

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

CONDUCTED BY:

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SCHEME – WISE REPORT

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1. Anna Bhagya Scheme

1.1 Massive Outreach, Minor Gaps

- **94% of people have benefited from this scheme.**
 - **Best implementation (*highest number of beneficiaries*):** Kalaburgi (>99%), Hassan (99%), Dakshin Kannada (98%), Tumkuru (98%) and Mandya (97%)
 - **Lowest outreach in (*lowest number of beneficiaries*):** Bengaluru Urban (88%), Bengaluru Rural (89%), Chikkamagaluru & Kolar (90%, both)
- **2% applied, but got nothing.**
 - **Districts that require targeted focus (*highest number of non-beneficiaries*):** Kolar (9%) and Bengaluru Rural (5%)
- **1% did not apply for the Anna Bhagya Scheme.**
- **Eligibility barriers: only 3% were ineligible.**
 - Among them, 78% don't have BPL or Antyodaya cards.
 - 5% lack documents, among other reasons.

1.2 How People Got to Know about Anna Bhagya?

- 38% through family/friends.
- 21% via social media.
- 18% from newspaper/TV.
- 14% from local leaders.
- 8% from government officials

1.3 Application Process: Needs Improvement

62% had to visit a government office to apply for the scheme.

- **Highest visits were observed in:** Hassan (99%), Bengaluru rural (89%) and Dakshin Kannada (87%)

Visiting Office:

- 47% visited only once.
- 44% visited 2–4 times.
- 4% had to go 5+ times.

Time to reach the Office:

- 87% spent up to an hour getting there
- 13% spent more than an hour

Time spent at the Office:

- 62% spent up to an hour at the office
 - **Top 5 districts with the least wait time (*up to 1 hour*):** Chikkamagaluru (99%), Tumkuru (89%), Belgavi (88%), Davanagere (87%), and Kalaburgi (86%)
- 38% said they had to wait for more than an hour
 - **Top 5 districts with most wait time (*more than 1 hour*):** Mandya (74%), Bengaluru rural (70%), Kolar (62%), Vijayapura & Vijayanagara (54%, each)

1.4 Delivery Time of the Scheme

- 88% received benefits within two months.
 - **Top 5 districts with best implementation (*took up to 2 months*):** Vijayanagara (>99%), Bagalkote (>99%), Kalaburgi & Bidar (99%), and Mandya (98%)

- But 12% beneficiaries waited for more than two months
 - **Top 3 districts where implementation needs more efforts (*took more than 2 months*):** Hassan (36%), Bengaluru rural (32%), and Davanagere (24%)

1.5 Problem Redressal

- 59% knew whom to contact if problems came up, 40% didn't.
 - **Districts with the highest awareness (*knew whom to contact*):** Chikkamagaluru (86%), Vijayapura (73%) and Tumkuru (72%)
 - **Districts where the most help is needed (*don't know who to contact during problems with the scheme*):** Kolar (70%), Bidar (61%) and Mandya (52%)

1.6 Tangible Impact of Anna Bhagya

Among the four statements asked:

- 42% said they and their families eat more meals now
- 24% said that their family eats more meals now
- 22% said that the number of meals is the same, but the quantity is more
- 10% said that there is no change.

The Scheme helped in Financial Upliftment

- 64% said it has helped a lot
- 30% said it has helped somewhat
- 6% said it did not help as much

Social Impact

- ***Improved Family Relations***
 - 93% women said the scheme helped in improving family relations. 7% said it did not.
- ***Improved Neighbourhood Standing***
 - 71% women said the scheme improved their social standing. Over one-fourth (28%) said otherwise.
- ***Improved Decision-Making Capacity within the Family***
 - 87% women said it helped in enhancing their decision-making capacity in the family. 13% were of a different opinion.

