheme helped in your financial upliftment?

2. GRUHA LAKSHMI SCHEME

Table 6.1: Three in four people have benefitted from the Gruha Lakshmi scheme

Gruha Lakshmi scheme	(%)
Benefitted	76
Applied but not benefitted	14
Not applied	4
Not aware*	1
Not eligible* (due to not being listed as heads of families in Antyodaya, BPL or APL cards of Karnataka)	5

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Gruha Lakshmi scheme under which government provides Rs 2,000 monthly assistance to the woman head of BPL families?

Table 6.2: Primary source of information about the Gruha Lakshmi scheme

Primary source of information about the scheme	(%)
Family/Friends	50
Social media	38
Newspaper/TV	9
Government officials	2
Local leader	1

Question asked: Please think and tell me how did you get to know about Gruha Lakshmi scheme?

Table 6.3: Number of times people had to visit an office to avail the Gruha Lakshmi scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	86
Number of times visited the office before availing the scheme	(%)

Only once	30
Two to four times	65
Five times and more	5

Question asked: Did you or any of your family members have to go to any office to apply for the Gruha Lakshmi scheme?

Question asked: How many times did you visit this office before you finally availed the Gruha Lakshmi Scheme?

Table 6.4: Time taken to travel to the office for Gruha Lakshmi scheme

Time taken to travel to the office	(%)
Less than 30 minutes	23
30 minutes to 59 minutes	56
1 hour to 1 hour 59 minutes	8
2 hours and above	13

Question asked: How long did it take to travel to that office for Gruha Lakshmi Scheme?

Table 6.5: Time spent at the office for Gruha Lakshmi scheme

Time spent at the office	(%)
Less than 30 minutes	17
30 minutes to 59 minutes	23
1 hour to 1 hour 59 minutes	41
2 hours and above	19

Question asked: How much time did you have to spend in that office for Gruha Lakshmi Scheme?

Table 6.6: Time taken in receiving the Gruha Lakshmi scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	9
1–2 months	38
3–4 months	29
More than 4 months	24
Not received yet*	<1

Note: Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Gruha Lakshmi Scheme?

Table 6.7: More than 80% people did not know whom to contact if they face problems in availing Gruha Lakshmi scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	13
No	86

Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Gruha Lakshmi scheme?

Table 6.8: Reasons for not benefitting from Gruha Lakshmi scheme even after applying

Reasons for not benefitting from the scheme even after applying	(%)
I don't have a bank account in my own name	52
My Aadhaar card is not linked with the bank account	19
Inactive bank account or pending bank KYC	2
No particular reason	17
Any other reason	8

Note: Rest did not respond.

Question asked: What is the main reason you have not benefitted from the Gruha Lakshmi Scheme, even after applying?

Table 6.9: Impact of Gruha Lakshmi scheme on women's spending-related decisions in family

Which of these situations best describes the spending-related decisions in your family regarding the scheme?	(%)
I along with my family/husband decide	55
I decide on my own	41
I have no say	1
I have greater say now after Gruha Lakshmi	2

Note: Rest did not respond.

Question asked: Thinking about the money received from Gruha Lakshmi scheme, which of these situations best describes the spending-related decisions in your family?

Table 6.10: Usage of money received/saved from Gruha Lakshmi scheme

Usage of money received/saved from the scheme	Yes (%)
Covering medical expenses (visiting doctors/hospitals/buying medicines)	85
Buying more food items	84
Investing in a business	43
Repaying loans or debts	36
Educational purposes	26

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Thinking of Gruha Lakshmi scheme, how have you used the money that you received/saved from it?

Table 6.11: Impact of Gruha Lakshmi scheme on people's family relationships

Extent to which Gruha Lakshmi scheme helped in improving people's family relationships	(%)
A lot	32
Somewhat	57
Not much	10
Not at all	1

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.12: Impact of Gruha Lakshmi scheme on women's neighbourhood standing

Extent to which Gruha Lakshmi scheme helped in improving women's neighbourhood standing	(%)
A lot	18
Somewhat	42
Not much	8
Not at all	32

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.13: Impact of Gruha Lakshmi scheme on women's decision-making within family

Extent to which Gruha Lakshmi scheme helped in improving women's decision-making within family	(%)
A lot	32
Somewhat	59
Not much	7
Not at all	2

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.14: Impact of Gruha Lakshmi scheme on people's financial upliftment

Extent to which Gruha Lakshmi scheme helped in people's financial upliftment	(%)
A lot	54
Somewhat	21
Not much	21
Very little	4
Not at all	<1

Question asked: Please tell me how much Gruha Lakshmi scheme helped in your financial upliftment?

3. GRUHA JYOTI SCHEME

Table 7.1: Three in five people have benefitted from the Gruha Jyoti scheme

Gruha Jyoti scheme	(%)
Benefitted	61
Applied but not benefitted	19
Not applied	13
Not aware*	2
Not eligible* (due to not living in a residential household of Karnataka)	5

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Gruha Jyoti scheme under which government provides 200 units of free baseline electricity?

Table 7.2: Primary source of information about the Gruha Jyoti scheme

Primary source of information about the scheme	(%)
Family/Friends	42
Social media	35
Newspaper/TV	18
Local leader	2
Government officials	2

Note: Rest did not respond.

Question asked: Please think and tell me how did you get to know about Gruha Jyoti scheme?

Table 7.3: Number of times people had to visit an office to avail the Gruha Jyoti scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	89
Number of times visited the office before availing the scheme	(%)
Only once	43
Two to four times	54
Five times and more	3

Question asked: Did you or any of your family members have to go to any office to apply for the Gruha Jyoti scheme?

Question asked: How many times did you visit this office before you finally availed the Gruha Jyoti Scheme?

Table 7.4: Time taken to travel to the office for Gruha Jyoti scheme

Time taken to travel to the office	(%)
Less than 30 minutes	22
30 minutes to 59 minutes	50
1 hour to 1 hour 59 minutes	7
2 hours and above	20

Note: rest did not respond.

Question asked: How long did it take to travel to that office for Gruha Jyoti Scheme?

Table 7.5: Time spent at the office for Gruha Jyoti scheme

Time spent at the office	(%)
Less than 30 minutes	10
30 minutes to 59 minutes	27
1 hour to 1 hour 59 minutes	52
2 hours and above	11

Question asked: How much time did you have to spend in that office for Gruha Jyoti Scheme?

Table 7.6: Time taken in receiving the Gruha Jyoti scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	14
1–2 months	60
3–4 months	23
More than 4 months	2
Not received yet*	<1

Note: Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Gruha Jyoti Scheme?

Table 7.7: More than 80% people did not know whom to contact if they face problems in availing Gruha Jyoti scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	9
No	84

Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Gruha Jyoti scheme?

Table 7.8: Amount of money saved by people due to Gruha Jyoti scheme

Money saved by people due to Gruha Jyoti scheme	(%)
Up to Rs. 250	50
Rs. 251-500	37
Rs. 501-1000	8
Rs. 1001-1500	1
More than Rs. 1500	<1
There is no change in my electricity expenses before & after Gruha Jyoti	1

Note: Rest did not respond.

Question asked: According to you, how much money has your family managed to save due to Gruha Jyoti scheme?

Table 7.9: Impact on people's consumption of electricity after Gruha Jyoti scheme

Impact on people's consumption of electricity after Gruha Jyoti scheme	(%)
It has increased	30
Remained the same	54
It has decreased	16

Question asked: Has the consumption of electricity in your family increased or decreased after the introduction of Gruha Jyoti scheme?

Table 7.10: Impact on people's usage of electric appliances after Gruha Jyoti scheme

Do you use these appliances more after Gruha Jyoti scheme?	Yes (%)
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Lights	97
TV	95
Heaters	35
Refrigerators	32
Coolers/AC	7
Oven/Microwave	2
Induction plate	2

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Since receiving 200 units of free electricity, do you now use these appliances more than before? I will read out a list, please tell me which of them you are using more now?

Table 7.11: Nearly one-third people have bought new electric appliances after Gruha Jyoti scheme

Have you purchased any new electric appliances after Gruha Jyoti scheme?	(%)
Yes	32
No	68

Question asked: Since the launch of Gruha Jyoti scheme, have you purchased any new electric appliances?

Table 7.12: Number of times tube lights/bulbs/LED lights flicker and are not bright in people's homes

How frequently lights/bulbs/LED lights flicker or are not bright at your home?	(%)
Everyday	49
Some days	37
Rarely	13
Never	1

Question asked: Please tell me how frequently tube lights/bulbs/ LED lights flicker and are not bright at your home - every day, on some days, rarely or never?

Table 7.13: Number of times fans do not run in full speed in people's homes

How frequently fans do not run in full speed at your home?	(%)
Everyday	37
Some days	53
Rarely	6
Never	3

Note: Rest did not respond.

Question asked: Please tell me how frequently fans do not run in full speed at your home - every day, on some days, rarely or never?

Table 7.14: Impact of Gruha Jyoti scheme on people's family relationships

Extent to which Gruha Jyoti scheme helped in improving people's family relationships	(%)
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A lot	35
Somewhat	44
Not much	16
Not at all	5

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.15: Impact of Gruha Jyoti scheme on women's neighbourhood standing

Extent to which Gruha Jyoti scheme helped in improving women's neighbourhood standing	(%)
A lot	13
Somewhat	37
Not much	10
Not at all	40

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.16: Impact of Gruha Jyoti scheme on women's decision-making within family

Extent to which Gruha Jyoti scheme helped in improving women's decision-making within family	(%)
A lot	28
Somewhat	60
Not much	6
Not at all	4

Note: Rest did not respond.

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.17: Impact of Gruha Jyoti scheme on people's financial upliftment

Extent to which Gruha Jyoti scheme helped in people's financial upliftment	(%)
A lot	41
Somewhat	36
Not much	19
Very little	4
Not at all	<1

Question asked: Please tell me how much Gruha Jyoti scheme helped in your financial upliftment?

4. YUVA NIDHI SCHEME

Table 8.1: Nearly one in ten people have benefitted from the Yuva Nidhi scheme

Yuva Nidhi scheme	(%)
Benefitted	9
Applied but not benefitted	11
Not applied	8
Not aware*	25
Not eligible* (due to either not being a degree/diploma holder or having finished degree/diploma before 2022 or after 2023)	47

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Yuva Nidhi scheme under which unemployed students who have finished graduation/diploma receive an allowance?

Table 8.2: Primary source of information about the Yuva Nidhi scheme

Primary source of information about the scheme	(%)
Social media	39
Family/Friends	19
Newspaper/TV	16
Government officials	4
Local leader	<1

Note: Rest did not respond.

Question asked: Please think and tell me how did you get to know about Yuva Nidhi scheme?

Table 8.3: Number of times people had to visit an office to avail the Yuva Nidhi scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)**
Yes (overall)	68
Number of times visited the office before availing the scheme	(%)
Only once	50
Two to four times	31
Five times and more	8

Note**: These figures are based on a small sample size (n = 38). Rest either did not remember or couldn't avail the scheme.

Question asked: Did you or any of your family members have to go to any office to apply for the Yuva Nidhi scheme?

Question asked: How many times did you visit this office before you finally availed the Yuva Nidhi Scheme?

Table 8.4: Time taken to travel to the office for Yuva Nidhi scheme

Time taken to travel to the office	(%)**
Less than 30 minutes	35
30 minutes to 59 minutes	56
1 hour to 1 hour 59 minutes	9
2 hours and above	<1

Note**: These figures are based on a small sample size (n = 23).

Question asked: How long did it take to travel to that office for Yuva Nidhi Scheme?

Table 8.5: Time spent at the office for Yuva Nidhi scheme

Time spent at the office	(%)**
Less than 30 minutes	26
30 minutes to 59 minutes	70
1 hour to 1 hour 59 minutes	4
2 hours and above	<1

Note**: These figures are based on a small sample size (n = 23).

Question asked: How much time did you have to spend in that office for Yuva Nidhi Scheme?

Table 8.6: Time taken in receiving the Yuva Nidhi scheme after applying

Time taken in receiving the scheme after applying	(%)**
Less than 1 month	11
1–2 months	53
3–4 months	18
More than 4 months	<1
Not received yet*	11

Note**: These figures are based on a small sample size (n = 38). Rest did not respond. Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Yuva Nidhi Scheme?

Table 8.7: More than half of the people did not know whom to contact if they face problems in availing Yuva Nidhi scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	42
No	52

Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Yuva Nidhi scheme?

Table 8.8: Reasons for not benefitting from Yuva Nidhi scheme even after applying

Reasons for not benefitting from the scheme even after applying	(%)**
My application was rejected	44
Lack of proper documents	44
I have completed my exams but not received my degree/diploma yet	7
Inactive bank account or pending bank KYC	2
Mismatch in documents	2

Note**: These figures are based on a small sample size (n = 46). Rest did not respond.

Question asked: What is the main reason you have not benefitted from the Yuva Nidhi Scheme, even after applying?

Table 8.9: Reasons for not being eligible for the Yuva Nidhi scheme

Reason of non-eligibility for the scheme	(%)
I am not a graduate/diploma holder	61
Finished college before 2022	1
Finished college after 2023	1
Any other reason	3

Note: Rest did not respond.

Question asked: What is the main reason due to which you are not eligible for Yuva Nidhi Scheme?

Table 8.10: Skill-oriented use of allowance received from Yuva Nidhi scheme

Skill-oriented use of allowance received from the scheme	Yes (%)**
Enrolled myself in a private skill centre	47
Enrolled myself in a diploma/certificate course	42
Enrolled myself at a government skill centre	29

Note**: These figures are based on a small sample size ($n = 38$). Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Please tell me how you have used the allowance received from Yuva Nidhi scheme?

Table 8.11: Various purposes for which people use Yuva Nidhi allowance

Purposes for which people use Yuva Nidhi allowance	(%)**
Gaining skills	32
Financial stability during job search	26
Expenses during job search (resume, travel for interviews, placement, etc.)	16
Paying fees etc.	5
I save the money that I get	5

Note**: These figures are based on a small sample size ($n = 38$). Rest did not respond.

Question asked: For what purpose do you mainly use the money that you receive from Yuva Nidhi scheme?

Table 8.12: Impact on people's job choice due to Yuva Nidhi scheme

What will you do if the offered salary does not meet your satisfaction?	(%)**
Bargain with the employer	55
Not take the job	42
Accept the job	3
Would you have done the same if you were not receiving the monthly Yuva Nidhi allowance?	(%)
Yes	54
No	38

Note**: These figures are based on a small sample size ($n = 38$). Rest did not respond.

Question asked: Suppose you are in need of work and manage to find a job, but the salary that is being offered by the employer does not meet your satisfaction. What will you do - not take the job, bargain with the employer or accept the job?

Question asked: Would you have selected the same option if you were not receiving the monthly allowance from Yuva Nidhi scheme?

Table 8.13: People's perceptions regarding future options as a job seeker

People's perceptions regarding future options as a job seeker	Yes (%)	No (%)	Not sure (%)
I am likely to get a job in my district	50	24	2
I will have to move to another district within my state for a job	17	51	3
I will have to move to another state for a job	13	54	4
I might get a job in Karnataka but it will not match my educational qualification	17	44	8
I may have to take a job that is below my education level	21	39	9
I would like to continue my studies, but it is not financially possible	29	44	3
I feel pressure to get married instead of taking a job	29	46	2

Note: Rest did not respond. All the items were asked separately.

Question asked: In your opinion, what are your future options as a job seeker? I will read out a few statements, please tell me whether each statement applies to you or not.

Table 8.14: Impact of Yuva Nidhi scheme on people's financial upliftment

Extent to which Yuva Nidhi scheme helped in people's financial upliftment	(%)**
A lot	16
Somewhat	53
Not much	18
Very little	<1
Not at all	<1

Note**: These figures are based on a small sample size ($n = 38$). Rest either did not respond or did not receive the scheme.

Question asked: Please tell me how much Yuva Nidhi scheme helped in your financial upliftment?

5. SHAKTI SCHEME

Table 9.1: More than 90% women have benefitted from the Shakti scheme

Shakti scheme	(%)
Benefitted	91
Aware but never used	8
Not aware*	1
Not eligible* (due to not being a domiciled woman of Karnataka)	<1

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Shakti scheme under which domiciled women of Karnataka can ride for free on public buses?

Table 9.2: Primary source of information about the Shakti scheme

Primary source of information about the scheme	(%)
Family/Friends	43
Social media	36
Newspaper/TV	19
Government officials	1
Local leader	1

Question asked: Please think and tell me how did you get to know about Shakti scheme?

