

# IMPACT EVALUATION OF THE FIVE GUARANTEES OF THE GOVERNMENT OF KARNATAKA

## CONSOLIDATED SUMMARY REPORT AUGUST 2025

*Independent Study with Scheme, District & SDG Findings*



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*Indus Action Initiatives*

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## 1. Preface

In the year 2023, the Government of Karnataka launched the '*5 Guarantees*' as part of its larger welfare agenda to benefit women, youth, and households in the lower economic strata. The *5 Guarantees* — *Anna Bhagya*, *Gruha Lakshmi*, *Gruha Jyoti*, *Yuva Nidhi* and *Shakti*, were schemes that intended to provide food security, basic income, baseline electricity, unemployment insurance, and free mobility. Two of these five schemes, viz., *Gruha Lakshmi*, that provides basic income, and *Shakti*, that provides free mobility, are directed solely at female beneficiaries. *Anna Bhagya* offers food security to families, although feeding is deemed the responsibility of women in typical families. *Gruha Jyoti*, for electricity, also targets families, while *Yuva Nidhi* offers unemployment insurance to female and male youth.

Beyond welfare of the lower income households, these schemes were also introduced to address gender inequalities and create opportunities for women to empower themselves. The broader framework of these initiatives was designed to enhance various aspects of women's lives, including food and social security, mobility, and financial independence. All five schemes having been introduced within a simultaneous time window, there is potential for accretive effects on the lives of beneficiaries.

To evaluate the effectiveness of these schemes, an independent, mixed-methods study was proposed. This included a state-wide quantitative survey of a large number of samples, and a focussed qualitative survey across a handful of districts, both conducted through a gender lens. Lokniti-CSDS conducted a state-wide survey of fifteen districts in Karnataka, achieving a sample of 6,125 female beneficiaries. Indus Action conducted the qualitative study across five districts, one from each of the state's four divisions, covering 273 respondents, including female beneficiaries, and their ecosystems.

The primary objective of the mixed-methods study was to gather insights into the beneficiary pools of the '*5 Guarantees*,' and assess their impact on women's empowerment. The survey examined the schemes' outreach, the ease of accessing benefits, spending priorities, and, most importantly, their overall efficacy.

This study is independently funded, and not sponsored by the Government of Karnataka.

## 2. Acknowledgements

The impact assessment was formally sanctioned as an independent study, through an authorisation letter from the Fiscal Policy Institute (FPI) of the Government of Karnataka, to Ms Tara Krishnaswamy, Consulting Advisor to Lokniti-CSDS and Indus Action.

The field surveys were conducted by Lokniti-CSDS and Indus Action.

The Centre for the Study of Developing Societies (CSDS), <<https://www.cds.in/>> is a leading social science research institution since 1963, whose findings shape public opinion and influence policy. The Lokniti Programme for Comparative Democracy, <<https://www.lokniti.org/>>, is a research programme of the CSDS. Lokniti have been conducting survey-based studies through a large network of researchers from universities and research institutions across the country, based on transparent, rigorous methodology.

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

The quantitative survey design and implementation were led by Professor Sanjay Kumar, Co-Director of Lokniti, with a team of researchers including Priyanka Mittal and Vibha Attri. The qualitative survey was led by Soumya Suresh, Director, Operations, South at Indus Action, with a team including Devaki Purohit and Sam Jacob.

This project would not have been possible without the steadfast support of Mr. L K Atheeq, IAS, Additional Chief Secretary to the Chief Minister of Karnataka, Mr. Siddaramaiah, and Ms Uma Mahadevan Dasgupta, IAS, Additional Chief Secretary & Development Commissioner, Government of Karnataka.

The authors are debted to the Fiscal Policy Institute (FPI), Government of Karnataka, for their end-to-end role in assiduously facilitating co-ordination across the departments responsible for the implementation of the 5 *Guarantees*. Heartfelt thanks are due to Dr. Vishal R, IAS, Secretary to Government, and Director, Fiscal Policy Institute, for facilitating requisite data, design inputs for the survey, monthly reviews and invaluable feedback, and Professor MR Narayana, Consultant, Fiscal Policy Institute for his steady guidance.

We thank the team at the Directorate of Women And Child Development, Ms MG Paly, Joint Director (Admin) and Deputy Director, Savitha YD, for their prompt provision of data, and contacts in the various districts, and for connecting us to Deputy Directors, Child Development Project Officers (CDPOs) and Anganwadis Workers (AWWs) in remote villages.

Nodal departments have provided helpful oversight and input: Mr R Ramachandran, IAS, Managing Director, Bengaluru Metropolitan Transport Corporation, Ms Aparna Pavate, Additional Secretary, Energy Department, Mr MSN Babu, KAS, Joint Director, Food, Civil Supplies and, Consumer Affairs Department, and Ms Sadhana Pote, KAS, Joint Director, Department of Employment & Training.

We acknowledge the key research inputs of Dr Archana Pillai and Tushita Shekhar of 86b Research, and Dr Reetika Syal, Assistant Professor, Department of International Studies, Political Science, and History, Christ University. Credit goes to Dr. Veena Devi, Professor & Chairperson, Department of Political. Science, Bangalore University, Assistant Professor, Dr Nagesh, and their students, for assistance in the state-wide quantitative field survey, and to Tumakuru University Professors, Dr. Lakshmi Rangaiah K. N, Dr. Nisargapriya, their students, and independent consultant Pramod Kumar for assistance with the qualitative surveys across 5 districts.

We are deeply grateful to Self Help Group (SHGs) and ecosystem stakeholders, who shared their lived experiences and insights for the survey.

The impact evaluation as an independent study was supported by committed ecosystem partners including philanthropists Mr Mekin Maheshwari, Mr Prasanth Prakash, Mr Paresh Sukhthankar, and others, and, Rohini Nilekani Philanthropies and Azim Premji Foundation.

*The survey is dedicated to the women of Karnataka, on whose relentless labour, the state makes economic strides. They kindly shared their personal realities with us, for the furtherance of welfare governance.*

### 3. Introduction

Policy evaluation is an important part of the policymaking process.

Since the *5 Guarantees* were proposed as offerings during the 2023 Karnataka state election campaign, a systematic, objective, independent and credible assessment of the effectiveness of the schemes in reaching intended beneficiaries, and achieving expected outcomes is crucial. The motivation is to gather ground evidence from implementation, offer data-based suggestions for fine-tuning the schemes to Ministries and administrators, increase transparency and redirect public perception based on the evaluation.

What is this study?

In July 2024, one year after the introduction of the *5 Guarantees* of the Government of Karnataka, this study proposal was approved. Its goal was to measure the combined outcomes of the five schemes, on women from the lower economic strata, and their families. It evaluates the schemes' impact against the first five UN Sustainable Development Goals (SDGs).

The study was to generate evidence of the performance of these schemes in ending poverty and hunger (SDGs 1 and 2), promoting health and well-being (SDG 3), enabling access to inclusive and equitable quality education and lifelong learning opportunities (SDG 4), and lastly, achieving gender equality and empowerment of women and girls (SDG 5).

Why is it important?

This study is crucial for the public, as it enables transparency of outcomes from the 52,000 crores spent from the Karnataka Exchequer on the *5 Guarantees*. This study is important for the bureaucracy and administration as it measures the effectiveness of these five policies together, as well as the efficiency of its delivery, therefore allowing them to refine and adapt it for improved outcomes. This study also serves to assess if the political announcements of the *5 Guarantees* during the 2023 state election campaign are impactful on the ground, as useful policy measures.

For more credible outcomes, this is an independent study without any funding from the Government of Karnataka. The formal authorisation was provided from the Fiscal Policy Institute to independent policy consultant, Ms Tara Krishnaswamy, who engaged two well-respected, autonomous research organizations, Lokniti-CSDS and Indus Action for the study. It is financed through philanthropic funding.

#### 4. Project Design and Methodology

*"The measurement of good policy is the well-being of the community. I saw the human faces of failed policies, and they weren't smiling." — Raul Ruiz, Elected Representative, California*

The study was conducted state-wide, on women heads-of-households who are beneficiaries of two or more schemes of the *5 Guarantees*. In-person field surveys were conducted in all four administrative divisions of Karnataka from July 2024 to July 2025.

The study uses a mixed-methods approach, which is a combination of quantitative field surveys in 15 districts, (*Bagalkote, Belagavi, Bengaluru Rural, Bengaluru Urban, Bidar, Chikkamagaluru, Dakshin Kannada, Davanagere, Hassan, Kalaburgi, Kolar, Mandya, Tumkuru, Vijayanagara, Vijayapura*) and qualitative data collection in 5 of these districts.

*Gruha Lakshmi* saturated villages were juxtaposed with demographic characteristics to identify study locations. *Gruha Lakshmi* was used as it is the most pervasive scheme targeting women, with the most current data that is authenticated for fidelity. Locations were picked for high density of beneficiaries, and socio-economic attributes, viz., religion, caste, rural/urban, age, and education level.

In addition to the impact evaluation of the *5 Guarantees*, the study covers process evaluation too. Process evaluation assesses the ease of access of each scheme, and its delivery efficiency. While it was too late for a pre and post test design to compare the effect on beneficiaries before and after the introduction of the schemes, the study does inquire as to what respondents would do in the absence of these schemes. Both the quantitative and qualitative studies cover scheme awareness, access, grievance redressal, as well as utilization and benefits towards food security, health and education, gender empowerment and financial distress relief.

It should be noted that the study conducts its inquiries with female head-of-household beneficiaries who have availed of two or more of the *5 Guarantees*. This elicits responses that are in the context of benefiting from multiple schemes, not just individual ones. The combinatorial impact is visible in the findings. All data collected strictly adheres to respondent privacy, confidentiality, and data sharing restrictions.

Questionnaire-based data collected from the *quantitative study*, and contextual, lived realities of beneficiaries and stakeholders (includes men), explored in the *qualitative study*, are analysed, triangulated, and consolidated in this *Summary Impact Evaluation Report*.

## **Quantitative Study**

This questionnaire based survey was administered to 6125 samples across the 15 districts mentioned above, about 400 per district, and 100 per taluk within each district. For data collection, field investigators (FIs) from the Department of Political Science, Bangalore University were trained thoroughly in an intensive workshop. This included face-to-face interview techniques, communication with respondents, and mock sessions with the smart-phone app-based questionnaire. 60 FIs and supervisors were deployed to conduct the interviews, record responses and upload data in real-time, minimising error rates.

Each respondent is a female head-of-household, interviewed at her own residence. FIs explained the purpose of the interview, established their identity, interviewed them using the app-based questionnaire and uploaded the responses.

The quantitative survey reports are available via *Appendix A*.

## **Qualitative Study**

Qualitative discussions were held with about 200 respondents in two villages each, of *Bengaluru Urban, Tumkuru, Bagalkote, Dakshina Kannada, and Kalaburgi* districts. The conversations focused on collecting in-depth perspectives, experiences and anecdotes.