2. Gruha Lakshmi Scheme

2.1 Appreciable Outreach, Notable Gaps

- **78% of people have benefited from this scheme**
 - **Best implementation (*highest proportion of beneficiaries*):** Belagavi (92%), Tumkuru (91%), Chikkamagaluru (86%), Davanagere (86%), Bagalkote (86%)
 - **Lowest outreach in (*lowest proportion of beneficiaries*):** Dakshin Kannada (51%), Bengaluru Rural (54%), Mandya (71%), Vijayapura (71%), Kolar (76%)
- **6% applied but got nothing.**
 - **Reasons for not receiving the benefits even after applying:**
 - 17% did not have a bank account in their name.
 - 14% did not have an Aadhar card linked with their bank account.
 - 6% had an inactive bank account or a pending bank KYC.
 - **Districts that require targeted focus (*highest number of non-beneficiaries*):** Bengaluru Rural (21%), Kolar (14%), Dakshin Kannada (12%) and Bengaluru Urban (8%)
- **3% did not apply for the Gruha Lakshmi Scheme.**
- **Eligibility barriers:** 12% of the respondents were not eligible.

2.2 How People Got to Know about Gruha Lakshmi?

- 38% from family or friends
- 21% through social media
- 19% from newspaper and TV
- 16% said local leaders
- 5% said government officials

2.3 Application Process, needs improvement

- **88% had to visit a government office to apply for the scheme**
 - **Highest visits were observed in:** Mandya (98%), Kalaburgi (98%), Vijayapura (98%), Hassan (97%), Vijayanagara (95%), Tumkuru (94%)

Visiting Office:

- 46% of respondents visited once
- 46% visited two to four times
- 5% visited five times or more.

Time to reach the Office

- 86% travelled for up to an hour to reach the office
- 14% took more than one hour

Time spent at the Office

- 58% had to spend up to an hour in the office
 - **Top 5 districts with the least wait time (*up to 1 hour*):** Chikkamagaluru (96%), Davanagere (80%), Belagavi (72%), Kalaburgi (65%) and Vijayanagara (64%)
- 41% spent more than one hour.
 - **Top 5 districts with most wait time (*more than 1 hour*):** Bengaluru Rural (75%), Vijayapura (69%) Kolar (60%) and Hassan (59%)

2.4 Delivery time of Gruha Lakshmi

- 68% received benefits within 2 months.
 - **Top 5 districts with best implementation (*took up to 2 months*):** Vijayanagara (99%), Chikkamagaluru, Davanagere (both 93%), Bagalkote (81%) and Bengaluru Urban (74%)

- But 32% waited 2 months or more.
 - **Top 3 districts where implementation needs more efforts (*took more than 2 months*):** Bengaluru Rural (68%), Kalaburgi (61%) and Kolar (54%)

2.5 Problem Redressal

- 54% knew whom to contact if problems came up, 45% didn't.
 - **Districts with the highest awareness (*knew whom to contact*):** Vijayapura (72%), Tumkuru (70%), Belagavi (70%) and Chikkamagaluru (68%)
 - **Districts where the most help is needed (*don't know who to contact during problems with the scheme*):** Kolar (86%), Bidar (61%), Mandya (54%) and Dakshin Kannada (52%)

2.6 Tangible Impacts of Gruha Lakshmi

- ***Impact of Gruha Lakshmi scheme on women's spending-related decisions in family***
 - 61% women make spending-related decisions along with their family/husband
 - 26% decide on their own
 - 3% have no say
 - 8% have a greater say after Gruha Lakshmi
- ***Usage of money received/saved from Gruha Lakshmi scheme***
 - 94% buy more food items
 - 89% use it to cover medical expenses
 - 52% use it for educational purposes
 - 38% use it to invest in a business
 - 37% repay loans or debts

- ***Impact of Gruha Lakshmi scheme on people's financial upliftment***
 - 65% said it has helped a lot
 - 30% said it has helped somewhat
 - 5% said it did not help as much

- ***Social Impact of Gruha Lakshmi***
 - ***Improved Family Relations:*** 93% women said the scheme helped in improving their family relations. 7% said it did not.
 - ***Improved Neighbourhood Standing:*** 73% women said the scheme improved their social standing. Over one-fourth (27%) said otherwise.
 - ***Improved Decision-Making Capacity within the Family:*** 88% women said it helped in enhancing their decision-making capacity in the family. 11% were of a different opinion.