Table 9.3: Number of times women travel by free bus service under Shakti scheme

Number of times women travel by free bus service	(%)
Everyday	18
Sometimes	62
Rarely	16
Never	4

Question asked: How frequently do you use the free bus services provided under the Shakti Scheme - everyday, sometimes, rarely or never?

Table 9.4: Close to one in ten women started using public buses only after Shakti scheme

Did you use public buses earlier or start using them only after the Shakti scheme?	(%)
I used public buses before also	89
I have started using public buses only after Shakti scheme	9

Note: Rest did not respond.

Question asked: Before the introduction of the Shakti scheme, did you use public buses, or did you start using them only after the scheme was launched?

Table 9.5: Impact of Shakti scheme on the frequency of women travelling outside the house

Impact of Shakti scheme on the frequency of women travelling outside the house	(%)
Increased a lot	19
Increased somewhat	52
Remained the same	25
Decreased somewhat	3
Decreased a lot	1

Question asked: After the Shakti scheme, has the number of times that you travel out of your home increased or decreased?

Table 9.6: Weekly savings of women due to Shakti scheme

Weekly savings of women due to Shakti scheme	(%)
Up to Rs. 250	69

Rs. 251-500	24
Rs. 501-1000	4
Rs. 1001-1500	1
More than Rs. 1500	<1

Note: Rest did not respond.

Question: Approximately, how much money have you managed to save every week after getting free bus travel?

Table 9.7: Distance travelled from home to catch a bus

Distance travelled from home to catch a bus	(%)
Very far	31
Somewhat far	58
Not very far	11

Question asked: In order to catch a bus, how far do you need to travel from your home – very far, somewhat far, or not very far?

Table 9.8: Three in four women experienced delays in catching a bus due to overcrowding

Delays experienced by women in catching a bus due to overcrowding	(%)
Yes	76
No	22

Note: Rest did not respond.

Question asked: Have you experienced delays in catching a bus because it was overcrowded?

Table 9.9: Benefits experienced by women due to Shakti scheme

Benefits experienced by women due to Shakti scheme	Yes (%)
I can travel to a better doctor/hospital/clinic	85
My family relationships have improved	65
I feel empowered and confident	63
I am able to travel for leisure now	46
I can now attend gram sabha/panchayat meetings/trainings/union meetings/protests, etc.	46
My friendships with other women have become stronger	53

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: I will readout a few statements about the benefits you might have experienced from the Shakti scheme. Please let me know if any of these apply to you.

Table 9.10: Impact of free bus travel on the job situation of women

Impact of free bus travel on the job situation of women	(%)
I continued with my current job	25
I took up a new job	20
I moved to a better job	8
Any other impact	7

Note: Rest did not respond.

Question asked: How has the free bus service affected your job situation?

Table 9.11: Increase in women's savings due to free bus travel under Shakti scheme

Increase in women's savings due to free bus travel under Shakti scheme	(%)
Up to Rs. 500	54
Rs. 501-1000	37
Rs. 1001-2500	4
Rs. 2501-5000	<1
More than Rs. 1500	<1
There has been no increase in my savings due to Shakti scheme	4

Note: Rest did not respond.

Question asked: How much do you think your savings have increased because of the free bus travel under the Shakti scheme?

Table 9.12: Possible impact on women if Shakti scheme is withdrawn

Possible impact on women if Shakti scheme is withdrawn	(%)
I will spend money to travel	41
I will have to leave my job	12
Children cannot access better school or college	12
I will have to walk to work	10
I will take a job nearby	8
Any other impact	1

Note: Rest did not respond.

Question asked: If the Shakti scheme is withdrawn, what would be the most significant impact on you?

Table 9.13: Impact of Shakti scheme on women's financial upliftment

Extent to which Shakti scheme helped in women's financial upliftment	(%)
A lot	43
Somewhat	33
Not much	18
Very little	5
Not at all	1

Question asked: Please tell me how much Shakti scheme helped in your financial upliftment?

6. OVERALL IMPACT OF ALL 5 GUARANTEE SCHEMES

Table 10.1: People's use of money received or saved from Five Guarantees in meeting essential needs

People's use of money received/saved from Five Guarantees	Yes (%)	No (%)
Buying more food items	86	14
Educational purposes	31	67
Covering medical expenses (visiting doctors/hospitals/buying medicines)	80	20
Investing in a business	45	53
Repaying loans or debts	32	66

Note: Rest did not respond. All the items were asked separately.

Question asked: Thinking of all the 5 guarantees together, how have you used the money that you received/saved from the schemes?

Table 10.2: People's use of money received or saved from Five Guarantees in partially or fully repaying different loans

People's use of money received/saved from Five Guarantees in partially or fully repaying loans	Yes (%)	No (%)
Healthcare-related/medical loan	47	53
Education loan	24	74
House or property loan	67	33
Any agricultural loan	50	49
Loan for life events like marriage	22	77

Note: Rest did not respond. All the items were asked separately.

Question asked: What kinds of loans have you partially or fully repaid from the money you received or saved from the 5 guarantee schemes?

Table 10.3: Women's use of money received or saved from Five Guarantees in welfare of self and family

Women's use of money received/saved from Five Guarantees	(%)
For my family's welfare	60
For both equally*	14
For my own welfare	26

Note: Categories marked with (*) were silent options.

Question asked: What do you think about the money you received or saved from the 5 guarantee schemes - was it largely spent for your own welfare or for your family's welfare?

Table 10.4: Change in women's perception at home due to overall benefits of Five Guarantees

Do you notice any change in how you are perceived at home due to the benefits of Five Guarantees?	(%)
Yes, a big change	26
Yes, a small change	66
No, no change at all	7

Note: Rest did not respond.

Question asked: As a result of the benefits that you have received through these schemes, do you notice any change in how you are perceived at home?

Table 10.5: Impact of Five Guarantees on financial empowerment of women

Impact of Five Guarantees on financial empowerment of women	Yes (%)	No (%)	No change (%)
Has increased my financial independence	71	25	3
Has increased my contribution towards household expenses	62	33	5
Allowed me to save money for education or learning some skills	28	46	23

Note: Rest did not respond. All the items were asked separately.

Question asked: Have the 5 guarantee schemes helped you in the following things – increased your financial independence, increased your contribution towards household expenses, allowed you to save money for education or learning some skills?

Table 10.6: Overall impact of Five Guarantees on people's families

Aspects	How much have the following aspects improved for your family? (%)			
	A lot	Somewhat	Not much	Not at all
Better diet	47	48	4	1
Better education for children	26	49	10	13
Improved healthcare	37	54	8	1
Travel with friends and family	27	42	20	10
Reduced my family's financial stress	38	49	7	6
Improved overall well-being of my family	32	52	11	4

Note: Rest did not respond. All the items were asked separately.

Question asked: Looking at the overall impact of the 5 guarantee schemes, how much have the following aspects improved for your family – a lot, somewhat, not much, or not at all?

Table 10.7: Overall impact of Five Guarantees on women themselves

Aspects	How much have the following aspects improved for you? (%)			
	A lot	Somewhat	Not much	Not at all
My own nutrition (eggs, meat, fruit, milk)	28	39	20	12
My own education (classes, training, etc.)	20	25	16	36
My own healthcare (hospitals, medicines, etc.)	34	47	14	5
My travel for work and leisure	29	30	19	21
My own well-being	32	49	14	5

My own financial security	36	51	8	5
My friendships and community interactions	30	35	18	16
My engagement with community problems and public issues	30	32	19	19
Increased my confidence and feeling of empowerment	33	43	16	8

Note: Rest did not respond. All the items were asked separately.

Question asked: Looking at the overall impact of the 5 guarantee schemes, how much have the following aspects improved for you – a lot, somewhat, not much, or not at all?

Mandya

About the district:

The survey was conducted across 16 different locations spread across the district of Mandya in Karnataka. The initial target was set at 25 interviews within each location, making it a total of 400 interviews in the overall district. The achieved sample in Mandya, was 418.

The locations for the fieldwork were pre-selected based on the density of beneficiaries and their demographic representation. Within each of these locations, a team of trained Field Investigators was sent. They employed a random walk procedure and surveyed every household as per the pre-determined interval, which was decided based upon the density of households in the area. Additionally, quota sampling was used, wherein the trained field team was instructed to maintain a strict quota for an equal distribution across all the age groups (18+): five respondents from each of the following age groups of 18-25 years, 26-35 years, 36-45 years, 46-55 years, 56 years and above – in each location. All interviews were conducted face-to-face using the Kobo app.

Note: In some tables, the figures may not add up to 100 due to rounding.

Table A shows the different social demographics achieved in the survey data.

Table A: Social profile of the achieved sample

Socio-demographic	Achieved sample
Rural	98
Urban	2
18 to 25 years	19
26 to 35 years	22
36 to 45 years	21
46 to 55 years	17
56 years and above	21
Illiterate	32
Below Primary or Primary pass	10
Below Matric or Matric pass	28
Studying in 11 th /12 th or 12 th pass	14
Diploma / Certificate	2
Graduate and above	14
Scheduled Caste (SC)	16
Scheduled Tribe (ST)	3

Other Backward Caste (OBC)	73
General / Upper caste	7
Poor	19
Lower	26
Middle	44
Rich	10
Hindu	92
Muslim	8

Note: All figures in percent. Rest did not respond.

1. ANNA BHAGYA SCHEME

Table 5.1: More than 95% people have benefitted from the Anna Bhagya scheme

Anna Bhagya scheme	(%)
Benefitted	97
Applied but not benefitted	1
Not applied	1
Not aware*	<1
Not eligible* (due to not belonging to BPL category or not having an Antyodaya/Priority Household Ration Card of Karnataka)	1

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Anna Bhagya scheme under which government provides additional 5 kg of food grains or money in lieu of it?

Table 5.2: Primary source of information about the Anna Bhagya scheme

Primary source of information about the scheme	(%)
Newspaper/TV	41
Government officials	24
Local leader	15
Family/Friends	12
Social media	8

Question asked: Please think and tell me how did you get to know about Anna Bhagya scheme?

Table 5.3: Number of times people had to visit an office to avail the Anna Bhagya scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	37
Number of times visited the office before availing the	(%)

scheme	
Only once	48
Two to four times	35
Five times and more	17

Question asked: Did you or any of your family members have to go to any office to apply for the Anna Bhagya scheme?

Question asked: How many times did you visit this office before you finally availed the Anna Bhagya Scheme?

Table 5.4: Time taken to travel to the office for Anna Bhagya scheme

Time taken to travel to the office	(%)
Less than 30 minutes	45
30 minutes to 59 minutes	50
1 hour to 1 hour 59 minutes	5
2 hours and above	<1

Question asked: How long did it take to travel to that office for Anna Bhagya Scheme?

Table 5.5: Time spent at the office for Anna Bhagya scheme

Time spent at the office	(%)
Less than 30 minutes	5
30 minutes to 59 minutes	22
1 hour to 1 hour 59 minutes	53
2 hours and above	20

Question asked: How much time did you have to spend in that office for Anna Bhagya Scheme?

Table 5.6: Time taken in receiving the Anna Bhagya scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	70
1–2 months	28
3–4 months	1
More than 4 months	<1
Not received yet*	<1

Note: Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Anna Bhagya Scheme?

Table 5.7: More than half of the people did not know whom to contact if they face problems in availing Anna Bhagya scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	48
No	52

Question asked: Do you know whom to contact if you face any problems in availing the Anna Bhagya scheme?

Table 5.8: Anna Bhagya scheme seems to have helped many families in having regular and sufficient meals

Which of these statements best describes your situation regarding Anna Bhagya scheme?	(%)
Me and my family eat more meals now	38
My family eats more meals now	30
Same number of meals but the quantity is more	21
No change	11

Question asked: Thinking about the benefits you get from the Anna Bhagya scheme, which of these statements best describes your situation?

Table 5.9: Impact of Anna Bhagya scheme on people's family relationships

Extent to which Anna Bhagya scheme helped in improving people's family relationships	(%)
A lot	61
Somewhat	38
Not much	<1
Not at all	<1

Note: Rest did not respond.

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.10: Impact of Anna Bhagya scheme on women's neighbourhood standing

Extent to which Anna Bhagya scheme helped in improving women's neighbourhood standing	(%)
A lot	23
Somewhat	49
Not much	24
Not at all	3

Note: Rest did not respond.

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.11: Impact of Anna Bhagya scheme on women's decision-making within family

Extent to which Anna Bhagya scheme helped in improving women's decision-making within family	(%)
A lot	52
Somewhat	40
Not much	7
Not at all	1

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.12: Impact of Anna Bhagya scheme on people's financial upliftment

Extent to which Anna Bhagya scheme helped in people's	(%)
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financial upliftment	
A lot	65
Somewhat	31
Not much	3
Very little	1
Not at all	<1

Question asked: Please tell me how much Anna Bhagya scheme helped in your financial upliftment?

2. GRUHA LAKSHMI SCHEME

Table 6.1: More than seven in ten people have benefitted from the Gruha Lakshmi scheme

Gruha Lakshmi scheme	(%)
Benefitted	71
Applied but not benefitted	5
Not applied	10
Not aware*	<1
Not eligible* (due to not being listed as heads of families in Antyodaya, BPL or APL cards of Karnataka)	14

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Gruha Lakshmi scheme under which government provides Rs 2,000 monthly assistance to the woman head of BPL families?

Table 6.2: Primary source of information about the Gruha Lakshmi scheme

Primary source of information about the scheme	(%)
Newspaper/TV	34
Government officials	18
Social media	16
Family/Friends	16
Local leader	16

Question asked: Please think and tell me how did you get to know about Gruha Lakshmi scheme?

Table 6.3: Number of times people had to visit an office to avail the Gruha Lakshmi scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	98
Number of times visited the office before availing the scheme	(%)
Only once	44
Two to four times	33
Five times and more	21

Note: Rest did not remember.

Question asked: Did you or any of your family members have to go to any office to apply for the Gruha Lakshmi scheme?

Question asked: How many times did you visit this office before you finally availed the Gruha Lakshmi Scheme?

Table 6.4: Time taken to travel to the office for Gruha Lakshmi scheme

Time taken to travel to the office	(%)
Less than 30 minutes	40
30 minutes to 59 minutes	55
1 hour to 1 hour 59 minutes	4
2 hours and above	<1

Note: Rest did not respond.

Question asked: How long did it take to travel to that office for Gruha Lakshmi Scheme?

Table 6.5: Time spent at the office for Gruha Lakshmi scheme

Time spent at the office	(%)
Less than 30 minutes	16
30 minutes to 59 minutes	37
1 hour to 1 hour 59 minutes	23
2 hours and above	24

Question asked: How much time did you have to spend in that office for Gruha Lakshmi Scheme?

Table 6.6: Time taken in receiving the Gruha Lakshmi scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	23
1–2 months	50
3–4 months	25
More than 4 months	1
Not received yet*	<1

Note: Rest did not respond. Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Gruha Lakshmi Scheme?

Table 6.7: More than half of the people did not know whom to contact if they face problems in availing Gruha Lakshmi scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	46
No	54

Question asked: Do you know whom to contact if you face any problems in availing the Gruha Lakshmi scheme?

Table 6.8: Impact of Gruha Lakshmi scheme on women's spending-related decisions in family

Which of these situations best describes the spending-related decisions in your family regarding the scheme?	(%)
I along with my family/husband decide	77

I decide on my own	19
I have no say	<1
I have greater say now after Gruha Lakshmi	3

Note: Rest did not respond.

Question asked: Thinking about the money received from Gruha Lakshmi scheme, which of these situations best describes the spending-related decisions in your family?

Table 6.9: Usage of money received/saved from Gruha Lakshmi scheme

Usage of money received/saved from the scheme	Yes (%)
Buying more food items	>99
Covering medical expenses (visiting doctors/hospitals/buying medicines)	86
Educational purposes	48
Investing in a business	28
Repaying loans or debts	24

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Thinking of Gruha Lakshmi scheme, how have you used the money that you received/saved from it?

Table 6.10: Impact of Gruha Lakshmi scheme on people's family relationships

Extent to which Gruha Lakshmi scheme helped in improving people's family relationships	(%)
A lot	67
Somewhat	30
Not much	2
Not at all	<1

Note: Rest did not respond.

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.11: Impact of Gruha Lakshmi scheme on women's neighbourhood standing

Extent to which Gruha Lakshmi scheme helped in improving women's neighbourhood standing	(%)
A lot	22
Somewhat	52
Not much	23
Not at all	3

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.12: Impact of Gruha Lakshmi scheme on women's decision-making within family

Extent to which Gruha Lakshmi scheme helped in improving women's decision-making within family	(%)
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A lot	59
Somewhat	34
Not much	7
Not at all	<1

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.13: Impact of Gruha Lakshmi scheme on people's financial upliftment

Extent to which Gruha Lakshmi scheme helped in people's financial upliftment	(%)
A lot	74
Somewhat	15
Not much	11
Very little	<1
Not at all	<1

Question asked: Please tell me how much Gruha Lakshmi scheme helped in your financial upliftment?