FIs from Tumakuru University, Department of Social Work, were trained rigorously in an intensive workshop, including on the key questions, navigating discussions, recording and uploading data. Data collection was done through conversations with individual women beneficiaries, Focus Group Discussions (FGDs) with Self-Help Groups (SHGs), and ecosystem stakeholders, like Anganwadi workers, bus conductors, Food and Civil Supplies Inspector, panchayat members, etc., who engage with the schemes in the beneficiary's community.

The qualitative study report is available via *Appendix B*.

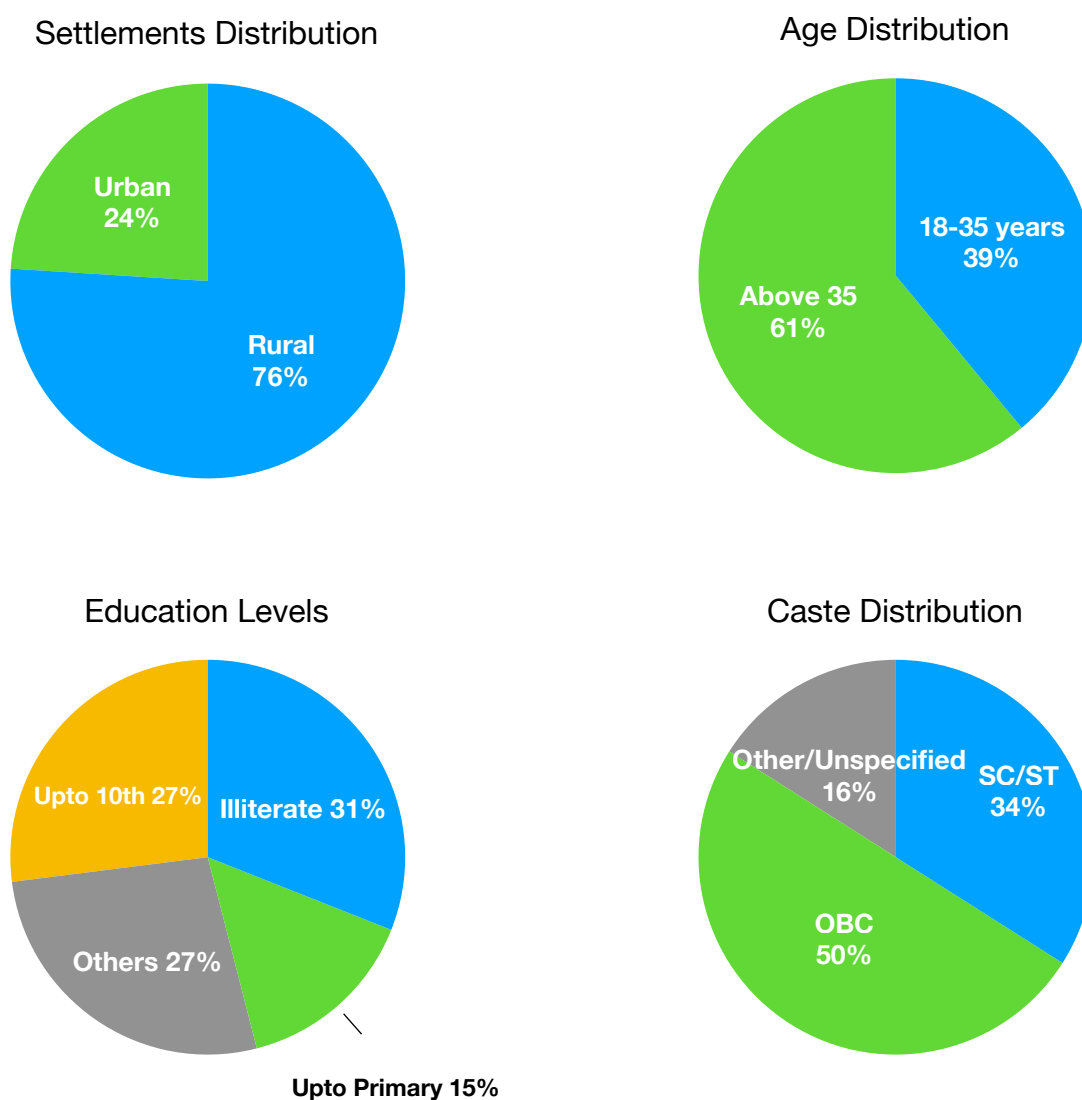
## 5. Consolidated Key Findings

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

— Female beneficiary, Bagalkote

This section captures key findings from respondents hailing from across Karnataka's diverse demographic through a gender lens. It covers the impact on these women as individuals, and on their families. That said, as per multiple socio-economic surveys, SC/ST, most-backward and more-backward communities have higher incidences of poverty. This makes higher percentages of women from socio-economically weaker sections of society eligible for *Gruha Lakshmi*, which forms the base data platform for the study. The survey is tilted towards the marginalised sections, as are most of the 5 *Guarantees*. See Graphs 1-4 below.

**Graphs 1-4: Demographic Profile**

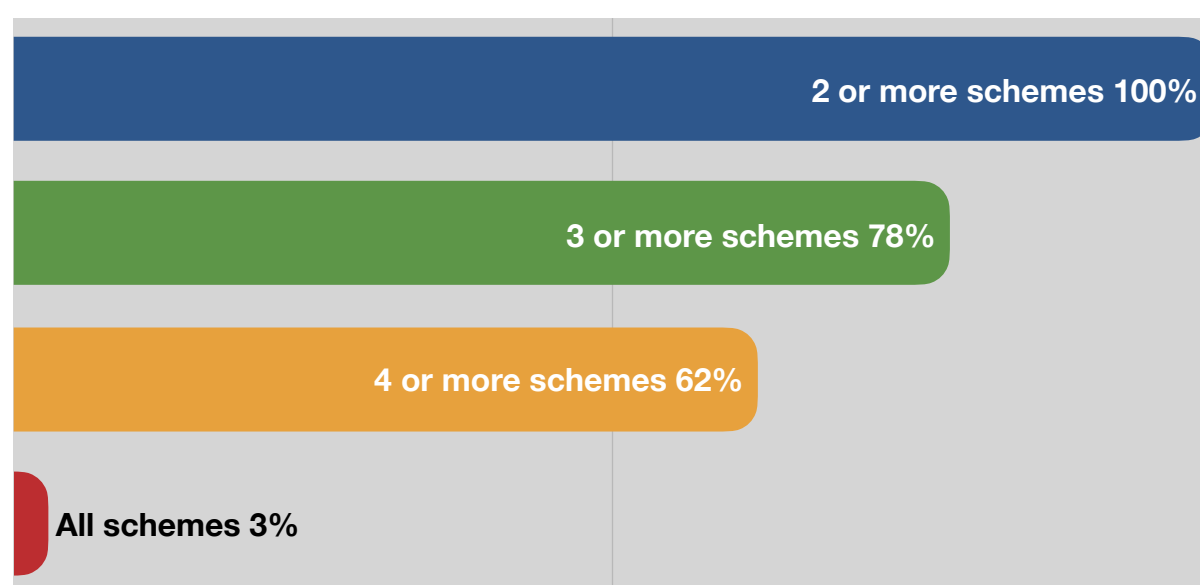


**I. Scheme Saturation Amongst Respondents:** The survey assessing impact was conducted with respondents who received two or more of the 5 *Guarantees*. *Table 1* shows that the schemes with the highest adoption are *Shakti* and *Anna Bhagya*. Of those, *Graph 5*, captures those receiving two or more schemes as 100% of the sample. Almost 80% of beneficiaries receive three or more schemes. *Yuva Nidhi*'s low adoption brings down the last bar in the graph. *Shakti* has been adopted by the most number of women, followed by *Anna Bhagya*. While this is the comprehensive and converged report, detailed responses are available in the *Quantitative Reports (Appendix A)* and the *Qualitative Report (Appendix B)*.

**Table 1: Average Scheme Saturation Amongst Women Beneficiaries**

Scheme	Saturation
Anna Bhagya	94%
Gruha Lakshmi	78%
Gruha Jyoti	82%
Shakti	96%
Yuva Nidhi	7%