3. Gruha Jyoti Scheme

3.1 Massive Outreach, Minor Gaps

- 82% of people have benefited from this scheme.
 - **Best implementation (*highest number of beneficiaries*):** Dakshin Kannada (95%), Vijayanagara (94%), Belagavi (94%), Bagalkote (93%), Tumkuru (91%)
 - **Lowest outreach in (*lowest number of beneficiaries*):** Chikkamagaluru (39%), Kalaburgi (59%), Kolar (61%), Davanagere (74%), Bengaluru Rural (76%)
- 5% applied for the scheme but have not benefitted
 - **Districts that require targeted focus (*highest number of non-beneficiaries*):** Kolar (19%), Bengaluru Rural (16%), Hassan (8%), Chikkamagaluru (7%) and Bidar (7%)
- 6% did not apply.
- 6% were not eligible.

3.2 How People Got to Know about Gruha Jyoti?

- 37% from family or friends
- 21% through newspaper and TV
- 18% from social media
- 17% said local leaders
- 6% said government officials

3.3 Application Process: needs to be made more efficient.

- 78% reported either themselves or a family member went to an office to apply
 - **Highest visits were observed in:** Hassan (98%), Kalaburgi (97%), Vijayapura (92%), Bengaluru Rural and Kolar (89%)

Visiting Office:

- 49% could avail the scheme in a single visit,
- 44% had to make between 2–4 visits,
- 4% had to make 5+ visits

Time to reach the Office:

- 86% spent up to an hour getting there
- 14% spent more than an hour

Time spent at the Office:

- 63% spent up to an hour at the office
 - **Top 5 districts with the least wait time (*up to 1 hour*):** Chikkamagaluru, Davanagere (both 92%), Tumkuru (88%) and Belagavi (80%)
- 37% said they had to wait for more than an hour
 - **Top 5 districts with the most wait time (*more than 1 hour*):** Bengaluru Rural (63%), Kolar (62%), Hassan (52%) and Vijayapura (50%)

3.4 Delivery time of the Scheme

- 76% received benefits within 2 months.
 - **Top 5 districts with best implementation (*took up to 2 months*):** Bagalkote, Vijayanagara (both >99%), Chikkamagaluru (98%), Davanagere (96%) and Tumkuru (88%)

- But 24% waited 2 months or more.
 - **Top 3 districts where implementation needs more efforts (*took more than 2 months*):** Bengaluru Rural (44%), Bidar and Dakshin Kannada (42%)

3.5 Problem Redressal

- Only a small number of people (16%) knew whom to contact if they faced any problem in availing the scheme
- 64% of people did not know whom to contact if they faced problems
 - **Districts with the highest awareness (*knew whom to contact*):** Hassan, Bengaluru Urban (both 37%), Tumkuru (29%) and Bengaluru Rural (25%).
 - **Districts where the most help is needed (*don't know who to contact during problems with the scheme*):** Bidar (96%), Chikkamagaluru (90%), Mandya (87%) and Kolar (84%)

3.6 Tangible Impact

- **Financial Upliftment**
 - 55% said the scheme helped a lot
 - 37% said it helped somewhat
 - 7% said it did not help much
- **Money Saved**
 - 74% cumulatively saved up to ₹500.
 - 13 % saved between ₹500 and ₹1,000

- ***Consumption of electrical appliances***
 - 30% reported increased consumption
 - 9% saw a decrease in consumption
 - 60% reported no change
- ***Increased consumption of various appliances***
 - 82% started using Lights more
 - 79% started using TV more
 - 27% started using Heaters more
 - 21% started using Refrigerators more
- ***Additional Purchases:*** 43% reported buying new electric appliances after Gruha Jyoti scheme

3.7 Social impact

- ***Improved Family Relations***
 - 89% women said the scheme helped in improving family relations. 10% said it did not.
- ***Improved Neighbourhood Standing***
 - 68% women said the scheme improved their social standing. Nearly one-third (32%) said otherwise.
- ***Improved Decision-Making Capacity within the Family***
 - 86% women said it helped in enhancing their decision-making capacity in the family. 14% were of a different opinion.