3. GRUHA JYOTI SCHEME

Table 7.1: 90% people have benefitted from the Gruha Jyoti scheme

Gruha Jyoti scheme	(%)
Benefitted	90
Applied but not benefitted	5
Not applied	5
Not aware*	<1
Not eligible* (due to not living in a residential household of Karnataka)	<1

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Gruha Jyoti scheme under which government provides 200 units of free baseline electricity?

Table 7.2: Primary source of information about the Gruha Jyoti scheme

Primary source of information about the scheme	(%)
Newspaper/TV	32
Family/Friends	19
Social media	16
Local leader	17
Government officials	16

Question asked: Please think and tell me how did you get to know about Gruha Jyoti scheme?

Table 7.3: Number of times people had to visit an office to avail the Gruha Jyoti scheme

Did you or any of your family members have to go to any	(%)
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office to apply for the scheme?	
Yes (overall)	83
Number of times visited the office before availing the scheme	(%)
Only once	48
Two to four times	41
Five times and more	7

Note: Rest did not remember.

Question asked: Did you or any of your family members have to go to any office to apply for the Gruha Jyoti scheme?

Question asked: How many times did you visit this office before you finally availed the Gruha Jyoti Scheme?

Table 7.4: Time taken to travel to the office for Gruha Jyoti scheme

Time taken to travel to the office	(%)
Less than 30 minutes	47
30 minutes to 59 minutes	45
1 hour to 1 hour 59 minutes	7
2 hours and above	1

Question asked: How long did it take to travel to that office for Gruha Jyoti Scheme?

Table 7.5: Time spent at the office for Gruha Jyoti scheme

Time spent at the office	(%)
Less than 30 minutes	17
30 minutes to 59 minutes	45
1 hour to 1 hour 59 minutes	26
2 hours and above	12

Question asked: How much time did you have to spend in that office for Gruha Jyoti Scheme?

Table 7.6: Time taken in receiving the Gruha Jyoti scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	41
1–2 months	45
3–4 months	13
More than 4 months	1
Not received yet*	<1

Note: Categories marked with () were silent options.*

Question asked: After applying, how long did it take to get the Gruha Jyoti Scheme?

Table 7.7: Close to nine in ten people did not know whom to contact if they face problems in availing Gruha Jyoti scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	12

No	87
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Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Gruha Jyoti scheme?

Table 7.8: Amount of money saved by people due to Gruha Jyoti scheme

Money saved by people due to Gruha Jyoti scheme	(%)
Up to Rs. 250	33
Rs. 251-500	32
Rs. 501-1000	16
Rs. 1001-1500	6
More than Rs. 1500	<1
There is no change in my electricity expenses before & after Gruha Jyoti	<1

Question asked: According to you, how much money has your family managed to save due to Gruha Jyoti scheme?

Table 7.9: Impact on people's consumption of electricity after Gruha Jyoti scheme

Impact on people's consumption of electricity after Gruha Jyoti scheme	(%)
It has increased	21
Remained the same	58
It has decreased	20

Note: Rest did not respond.

Question asked: Has the consumption of electricity in your family increased or decreased after the introduction of Gruha Jyoti scheme?

Table 7.10: Impact on people's usage of electric appliances after Gruha Jyoti scheme

Do you use these appliances more after Gruha Jyoti scheme?	Yes (%)
Lights	79
TV	71
Refrigerators	19
Heaters	7
Oven/Microwave	3
Coolers/AC	1
Induction plate	<1

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Since receiving 200 units of free electricity, do you now use these appliances more than before? I will read out a list, please tell me which of them you are using more now?

Table 7.11: Close to two-fifth people have bought new electric appliances after Gruha Jyoti scheme

Have you purchased any new electric appliances after Gruha Jyoti scheme?	(%)
Yes	37

No	63
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Question asked: Since the launch of Gruha Jyoti scheme, have you purchased any new electric appliances?

Table 7.12: Number of times tube lights/bulbs/LED lights flicker and are not bright in people's homes

How frequently lights/bulbs/LED lights flicker or are not bright at your home?	(%)
Everyday	25
Some days	6
Rarely	26
Never	42

Note: Rest did not respond.

Question asked: Please tell me how frequently tube lights/bulbs/ LED lights flicker and are not bright at your home - every day, on some days, rarely or never?

Table 7.13: Number of times fans do not run in full speed in people's homes

How frequently fans do not run in full speed at your home?	(%)
Everyday	1
Some days	29
Rarely	24
Never	46

Note: Rest did not respond.

Question asked: Please tell me how frequently fans do not run in full speed at your home - every day, on some days, rarely or never?

Table 7.14: Impact of Gruha Jyoti scheme on people's family relationships

Extent to which Gruha Jyoti scheme helped in improving people's family relationships	(%)
A lot	57
Somewhat	41
Not much	2
Not at all	<1

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.15: Impact of Gruha Jyoti scheme on women's neighbourhood standing

Extent to which Gruha Jyoti scheme helped in improving women's neighbourhood standing	(%)
A lot	21
Somewhat	48
Not much	28
Not at all	3

Note: Rest did not respond.

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.16: Impact of Gruha Jyoti scheme on women's decision-making within family

Extent to which Gruha Jyoti scheme helped in improving women's decision-making within family	(%)
A lot	49
Somewhat	43
Not much	8
Not at all	<1

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.17: Impact of Gruha Jyoti scheme on people's financial upliftment

Extent to which Gruha Jyoti scheme helped in people's financial upliftment	(%)
A lot	58
Somewhat	34
Not much	8
Very little	<1
Not at all	<1

Question asked: Please tell me how much Gruha Jyoti scheme helped in your financial upliftment?

4. YUVA NIDHI SCHEME

Table 8.1: Two-third people are not eligible for the Yuva Nidhi scheme, only 5% have benefitted

Yuva Nidhi scheme	(%)
Benefitted	5
Applied but not benefitted	3
Not applied	26
Not aware*	<1
Not eligible* (due to either not being a degree/diploma holder or having finished degree/diploma before 2022 or after 2023)	66

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Yuva Nidhi scheme under which unemployed students who have finished graduation/diploma receive an allowance?

Table 8.2: Primary source of information about the Yuva Nidhi scheme

Primary source of information about the scheme	(%)
Newspaper/TV	37

Family/Friends	25
Local leader	20
Social media	16
Government officials	1

Note: Rest either gave other responses or did not respond.

Question asked: Please think and tell me how did you get to know about Yuva Nidhi scheme?

Table 8.3: Number of times people had to visit an office to avail the Yuva Nidhi scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)**
Yes	60
No	30

Note**: These figures are based on a small sample size (n = 20). Rest did not respond.

Question asked: Did you or any of your family members have to go to any office to apply for the Yuva Nidhi scheme?

Table 8.4: Time taken in receiving the Yuva Nidhi scheme after applying

Time taken in receiving the scheme after applying	(%)**
Less than 1 month	35
1–2 months	35
3–4 months	20
More than 4 months	<1
Not received yet*	<1

Note**: These figures are based on a small sample size (n = 20). Rest did not respond. Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Yuva Nidhi Scheme?

Table 8.5: Over two in five people did not know whom to contact if they face problems in availing Yuva Nidhi scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)**
Yes	32
No	42

Note**: These figures are based on a small sample size (n = 31). Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Yuva Nidhi scheme?

Table 8.6: Reasons for not being eligible for the Yuva Nidhi scheme

Reason of non-eligibility for the scheme	(%)
I am not a graduate/diploma holder	78
Finished college before 2022	11
Finished college after 2023	1
Any other reason	9

Note: Rest did not respond.

Question asked: What is the main reason due to which you are not eligible for Yuva Nidhi Scheme?

Table 8.7: Skill-oriented use of allowance received from Yuva Nidhi scheme

Skill-oriented use of allowance received from the scheme	Yes (%)**
Enrolled myself in a private skill centre	60
Enrolled myself at a government skill centre	55
Enrolled myself in a diploma/certificate course	40

Note**: These figures are based on a small sample size (n = 20). Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Please tell me how you have used the allowance received from Yuva Nidhi scheme?

Table 8.8: Various purposes for which people use Yuva Nidhi allowance

Purposes for which people use Yuva Nidhi allowance	(%)**
I save the money that I get	40
Gaining skills	15
Financial stability during job search	15
Expenses during job search (resume, travel for interviews, placement, etc.)	10
Paying fees etc.	10

Note**: These figures are based on a small sample size (n = 20). Rest did not respond.

Question asked: For what purpose do you mainly use the money that you receive from Yuva Nidhi scheme?

Table 8.9: Impact on people's job choice due to Yuva Nidhi scheme

What will you do if the offered salary does not meet your satisfaction?	(%)**
Not take the job	35
Accept the job	35
Bargain with the employer	20

Note**: These figures are based on a small sample size (n = 20). Rest did not respond.

Question asked: Suppose you are in need of work and manage to find a job, but the salary that is being offered by the employer does not meet your satisfaction. What will you do - not take the job, bargain with the employer or accept the job?

Table 8.10: People's perceptions regarding future options as a job seeker

People's perceptions regarding future options as a job seeker	Yes (%)	No (%)	Not sure (%)
I am likely to get a job in my district	68	29	2
I will have to move to another district within my state for a job	27	69	3
I will have to move to another state for a job	19	73	7
I might get a job in Karnataka but it will not match my educational qualification	14	83	3
I may have to take a job that is below my education level	32	66	2

I would like to continue my studies, but it is not financially possible	21	78	1
I feel pressure to get married instead of taking a job	28	71	<1

Note: Rest did not respond. All the items were asked separately.

Question asked: In your opinion, what are your future options as a job seeker? I will read out a few statements, please tell me whether each statement applies to you or not.

Table 8.11: Impact of Yuva Nidhi scheme on people's financial upliftment

Extent to which Yuva Nidhi scheme helped in people's financial upliftment	(%)**
A lot	40
Somewhat	35
Not much	20
Very little	<1
Not at all	<1

Note**: These figures are based on a small sample size (n = 20). Rest did not respond.

Question asked: Please tell me how much Yuva Nidhi scheme helped in your financial upliftment?

5. SHAKTI SCHEME

Table 9.1: More than 90% women have benefitted from the Shakti scheme

Shakti scheme	(%)
Benefitted	92
Aware but never used	8
Not aware*	<1
Not eligible* (due to not being a domiciled woman of Karnataka)	<1

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Shakti scheme under which domiciled women of Karnataka can ride for free on public buses?

Table 9.2: Primary source of information about the Shakti scheme

Primary source of information about the scheme	(%)
Newspaper/TV	35
Social media	17
Family/Friends	17
Local leader	17
Government officials	14

Question asked: Please think and tell me how did you get to know about Shakti scheme?

Table 9.3: Number of times women travel by free bus service under Shakti scheme

Number of times women travel by free bus service	(%)
Everyday	43
Sometimes	23
Rarely	22
Never	12

Question asked: How frequently do you use the free bus services provided under the Shakti Scheme - everyday, sometimes, rarely or never?

Table 9.4: More than 95% women already used public buses before the Shakti scheme

Did you use public buses earlier or start using them only after the Shakti scheme?	(%)
I used public buses before also	98
I have started using public buses only after Shakti scheme	2

Question asked: Before the introduction of the Shakti scheme, did you use public buses, or did you start using them only after the scheme was launched?

Table 9.5: Impact of Shakti scheme on the frequency of women travelling outside the house

Impact of Shakti scheme on the frequency of women travelling outside the house	(%)
Increased a lot	21
Increased somewhat	17
Remained the same	47
Decreased somewhat	13
Decreased a lot	2

Question asked: After the Shakti scheme, has the number of times that you travel out of your home increased or decreased?

Table 9.6: Weekly savings of women due to Shakti scheme

Weekly savings of women due to Shakti scheme	(%)
Up to Rs. 250	49
Rs. 251-500	24
Rs. 501-1000	15
Rs. 1001-1500	9
More than Rs. 1500	3

Question: Approximately, how much money have you managed to save every week after getting free bus travel?

Table 9.7: Distance travelled from home to catch a bus

Distance travelled from home to catch a bus	(%)
Very far	13
Somewhat far	66
Not very far	21

Question asked: In order to catch a bus, how far do you need to travel from your home – very far, somewhat far, or not very far?

Table 9.8: More than 95% women experienced delays in catching a bus due to overcrowding

Delays experienced by women in catching a bus due to overcrowding	(%)
Yes	98
No	2

Question asked: Have you experienced delays in catching a bus because it was overcrowded?

Table 9.9: Benefits experienced by women due to Shakti scheme

Benefits experienced by women due to Shakti scheme	Yes (%)
My family relationships have improved	99
I feel empowered and confident	88
I can travel to a better doctor/hospital/clinic	82
I am able to travel for leisure now	60
My friendships with other women have become stronger	43
I can now attend gram sabha/panchayat meetings/trainings/union meetings/protests, etc.	43

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: I will readout a few statements about the benefits you might have experienced from the Shakti scheme. Please let me know if any of these apply to you.

Table 9.10: Impact of free bus travel on the job situation of women

Impact of free bus travel on the job situation of women	(%)
I continued with my current job	66
I took up a new job	13
I moved to a better job	9
Any other impact	9

Note: Rest did not respond.

Question asked: How has the free bus service affected your job situation?

Table 9.11: Increase in women's savings due to free bus travel under Shakti scheme

Increase in women's savings due to free bus travel under Shakti scheme	(%)
Up to Rs. 500	42
Rs. 501-1000	33
Rs. 1001-2500	16
Rs. 2501-5000	1
More than Rs. 5000	<1
There has been no increase in my savings due to Shakti scheme	8

Question asked: How much do you think your savings have increased because of the free bus travel under the Shakti scheme?

Table 9.12: Possible impact on women if Shakti scheme is withdrawn

Possible impact on women if Shakti scheme is withdrawn	(%)
I will spend money to travel	63
Children cannot access better school or college	12
I will take a job nearby	12
I will have to walk to work	9
I will have to leave my job	3

Note: Rest either gave other responses or did not respond.

Question asked: If the Shakti scheme is withdrawn, what would be the most significant impact on you?

Table 9.13: Impact of Shakti scheme on women's financial upliftment

Extent to which Shakti scheme helped in women's financial upliftment	(%)
A lot	52
Somewhat	25
Not much	20
Very little	3
Not at all	<1

Question asked: Please tell me how much Shakti scheme helped in your financial upliftment?

6. OVERALL IMPACT OF ALL 5 GUARANTEE SCHEMES

Table 10.1: People's use of money received or saved from Five Guarantees in meeting essential needs

People's use of money received/saved from Five Guarantees	Yes (%)	No (%)
Buying more food items	99	1
Educational purposes	57	43
Covering medical expenses (visiting doctors/hospitals/buying medicines)	89	11
Investing in a business	26	74
Repaying loans or debts	19	81

Note: All the items were asked separately.

Question asked: Thinking of all the 5 guarantees together, how have you used the money that you received/saved from the schemes?

Table 10.2: People's use of money received or saved from Five Guarantees in partially or fully repaying different loans

People's use of money received/saved from Five Guarantees in partially or fully repaying loans	Yes (%)	No (%)
Healthcare-related/medical loan	14	86
Education loan	7	93

House or property loan	9	91
Any agricultural loan	6	94
Loan for life events like marriage	5	95

Note: All the items were asked separately.

Question asked: What kinds of loans have you partially or fully repaid from the money you received or saved from the 5 guarantee schemes?

Table 10.3: Women's use of money received or saved from Five Guarantees in welfare of self and family

Women's use of money received/saved from Five Guarantees	(%)
For my family's welfare	45
For both equally*	44
For my own welfare	11

Note: Categories marked with (*) were silent options.

Question asked: What do you think about the money you received or saved from the 5 guarantee schemes - was it largely spent for your own welfare or for your family's welfare?

Table 10.4: Change in women's perception at home due to overall benefits of Five Guarantees

Do you notice any change in how you are perceived at home due to the benefits of Five Guarantees?	(%)
Yes, a big change	37
Yes, a small change	62
No, no change at all	1

Question asked: As a result of the benefits that you have received through these schemes, do you notice any change in how you are perceived at home?