**Graph 5: Number of Schemes Received by Respondents**

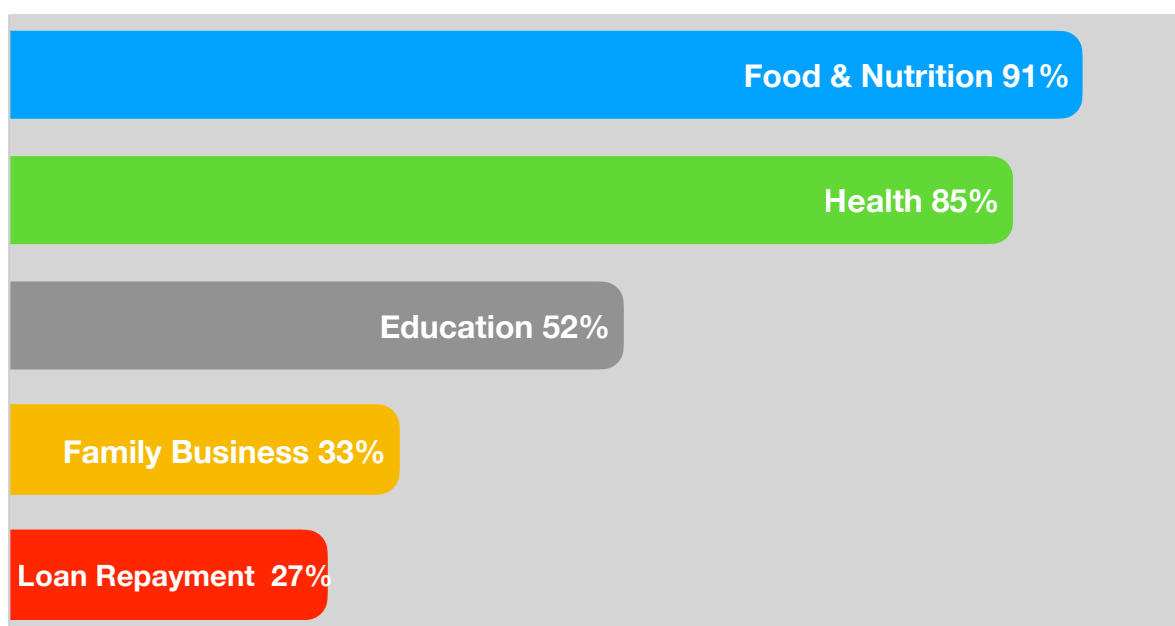


**Note:** Impact evaluated with beneficiaries of 2 or more schemes

## II. Impact on SDGs

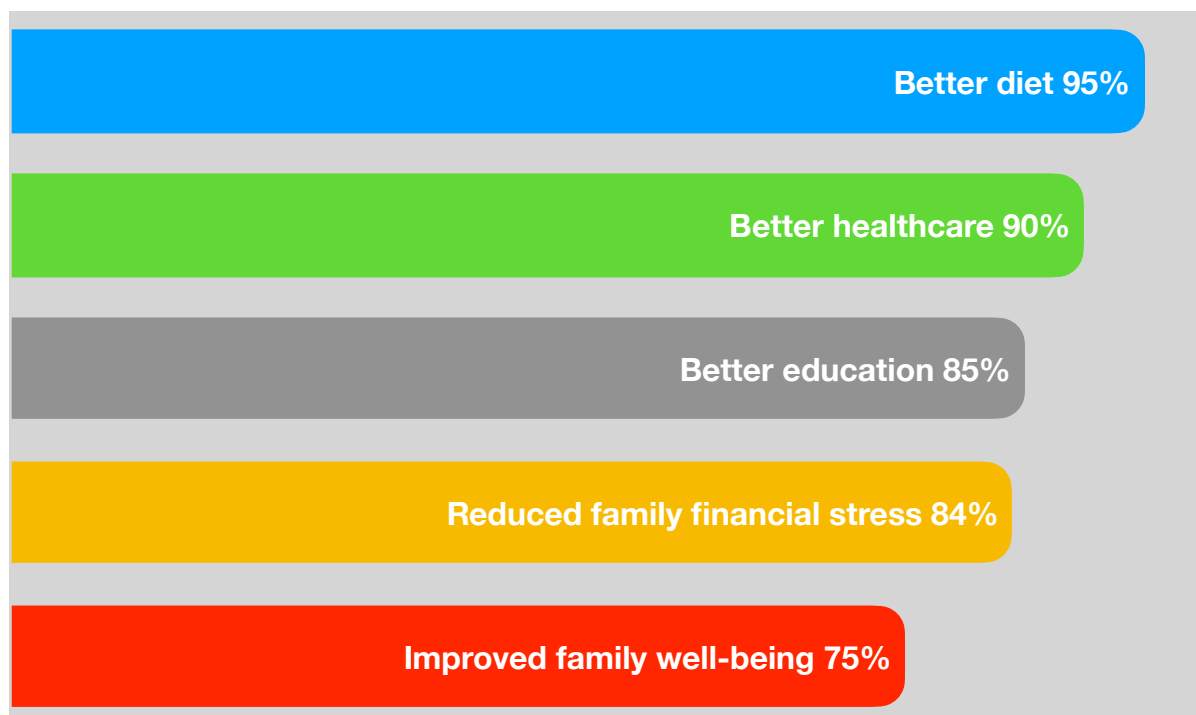
- **SDG 1, No poverty:** As per *Graph 7*, 84% of respondents affirm that the 5 *Guarantees* in toto, have reduced their family's financial stress. 89% affirmed that it helped their (respondent's own) financial upliftment; see *Appendix A, SDG-wise Reports, Table 1.4*. In addition to the Rs 2000 from *Gruha Lakshmi*, over 90% saved up to Rs 1000 per month due to *Gruha Jyoti*, and up to Rs 1000 per month from *Shakti*. Further, as per *Table 2*, SDG 1 includes better diet, health and education.
  - **Good news:** 27% repaid loans using savings from the 5 *Guarantees*
  - **Caution:** SDG 1 includes multiple dimensions like shelter, safety, choice, etc., which do not fall within the scope of these schemes.
- **SDG 2, Zero hunger:** 91% of respondents use the money received or saved from the 5 *Guarantees* for purchasing food, supplementing the family diet with essentials, such as grains, pulses, vegetables, fruits, eggs and meat. 95% of the women stated that their family diet had improved; that their families were eating more meals and ingested better nutrition due to the benefits. See *Graph 6*.
  - **Good news:** 95% say that the 5 *Guarantees* improve food security
  - **Caution:** They expose persistent levels of food insecurity in low income families, as nearly all of them utilise some savings for food.

**Graph 6: Spending Priorities of Beneficiaries on their Families**

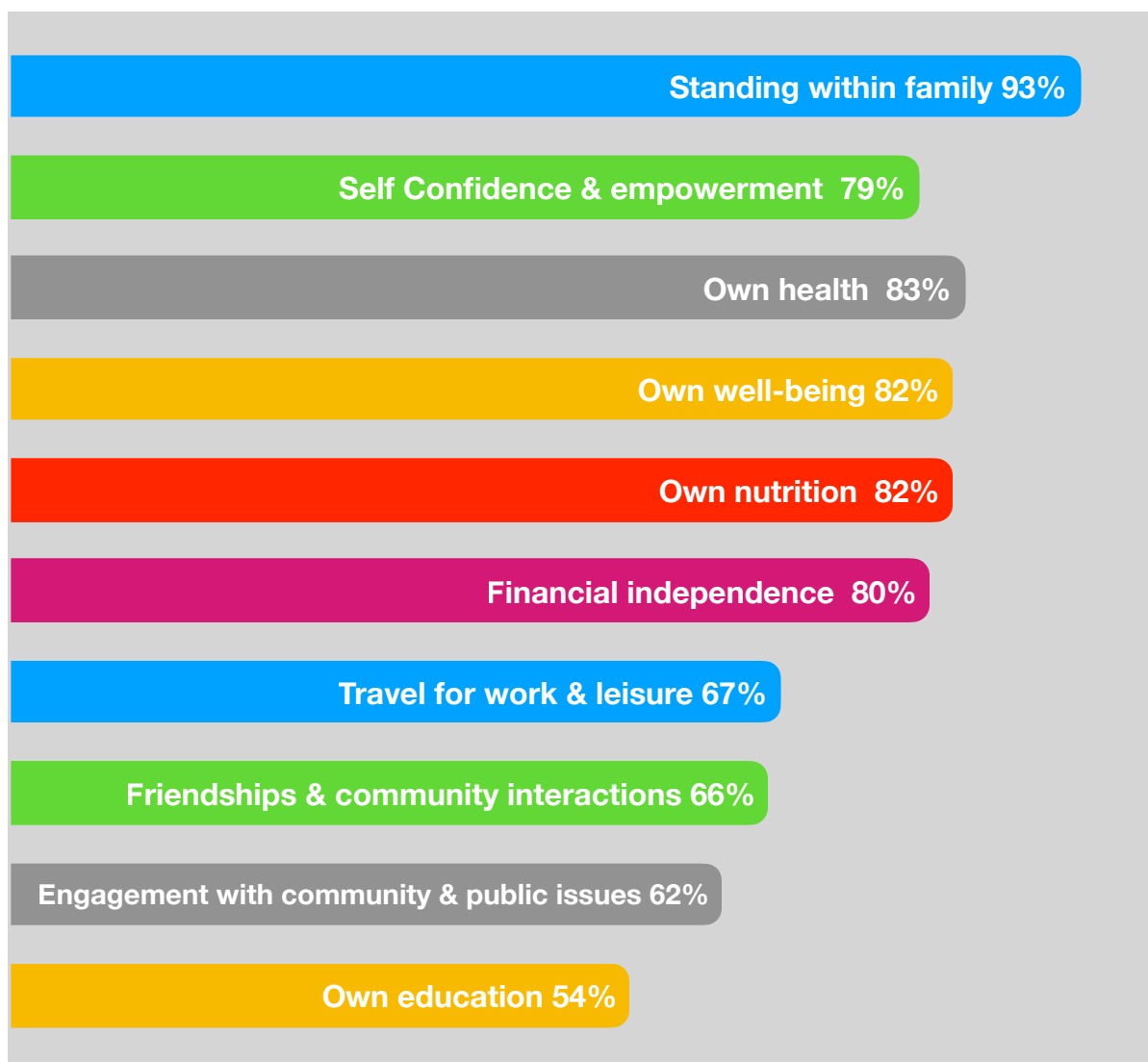


- **SDG 3: Good health and well-being:** Beneficiaries experience high levels of unmet health care and medical needs, with 85% directing funds towards medical expenses, including doctors' visits, hospital bills and medicines. Not surprisingly, 77% of loan repayments through the savings are against healthcare-related debts. See *Graph 6*
  - **Good news:** 90% say that the 5 Guarantees increase access to healthcare
  - **Caution:** They expose gaps in public health for low income families, as 85% need to deploy some savings for medical needs.
- **SDG 1-4 Perception:** *Graph 7* measures the perception of beneficiaries against SDGs 1-4. Better diet contributes to SDG 2 on alleviating hunger. Better healthcare and well-being corresponds to SDGs 3. Reduced financial stress, better diet, health and education all directly weigh into the alleviation of poverty, SDG 1, as per *Table 2*. SDG 4, not only targets more inclusive and equitable access to education, but lifelong learning and skilling, therefore covering both the family's and the women's own improvements in education as seen in *Graph 7* and *Graph 8*.
  - **Good news:** Beneficiaries experience a boost to their quality of life along SDGs 1-4, due to the 5 Guarantees

**Graph 7: Perception of Improvement in Quality of Life: SDGs 1,2,3,4**



**Graph 8: Assessment of Benefits to Self: Gender Equity, SDG5**

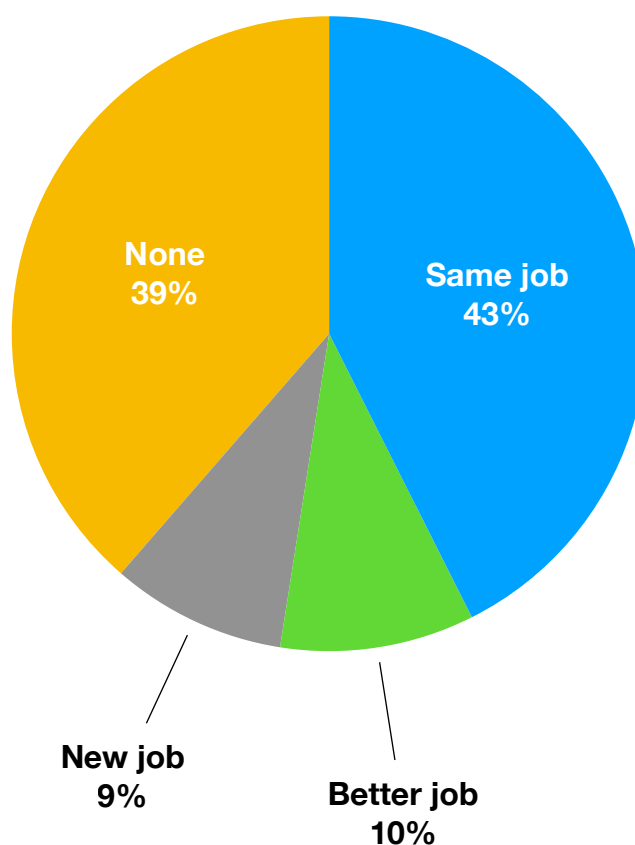


- **SDG 5, Gender Equality:** As per *Graph 8*, over 80% of women reported improvements in personal nutrition, own healthcare and personal financial security. Over half engaged in furthering their education. 84% reported greater financial independence; see *Appendix A, SDG-wise Reports*. 19% found a better-paying job or took up a job due to zero ticket travel, boosting their employment-based earnings. 83% could now travel for better healthcare facilities, and 66% noted that their friendships, community relationships, and engagements with public issues had seen a significant boost. 67% were traveling independently for work and leisure.