3.8 Electrical Issues faced:

- 37% reported daily issues with their lights
 - **Districts that faced most issues with flickering lights:** Chikkamagaluru (64%), Bengaluru Rural (59%), Dakshin Kannada (55%)
- 19% reported never having problems with their lights
 - **Districts that faced least issues with flickering lights:** Belagavi (43%), Mandya (42%), Tumkuru (42%)
- Similarly 24% reported issues with their fans not running at full speed
 - **Districts that faced most issues with fans operating at full speed:** Chikkamagaluru (58%), Bengaluru Urban (40), Kolar (37%)
- 20% never faced any problems with their fans
 - **Districts that faced most issues with fans operating at full speed:** Mandya (46%), Tumkuru (42%), Belagavi (41%)

4. Yuva Nidhi Scheme

4.1 Extremely limited Outreach, needs considerable intervention to reach potential beneficiaries

- **Only 7% of people have benefitted from this scheme.**
 - **Best implementation (*highest number of beneficiaries*):** Bengaluru Rural (21%), Dakshin Kannada (12%), Belagavi (10%), Tumkuru (10%), Kolar (9%)
 - **Lowest outreach in (*lowest number of beneficiaries*):** Vijayanagara (1%), Bagalkote (1%), Bidar (2%), Chikkamagaluru (3%), Davanagere (3%)
- **7% applied and got nothing.**
 - Reasons for not benefitting even after applying:
 - Among them, 23% of applications were rejected
 - 13% lacked proper documentation
 - 10% had not received their degree/ diploma despite completing their exams
 - Other reasons included mismatch in documents (4%), inactive bank account or a pending bank KYC (3%) or not having a bank account in their name (1%)
 - **Districts that require targeted focus (*highest number of non-beneficiaries*):** Belagavi (31%), Bengaluru Urban (18%), Bengaluru Rural (17%) and Kolar (11%)
- **13% did not apply for the Yuva Nidhi Scheme**
- **10% were not aware**
- **Eligibility barriers:** 63% were ineligible.
 - Out of which, 51% were not graduate/diploma holders
 - 4% finished college before 2022
 - 1% finished college after 2023

4.2 How People Got to Know about Yuva Nidhi?

- 25% through family/friends
- 23% via newspaper/TV
- 16% from social media
- 15% local leaders
- 1% government officials

4.3 Application Process

- 62% had to visit a government office.
 - **Highest visits were observed in:** Kalaburgi (>99%), Vijayanagara (>99%), Chikkamagaluru (>99%) and Belagavi (81%).

Visiting Office:

- 31% visited only once
- 57% visited 2–4 times.
- 5% had to go 5+ times.

Time to reach the Office:

- 85% spent up to an hour getting there
- 15% spent more than an hour

Time spent at the Office:

- 76% spent up to an hour at the office
- 23% said they had to wait for more than an hour

- **Districts with the highest proportion of people who had to wait less than an hour** were: Mandya (100%), Chikkamagaluru (100%), Davanagere (100%), Kalaburgi (100%), Kolar (96%), Tumkuru (91%).
- **Districts with the highest proportion of people who had to wait more than an hour** were: Bagalkote (100%), Vijayanagara (50%), Bengaluru Rural (47%) and Vijayapura (43%)

4.4 Delivery Time of the Scheme

- **50% received benefits within 2 months.**
 - **Top 5 districts with best implementation (*took up to 2 months*):** Chikkamagaluru (90%), Bagalkote (80%), Hassan (74%), Vijayapura (72%) and Mandya (70%)
- **But 28% waited 2 months or more.**
 - **Top 3 districts where implementation needs more effort (*took more than 2 months*):** Kalaburgi (64%), Bengaluru Rural (51%) and Vijayanagara (50%).