Table 10.5: Impact of Five Guarantees on financial empowerment of women

Impact of Five Guarantees on financial empowerment of women	Yes (%)	No (%)	No change (%)
Has increased my financial independence	89	10	1
Has increased my contribution towards household expenses	63	34	3
Allowed me to save money for education or learning some skills	45	52	2

Note: Rest did not respond. All the items were asked separately.

Question asked: Have the 5 guarantee schemes helped you in the following things – increased your financial independence, increased your contribution towards household expenses, allowed you to save money for education or learning some skills?

Table 10.6: Overall impact of Five Guarantees on people's families

Aspects	How much have the following aspects improved for your family? (%)			
	A lot	Somewhat	Not much	Not at all

Better diet	50	46	4	<1
Better education for children	25	42	19	13
Improved healthcare	52	43	5	<1
Travel with friends and family	23	40	33	4
Reduced my family's financial stress	49	45	6	<1
Improved overall well-being of my family	45	49	6	<1

Note: Rest did not respond. All the items were asked separately.

Question asked: Looking at the overall impact of the 5 guarantee schemes, how much have the following aspects improved for your family – a lot, somewhat, not much, or not at all?

Table 10.7: Overall impact of Five Guarantees on women themselves

Aspects	How much have the following aspects improved for you? (%)			
	A lot	Somewhat	Not much	Not at all
My own nutrition (eggs, meat, fruit, milk)	40	51	8	1
My own education (classes, training, etc.)	5	30	9	56
My own healthcare (hospitals, medicines, etc.)	44	53	3	<1
My travel for work and leisure	22	35	35	8
My own well-being	25	69	5	<1
My own financial security	18	75	6	<1
My friendships and community interactions	21	38	39	2
My engagement with community problems and public issues	14	48	31	7
Increased my confidence and feeling of empowerment	40	56	4	<1

Note: Rest did not respond. All the items were asked separately.

Question asked: Looking at the overall impact of the 5 guarantee schemes, how much have the following aspects improved for you – a lot, somewhat, not much, or not at all?

Tumkuru

About the district:

The survey was conducted across 16 different locations spread across the district of Tumkuru in Karnataka. The initial target was set at 25 interviews within each location, making it a total of 400 interviews in the overall district. The achieved sample in Tumkuru, was 409.

The locations for the fieldwork were pre-selected based on the density of beneficiaries and their demographic representation. Within each of these locations, a team of trained Field Investigators was sent. They employed a random walk procedure and surveyed every household as per the pre-determined interval, which was decided based upon the density of households in the area. Additionally, quota sampling was used, wherein the trained field team was instructed to maintain a strict quota for an equal distribution across all the age groups (18+): five respondents from each of the following age groups of 18-25 years, 26-35 years, 36-45 years, 46-55 years, 56 years and above – in each location. All interviews were conducted face-to-face using the Kobo app.

Note: In some tables, the figures may not add up to 100 due to rounding.

Table A shows the different social demographics achieved in the survey data.

Table A: Social profile of the achieved sample

Socio-demographic	Achieved sample
Rural	94
Urban	6
18 to 25 years	17
26 to 35 years	18
36 to 45 years	25
46 to 55 years	22
56 years and above	18
Illiterate	34
Below Primary or Primary pass	21
Below Matric or Matric pass	28
Studying in 11 th /12 th or 12 th pass	8
Diploma / Certificate	1
Graduate and above	8
Scheduled Caste (SC)	23
Scheduled Tribe (ST)	15

Other Backward Caste (OBC)	48
General / Upper caste	14
Poor	16
Lower	26
Middle	51
Rich	7
Hindu	>99

Note: All figures in percent. Rest did not respond.

1. ANNA BHAGYA SCHEME

Table 5.1: More than 95% people have benefitted from the Anna Bhagya scheme

Anna Bhagya scheme	(%)
Benefitted	98
Applied but not benefitted	1
Not applied	<1
Not aware*	<1
Not eligible* (due to not belonging to BPL category or not having an Antyodaya/Priority Household Ration Card of Karnataka)	1

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Anna Bhagya scheme under which government provides additional 5 kg of food grains or money in lieu of it?

Table 5.2: Primary source of information about the Anna Bhagya scheme

Primary source of information about the scheme	(%)
Family/Friends	37
Newspaper/TV	26
Social media	25
Local leader	8
Government officials	3

Note: Rest did not respond.

Question asked: Please think and tell me how did you get to know about Anna Bhagya scheme?

Table 5.3: Number of times people had to visit an office to avail the Anna Bhagya scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	72
Number of times visited the office before availing the	(%)

scheme	
Only once	55
Two to four times	43
Five times and more	2

Question asked: Did you or any of your family members have to go to any office to apply for the Anna Bhagya scheme?

Question asked: How many times did you visit this office before you finally availed the Anna Bhagya Scheme?

Table 5.4: Time taken to travel to the office for Anna Bhagya scheme

Time taken to travel to the office	(%)
Less than 30 minutes	49
30 minutes to 59 minutes	44
1 hour to 1 hour 59 minutes	7
2 hours and above	<1

Question asked: How long did it take to travel to that office for Anna Bhagya Scheme?

Table 5.5: Time spent at the office for Anna Bhagya scheme

Time spent at the office	(%)
Less than 30 minutes	18
30 minutes to 59 minutes	70
1 hour to 1 hour 59 minutes	10
2 hours and above	1

Note: Rest did not respond.

Question asked: How much time did you have to spend in that office for Anna Bhagya Scheme?

Table 5.6: Time taken in receiving the Anna Bhagya scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	29
1–2 months	61
3–4 months	10
More than 4 months	<1
Not received yet*	<1

Note: Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Anna Bhagya Scheme?

Table 5.7: About three in ten people did not know whom to contact if they face problems in availing Anna Bhagya scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	72
No	28

Question asked: Do you know whom to contact if you face any problems in availing the Anna Bhagya scheme?

Table 5.8: Anna Bhagya scheme seems to have helped many families in having regular and sufficient meals

Which of these statements best describes your situation regarding Anna Bhagya scheme?	(%)
Me and my family eat more meals now	34
My family eats more meals now	18
Same number of meals but the quantity is more	37
No change	11

Question asked: Thinking about the benefits you get from the Anna Bhagya scheme, which of these statements best describes your situation?

Table 5.9: Impact of Anna Bhagya scheme on people's family relationships

Extent to which Anna Bhagya scheme helped in improving people's family relationships	(%)
A lot	85
Somewhat	10
Not much	4
Not at all	1

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.10: Impact of Anna Bhagya scheme on women's neighbourhood standing

Extent to which Anna Bhagya scheme helped in improving women's neighbourhood standing	(%)
A lot	84
Somewhat	10
Not much	5
Not at all	1

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.11: Impact of Anna Bhagya scheme on women's decision-making within family

Extent to which Anna Bhagya scheme helped in improving women's decision-making within family	(%)
A lot	84
Somewhat	8
Not much	5
Not at all	3

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.12: Impact of Anna Bhagya scheme on people's financial upliftment

Extent to which Anna Bhagya scheme helped in people's financial upliftment	(%)
A lot	65
Somewhat	24
Not much	8
Very little	3
Not at all	<1

Question asked: Please tell me how much Anna Bhagya scheme helped in your financial upliftment?

2. GRUHA LAKSHMI SCHEME

Table 6.1: More than 90% people have benefitted from the Gruha Lakshmi scheme

Gruha Lakshmi scheme	(%)
Benefitted	91
Applied but not benefitted	2
Not applied	<1
Not aware*	<1
Not eligible* (due to not being listed as heads of families in Antyodaya, BPL or APL cards of Karnataka)	7

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Gruha Lakshmi scheme under which government provides Rs 2,000 monthly assistance to the woman head of BPL families?

Table 6.2: Primary source of information about the Gruha Lakshmi scheme

Primary source of information about the scheme	(%)
Family/Friends	35
Newspaper/TV	31
Social media	21
Local leader	12
Government officials	1

Question asked: Please think and tell me how did you get to know about Gruha Lakshmi scheme?

Table 6.3: Number of times people had to visit an office to avail the Gruha Lakshmi scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	94
Number of times visited the office before availing the scheme	(%)
Only once	20
Two to four times	69

Five times and more	11
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Question asked: Did you or any of your family members have to go to any office to apply for the Gruha Lakshmi scheme?

Question asked: How many times did you visit this office before you finally availed the Gruha Lakshmi Scheme?

Table 6.4: Time taken to travel to the office for Gruha Lakshmi scheme

Time taken to travel to the office	(%)
Less than 30 minutes	46
30 minutes to 59 minutes	42
1 hour to 1 hour 59 minutes	10
2 hours and above	2

Question asked: How long did it take to travel to that office for Gruha Lakshmi Scheme?

Table 6.5: Time spent at the office for Gruha Lakshmi scheme

Time spent at the office	(%)
Less than 30 minutes	10
30 minutes to 59 minutes	36
1 hour to 1 hour 59 minutes	34
2 hours and above	19

Note: Rest did not respond.

Question asked: How much time did you have to spend in that office for Gruha Lakshmi Scheme?

Table 6.6: Time taken in receiving the Gruha Lakshmi scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	21
1–2 months	30
3–4 months	47
More than 4 months	2
Not received yet*	<1

Note: Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Gruha Lakshmi Scheme?

Table 6.7: About three in ten people did not know whom to contact if they face problems in availing Gruha Lakshmi scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	70
No	29

Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Gruha Lakshmi scheme?

Table 6.8: Impact of Gruha Lakshmi scheme on women's spending-related decisions in family

Which of these situations best describes the spending-related decisions in your family regarding the scheme?	(%)
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I along with my family/husband decide	76
I decide on my own	20
I have no say	2
I have greater say now after Gruha Lakshmi	1

Note: Rest did not respond.

Question asked: Thinking about the money received from Gruha Lakshmi scheme, which of these situations best describes the spending-related decisions in your family?

Table 6.9: Usage of money received/saved from Gruha Lakshmi scheme

Usage of money received/saved from the scheme	Yes (%)
Buying more food items	96
Covering medical expenses (visiting doctors/hospitals/buying medicines)	94
Educational purposes	84
Repaying loans or debts	20
Investing in a business	18

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Thinking of Gruha Lakshmi scheme, how have you used the money that you received/saved from it?

Table 6.10: Impact of Gruha Lakshmi scheme on people's family relationships

Extent to which Gruha Lakshmi scheme helped in improving people's family relationships	(%)
A lot	78
Somewhat	16
Not much	4
Not at all	2

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.11: Impact of Gruha Lakshmi scheme on women's neighbourhood standing

Extent to which Gruha Lakshmi scheme helped in improving women's neighbourhood standing	(%)
A lot	77
Somewhat	14
Not much	6
Not at all	2

Note: Rest did not respond.

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.12: Impact of Gruha Lakshmi scheme on women's decision-making within family

Extent to which Gruha Lakshmi scheme helped in	(%)
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improving women's decision-making within family	
A lot	77
Somewhat	13
Not much	7
Not at all	3

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.13: Impact of Gruha Lakshmi scheme on people's financial upliftment

Extent to which Gruha Lakshmi scheme helped in people's financial upliftment	(%)
A lot	68
Somewhat	24
Not much	6
Very little	1
Not at all	<1

Note: Rest did not respond.

Question asked: Please tell me how much Gruha Lakshmi scheme helped in your financial upliftment?

3. GRUHA JYOTI SCHEME

Table 7.1: More than 90% people have benefitted from the Gruha Jyoti scheme

Gruha Jyoti scheme	(%)
Benefitted	91
Applied but not benefitted	2
Not applied	<1
Not aware*	1
Not eligible* (due to not living in a residential household of Karnataka)	6

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Gruha Jyoti scheme under which government provides 200 units of free baseline electricity?

Table 7.2: Primary source of information about the Gruha Jyoti scheme

Primary source of information about the scheme	(%)
Newspaper/TV	37
Family/Friends	33
Social media	16
Local leader	14
Government officials	<1

Question asked: Please think and tell me how did you get to know about Gruha Jyoti scheme?

Table 7.3: Number of times people had to visit an office to avail the Gruha Jyoti scheme

Did you or any of your family members have to go to any office to apply for the scheme? (%)	
Yes (overall)	79
Number of times visited the office before availing the scheme (%)	
Only once	58
Two to four times	39
Five times and more	1

Note: Rest did not remember.

Question asked: Did you or any of your family members have to go to any office to apply for the Gruha Jyoti scheme?

Question asked: How many times did you visit this office before you finally availed the Gruha Jyoti Scheme?

Table 7.4: Time taken to travel to the office for Gruha Jyoti scheme

Time taken to travel to the office (%)	
Less than 30 minutes	47
30 minutes to 59 minutes	49
1 hour to 1 hour 59 minutes	4
2 hours and above	<1

Question asked: How long did it take to travel to that office for Gruha Jyoti Scheme?

Table 7.5: Time spent at the office for Gruha Jyoti scheme

Time spent at the office (%)	
Less than 30 minutes	23
30 minutes to 59 minutes	65
1 hour to 1 hour 59 minutes	10
2 hours and above	1

Note: Rest did not respond.

Question asked: How much time did you have to spend in that office for Gruha Jyoti Scheme?

Table 7.6: Time taken in receiving the Gruha Jyoti scheme after applying

Time taken in receiving the scheme after applying (%)	
Less than 1 month	58
1–2 months	30
3–4 months	11
More than 4 months	1
Not received yet*	<1

Note: Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Gruha Jyoti Scheme?

Table 7.7: One-third people did not know whom to contact if they face problems in availing Gruha Jyoti scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	29
No	34

Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Gruha Jyoti scheme?

Table 7.8: Amount of money saved by people due to Gruha Jyoti scheme

Money saved by people due to Gruha Jyoti scheme	(%)
Up to Rs. 250	25
Rs. 251-500	26
Rs. 501-1000	35
Rs. 1001-1500	4
More than Rs. 1500	5
There is no change in my electricity expenses before & after Gruha Jyoti	<1

Note: Rest did not respond.

Question asked: According to you, how much money has your family managed to save due to Gruha Jyoti scheme?

Table 7.9: Impact on people's consumption of electricity after Gruha Jyoti scheme

Impact on people's consumption of electricity after Gruha Jyoti scheme	(%)
It has increased	3
Remained the same	73
It has decreased	23

Note: Rest did not respond.

Question asked: Has the consumption of electricity in your family increased or decreased after the introduction of Gruha Jyoti scheme?

Table 7.10: Impact on people's usage of electric appliances after Gruha Jyoti scheme

Do you use these appliances more after Gruha Jyoti scheme?	Yes (%)
TV	57
Lights	57
Refrigerators	11
Heaters	9
Oven/Microwave	1
Induction plate	1
Coolers/AC	1

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Since receiving 200 units of free electricity, do you now use these appliances more than before? I will read out a list, please tell me which of them you are using more now?

Table 7.11: Nearly one-fifth people have bought new electric appliances after Gruha Jyoti scheme

Have you purchased any new electric appliances after Gruha Jyoti scheme?	(%)
Yes	17
No	83

Question asked: Since the launch of Gruha Jyoti scheme, have you purchased any new electric appliances?

Table 7.12: Number of times tube lights/bulbs/LED lights flicker and are not bright in people's homes

How frequently lights/bulbs/LED lights flicker or are not bright at your home?	(%)
Everyday	26
Some days	5
Rarely	26
Never	42

Note: Rest did not respond.

Question asked: Please tell me how frequently tube lights/bulbs/ LED lights flicker and are not bright at your home - every day, on some days, rarely or never?

Table 7.13: Number of times fans do not run in full speed in people's homes

How frequently fans do not run in full speed at your home?	(%)
Everyday	26
Some days	4
Rarely	26
Never	42

Note: Rest did not respond.

Question asked: Please tell me how frequently fans do not run in full speed at your home - every day, on some days, rarely or never?

Table 7.14: Impact of Gruha Jyoti scheme on people's family relationships

Extent to which Gruha Jyoti scheme helped in improving people's family relationships	(%)
A lot	67
Somewhat	22
Not much	9
Not at all	2

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.15: Impact of Gruha Jyoti scheme on women's neighbourhood standing

Extent to which Gruha Jyoti scheme helped in improving women's neighbourhood standing	(%)
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A lot	66
Somewhat	22
Not much	10
Not at all	2

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.16: Impact of Gruha Jyoti scheme on women's decision-making within family

Extent to which Gruha Jyoti scheme helped in improving women's decision-making within family	(%)
A lot	67
Somewhat	20
Not much	9
Not at all	4

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.17: Impact of Gruha Jyoti scheme on people's financial upliftment

Extent to which Gruha Jyoti scheme helped in people's financial upliftment	(%)
A lot	61
Somewhat	24
Not much	10
Very little	4
Not at all	<1

Note: Rest did not respond.