A significant 93% reported that their standing had improved within their family, a changed family dynamic. *Gruha Lakshmi* and *Shakti*, also fall under gender equalising policies, valuing unpaid care, and strengthening participation in the public sphere.

- **Good news:** *The 5 Guarantees have boosted self-confidence and empowerment of nearly 80% of beneficiaries.*
- **Caution:** *The vast majority of beneficiaries align expenditures with family needs, rather than self actualisation efforts, indicating under-developed*

**Graph 9: Impact of Zero Ticket Travel on Employment**



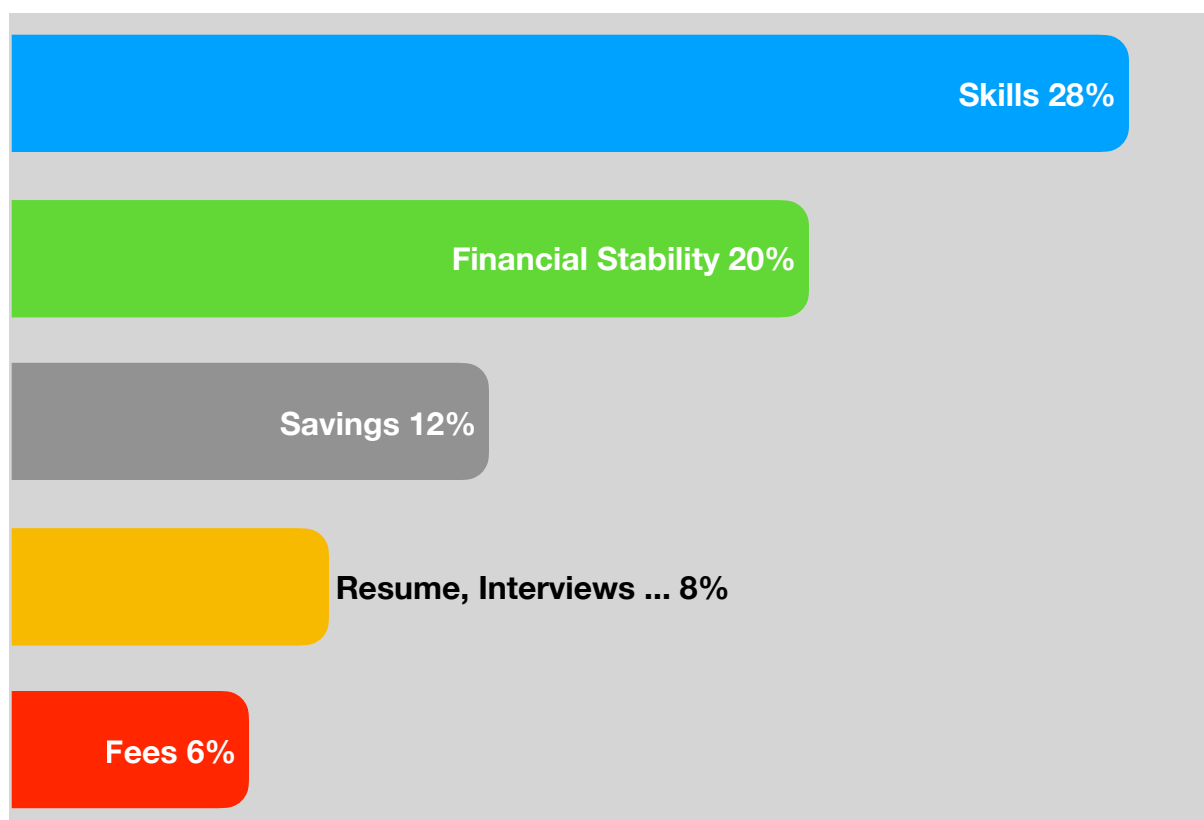
*agency.*

*"Many of us from Chikkaballapur who work in the Bengaluru airport have switched from commuting in shared cabs to buses, due to Shakti. " Respondent, Chikkaballapur*

- **Other SDGs:** SDG 8 is to promote inclusive and sustainable economic growth, full and productive employment and decent work for all. SDG 10 is a goal to reduce inequalities, including, from poverty and gender, and by raising incomes, levelling access to healthcare, education and employment opportunities. *Graph 9*, showcases inclusive employment, thanks to *Shakti*, with 19% of beneficiaries able to access better or new jobs. It also includes youth employment and training, towards which, Yuva Nidhi delivers. Note that the sample size for Yuva Nidhi is low at only 7% beneficiaries. 51% of Yuva Nidhi beneficiaries had enrolled themselves in a private skills development centre and 39% in a government skills development centre. *Graph 10* shows that 42% beneficiaries deploy the Yuva Nidhi allowance towards employment and training, viz., skills, resume, interviews, fees, etc. *Graph 7 and Graph 8* show reduced inequalities in access to health, and education. SDG 11 promotes sustainable urban development with efficient transportation. *Shakti's* saturation amongst respondents in *Bengaluru Urban* is 95%, as per *Graph 17*. The near ubiquitous adoption indicates a large, hitherto, unfulfilled demand in that pool.

- **Good news:** *19% beneficiaries earning anew, or more money from a better job, due to Shakti, is significant and could merit further exploration.*
- **Caution:** *There is not enough data to indicate that Yuva Nidhi improves job prospects although it does offer financial stability, to 20% of beneficiaries.*

**Graph 10: Use of Yuva Nidhi Money**



- **Cumulative Impact:** Each UN SDG has multiple elements against which it is measured, and action targets to achieve outcomes. *Table 2* derives consolidated impressions of beneficiaries on the *5 Guarantees'* impact on SDG elements and action targets. The tabulation is not on achievements or quantum of progress, but simply, which elements and targets the schemes impact, basis their responses.

**Table 2: Cumulative Impact of the 5 Guarantees on SDGs 1-5**

SDG	Elements	Impact	Targets	Impact
SDG-1 No Poverty	Income	Yes	Eradicate extreme poverty	Some
	Education	Yes	Reduce poverty by half	Some
	Food	Yes	Implement social protection systems	Some
	Healthcare	Yes	Basic services, economic, natural resources	Some
	Shelter, Safety, Political Inclusion	No	Climate resilience	Some
	Choice	Yes	Gender-sensitive poverty eradication	Some
	Dignity	Yes	Technology, financial services	No
SDG-2 Zero Hunger	Hunger	Yes	Safe, nutritious food year-round, universally	Some
	Food security	Yes	End under 5 malnutrition, stunting & wasting, malnutrition of seniors, adolescent girls, pregnant & lactating women	Some
	Nutrition	Yes	Sustainable & climate resilient food production	No
	Sustainable agriculture	No	Variety of agricultural, food production & market targets	No
SDG-3 Good Health & Well-being	Health	Yes	MMR & U5MR	No
	Well-being	Yes	Affordable vaccines & medicines	Some
			Universal access to sexual, reproductive health & family planning; health coverage	Yes
			Road safety, pollution; health financing, health workforce	No
			Targets for communicable & non communicable diseases, mental health, substance abuse, tobacco	No
SDG-4 Quality Education	Inclusive, equitable quality education	Yes	Free primary, secondary; equal access to pre-primary; Universal literacy, numeracy; financial skills	No
	Lifelong learning opportunities for all	Yes	Equal access to affordable technical, vocational, higher education	Some
			Eliminate discrimination	Some
			Targets for schools, teachers, higher education & sustainable development	No
SDG-5 Gender Equality	Gender equality	Yes	End discrimination, violence, forced marriages, mutilation of women & girls	No
	Empower women & girls	Yes	Value unpaid care & shared domestic responsibilities	Some
			Ensure full participation in leadership & decision making	Some
			Equal rights to economic resources, property, financial services; reproductive health & rights	No
			Empowerment of women through technology	No
			Adopt & strengthen policies & enforceable legislation for gender equality	Some

### III. Scheme-Wise Insights

**Figure 1 : Scheme-Wise Insights on Beneficiaries and their Families**



88% families eat more meals or more quantity in the meal

**94% feel financially uplifted**



88% beneficiaries see enhanced decision-making role in family.

**95% feel financially uplifted**

73% see improved social standing.



82% used more lights

89% saw improved family relations

**87% saved up to Rs 1000 pm**



65% beneficiaries travel more.

83% access better healthcare.

49% join public programs:  
Gram Sabha, Panchayat, Unions,  
trainings, protests.

**82% saved up to Rs 500 pw**



28% used it to gain skills.

20% used it for financial stability

**69% feel financially uplifted**

**Figure 2 : Scheme-Wise Insights on Beneficiaries and their Families**



83% beneficiaries now get better diet & nutrition

Nomadic Tribes, PVTGs, waste pickers, sanitation workers need one-off inclusion with new enrolments closed.



Elderly women have dignity of life without depending on children for basic expenses & medicines

Erratic disbursements hurt financial planning



92% beneficiaries experienced financial upliftment

Bills format hard to decipher



Brings families together when women meet children in hostels; elderly women meet married children's more often.

Limited coverage, frequency & number of buses

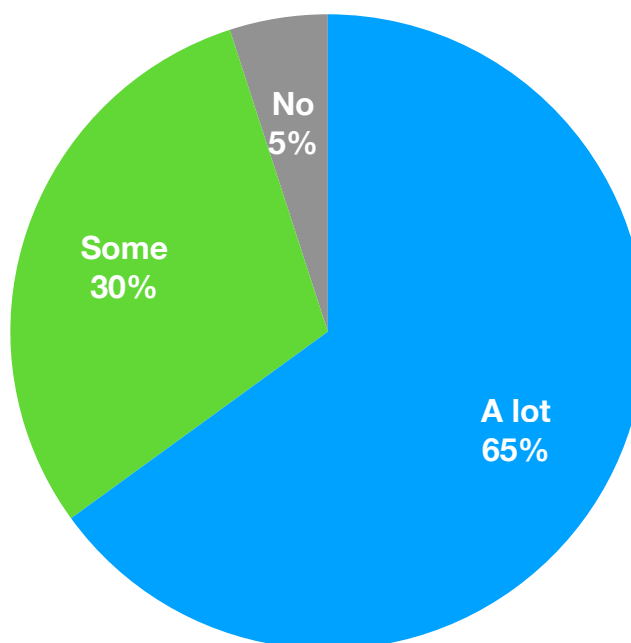


AISHE graduates: 5.4 lakhs/year  
Yuva Nidhi: 1.7 lakhs beneficiaries  
30% of graduates unemployed!