4.5 Problem Redressal

- **32% knew whom to contact if problems came up. 43% didn't.**
 - **Districts with the highest awareness (*knew whom to contact*):** Tumkuru (98%), Chikkamagaluru (67%), Bagalkote (61%) and Vijayapura (59%),
 - **Districts where the most help is needed (*don't know who to contact during problems with the scheme*):** Hassan (82%), Kalaburgi (76%), Dakshin Kannada (62%) and Bidar (60%).

4.6 Tangible Impact of Yuva Nidhi

- **Yuva Nidhi had a moderate role in helping people's financial upliftment**
 - 33% said it has helped a lot
 - 37% said it has helped somewhat
 - 14% said it did not help as much

- ***Usage of Yuva Nidhi allowance***
 - 28% used it to gain skills
 - 20% used it for financial stability during their job search
 - 12% saved the money
 - 8% used it for job search expenses
 - 6% used it for paying fees etc.
- ***Skill-oriented use of allowance received from the scheme***
 - 51% enrolled themselves in a private skill centre
 - 39% enrolled themselves in a diploma/certificate course
 - 39% enrolled themselves at a government skill centre
- ***Limited impact on people's job choice due to Yuva Nidhi scheme***
 - 26% would bargain with the employer if the offered salary did not meet their satisfaction
 - 25% would not take the job
 - 24% would still take the job
 - When asked if the respondents would do the same if Yuva Nidhi was not there, 71% said yes.

4.7 People's perceptions regarding future options as a job seeker

- 28% thought they were likely to get a job in their district, 41% did not.
- 15% thought they would have to move to another district within their state for a job, 52% did not think so.
- 15% thought they may have to take a job that is below their education level, 49% did not think so.
- 13% thought they might get a job in Karnataka that would not match their educational qualification, 52% did not.
- 12% thought they would have to move to another state for a job, 53% did not.
- 12% thought it would not be financially possible to continue their studies, 53% did not.
- 12% felt pressured to get married instead of taking a job, 53% did not.

5. Shakti scheme

5.1 Powerful Outreach

- **96% women have benefitted from the Shakti scheme**
 - **Best implementation (*highest percentage of beneficiaries*):** Belagavi, Vijayapura (both >99%), Bagalkote (99%), Davanagere, Dakshin Kannada (both 98%).
 - **Lowest outreach in (*lowest percentage of beneficiaries*):** The lowest outreach was in Bengaluru Rural, which had 86%. Across districts more than 90% of women have consistently benefitted from the scheme
- **4% women were aware but had never used the scheme**

5.2 How People Got to Know about Shakti?

- 36% from family or friends
- 25% through newspaper and TV
- 18% from social media
- 16% said local leaders
- 5% said government officials

5.3 Tangible Impact of Shakti

- **Shakti helped in financial upliftment**
 - 50% said the scheme helped a lot
 - 41% said it helped somewhat
 - 7% said it did not help much

- ***Frequency of bus travel under Shakti scheme***
 - 17% of women reported using free bus services daily.
 - 64% used them sometimes.
 - 16% rarely travel by free bus, and 2% never use the free bus service.

- Almost nine in ten respondents (86%) already used public buses prior to the scheme's launch.