Question asked: Please tell me how much Gruha Jyoti scheme helped in your financial upliftment?

4. YUVA NIDHI SCHEME

Table 8.1: Nearly one in ten people have benefitted from the Yuva Nidhi scheme

Yuva Nidhi scheme	(%)
Benefitted	9
Applied but not benefitted	1
Not applied	2
Not aware*	<1
Not eligible* (due to either not being a degree/diploma holder or having finished degree/diploma before 2022 or after 2023)	88

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Yuva Nidhi scheme under which unemployed students who have finished graduation/diploma receive an allowance?

Table 8.2: Primary source of information about the Yuva Nidhi scheme

Primary source of information about the scheme	(%)
Newspaper/TV	31
Family/Friends	20
Social media	10
Local leader	8
Government officials	<1

Note: Rest did not respond.

Question asked: Please think and tell me how did you get to know about Yuva Nidhi scheme?

Table 8.3: Number of times people had to visit an office to avail the Yuva Nidhi scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)**
Yes	28
No	3

Note**: These figures are based on a small sample size (n = 39). Rest did not respond.

Question asked: Did you or any of your family members have to go to any office to apply for the Yuva Nidhi scheme?

Table 8.4: Time taken in receiving the Yuva Nidhi scheme after applying

Time taken in receiving the scheme after applying	(%)**
Less than 1 month	10
1–2 months	3
3–4 months	<1
More than 4 months	15
Not received yet*	67

Note**: These figures are based on a small sample size (n = 39). Rest did not respond. Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Yuva Nidhi Scheme?

Table 8.5: More than 95% people knew whom to contact if they face problems in availing Yuva Nidhi scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)**
Yes	98
No	2

Note**: These figures are based on a small sample size (n = 42).

Question asked: Do you know whom to contact if you face any problems in availing the Yuva Nidhi scheme?

Table 8.6: Reasons for not being eligible for the Yuva Nidhi scheme

Reason of non-eligibility for the scheme	(%)
I am not a graduate/diploma holder	32

Finished college before 2022	<1
Finished college after 2023	<1
Any other reason	7

Note: Rest did not respond.

Question asked: What is the main reason due to which you are not eligible for Yuva Nidhi Scheme?

Table 8.7: Skill-oriented use of allowance received from Yuva Nidhi scheme

Skill-oriented use of allowance received from the scheme	Yes (%)**
Enrolled myself in a private skill centre	31
Enrolled myself in a diploma/certificate course	31
Enrolled myself at a government skill centre	28

Note**: These figures are based on a small sample size (n = 39). Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Please tell me how you have used the allowance received from Yuva Nidhi scheme?

Table 8.8: Various purposes for which people use Yuva Nidhi allowance

Purposes for which people use Yuva Nidhi allowance	(%)**
Paying fees etc.	23
Gaining skills	3
Financial stability during job search	3
Expenses during job search (resume, travel for interviews, placement, etc.)	<1
I save the money that I get	<1

Note**: These figures are based on a small sample size (n = 39). Rest did not respond.

Question asked: For what purpose do you mainly use the money that you receive from Yuva Nidhi scheme?

Table 8.9: Impact on people's job choice due to Yuva Nidhi scheme

What will you do if the offered salary does not meet your satisfaction?	(%)**
Accept the job	26
Bargain with the employer	<1
Not take the job	<1

Note**: These figures are based on a small sample size (n = 39). Rest did not respond.

Question asked: Suppose you are in need of work and manage to find a job, but the salary that is being offered by the employer does not meet your satisfaction. What will you do - not take the job, bargain with the employer or accept the job?

Table 8.10: People's perceptions regarding future options as a job seeker

People's perceptions regarding future options as a job seeker	Yes (%)	No (%)	Not sure (%)
I am likely to get a job in my district	27	20	4
I will have to move to another district within my state for a job	25	22	5
I will have to move to another state for a job	25	23	5

I might get a job in Karnataka but it will not match my educational qualification	24	24	5
I may have to take a job that is below my education level	25	22	5
I would like to continue my studies, but it is not financially possible	24	23	5
I feel pressure to get married instead of taking a job	24	23	5

Note: Rest did not respond. All the items were asked separately.

Question asked: In your opinion, what are your future options as a job seeker? I will read out a few statements, please tell me whether each statement applies to you or not.

Table 8.11: Impact of Yuva Nidhi scheme on people's financial upliftment

Extent to which Yuva Nidhi scheme helped in people's financial upliftment	(%)**
A lot	39
Somewhat	21
Not much	3
Very little	<1
Not at all	<1

Note**: These figures are based on a small sample size (n = 39). Rest did not receive the scheme.

Question asked: Please tell me how much Yuva Nidhi scheme helped in your financial upliftment?

5. SHAKTI SCHEME

Table 9.1: More than 95% women have benefitted from the Shakti scheme

Shakti scheme	(%)
Benefitted	98
Aware but never used	2
Not aware*	<1
Not eligible* (due to not being a domiciled woman of Karnataka)	<1

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Shakti scheme under which domiciled women of Karnataka can ride for free on public buses?

Table 9.2: Primary source of information about the Shakti scheme

Primary source of information about the scheme	(%)
Newspaper/TV	42
Family/Friends	31
Local leader	17
Social media	9

Government officials	<1
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Note: Rest did not respond.

Question asked: Please think and tell me how did you get to know about Shakti scheme?

Table 9.3: Number of times women travel by free bus service under Shakti scheme

Number of times women travel by free bus service	(%)
Everyday	10
Sometimes	64
Rarely	26
Never	<1

Question asked: How frequently do you use the free bus services provided under the Shakti Scheme - everyday, sometimes, rarely or never?

Table 9.4: Impact of Shakti scheme on the frequency of women travelling outside the house

Impact of Shakti scheme on the frequency of women travelling outside the house	(%)
Increased a lot	17
Increased somewhat	37
Remained the same	44
Decreased somewhat	2
Decreased a lot	<1

Question asked: After the Shakti scheme, has the number of times that you travel out of your home increased or decreased?

Table 9.5: Weekly savings of women due to Shakti scheme

Weekly savings of women due to Shakti scheme	(%)
Up to Rs. 250	43
Rs. 251-500	16
Rs. 501-1000	27
Rs. 1001-1500	6
More than Rs. 1500	5

Note: Rest did not respond.

Question: Approximately, how much money have you managed to save every week after getting free bus travel?

Table 9.6: Distance travelled from home to catch a bus

Distance travelled from home to catch a bus	(%)
Very far	24
Somewhat far	57
Not very far	18

Note: Rest did not respond.

Question asked: In order to catch a bus, how far do you need to travel from your home – very far, somewhat far, or not very far?

Table 9.7: Nearly nine in ten women experienced delays in catching a bus due to overcrowding

Delays experienced by women in catching a bus due to overcrowding	(%)
Yes	87
No	11

Note: Rest did not respond.

Question asked: Have you experienced delays in catching a bus because it was overcrowded?

Table 9.8: Benefits experienced by women due to Shakti scheme

Benefits experienced by women due to Shakti scheme	Yes (%)
I can travel to a better doctor/hospital/clinic	87
I am able to travel for leisure now	86
My family relationships have improved	83
My friendships with other women have become stronger	81
I feel empowered and confident	81
I can now attend gram sabha/panchayat meetings/trainings/union meetings/protests, etc.	71

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: I will readout a few statements about the benefits you might have experienced from the Shakti scheme. Please let me know if any of these apply to you.

Table 9.9: Impact of free bus travel on the job situation of women

Impact of free bus travel on the job situation of women	(%)
I continued with my current job	16
I moved to a better job	11
I took up a new job	1
Any other impact	9

Note: Rest did not respond.

Question asked: How has the free bus service affected your job situation?

Table 9.10: Increase in women's savings due to free bus travel under Shakti scheme

Increase in women's savings due to free bus travel under Shakti scheme	(%)
Up to Rs. 500	52
Rs. 501-1000	25
Rs. 1001-2500	18
Rs. 2501-5000	3
More than Rs. 5000	<1
There has been no increase in my savings due to Shakti scheme	1

Note: Rest did not respond.

Question asked: How much do you think your savings have increased because of the free bus travel under the Shakti scheme?

Table 9.11: Possible impact on women if Shakti scheme is withdrawn

Possible impact on women if Shakti scheme is withdrawn	(%)
I will spend money to travel	64
Children cannot access better school or college	25
I will take a job nearby	4
I will have to leave my job	3
I will have to walk to work	2

Note: Rest did not respond.

Question asked: If the Shakti scheme is withdrawn, what would be the most significant impact on you?

Table 9.12: Impact of Shakti scheme on women's financial upliftment

Extent to which Shakti scheme helped in women's financial upliftment	(%)
A lot	59
Somewhat	25
Not much	14
Very little	1
Not at all	1

Question asked: Please tell me how much Shakti scheme helped in your financial upliftment?

6. OVERALL IMPACT OF ALL 5 GUARANTEE SCHEMES

Table 10.1: People's use of money received or saved from Five Guarantees in meeting essential needs

People's use of money received/saved from Five Guarantees	Yes (%)	No (%)
Buying more food items	94	6
Educational purposes	86	14
Covering medical expenses (visiting doctors/hospitals/buying medicines)	92	8
Investing in a business	13	87
Repaying loans or debts	13	87

Note: All the items were asked separately.

Question asked: Thinking of all the 5 guarantees together, how have you used the money that you received/saved from the schemes?

Table 10.2: People's use of money received or saved from Five Guarantees in partially or fully repaying different loans

People's use of money received/saved from Five Guarantees in partially or fully repaying loans	Yes (%)	No (%)
Healthcare-related/medical loan	65	35
Education loan	31	69
House or property loan	19	81
Any agricultural loan	52	48
Loan for life events like marriage	26	72

Note: Rest did not respond. All the items were asked separately.

Question asked: What kinds of loans have you partially or fully repaid from the money you received or saved from the 5 guarantee schemes?

Table 10.3: Women's use of money received or saved from Five Guarantees in welfare of self and family

Women's use of money received/saved from Five Guarantees	(%)
For my family's welfare	76
For both equally*	18
For my own welfare	3

Note: Rest did not respond. Categories marked with () were silent options.*

Question asked: What do you think about the money you received or saved from the 5 guarantee schemes - was it largely spent for your own welfare or for your family's welfare?

Table 10.4: Change in women's perception at home due to overall benefits of Five Guarantees

Do you notice any change in how you are perceived at home due to the benefits of Five Guarantees?	(%)
Yes, a big change	9
Yes, a small change	72
No, no change at all	15

Note: Rest did not respond.

Question asked: As a result of the benefits that you have received through these schemes, do you notice any change in how you are perceived at home?

Table 10.5: Impact of Five Guarantees on financial empowerment of women

Impact of Five Guarantees on financial empowerment of women	Yes (%)	No (%)	No change (%)
Has increased my financial independence	88	11	1
Has increased my contribution towards household expenses	88	11	1
Allowed me to save money for education or learning some skills	81	18	1

Note: All the items were asked separately.

Question asked: Have the 5 guarantee schemes helped you in the following things – increased your financial independence, increased your contribution towards household expenses, allowed you to save money for education or learning some skills?

Table 10.6: Overall impact of Five Guarantees on people's families

Aspects	How much have the following aspects improved for your family? (%)			
	A lot	Somewhat	Not much	Not at all
Better diet	80	13	6	1
Better education for children	79	12	7	2
Improved healthcare	80	14	5	1
Travel with friends and family	78	16	4	2
Reduced my family's financial stress	78	14	6	1
Improved overall well-being of my family	78	14	6	2

Note: Rest did not respond. All the items were asked separately.

Question asked: Looking at the overall impact of the 5 guarantee schemes, how much have the following aspects improved for your family – a lot, somewhat, not much, or not at all?

Table 10.7: Overall impact of Five Guarantees on women themselves

Aspects	How much have the following aspects improved for you? (%)			
	A lot	Somewhat	Not much	Not at all
My own nutrition (eggs, meat, fruit, milk)	68	23	8	1
My own education (classes, training, etc.)	65	26	7	2
My own healthcare (hospitals, medicines, etc.)	68	25	6	1
My travel for work and leisure	68	26	5	1
My own well-being	70	24	5	1
My own financial security	69	24	6	1
My friendships and community interactions	68	24	7	1
My engagement with community problems and public issues	67	22	9	2
Increased my confidence and feeling of empowerment	68	23	8	1

Note: All the items were asked separately.

Question asked: Looking at the overall impact of the 5 guarantee schemes, how much have the following aspects improved for you – a lot, somewhat, not much, or not at all?

Vijayanagara

About the district:

The survey was conducted across 16 different locations spread across the district of Vijayanagara in Karnataka. The initial target was set at 25 interviews within each location, making it a total of 400 interviews in the overall district. The achieved sample in Vijayanagara, was 408.

The locations for the fieldwork were pre-selected based on the density of beneficiaries and their demographic representation. Within each of these locations, a team of trained Field Investigators was sent. They employed a random walk procedure and surveyed every household as per the pre-determined interval, which was decided based upon the density of households in the area. Additionally, quota sampling was used, wherein the trained field team was instructed to maintain a strict quota for an equal distribution across all the age groups (18+): five respondents from each of the following age groups of 18-25 years, 26-35 years, 36-45 years, 46-55 years, 56 years and above – in each location. All interviews were conducted face-to-face using the Kobo app.

Note: In some tables, the figures may not add up to 100 due to rounding.

Table A shows the different social demographics achieved in the survey data.

Table A: Social profile of the achieved sample

Socio-demographic	Achieved sample
Rural	100
Urban	-
18 to 25 years	17
26 to 35 years	20
36 to 45 years	21
46 to 55 years	20
56 years and above	22
Illiterate	71
Below Primary or Primary pass	6
Below Matric or Matric pass	13
Studying in 11 th /12 th or 12 th pass	5
Diploma / Certificate	<1
Graduate and above	4
Scheduled Caste (SC)	25
Scheduled Tribe (ST)	18

Other Backward Caste (OBC)	42
General / Upper caste	15
Poor	32
Lower	47
Middle	18
Rich	3
Hindu	93
Muslim	6
Christian	<1

Note: All figures in percent. Rest did not respond.

1. ANNA BHAGYA SCHEME

Table 5.1: More than 95% people have benefitted from the Anna Bhagya scheme

Anna Bhagya scheme	(%)
Benefitted	97
Applied but not benefitted	<1
Not applied	<1
Not aware*	<1
Not eligible* (due to not belonging to BPL category or not having an Antyodaya/Priority Household Ration Card of Karnataka)	2

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Anna Bhagya scheme under which government provides additional 5 kg of food grains or money in lieu of it?

Table 5.2: Primary source of information about the Anna Bhagya scheme

Primary source of information about the scheme	(%)
Local leader	49
Family/Friends	38
Social media	9
Newspaper/TV	4
Government officials	<1

Question asked: Please think and tell me how did you get to know about Anna Bhagya scheme?

Table 5.3: Number of times people had to visit an office to avail the Anna Bhagya scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	55

Number of times visited the office before availing the scheme	(%)
Only once	75
Two to four times	24
Five times and more	1

Question asked: Did you or any of your family members have to go to any office to apply for the Anna Bhagya scheme?
Question asked: How many times did you visit this office before you finally availed the Anna Bhagya Scheme?

Table 5.4: Time taken to travel to the office for Anna Bhagya scheme

Time taken to travel to the office	(%)
Less than 30 minutes	63
30 minutes to 59 minutes	35
1 hour to 1 hour 59 minutes	2
2 hours and above	<1

Question asked: How long did it take to travel to that office for Anna Bhagya Scheme?

Table 5.5: Time spent at the office for Anna Bhagya scheme

Time spent at the office	(%)
Less than 30 minutes	9
30 minutes to 59 minutes	37
1 hour to 1 hour 59 minutes	54
2 hours and above	<1

Question asked: How much time did you have to spend in that office for Anna Bhagya Scheme?

Table 5.6: Time taken in receiving the Anna Bhagya scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	99
1–2 months	<1
3–4 months	<1
More than 4 months	<1
Not received yet*	<1

Note: Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Anna Bhagya Scheme?

Table 5.7: Over one-third people did not know whom to contact if they face problems in availing Anna Bhagya scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	64
No	35

Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Anna Bhagya scheme?

Table 5.8: Anna Bhagya scheme seems to have helped many families in having regular and sufficient meals

Which of these statements best describes your situation regarding Anna Bhagya scheme?	(%)
Me and my family eat more meals now	74
My family eats more meals now	25
Same number of meals but the quantity is more	1
No change	<1

Question asked: Thinking about the benefits you get from the Anna Bhagya scheme, which of these statements best describes your situation?