7% surveyed availed scheme

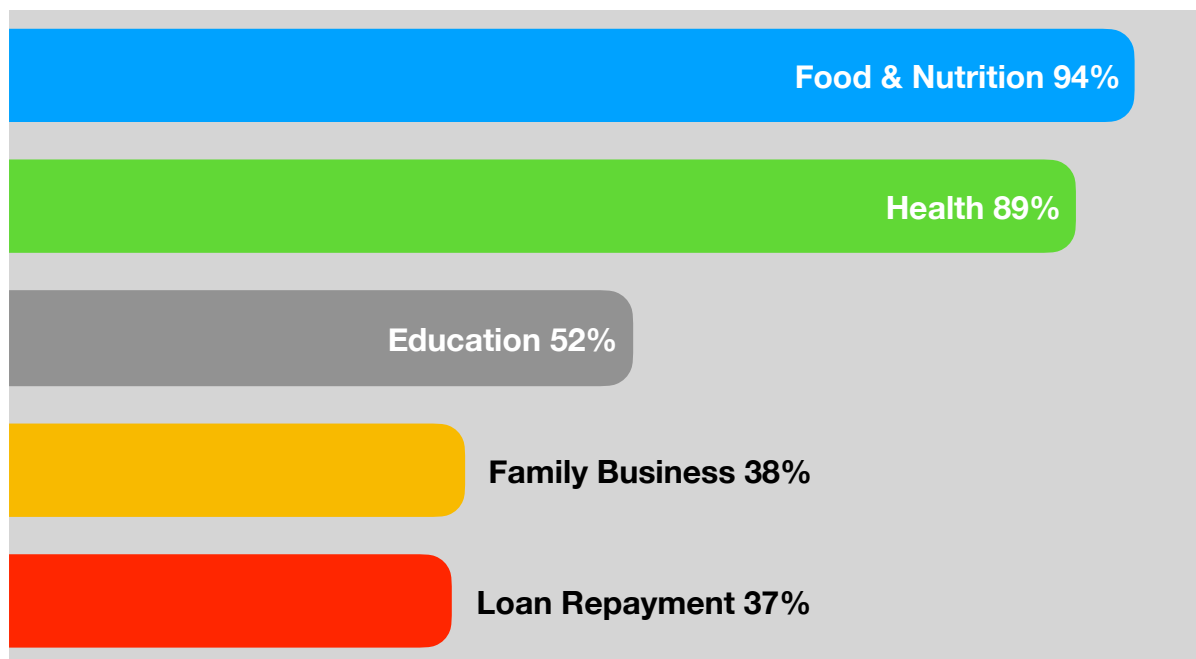
- **Spotlight on Gruha Lakshmi, Shakti and Gruha Jyoti:** *Gruha Lakshmi and Shakti*, specifically target female beneficiaries their empowerment and independence. The combination of money at hand and free mobility, has opened up opportunities and benefits for women themselves, and their families. It allows them to reach healthcare facilities, and spend on medicines and tests. It enables better education for their children, purchase of educational materials, and access to farther away colleges and hostels. *Gruha Jyoti's* free baseline electricity has improved beneficiaries's well-being and family relationships, relieving strain from economising on domestic appliance use during peak hours.
- **Gruha Lakshmi Insights:** 95% beneficiaries report financial upliftment; see *Graph 11*.

**Graph 11: Financial Upliftment due to Gruha Lakshmi**



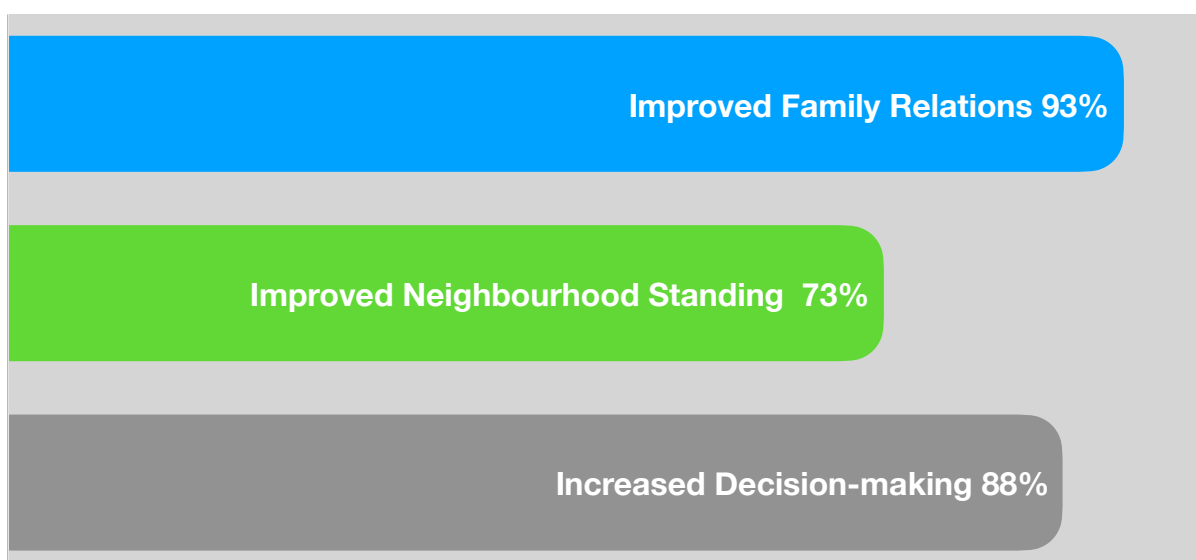
The spend of Gruha Lakshmi money is shown in *Graph 12*. This mirrors the overall spend of beneficiaries' savings from the 5 *Guarantees*, as per *Graph 8* from the earlier section on the **Impact on SDGs**. There is consistent devolution of household budget for supplementing diet and nutrition, by 94% of the women, pointing to food insufficiencies. Healthcare dominates as the next most cited expense, with nearly 90% using it towards medicines for the family, consultations and tests. Over half the beneficiaries use it for children's education, and over a third, contribute to their family business. The red flag is that nearly 40% apportion it towards debt reduction.

**Graph 12: Spending Priorities of Women Using Gruha Lakshmi Money**



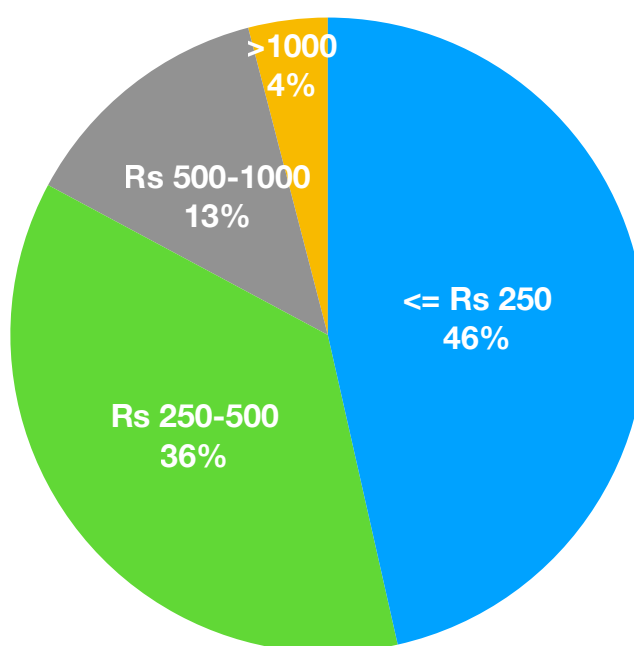
*Graph 13* captures the benefits that women derive for themselves from *Gruha Lakshmi*, with close to or over 90% reporting that their relationships with their own family have improved, and increased influence on family decisions. Such is the toll from being forced to demand money for every household need, which is by relieved by provision of monthly basic income, via *Gruha Lakshmi*.

**Graph 13: Assessment of Gruha Lakshmi's Benefits to Self**



- **Shakti Insights:** In the earlier section on the **Impact on SDGs**, *Graph 9*, showcased that 19% of beneficiaries had secured a better-paying job or a new job due to zero ticket travel, boosting their employment-based earnings. Beneficiaries also see savings from cost-free travel, as per *Graph 14*, with over 80% saving up to Rs 1000 per week from *Shakti*.

**Graph 14: Weekly Savings from Shakti**



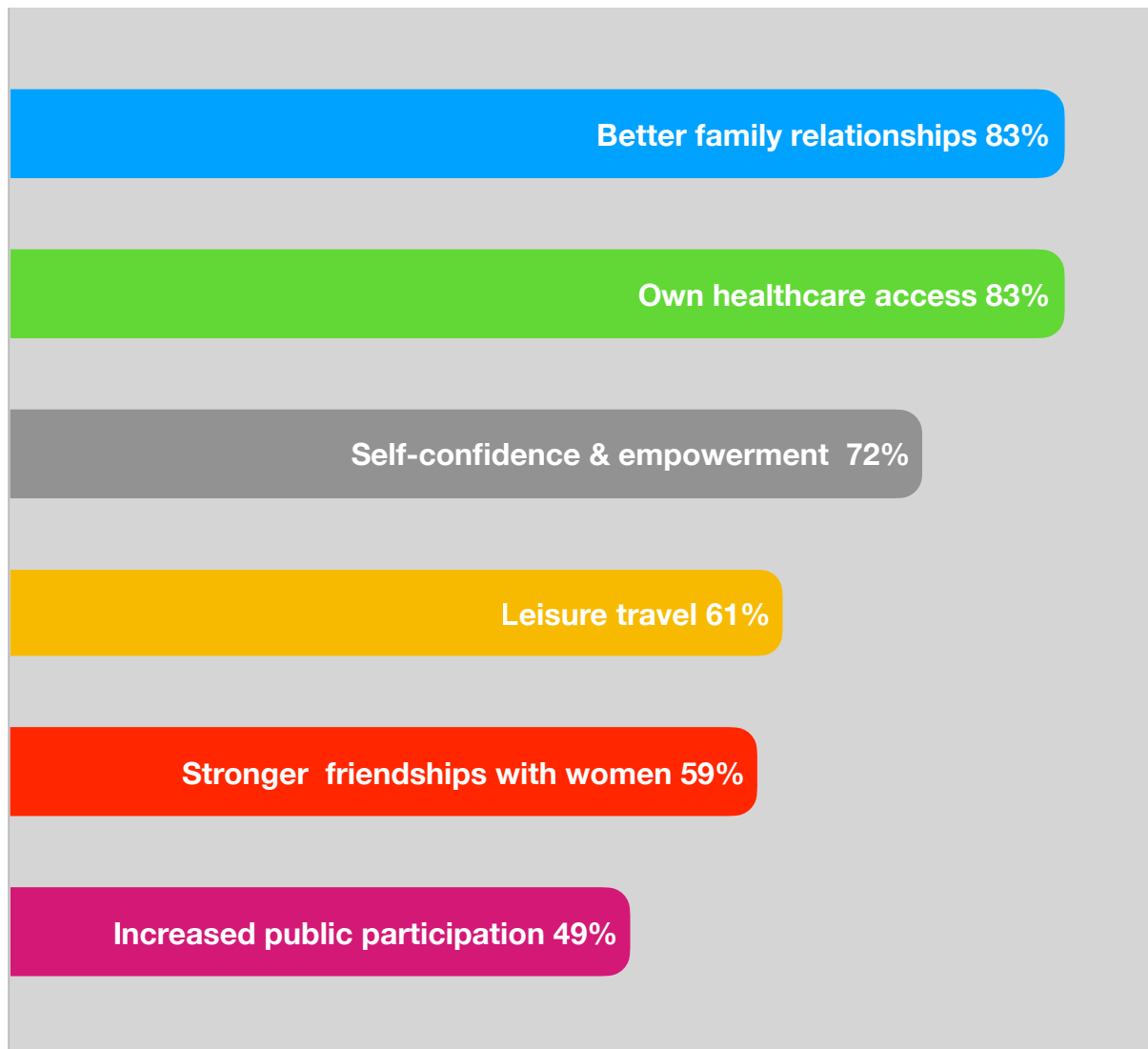
As per *Graph 15*, over 80% of women reported greater access to clinics, doctors, medicines and hospitals for their own healthcare due to the independence of mobility bestowed by *Shakti*. 83% also reported improved family relationships, with the dependence for travel eliminated, or reduced.