- **Districts where women started using public transport after Shakti scheme:** Davanagere (53%), Chikkamagaluru (29%), Hassan (25%)

- ***Impact of Shakti on mobility related freedom***
 - 14% women started travelling out of their homes "a lot"
 - 51% women started travelling out of their homes "somewhat"
 - 30% experienced no change, 5% cumulatively reported a reduction in usage

- ***Weekly savings***
 - 46% women saved up to ₹250 per week
 - 36% women saved about ₹250 to ₹500 per week

- ***Distance to bus stop***
 - 17% women found the nearest bus stop to be very far from their home
 - 65% women reported it to be somewhat far
 - 18% reported it as not very far
 - **Districts where women had to travel furthest to reach the bus:** Hassan (40%), Kolar, Bengaluru Urban (both 31%)

- ***Experience of delays due to overcrowding***
 - 79% women experienced delays in catching buses due to overcrowding.
 - **Districts where delays are most frequent:** Mandya (98%), Davanagere (95%), Chikkamagaluru (89%)

5.4 Social Impact of Shakti

- 83% of women said that their family relationships improved
- 83% said they could access better healthcare facilities
- 72% reported feeling more empowered and confident.
- 61% reported that they could now travel for leisure
- 59% reported developing stronger friendships with other women
- 49% felt they could now attend Gram Sabha/Panchayat or Union meetings, trainings and protests due to increased mobility accessed through the scheme

Impact on jobs

- 43% reported staying in the same job, while 10% and 9% women, respectively, moved to a better job or took up a new job, after availing the Shakti scheme.

Impact on savings

- 52% saved up to ₹500, while 31% saved between ₹500 and ₹1,000

Impact in the case of withdrawal of the scheme

- 67% said that they would have to spend money on travel.
- 7% women said they would have to quit their job
- 7% women would resort to walking to their place of work
- 6% reported that their children would lose access to better education
- 4% would have to take up nearby jobs

6. Social Impact of the Five Guarantees

6.1 Helping Households Meet Real Needs through the Money Received

- 91% are using the money to buy more food.
- 85% say it's helping with medical expenses, like visiting doctors in hospitals or buying medicines.
- 52% are putting it towards education.
- 33% are investing in small businesses.

6.2 Helping People Repay Loans: 27% have used this money to repay loans.

Among these:

- 77% have used it for medical loans
- 64% have used it for house/property
- 63% have used it for agriculture
- 50% have used it for marriages
- 43% have used it for education

6.3 Allocation of resources towards welfare: Women Prioritised Family First

- 60% women used the benefits from the schemes for their family welfare
- Only 15% used it for their own welfare
- 23% used it for both equally - their families and themselves

6.4 Shifting Status at Home (*about how women are perceived*)

- 21% of women feel a big change
- 72% report a small change
- 4% say there is no change

6.5 Boosting financial independence due to Five Guarantees

- 80% say their financial independence has increased.
- 67% say their household contribution has gone up.
- 49% are now saving money for education or skills.

6.6 Positive Impact of schemes on Families of the Beneficiaries (*a lot and somewhat were merged to show positive impact, whereas not much and not at all to highlight not as significant an impact*)

- 95% said their family have a better diet, 5% said they don't
- 90% said their family have access to improved healthcare, and 10% don't.
- 85% said their family have now an improved overall well-being, and 14% did not feel much of a difference.
- 84% said their family have reduced family financial stress, and 16% said they don't.
- 75% said their family have better education for their children, and 24% said they believe otherwise
- 71% said their family have travelled with family and friends, and 28% did not.

6.7 Positive Impact of schemes on Individual Beneficiaries *(a lot and somewhat were merged to show positive impact, whereas not much and not at all to highlight not as significant an impact)*

- 83% say their access to healthcare has improved, 17% say otherwise.
- 82% said their own well-being has improved, 17% said it has not.
- 81% said their financial security has improved, and 18% said it has not.
- 80% said that it has improved their access to nutrition like eggs, meat, fruit and milk. 20% said their nutrition has not improved as much.
- 79% said it has increased their confidence and they are feeling more empowered. 20% said they did not feel much of a difference.
- 67% said that the money received has contributed to their travel for work and leisure. 32% said there not much of an impact on their travel.
- 66% said that it has improved their friendships and community interactions. 33% reported that the impact was not as much
- 62% said that it has improved their engagement with community problems and public issues. 36% reported that the impact was not as much.
- 54% said that it has a positive impact on their education, like classes and training. 44% said it was not as impactful.