Table 5.9: Impact of Anna Bhagya scheme on people's family relationships

Extent to which Anna Bhagya scheme helped in improving people's family relationships	(%)
A lot	94
Somewhat	6
Not much	<1
Not at all	<1

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.10: Impact of Anna Bhagya scheme on women's neighbourhood standing

Extent to which Anna Bhagya scheme helped in improving women's neighbourhood standing	(%)
A lot	70
Somewhat	28
Not much	2
Not at all	<1

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.11: Impact of Anna Bhagya scheme on women's decision-making within family

Extent to which Anna Bhagya scheme helped in improving women's decision-making within family	(%)
A lot	94
Somewhat	6
Not much	<1
Not at all	<1

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.12: Impact of Anna Bhagya scheme on people's financial upliftment

Extent to which Anna Bhagya scheme helped in people's financial upliftment	(%)
A lot	>99
Somewhat	<1
Not much	<1
Very little	<1
Not at all	<1

Question asked: Please tell me how much Anna Bhagya scheme helped in your financial upliftment?

2. GRUHA LAKSHMI SCHEME

Table 6.1: 85% people have benefitted from the Gruha Lakshmi scheme

Gruha Lakshmi scheme	(%)
Benefitted	85
Applied but not benefitted	2
Not applied	4
Not aware*	<1
Not eligible* (due to not being listed as heads of families in Antyodaya, BPL or APL cards of Karnataka)	9

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Gruha Lakshmi scheme under which government provides Rs 2,000 monthly assistance to the woman head of BPL families?

Table 6.2: Primary source of information about the Gruha Lakshmi scheme

Primary source of information about the scheme	(%)
Local leader	51
Family/Friends	37
Social media	7
Newspaper/TV	4
Government officials	<1

Question asked: Please think and tell me how did you get to know about Gruha Lakshmi scheme?

Table 6.3: Number of times people had to visit an office to avail the Gruha Lakshmi scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	95
Number of times visited the office before availing the scheme	(%)
Only once	53
Two to four times	41

Five times and more	2
---------------------	---

Note: Rest did not remember.

Question asked: Did you or any of your family members have to go to any office to apply for the Gruha Lakshmi scheme?

Question asked: How many times did you visit this office before you finally availed the Gruha Lakshmi Scheme?

Table 6.4: Time taken to travel to the office for Gruha Lakshmi scheme

Time taken to travel to the office	(%)
Less than 30 minutes	70
30 minutes to 59 minutes	27
1 hour to 1 hour 59 minutes	3
2 hours and above	<1

Question asked: How long did it take to travel to that office for Gruha Lakshmi Scheme?

Table 6.5: Time spent at the office for Gruha Lakshmi scheme

Time spent at the office	(%)
Less than 30 minutes	21
30 minutes to 59 minutes	43
1 hour to 1 hour 59 minutes	34
2 hours and above	2

Question asked: How much time did you have to spend in that office for Gruha Lakshmi Scheme?

Table 6.6: Time taken in receiving the Gruha Lakshmi scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	50
1–2 months	48
3–4 months	1
More than 4 months	<1
Not received yet*	<1

Note: Categories marked with () were silent options.*

Question asked: After applying, how long did it take to get the Gruha Lakshmi Scheme?

Table 6.7: Close to two-fifth people did not know whom to contact if they face problems in availing Gruha Lakshmi scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	63
No	37

Question asked: Do you know whom to contact if you face any problems in availing the Gruha Lakshmi scheme?

Table 6.8: Impact of Gruha Lakshmi scheme on women's spending-related decisions in family

Which of these situations best describes the spending-related decisions in your family regarding the scheme?	(%)
--	-----

I along with my family/husband decide	84
I decide on my own	13
I have no say	2
I have greater say now after Gruha Lakshmi	1

Question asked: Thinking about the money received from Gruha Lakshmi scheme, which of these situations best describes the spending-related decisions in your family?

Table 6.9: Usage of money received/saved from Gruha Lakshmi scheme

Usage of money received/saved from the scheme	Yes (%)
Buying more food items	97
Covering medical expenses (visiting doctors/hospitals/buying medicines)	97
Educational purposes	61
Investing in a business	25
Repaying loans or debts	20

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Thinking of Gruha Lakshmi scheme, how have you used the money that you received/saved from it?

Table 6.10: Impact of Gruha Lakshmi scheme on people's family relationships

Extent to which Gruha Lakshmi scheme helped in improving people's family relationships	(%)
A lot	76
Somewhat	23
Not much	1
Not at all	<1

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.11: Impact of Gruha Lakshmi scheme on women's neighbourhood standing

Extent to which Gruha Lakshmi scheme helped in improving women's neighbourhood standing	(%)
A lot	57
Somewhat	41
Not much	2
Not at all	<1

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.12: Impact of Gruha Lakshmi scheme on women's decision-making within family

Extent to which Gruha Lakshmi scheme helped in improving women's decision-making within family	(%)
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A lot	77
Somewhat	23
Not much	<1
Not at all	<1

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.13: Impact of Gruha Lakshmi scheme on people's financial upliftment

Extent to which Gruha Lakshmi scheme helped in people's financial upliftment	(%)
A lot	98
Somewhat	2
Not much	<1
Very little	<1
Not at all	<1

Question asked: Please tell me how much Gruha Lakshmi scheme helped in your financial upliftment?

3. GRUHA JYOTI SCHEME

Table 7.1: More than 90% people have benefitted from the Gruha Jyoti scheme

Gruha Jyoti scheme	(%)
Benefitted	94
Applied but not benefitted	1
Not applied	3
Not aware*	<1
Not eligible* (due to not living in a residential household of Karnataka)	1

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Gruha Jyoti scheme under which government provides 200 units of free baseline electricity?

Table 7.2: Primary source of information about the Gruha Jyoti scheme

Primary source of information about the scheme	(%)
Local leader	50
Family/Friends	38
Social media	7
Newspaper/TV	5
Government officials	<1

Question asked: Please think and tell me how did you get to know about Gruha Jyoti scheme?

Table 7.3: Number of times people had to visit an office to avail the Gruha Jyoti scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	51
Number of times visited the office before availing the scheme	(%)
Only once	78
Two to four times	22
Five times and more	<1

Question asked: Did you or any of your family members have to go to any office to apply for the Gruha Jyoti scheme?

Question asked: How many times did you visit this office before you finally availed the Gruha Jyoti Scheme?

Table 7.4: Time taken to travel to the office for Gruha Jyoti scheme

Time taken to travel to the office	(%)
Less than 30 minutes	62
30 minutes to 59 minutes	36
1 hour to 1 hour 59 minutes	1
2 hours and above	1

Question asked: How long did it take to travel to that office for Gruha Jyoti Scheme?

Table 7.5: Time spent at the office for Gruha Jyoti scheme

Time spent at the office	(%)
Less than 30 minutes	14
30 minutes to 59 minutes	36
1 hour to 1 hour 59 minutes	49
2 hours and above	1

Question asked: How much time did you have to spend in that office for Gruha Jyoti Scheme?

Table 7.6: Time taken in receiving the Gruha Jyoti scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	85
1–2 months	14
3–4 months	1
More than 4 months	<1
Not received yet*	<1

Note: Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Gruha Jyoti Scheme?

Table 7.7: Nearly two-third people did not know whom to contact if they face problems in availing Gruha Jyoti scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	7

No	63
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Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Gruha Jyoti scheme?

Table 7.8: Amount of money saved by people due to Gruha Jyoti scheme

Money saved by people due to Gruha Jyoti scheme	(%)
Up to Rs. 250	65
Rs. 251-500	27
Rs. 501-1000	2
Rs. 1001-1500	1
More than Rs. 1500	<1
There is no change in my electricity expenses before & after Gruha Jyoti	<1

Note: Rest did not respond.

Question asked: According to you, how much money has your family managed to save due to Gruha Jyoti scheme?

Table 7.9: Impact on people's consumption of electricity after Gruha Jyoti scheme

Impact on people's consumption of electricity after Gruha Jyoti scheme	(%)
It has increased	30
Remained the same	59
It has decreased	10

Note: Rest did not respond.

Question asked: Has the consumption of electricity in your family increased or decreased after the introduction of Gruha Jyoti scheme?

Table 7.10: Impact on people's usage of electric appliances after Gruha Jyoti scheme

Do you use these appliances more after Gruha Jyoti scheme?	Yes (%)
Lights	91
TV	89
Heaters	26
Induction plate	<1
Oven/Microwave	<1
Coolers/AC	<1
Refrigerators	<1

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Since receiving 200 units of free electricity, do you now use these appliances more than before? I will read out a list, please tell me which of them you are using more now?

Table 7.11: About one in ten people have bought new electric appliances after Gruha Jyoti scheme

Have you purchased any new electric appliances after Gruha Jyoti scheme?	(%)
Yes	8

No	92
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Question asked: Since the launch of Gruha Jyoti scheme, have you purchased any new electric appliances?

Table 7.12: Number of times tube lights/bulbs/LED lights flicker and are not bright in people's homes

How frequently lights/bulbs/LED lights flicker or are not bright at your home?	(%)
Everyday	44
Some days	28
Rarely	1
Never	27

Question asked: Please tell me how frequently tube lights/bulbs/ LED lights flicker and are not bright at your home - every day, on some days, rarely or never?

Table 7.13: Number of times fans do not run in full speed in people's homes

How frequently fans do not run in full speed at your home?	(%)
Everyday	17
Some days	54
Rarely	2
Never	27

Question asked: Please tell me how frequently fans do not run in full speed at your home - every day, on some days, rarely or never?

Table 7.14: Impact of Gruha Jyoti scheme on people's family relationships

Extent to which Gruha Jyoti scheme helped in improving people's family relationships	(%)
A lot	72
Somewhat	26
Not much	2
Not at all	<1

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.15: Impact of Gruha Jyoti scheme on women's neighbourhood standing

Extent to which Gruha Jyoti scheme helped in improving women's neighbourhood standing	(%)
A lot	52
Somewhat	44
Not much	4
Not at all	<1

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.16: Impact of Gruha Jyoti scheme on women's decision-making within family

Extent to which Gruha Jyoti scheme helped in improving women's decision-making within family	(%)
A lot	74
Somewhat	25
Not much	1
Not at all	<1

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.17: Impact of Gruha Jyoti scheme on people's financial upliftment

Extent to which Gruha Jyoti scheme helped in people's financial upliftment	(%)
A lot	92
Somewhat	6
Not much	2
Very little	<1
Not at all	<1

Question asked: Please tell me how much Gruha Jyoti scheme helped in your financial upliftment?

4. YUVA NIDHI SCHEME

Table 8.1: About three in four people are not eligible for the Yuva Nidhi scheme

Yuva Nidhi scheme	(%)
Benefitted	1
Applied but not benefitted	1
Not applied	25
Not aware*	<1
Not eligible* (due to either not being a degree/diploma holder or having finished degree/diploma before 2022 or after 2023)	73

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Yuva Nidhi scheme under which unemployed students who have finished graduation/diploma receive an allowance?

Table 8.2: Primary source of information about the Yuva Nidhi scheme

Primary source of information about the scheme	(%)
Local leader	52
Family/Friends	10
Social media	7

Newspaper/TV	5
Government officials	<1

Note: Rest did not respond.

Question asked: Please think and tell me how did you get to know about Yuva Nidhi scheme?

**** Note: Since the proportion of those who benefitted from the Yuva Nidhi scheme in Vijayanagara district is very small – 0.5 percent (2 cases) – further analysis of the follow-up questions will not be possible. ****

**** Note: Since the proportion of those who applied but did not benefit from the Yuva Nidhi scheme in Vijayanagara district is very small – 1 percent (4 cases) – further analysis of the follow-up question will not be possible. ****

Table 8.3: Reasons for not being eligible for the Yuva Nidhi scheme

Reason of non-eligibility for the scheme	(%)
I am not a graduate/diploma holder	38
Finished college before 2022	<1
Finished college after 2023	<1

Note: Rest did not respond.

Question asked: What is the main reason due to which you are not eligible for Yuva Nidhi Scheme?

Table 8.4: People's perceptions regarding future options as a job seeker

People's perceptions regarding future options as a job seeker	Yes (%)	No (%)	Not sure (%)
I am likely to get a job in my district	13	57	5
I will have to move to another district within my state for a job	7	66	3
I will have to move to another state for a job	7	64	5
I might get a job in Karnataka but it will not match my educational qualification	6	66	4
I may have to take a job that is below my education level	5	66	4
I would like to continue my studies, but it is not financially possible	5	66	5
I feel pressure to get married instead of taking a job	3	67	5

Note: Rest did not respond. All the items were asked separately.

Question asked: In your opinion, what are your future options as a job seeker? I will read out a few statements, please tell me whether each statement applies to you or not.

5. SHAKTI SCHEME

Table 9.1: Over 95% women have benefitted from the Shakti scheme

Shakti scheme	(%)
Benefitted	96
Aware but never used	4
Not aware*	<1
Not eligible* (<i>due to not being a domiciled woman of Karnataka</i>)	<1

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Shakti scheme under which domiciled women of Karnataka can ride for free on public buses?

Table 9.2: Primary source of information about the Shakti scheme

Primary source of information about the scheme	(%)
Local leader	55
Family/Friends	35
Social media	6
Newspaper/TV	4
Government officials	<1

Question asked: Please think and tell me how did you get to know about Shakti scheme?

Table 9.3: Number of times women travel by free bus service under Shakti scheme

Number of times women travel by free bus service	(%)
Everyday	5
Sometimes	90
Rarely	5
Never	<1

Question asked: How frequently do you use the free bus services provided under the Shakti Scheme - everyday, sometimes, rarely or never?

Table 9.4: 95% women already used public buses even before the Shakti scheme

Did you use public buses earlier or start using them only after the Shakti scheme?	(%)
I used public buses before also	95
I have started using public buses only after Shakti scheme	4

Note: Rest did not respond.

Question asked: Before the introduction of the Shakti scheme, did you use public buses, or did you start using them only after the scheme was launched?

Table 9.5: Impact of Shakti scheme on the frequency of women travelling outside the house

Impact of Shakti scheme on the frequency of women travelling outside the house	(%)
Increased a lot	5

Increased somewhat	55
Remained the same	39
Decreased somewhat	1
Decreased a lot	<1

Question asked: After the Shakti scheme, has the number of times that you travel out of your home increased or decreased?

Table 9.6: Weekly savings of women due to Shakti scheme

Weekly savings of women due to Shakti scheme	(%)
Up to Rs. 250	49
Rs. 251-500	46
Rs. 501-1000	1
Rs. 1001-1500	<1
More than Rs. 1500	<1

Note: Rest did not respond.

Question: Approximately, how much money have you managed to save every week after getting free bus travel?

Table 9.7: Distance travelled from home to catch a bus

Distance travelled from home to catch a bus	(%)
Very far	2
Somewhat far	84
Not very far	13

Note: Rest did not respond.

Question asked: In order to catch a bus, how far do you need to travel from your home – very far, somewhat far, or not very far?

Table 9.8: Two in three women experienced delays in catching a bus due to overcrowding

Delays experienced by women in catching a bus due to overcrowding	(%)
Yes	66
No	32

Note: Rest did not respond.

Question asked: Have you experienced delays in catching a bus because it was overcrowded?

Table 9.9: Benefits experienced by women due to Shakti scheme

Benefits experienced by women due to Shakti scheme	Yes (%)
I can travel to a better doctor/hospital/clinic	93
My family relationships have improved	91
I am able to travel for leisure now	72
My friendships with other women have become stronger	71
I feel empowered and confident	70

I can now attend gram sabha/panchayat meetings/trainings/union meetings/protests, etc.	67
--	----

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: I will readout a few statements about the benefits you might have experienced from the Shakti scheme. Please let me know if any of these apply to you.

Table 9.10: Impact of free bus travel on the job situation of women

Impact of free bus travel on the job situation of women	(%)
I continued with my current job	80
I moved to a better job	4
I took up a new job	2

Note: Rest did not respond.

Question asked: How has the free bus service affected your job situation?

Table 9.11: Increase in women's savings due to free bus travel under Shakti scheme

Increase in women's savings due to free bus travel under Shakti scheme	(%)
Up to Rs. 500	77
Rs. 501-1000	22
Rs. 1001-2500	1
Rs. 2501-5000	<1
More than Rs. 5000	<1
There has been no increase in my savings due to Shakti scheme	<1

Question asked: How much do you think your savings have increased because of the free bus travel under the Shakti scheme?