Beneficiaries could visit their children in hostels more frequently and meet their maternal family members without having to ask their husbands to sponsor travel and expenses. Elderly women were able to visit their married children without being dependent on sponsorship.

Note that this is a combination effect. The subscription to *Gruha Lakshmi* augments their freedom of movement due to *Shakti*, by providing, 'walking around money.'

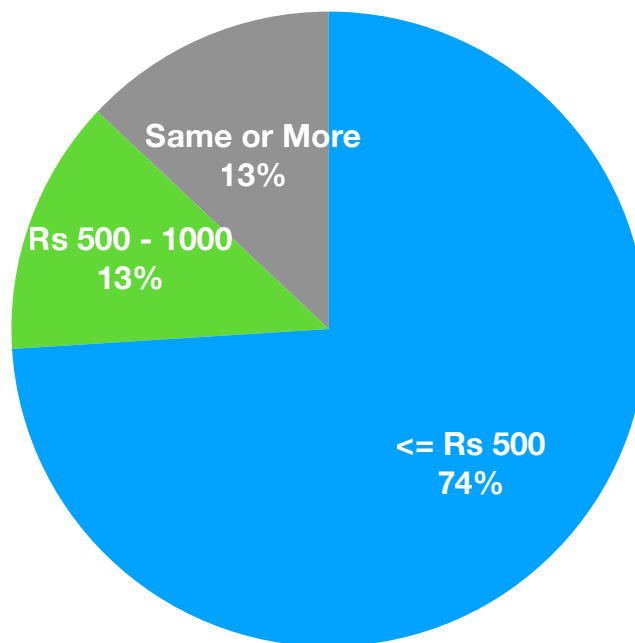
Women were able to travel for household purchases at markets, sightseeing, etc., together, as friends that almost 60% felt built their sisterhood. This new-found adult agency gave beneficiaries a dignity that 72% reported as boosting their self-confidence and empowerment

**Graph 15: Assessment of Shakti's Benefits to Self**



- **Gruha Jyoti Insights:** The earlier section on the **Scheme-Wise Insights**, *Figures 1 and 2* captured that 89% of beneficiaries felt that their relationships within the family improved and 92% experienced financial upliftment from *Gruha Jyoti*. *Graph 16* captures the savings accrued, with 87% benefitting, leading to their financial upliftment. 30% saw and increased use of appliances, as per *Table 3*, 43% purchased new appliances, and 9% saw decreased use of appliances, as per *Appendix A*, *Scheme-wise Reports*. Women also reported increased say in family decisions (86%).

**Graph 16: Monthly Savings from Gruha Jyoti**

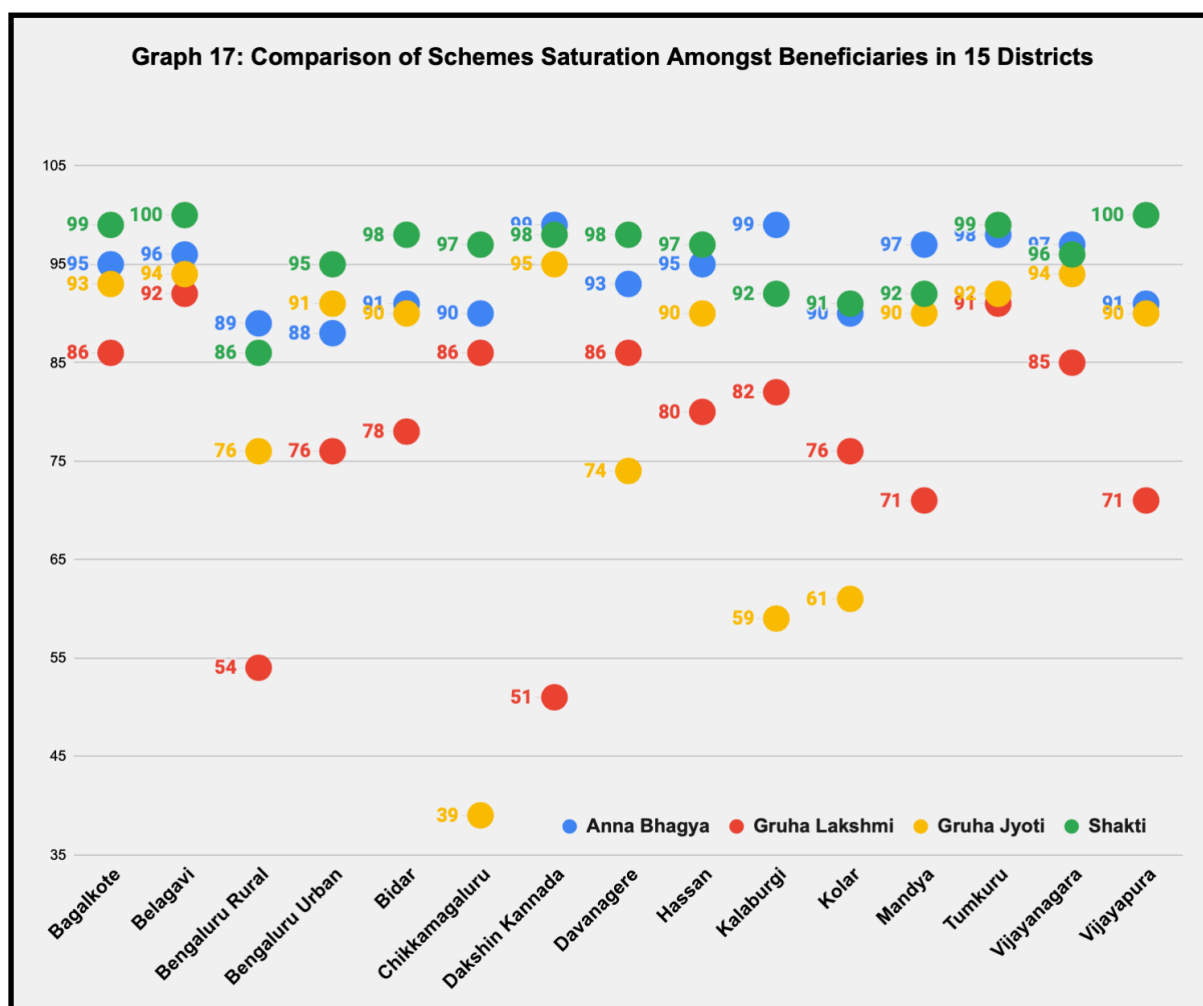


**Table 3: Increase in use of Appliances due to Gruha Jyoti**

	Appliance	% Increase	
	Lights	82%	
	TV	79%	
	Heater	26%	
	Refrigerator	21%	

#### IV. District-wise Insights

- Scheme Saturation Amongst Respondents:** *Graph 17* is a scatter plot of the saturation of each of the 5 *Guarantees* in the fifteen districts amongst respondents. *Anna Bhagya* saturation, in blue, has a median of 95%. *Gruha Lakshmi*, in red, has a median of 80%; *Gruha Jyoti*, in yellow, has a 90% median, and *Shakti*, in green, has a 97% median. Districts falling well below and above the median signal efficiency and effectiveness quotients.
- Bengaluru Division:** *Bengaluru Urban* and *Tumkuru* fall around the median on all schemes. Despite churn from migration and shifting of residences, *Bengaluru Urban* seems to have on-par delivery. In *Kolar*, *Gruha Jyoti* saturation in the sample is 29% points lower, indicating serious access gaps. *Bengaluru Rural* shows poor penetration of three schemes, indicating a pattern of suboptimal delivery. Its *Shakti* use is the worst in Karnataka, at 11% points lower. *Gruha Jyoti* is 14% points lower, and *Gruha Lakshmi* is 26% points below, amongst the beneficiary pool.