Table 9.12: Possible impact on women if Shakti scheme is withdrawn

Possible impact on women if Shakti scheme is withdrawn	(%)
I will spend money to travel	96
I will have to leave my job	1
I will have to walk to work	1
I will take a job nearby	1
Children cannot access better school or college	<1

Note: Rest did not respond.

Question asked: If the Shakti scheme is withdrawn, what would be the most significant impact on you?

Table 9.13: Impact of Shakti scheme on women's financial upliftment

Extent to which Shakti scheme helped in women's financial upliftment	(%)
A lot	69
Somewhat	23
Not much	7

Very little	1
Not at all	<1

Question asked: Please tell me how much Shakti scheme helped in your financial upliftment?

6. OVERALL IMPACT OF ALL 5 GUARANTEE SCHEMES

Table 10.1: People's use of money received or saved from Five Guarantees in meeting essential needs

People's use of money received/saved from Five Guarantees	Yes (%)	No (%)
Buying more food items	98	2
Educational purposes	62	38
Covering medical expenses (visiting doctors/hospitals/buying medicines)	95	5
Investing in a business	19	81
Repaying loans or debts	6	94

Note: All the items were asked separately.

Question asked: Thinking of all the 5 guarantees together, how have you used the money that you received/saved from the schemes?

Table 10.2: People's use of money received or saved from Five Guarantees in partially or fully repaying different loans

People's use of money received/saved from Five Guarantees in partially or fully repaying loans	Yes (%)	No (%)
Healthcare-related/medical loan	57	43
Education loan	35	65
House or property loan	30	70
Any agricultural loan	91	9
Loan for life events like marriage	30	70

Note: All the items were asked separately.

Question asked: What kinds of loans have you partially or fully repaid from the money you received or saved from the 5 guarantee schemes?

Table 10.3: Women's use of money received or saved from Five Guarantees in welfare of self and family

Women's use of money received/saved from Five Guarantees	(%)
For my family's welfare	89
For both equally*	5
For my own welfare	5

Note: Rest did not respond. Categories marked with (*) were silent options.

Question asked: What do you think about the money you received or saved from the 5 guarantee schemes - was it largely spent for your own welfare or for your family's welfare?

Table 10.4: Change in women's perception at home due to overall benefits of Five Guarantees

Do you notice any change in how you are perceived at home due to the benefits of Five Guarantees?	(%)
Yes, a big change	18
Yes, a small change	80
No, no change at all	2

Question asked: As a result of the benefits that you have received through these schemes, do you notice any change in how you are perceived at home?

Table 10.5: Impact of Five Guarantees on financial empowerment of women

Impact of Five Guarantees on financial empowerment of women	Yes (%)	No (%)	No change (%)
Has increased my financial independence	92	8	<1
Has increased my contribution towards household expenses	71	28	<1
Allowed me to save money for education or learning some skills	69	31	<1

Note: Rest did not respond. All the items were asked separately.

Question asked: Have the 5 guarantee schemes helped you in the following things – increased your financial independence, increased your contribution towards household expenses, allowed you to save money for education or learning some skills?

Table 10.6: Overall impact of Five Guarantees on people's families

Aspects	How much have the following aspects improved for your family? (%)			
	A lot	Somewhat	Not much	Not at all
Better diet	61	39	<1	<1
Better education for children	39	60	1	<1
Improved healthcare	46	54	<1	<1
Travel with friends and family	56	43	1	<1
Reduced my family's financial stress	56	42	1	<1
Improved overall well-being of my family	37	61	2	<1

Note: Rest did not respond. All the items were asked separately.

Question asked: Looking at the overall impact of the 5 guarantee schemes, how much have the following aspects improved for your family – a lot, somewhat, not much, or not at all?

Table 10.7: Overall impact of Five Guarantees on women themselves

Aspects	How much have the following aspects improved for you? (%)
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	A lot	Somewhat	Not much	Not at all
My own nutrition (eggs, meat, fruit, milk)	22	52	22	4
My own education (classes, training, etc.)	20	60	19	1
My own healthcare (hospitals, medicines, etc.)	42	35	21	2
My travel for work and leisure	34	48	17	1
My own well-being	34	50	15	1
My own financial security	55	27	17	1
My friendships and community interactions	19	60	20	1
My engagement with community problems and public issues	15	55	29	1
Increased my confidence and feeling of empowerment	37	35	27	1

Note: All the items were asked separately.

Question asked: Looking at the overall impact of the 5 guarantee schemes, how much have the following aspects improved for you – a lot, somewhat, not much, or not at all?

Vijayapura

About the district:

The survey was conducted across 16 different locations spread across the district of Vijayapura in Karnataka. The initial target was set at 25 interviews within each location, making it a total of 400 interviews in the overall district. The achieved sample in Vijayapura, was 405.

The locations for the fieldwork were pre-selected based on the density of beneficiaries and their demographic representation. Within each of these locations, a team of trained Field Investigators was sent. They employed a random walk procedure and surveyed every household as per the pre-determined interval, which was decided based upon the density of households in the area. Additionally, quota sampling was used, wherein the trained field team was instructed to maintain a strict quota for an equal distribution across all the age groups (18+): five respondents from each of the following age groups of 18-25 years, 26-35 years, 36-45 years, 46-55 years, 56 years and above – in each location. All interviews were conducted face-to-face using the Kobo app.

Note: In some tables, the figures may not add up to 100 due to rounding.

Table A shows the different social demographics achieved in the survey data.

Table A: Social profile of the achieved sample

Socio-demographic	Achieved sample
Rural	70
Urban	30
18 to 25 years	19
26 to 35 years	23
36 to 45 years	21
46 to 55 years	19
56 years and above	18
Illiterate	22
Below Primary or Primary pass	22
Below Matric or Matric pass	26
Studying in 11 th /12 th or 12 th pass	20
Diploma / Certificate	1
Graduate and above	9
Scheduled Caste (SC)	17
Scheduled Tribe (ST)	10

Other Backward Caste (OBC)	30
General / Upper caste	6
Poor	10
Lower	23
Middle	49
Rich	18
Hindu	96
Muslim	4

Note: All figures in percent. Rest did not respond.

1. ANNA BHAGYA SCHEME

Table 5.1: More than 90% people have benefitted from the Anna Bhagya scheme

Anna Bhagya scheme	(%)
Benefitted	91
Applied but not benefitted	2
Not applied	4
Not aware*	<1
Not eligible* (due to not belonging to BPL category or not having an Antyodaya/Priority Household Ration Card of Karnataka)	3

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Anna Bhagya scheme under which government provides additional 5 kg of food grains or money in lieu of it?

Table 5.2: Primary source of information about the Anna Bhagya scheme

Primary source of information about the scheme	(%)
Family/Friends	57
Newspaper/TV	23
Social media	14
Local leader	5
Government officials	1

Question asked: Please think and tell me how did you get to know about Anna Bhagya scheme?

Table 5.3: Number of times people had to visit an office to avail the Anna Bhagya scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	75
Number of times visited the office before availing the	(%)

scheme	
Only once	57
Two to four times	32
Five times and more	2

Note: Rest did not remember.

Question asked: Did you or any of your family members have to go to any office to apply for the Anna Bhagya scheme?

Question asked: How many times did you visit this office before you finally availed the Anna Bhagya Scheme?

Table 5.4: Time taken to travel to the office for Anna Bhagya scheme

Time taken to travel to the office	(%)
Less than 30 minutes	26
30 minutes to 59 minutes	47
1 hour to 1 hour 59 minutes	26
2 hours and above	1

Question asked: How long did it take to travel to that office for Anna Bhagya Scheme?

Table 5.5: Time spent at the office for Anna Bhagya scheme

Time spent at the office	(%)
Less than 30 minutes	2
30 minutes to 59 minutes	44
1 hour to 1 hour 59 minutes	44
2 hours and above	10

Question asked: How much time did you have to spend in that office for Anna Bhagya Scheme?

Table 5.6: Time taken in receiving the Anna Bhagya scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	30
1–2 months	62
3–4 months	8
More than 4 months	<1
Not received yet*	<1

Note: Categories marked with () were silent options.*

Question asked: After applying, how long did it take to get the Anna Bhagya Scheme?

Table 5.7: More than one in four people did not know whom to contact if they face problems in availing Anna Bhagya scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	73
No	27

Question asked: Do you know whom to contact if you face any problems in availing the Anna Bhagya scheme?

Table 5.8: Anna Bhagya scheme seems to have helped many families in having regular and sufficient meals

Which of these statements best describes your situation regarding Anna Bhagya scheme?	(%)
Me and my family eat more meals now	30
My family eats more meals now	19
Same number of meals but the quantity is more	44
No change	5

Note: Rest did not respond.

Question asked: Thinking about the benefits you get from the Anna Bhagya scheme, which of these statements best describes your situation?

Table 5.9: Impact of Anna Bhagya scheme on people's family relationships

Extent to which Anna Bhagya scheme helped in improving people's family relationships	(%)
A lot	44
Somewhat	48
Not much	7
Not at all	<1

Note: Rest did not respond.

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.10: Impact of Anna Bhagya scheme on women's neighbourhood standing

Extent to which Anna Bhagya scheme helped in improving women's neighbourhood standing	(%)
A lot	27
Somewhat	22
Not much	42
Not at all	8

Note: Rest did not respond.

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.11: Impact of Anna Bhagya scheme on women's decision-making within family

Extent to which Anna Bhagya scheme helped in improving women's decision-making within family	(%)
A lot	32
Somewhat	41
Not much	22
Not at all	5

Question asked: To what extent has the Anna Bhagya scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 5.12: Impact of Anna Bhagya scheme on people's financial upliftment

Extent to which Anna Bhagya scheme helped in people's financial upliftment	(%)
A lot	65
Somewhat	33
Not much	2
Very little	<1
Not at all	<1

Question asked: Please tell me how much Anna Bhagya scheme helped in your financial upliftment?

2. GRUHA LAKSHMI SCHEME

Table 6.1: More than 70% people have benefitted from the Gruha Lakshmi scheme

Gruha Lakshmi scheme	(%)
Benefitted	71
Applied but not benefitted	7
Not applied	9
Not aware*	<1
Not eligible* (due to not being listed as heads of families in Antyodaya, BPL or APL cards of Karnataka)	12

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Gruha Lakshmi scheme under which government provides Rs 2,000 monthly assistance to the woman head of BPL families?

Table 6.2: Primary source of information about the Gruha Lakshmi scheme

Primary source of information about the scheme	(%)
Family/Friends	56
Newspaper/TV	22
Social media	15
Local leader	6
Government officials	1

Question asked: Please think and tell me how did you get to know about Gruha Lakshmi scheme?

Table 6.3: Number of times people had to visit an office to avail the Gruha Lakshmi scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	98
Number of times visited the office before availing the scheme	(%)

Only once	65
Two to four times	25
Five times and more	1

Note: Rest did not remember.

Question asked: Did you or any of your family members have to go to any office to apply for the Gruha Lakshmi scheme?

Question asked: How many times did you visit this office before you finally availed the Gruha Lakshmi Scheme?

Table 6.4: Time taken to travel to the office for Gruha Lakshmi scheme

Time taken to travel to the office	(%)
Less than 30 minutes	18
30 minutes to 59 minutes	57
1 hour to 1 hour 59 minutes	23
2 hours and above	1

Note: Rest did not respond.

Question asked: How long did it take to travel to that office for Gruha Lakshmi Scheme?

Table 6.5: Time spent at the office for Gruha Lakshmi scheme

Time spent at the office	(%)
Less than 30 minutes	1
30 minutes to 59 minutes	31
1 hour to 1 hour 59 minutes	51
2 hours and above	17

Question asked: How much time did you have to spend in that office for Gruha Lakshmi Scheme?

Table 6.6: Time taken in receiving the Gruha Lakshmi scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	36
1–2 months	36
3–4 months	23
More than 4 months	4
Not received yet*	<1

Note: Rest did not respond. Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Gruha Lakshmi Scheme?

Table 6.7: Close to three in ten people did not know whom to contact if they face problems in availing Gruha Lakshmi scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	72
No	28

Question asked: Do you know whom to contact if you face any problems in availing the Gruha Lakshmi scheme?

Table 6.8: Reasons for not benefitting from Gruha Lakshmi scheme even after applying

Reasons for not benefitting from the scheme even after applying	(%)**
My Aadhaar card is not linked with the bank account	38
Inactive bank account or pending bank KYC	21
No particular reason	17
I don't have a bank account in my own name	17

*Note**:* These figures are based on a small sample size (n = 29). Rest either gave other responses or did not respond.
Question asked: What is the main reason you have not benefitted from the Gruha Lakshmi Scheme, even after applying?

Table 6.9: Impact of Gruha Lakshmi scheme on women's spending-related decisions in family

Which of these situations best describes the spending-related decisions in your family regarding the scheme?	(%)
I along with my family/husband decide	74
I decide on my own	7
I have no say	10
I have greater say now after Gruha Lakshmi	9

Question asked: Thinking about the money received from Gruha Lakshmi scheme, which of these situations best describes the spending-related decisions in your family?

Table 6.10: Usage of money received/saved from Gruha Lakshmi scheme

Usage of money received/saved from the scheme	Yes (%)
Buying more food items	90
Covering medical expenses (visiting doctors/hospitals/buying medicines)	89
Investing in a business	39
Educational purposes	32
Repaying loans or debts	29

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Thinking of Gruha Lakshmi scheme, how have you used the money that you received/saved from it?

Table 6.11: Impact of Gruha Lakshmi scheme on people's family relationships

Extent to which Gruha Lakshmi scheme helped in improving people's family relationships	(%)
A lot	40
Somewhat	55
Not much	5
Not at all	<1

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.12: Impact of Gruha Lakshmi scheme on women's neighbourhood standing

Extent to which Gruha Lakshmi scheme helped in improving women's neighbourhood standing	(%)
A lot	31
Somewhat	18
Not much	39
Not at all	11

Note: Rest did not respond.

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.13: Impact of Gruha Lakshmi scheme on women's decision-making within family

Extent to which Gruha Lakshmi scheme helped in improving women's decision-making within family	(%)
A lot	33
Somewhat	44
Not much	22
Not at all	1

Question asked: To what extent has the Gruha Lakshmi scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 6.14: Impact of Gruha Lakshmi scheme on people's financial upliftment

Extent to which Gruha Lakshmi scheme helped in people's financial upliftment	(%)
A lot	87
Somewhat	5
Not much	5
Very little	3
Not at all	<1

Question asked: Please tell me how much Gruha Lakshmi scheme helped in your financial upliftment?

3. GRUHA JYOTI SCHEME

Table 7.1: 90% people have benefitted from the Gruha Jyoti scheme

Gruha Jyoti scheme	(%)
Benefitted	90
Applied but not benefitted	1
Not applied	2
Not aware*	<1
Not eligible* (due to not living in a residential household of Karnataka)	7

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Gruha Jyoti scheme under which government provides 200 units of free baseline electricity?

Table 7.2: Primary source of information about the Gruha Jyoti scheme

Primary source of information about the scheme	(%)
Family/Friends	53
Newspaper/TV	24
Social media	15
Local leader	7
Government officials	1

Question asked: Please think and tell me how did you get to know about Gruha Jyoti scheme?

Table 7.3: Number of times people had to visit an office to avail the Gruha Jyoti scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	92
Number of times visited the office before availing the scheme	(%)
Only once	65
Two to four times	29
Five times and more	1

Note: Rest either did not remember or couldn't avail the scheme.

Question asked: Did you or any of your family members have to go to any office to apply for the Gruha Jyoti scheme?

Question asked: How many times did you visit this office before you finally availed the Gruha Jyoti Scheme?

Table 7.4: Time taken to travel to the office for Gruha Jyoti scheme

Time taken to travel to the office	(%)
Less than 30 minutes	30
30 minutes to 59 minutes	51
1 hour to 1 hour 59 minutes	18
2 hours and above	1

Question asked: How long did it take to travel to that office for Gruha Jyoti Scheme?

Table 7.5: Time spent at the office for Gruha Jyoti scheme

Time spent at the office	(%)
Less than 30 minutes	3
30 minutes to 59 minutes	47
1 hour to 1 hour 59 minutes	36
2 hours and above	14

Question asked: How much time did you have to spend in that office for Gruha Jyoti Scheme?

Table 7.6: Time taken in receiving the Gruha Jyoti scheme after applying

Time taken in receiving the scheme after applying	(%)
Less than 1 month	10
1–2 months	49
3–4 months	32
More than 4 months	9
Not received yet*	<1

Note: Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Gruha Jyoti Scheme?

Table 7.7: More than half of the people did not know whom to contact if they face problems in availing Gruha Jyoti scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	23
No	54

Note: Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Gruha Jyoti scheme?

Table 7.8: Amount of money saved by people due to Gruha Jyoti scheme

Money saved by people due to Gruha Jyoti scheme	(%)
Up to Rs. 250	50
Rs. 251-500	48
Rs. 501-1000	2
Rs. 1001-1500	<1
More than Rs. 1500	<1
There is no change in my electricity expenses before & after Gruha Jyoti	<1

Question asked: According to you, how much money has your family managed to save due to Gruha Jyoti scheme?

Table 7.9: Impact on people's consumption of electricity after Gruha Jyoti scheme

Impact on people's consumption of electricity after Gruha Jyoti scheme	(%)
It has increased	31
Remained the same	67
It has decreased	1

Note: Rest did not respond.

Question asked: Has the consumption of electricity in your family increased or decreased after the introduction of Gruha Jyoti scheme?

Table 7.10: Impact on people's usage of electric appliances after Gruha Jyoti scheme

Do you use these appliances more after Gruha Jyoti scheme?	Yes (%)
TV	75

Lights	73
Heaters	28
Refrigerators	12
Induction plate	2
Coolers/AC	2
Oven/Microwave	1

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Since receiving 200 units of free electricity, do you now use these appliances more than before? I will read out a list, please tell me which of them you are using more now?

Table 7.11: Close to half of the people have bought new electric appliances after Gruha Jyoti scheme

Have you purchased any new electric appliances after Gruha Jyoti scheme?	(%)
Yes	48
No	51

Note: Rest did not respond.

Question asked: Since the launch of Gruha Jyoti scheme, have you purchased any new electric appliances?

Table 7.12: Number of times tube lights/bulbs/LED lights flicker and are not bright in people's homes

How frequently lights/bulbs/LED lights flicker or are not bright at your home?	(%)
Everyday	27
Some days	29
Rarely	38
Never	5

Note: Rest did not respond.

Question asked: Please tell me how frequently tube lights/bulbs/ LED lights flicker and are not bright at your home - every day, on some days, rarely or never?

Table 7.13: Number of times fans do not run in full speed in people's homes

How frequently fans do not run in full speed at your home?	(%)
Everyday	16
Some days	41
Rarely	38
Never	5

Question asked: Please tell me how frequently fans do not run in full speed at your home - every day, on some days, rarely or never?

Table 7.14: Impact of Gruha Jyoti scheme on people's family relationships

Extent to which Gruha Jyoti scheme helped in improving people's family relationships	(%)
A lot	27

Somewhat	59
Not much	13
Not at all	1

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your relationship with your family members? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.15: Impact of Gruha Jyoti scheme on women's neighbourhood standing

Extent to which Gruha Jyoti scheme helped in improving women's neighbourhood standing	(%)
A lot	20
Somewhat	27
Not much	44
Not at all	9

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.16: Impact of Gruha Jyoti scheme on women's decision-making within family

Extent to which Gruha Jyoti scheme helped in improving women's decision-making within family	(%)
A lot	25
Somewhat	46
Not much	22
Not at all	7

Question asked: To what extent has the Gruha Jyoti scheme helped you in improving your decision-making capacity within the family? Would you say it helped a lot, somewhat, not much, or not at all?

Table 7.17: Impact of Gruha Jyoti scheme on people's financial upliftment

Extent to which Gruha Jyoti scheme helped in people's financial upliftment	(%)
A lot	61
Somewhat	12
Not much	23
Very little	3
Not at all	1

Question asked: Please tell me how much Gruha Jyoti scheme helped in your financial upliftment?

4. YUVA NIDHI SCHEME

Table 8.1: More than four in five people are not eligible for the Yuva Nidhi scheme, only 6% have benefitted

Yuva Nidhi scheme	(%)
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Benefitted	6
Applied but not benefitted	1
Not applied	6
Not aware*	<1
Not eligible* (due to either not being a degree/diploma holder or having finished degree/diploma before 2022 or after 2023)	86

Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Yuva Nidhi scheme under which unemployed students who have finished graduation/diploma receive an allowance?

Table 8.2: Primary source of information about the Yuva Nidhi scheme

Primary source of information about the scheme	(%)
Family/Friends	37
Newspaper/TV	29
Social media	12
Local leader	5
Government officials	1
Any other source	1

Note: Rest did not respond.

Question asked: Please think and tell me how did you get to know about Yuva Nidhi scheme?

Table 8.3: Number of times people had to visit an office to avail the Yuva Nidhi scheme

Did you or any of your family members have to go to any office to apply for the scheme?	(%)**
Yes	28
No	68

Note**: These figures are based on a small sample size (n = 25). Rest did not respond.

Question asked: Did you or any of your family members have to go to any office to apply for the Yuva Nidhi scheme?

Table 8.4: Time taken in receiving the Yuva Nidhi scheme after applying

Time taken in receiving the scheme after applying	(%)**
Less than 1 month	16
1–2 months	56
3–4 months	4
More than 4 months	16
Not received yet*	4

Note**: These figures are based on a small sample size (n = 25). Rest did not respond. Categories marked with (*) were silent options.

Question asked: After applying, how long did it take to get the Yuva Nidhi Scheme?

Table 8.5: Over one-third people did not know whom to contact if they face problems in availing Yuva Nidhi scheme

Do you know whom to contact if you face problems in availing the scheme?	(%)**
Yes	59
No	35

Note**: These figures are based on a small sample size (n = 29). Rest did not respond.

Question asked: Do you know whom to contact if you face any problems in availing the Yuva Nidhi scheme?

Table 8.6: Reasons for not being eligible for the Yuva Nidhi scheme

Reason of non-eligibility for the scheme	(%)
I am not a graduate/diploma holder	53
Finished college before 2022	1
Finished college after 2023	<1
Any other reason	1

Note: Rest did not respond.

Question asked: What is the main reason due to which you are not eligible for Yuva Nidhi Scheme?

Table 8.7: Skill-oriented use of allowance received from Yuva Nidhi scheme

Skill-oriented use of allowance received from the scheme	Yes (%)**
Enrolled myself in a private skill centre	64
Enrolled myself at a government skill centre	8
Enrolled myself in a diploma/certificate course	<1

Note**: These figures are based on a small sample size (n = 25). Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: Please tell me how you have used the allowance received from Yuva Nidhi scheme?

Table 8.8: Various purposes for which people use Yuva Nidhi allowance

Purposes for which people use Yuva Nidhi allowance	(%)**
I save the money that I get	44
Financial stability during job search	24
Gaining skills	4
Expenses during job search (resume, travel for interviews, placement, etc.)	4
Paying fees etc.	<1

Note**: These figures are based on a small sample size (n = 25). Rest did not respond.

Question asked: For what purpose do you mainly use the money that you receive from Yuva Nidhi scheme?

Table 8.9: Impact on people's job choice due to Yuva Nidhi scheme

What will you do if the offered salary does not meet your satisfaction?	(%)**
Accept the job	32
Bargain with the employer	16
Not take the job	8

Note**: These figures are based on a small sample size (n = 25). Rest did not respond.

Question asked: Suppose you are in need of work and manage to find a job, but the salary that is being offered by the employer does not meet your satisfaction. What will you do - not take the job, bargain with the employer or accept the job?

Table 8.10: People's perceptions regarding future options as a job seeker

People's perceptions regarding future options as a job seeker	Yes (%)	No (%)	Not sure (%)
I am likely to get a job in my district	11	55	8
I will have to move to another district within my state for a job	8	55	9
I will have to move to another state for a job	6	57	2
I might get a job in Karnataka but it will not match my educational qualification	6	58	5
I may have to take a job that is below my education level	5	58	5
I would like to continue my studies, but it is not financially possible	9	56	6
I feel pressure to get married instead of taking a job	8	56	5

Note: Rest did not respond. All the items were asked separately.

Question asked: In your opinion, what are your future options as a job seeker? I will read out a few statements, please tell me whether each statement applies to you or not.

Table 8.11: Impact of Yuva Nidhi scheme on people's financial upliftment

Extent to which Yuva Nidhi scheme helped in people's financial upliftment	(%)**
A lot	56
Somewhat	28
Not much	4
Very little	<1
Not at all	8

Note**: These figures are based on a small sample size (n = 25). Rest did not receive the scheme.

Question asked: Please tell me how much Yuva Nidhi scheme helped in your financial upliftment?

5. SHAKTI SCHEME

Table 9.1: Shakti scheme seems to have a near universal coverage in benefitting the women

Shakti scheme	(%)
Benefitted	>99
Aware but never used	<1
Not aware*	<1
Not eligible* (due to not being a domiciled woman of	<1

Karnataka)	
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Note: Categories marked with (*) were silent options.

Question asked: Please tell me whether you have received or not received any benefit from Shakti scheme under which domiciled women of Karnataka can ride for free on public buses?

Table 9.2: Primary source of information about the Shakti scheme

Primary source of information about the scheme	(%)
Family/Friends	51
Newspaper/TV	30
Social media	12
Local leader	7
Government officials	<1

Question asked: Please think and tell me how did you get to know about Shakti scheme?

Table 9.3: Number of times women travel by free bus service under Shakti scheme

Number of times women travel by free bus service	(%)
Everyday	21
Sometimes	71
Rarely	8
Never	<1

Question asked: How frequently do you use the free bus services provided under the Shakti Scheme - everyday, sometimes, rarely or never?

Table 9.4: Nearly one in ten women started using public buses only after Shakti scheme

Did you use public buses earlier or start using them only after the Shakti scheme?	(%)
I used public buses before also	92
I have started using public buses only after Shakti scheme	8

Question asked: Before the introduction of the Shakti scheme, did you use public buses, or did you start using them only after the scheme was launched?

Table 9.5: Impact of Shakti scheme on the frequency of women travelling outside the house

Impact of Shakti scheme on the frequency of women travelling outside the house	(%)
Increased a lot	20
Increased somewhat	55
Remained the same	23
Decreased somewhat	1
Decreased a lot	<1

Note: Rest did not respond.

Question asked: After the Shakti scheme, has the number of times that you travel out of your home increased or decreased?

Table 9.6: Weekly savings of women due to Shakti scheme

Weekly savings of women due to Shakti scheme	(%)
Up to Rs. 250	59
Rs. 251-500	35
Rs. 501-1000	5
Rs. 1001-1500	<1
More than Rs. 1500	<1

Note: Rest did not respond.

Question: Approximately, how much money have you managed to save every week after getting free bus travel?

Table 9.7: Distance travelled from home to catch a bus

Distance travelled from home to catch a bus	(%)
Very far	10
Somewhat far	66
Not very far	24

Question asked: In order to catch a bus, how far do you need to travel from your home – very far, somewhat far, or not very far?

Table 9.8: Three in five women experienced delays in catching a bus due to overcrowding

Delays experienced by women in catching a bus due to overcrowding	(%)
Yes	61
No	39

Question asked: Have you experienced delays in catching a bus because it was overcrowded?

Table 9.9: Benefits experienced by women due to Shakti scheme

Benefits experienced by women due to Shakti scheme	Yes (%)
I can travel to a better doctor/hospital/clinic	78
My family relationships have improved	68
My friendships with other women have become stronger	68
I feel empowered and confident	48
I am able to travel for leisure now	44
I can now attend gram sabha/panchayat meetings/trainings/union meetings/protests, etc.	24

Note: Rest either said 'no' or did not respond. All the items were asked separately.

Question asked: I will readout a few statements about the benefits you might have experienced from the Shakti scheme. Please let me know if any of these apply to you.

Table 9.10: Impact of free bus travel on the job situation of women

Impact of free bus travel on the job situation of women	(%)
I continued with my current job	30
I moved to a better job	3
I took up a new job	3

Any other impact	4
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Note: Rest did not respond.

Question asked: How has the free bus service affected your job situation?

Table 9.11: Increase in women's savings due to free bus travel under Shakti scheme

Increase in women's savings due to free bus travel under Shakti scheme	(%)
Up to Rs. 500	55
Rs. 501-1000	34
Rs. 1001-2500	9
Rs. 2501-5000	1
More than Rs. 5000	<1
There has been no increase in my savings due to Shakti scheme	<1

Note: Rest did not respond.

Question asked: How much do you think your savings have increased because of the free bus travel under the Shakti scheme?

Table 9.12: Possible impact on women if Shakti scheme is withdrawn

Possible impact on women if Shakti scheme is withdrawn	(%)
I will spend money to travel	80
Children cannot access better school or college	6
I will take a job nearby	3
I will have to leave my job	3
I will have to walk to work	2

Note: Rest either gave other responses or did not respond.

Question asked: If the Shakti scheme is withdrawn, what would be the most significant impact on you?

Table 9.13: Impact of Shakti scheme on women's financial upliftment

Extent to which Shakti scheme helped in women's financial upliftment	(%)
A lot	66
Somewhat	21
Not much	7
Very little	3
Not at all	3

Question asked: Please tell me how much Shakti scheme helped in your financial upliftment?

6. OVERALL IMPACT OF ALL 5 GUARANTEE SCHEMES

Table 10.1: People's use of money received or saved from Five Guarantees in meeting essential needs

People's use of money received/saved from Five Guarantees	Yes (%)	No (%)
Buying more food items	81	18
Educational purposes	40	59
Covering medical expenses (visiting doctors/hospitals/buying medicines)	81	19
Investing in a business	31	67
Repaying loans or debts	22	77

Note: Rest did not respond. All the items were asked separately.

Question asked: Thinking of all the 5 guarantees together, how have you used the money that you received/saved from the schemes?

Table 10.2: People's use of money received or saved from Five Guarantees in partially or fully repaying different loans

People's use of money received/saved from Five Guarantees in partially or fully repaying loans	Yes (%)	No (%)
Healthcare-related/medical loan	94	5
Education loan	19	80
House or property loan	84	16
Any agricultural loan	76	24
Loan for life events like marriage	74	26

Note: Rest did not respond. All the items were asked separately.

Question asked: What kinds of loans have you partially or fully repaid from the money you received or saved from the 5 guarantee schemes?

Table 10.3: Women's use of money received or saved from Five Guarantees in welfare of self and family

Women's use of money received/saved from Five Guarantees	(%)
For my family's welfare	69
For both equally*	22
For my own welfare	6

Note: Rest did not respond. Categories marked with () were silent options.*

Question asked: What do you think about the money you received or saved from the 5 guarantee schemes - was it largely spent for your own welfare or for your family's welfare?

Table 10.4: Change in women's perception at home due to overall benefits of Five Guarantees

Do you notice any change in how you are perceived at home due to the benefits of Five Guarantees?	(%)
Yes, a big change	18
Yes, a small change	74
No, no change at all	4

Note: Rest did not respond.

Question asked: As a result of the benefits that you have received through these schemes, do you notice any change in how you are perceived at home?

Table 10.5: Impact of Five Guarantees on financial empowerment of women

Impact of Five Guarantees on financial empowerment of women	Yes (%)	No (%)	No change (%)
Has increased my financial independence	68	28	4
Has increased my contribution towards household expenses	57	30	13
Allowed me to save money for education or learning some skills	23	62	15

Note: All the items were asked separately.

Question asked: Have the 5 guarantee schemes helped you in the following things – increased your financial independence, increased your contribution towards household expenses, allowed you to save money for education or learning some skills?

Table 10.6: Overall impact of Five Guarantees on people's families

Aspects	How much have the following aspects improved for your family? (%)			
	A lot	Somewhat	Not much	Not at all
Better diet	40	53	6	<1
Better education for children	28	29	38	5
Improved healthcare	34	36	27	3
Travel with friends and family	39	31	29	1
Reduced my family's financial stress	34	39	24	3
Improved overall well-being of my family	33	37	26	3

Note: Rest did not respond. All the items were asked separately.

Question asked: Looking at the overall impact of the 5 guarantee schemes, how much have the following aspects improved for your family – a lot, somewhat, not much, or not at all?

Table 10.7: Overall impact of Five Guarantees on women themselves

Aspects	How much have the following aspects improved for you? (%)			
	A lot	Somewhat	Not much	Not at all
My own nutrition (eggs, meat, fruit, milk)	17	67	16	<1
My own education (classes, training, etc.)	8	25	31	36
My own healthcare (hospitals, medicines, etc.)	16	58	21	4
My travel for work and leisure	18	48	30	3
My own well-being	17	51	29	3

My own financial security	16	55	25	3
My friendships and community interactions	16	53	28	3
My engagement with community problems and public issues	14	47	36	3
Increased my confidence and feeling of empowerment	16	57	22	5

Note: Rest did not respond. All the items were asked separately.

Question asked: Looking at the overall impact of the 5 guarantee schemes, how much have the following aspects improved for you – a lot, somewhat, not much, or not at all?