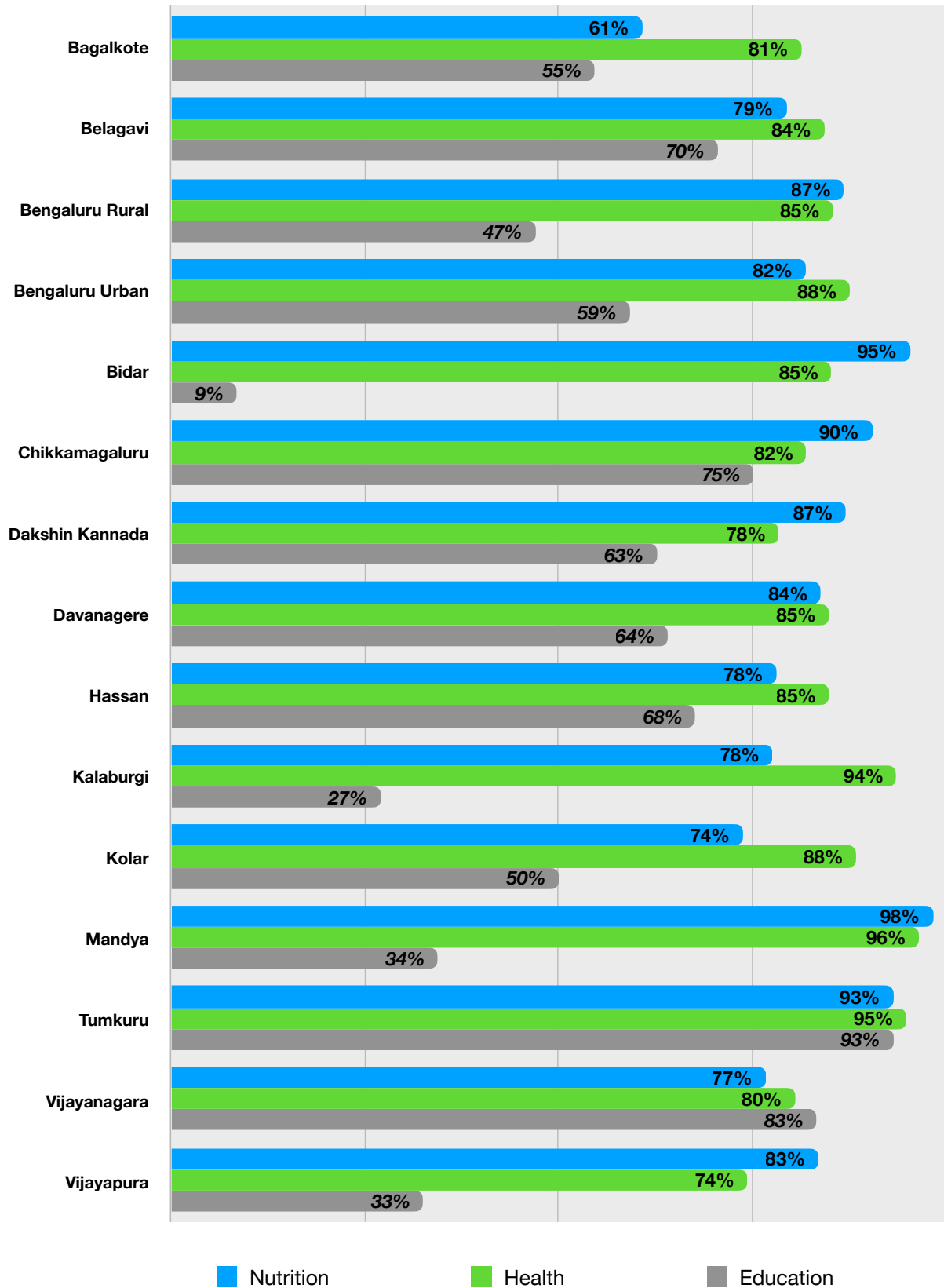
- **Mysuru Division:** *Hassan* falls right atop the median for all four schemes. *Gruha Lakshmi* saturation in *Dakshina Kannada* deviates at 29% points lower, while *Gruha Jyoti* saturation in *Chikkamagaluru* deviates at 41% points below the median in the sample pool. Both point to potential delivery issues. *Mandya* shows a slight dip for *Gruha Lakshmi*.
- **Belagavi Division:** *Bagalkote* follows the median on four schemes. As to *Belagavi* and *Vijayapura*, both have relatively low, and comparable income levels. While the former is 12% points above the median on *Gruha Lakshmi*, the latter is 9% below, pointing to potential delivery issues.
- **Kalaburgi Division:** *Bidar* and *Vijayanagara* have all four schemes saturated along the median. *Kalaburgi* is 31% points below the median on *Gruha Jyoti* implementation, pointing to delivery issues.
- **Impact on Women:** *Graph 18* compares the impact of the 5 Guarantees on women's personal (not family) nutrition, health and diet improvements, across samples in all districts. *Graph 19* compares the impact of the 5 Guarantees on women's personal well-being, financial security, and, self-confidence and empowerment, across all sampled districts. The median for perceived improvements to nutrition and diet is at 83%, health, doctors, medicines, etc., is at 85%, and education, training, skilling, etc., is at 59%, well-being is at 85%, financial security, is at 84% and, self-confidence and empowerment, is at 81%. Note that even when data points are below the median, they are still indicative of improvements, albeit smaller improvements.
- **Bengaluru Division:** *Tumkuru* is head and shoulders above the median, and at over 90% across all parameters, it signals a high level of benefits accruing to beneficiaries in the district. *Bengaluru Rural* falls below the median on education. *Kolar* falls below on education, and slightly below on nutrition as well, but fares well on financial security. *Davanagere* (64%), outperforms the median on education, well-being, financial security and empowerment.
- **Mysuru Division:** *Mandya* outperforms the median on all parameters, except education, which is 25% points below an already low median of 59%. *Hassan* (68%), betters the education median but falls below by 12% points in financial security and empowerment. *Dakshin Kannada* is on the median on other parameters but 12% points below on empowerment. Three-fourths of beneficiaries rate the 5 Guarantees as improving their education, in *Chikkamagaluru*, the highest in Mysuru division. It is also ranked high for self-confidence and empowerment.

- **Belagavi Division:** On nutrition, *Bagalkote* falls 22% points below the median. This means that beneficiaries in *Bagalkote* are not getting enough boost to their nutrition from the 5 *Guarantees*, compared to other districts. This could point to delivery issues. *Belagavi* beneficiaries have above the median improvements to their education but below par increases in well-being, financial security, and empowerment. *Vijayapura*, which is a low HDI district, falls below the median on all parameters except women's nutrition.
- **Kalaburgi Division:** *Bidar* (95%), is high impact on beneficiaries' nutrition but falls below by 50% points in education. Likewise, *Kalaburgi* shows an almost 10% point higher impact on women's health but falls 32% points below on education. *Vijayanagara* beneficiaries spring a surprise with 83% women rating the 5 *Guarantees* as improving their education.
- **Impact on Employment** *Graph 20* shows the impact of *Shakti* on beneficiaries' employment. When the penalty due to the cost of mobility is removed, 34% women report better new or better employment in the *Bengaluru Urban*, and 44% more in *Chikkamagaluru*. Over a fifth of women report improved employment in *Dakshin Kannada and Mandya*, and over a fourth in *Hassan and Kolar*.
- **Impact on Families:** *Graph 21* shows the spending priorities of the money saved and received through the 5 *Guarantees* across districts. Purchase of food items causes the highest spend across all districts, although *Dakshin Kannada, Bengaluru Rural and Vijayapura* spend below the median. With a low per capita income, and an HDI ranking of 23, out of 30 districts, as per Government of Karnataka's 2022 *Human Development Index Report*, *Vijayapura's* expenditure on diet is hard to rationalise.

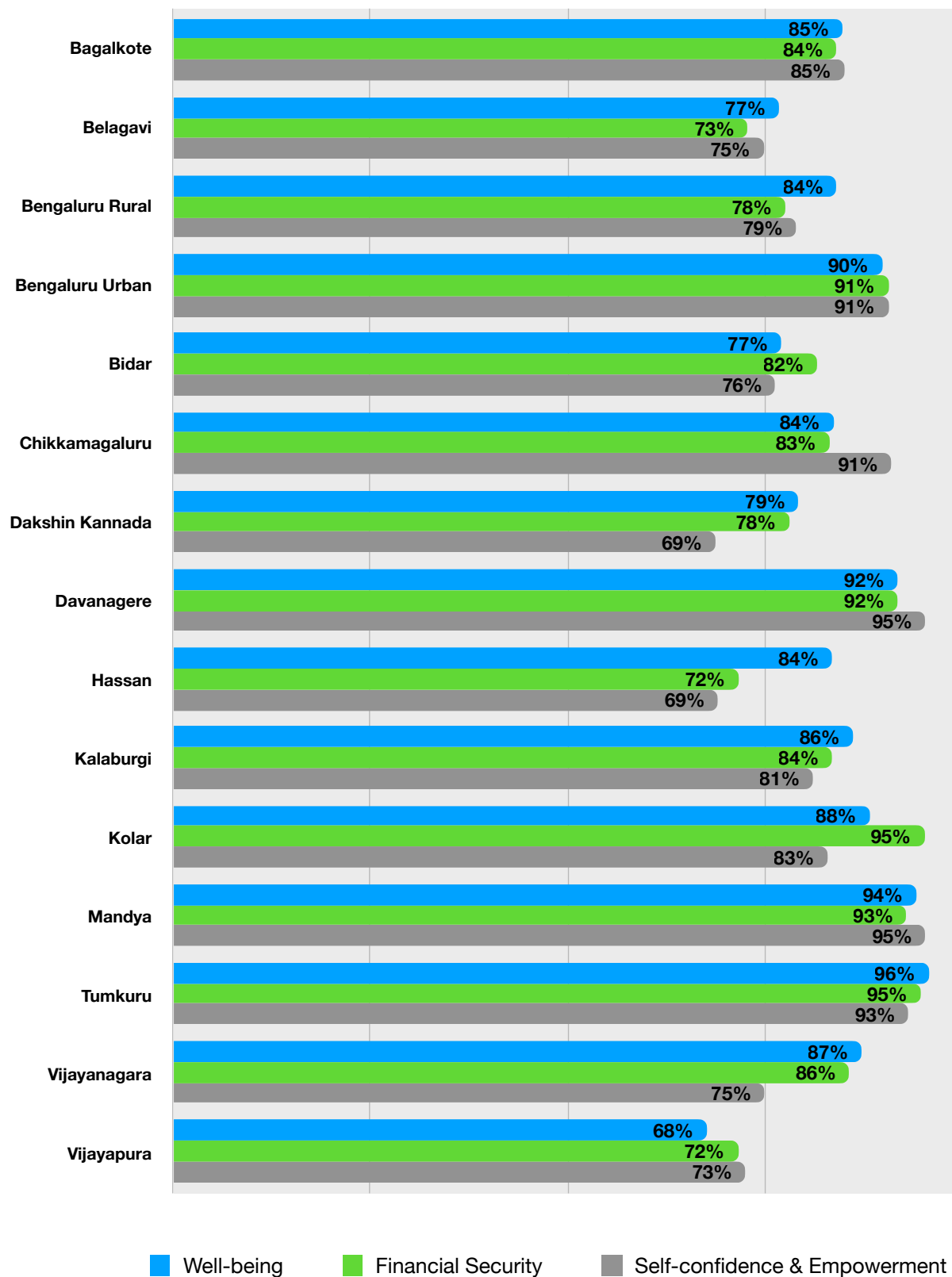
Health expenditure is also very high across all districts. Exceptions include *Dakshin Kannada*, and *Bengaluru Rural*, each at 10% and 20% points lower, perhaps due to higher HDI and income. *Belagavi*, is 20% points lower on health spend, even with a health index within the bottom five as per the 2022 HDI report.

Loan repayments are the most worrisome. The lowest percent of beneficiaries making payments are in *Bidar* (14%), *Kalaburgi* (6%) and *Tumkuru* (13%), and the highest are in *Belagavi and Hassan* at 46%, and *Davanagere* at 66% of beneficiaries!

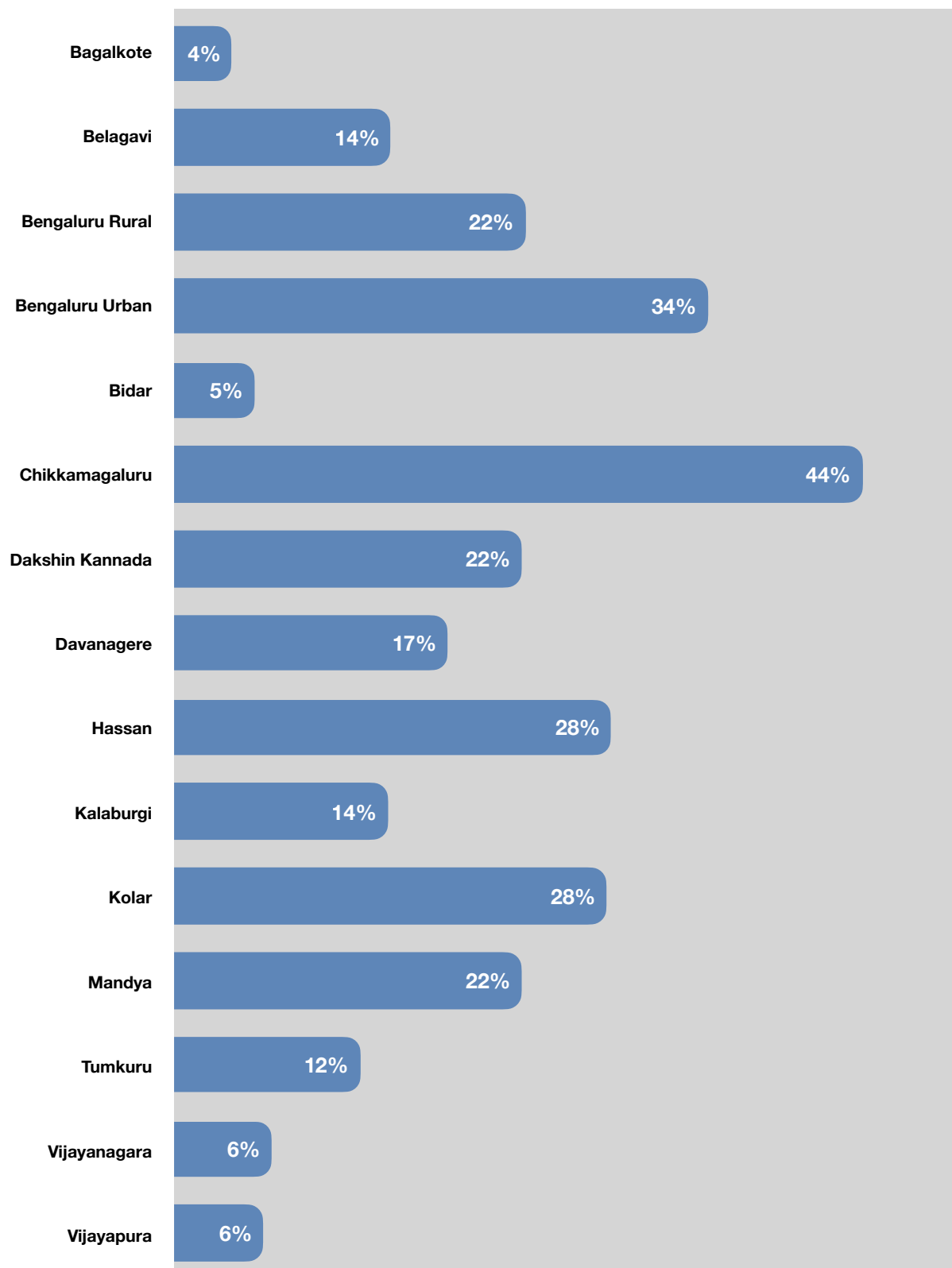
**Graph 18: District-wise Perception of Improvement of Own Nutrition, Health & Education**



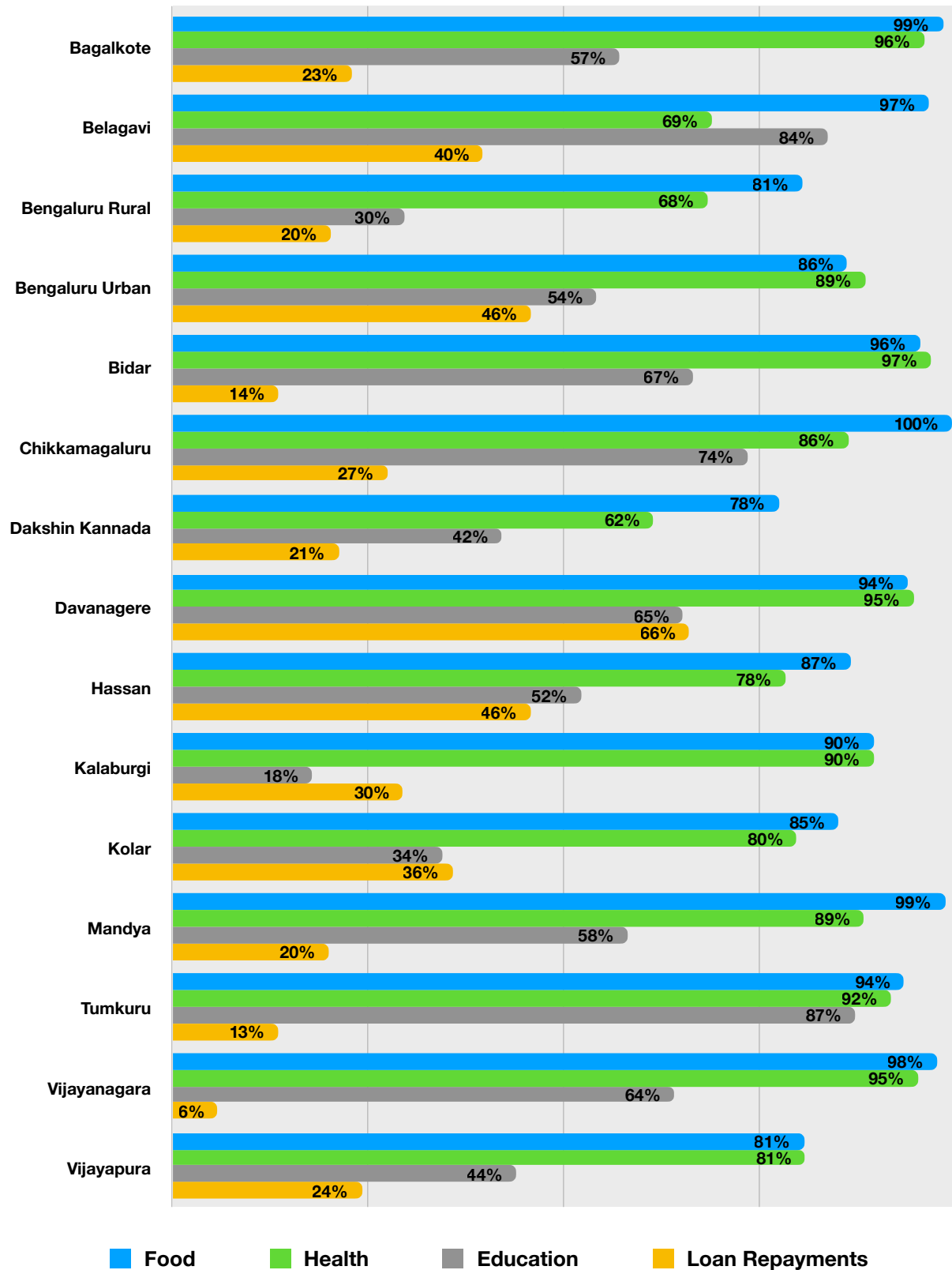
**Graph 19: District-wise Perception of Improvement of Own Well-being, Financial Security, Self-confidence & Empowerment**



**Graph 20: Shakti's District-wise Impact on Employment -  
New or Better-paying Job**



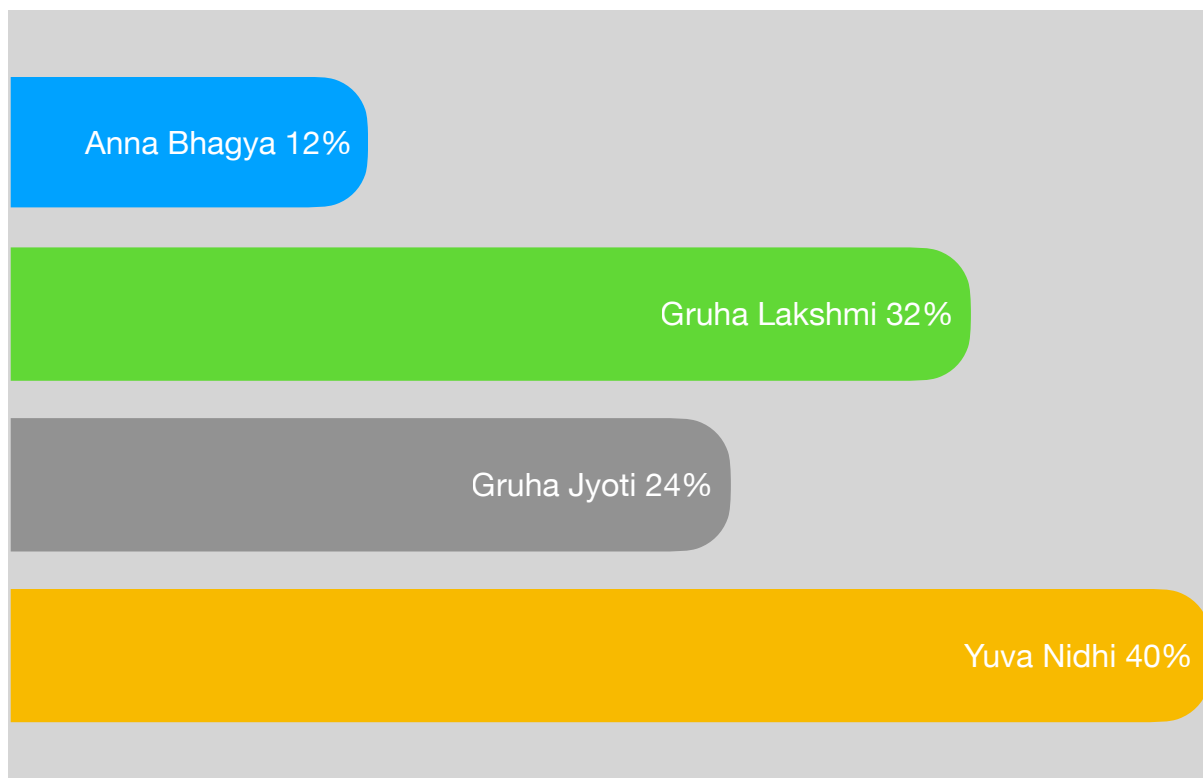
**Graph 21: District-wise Spending Priorities of Women on Families**



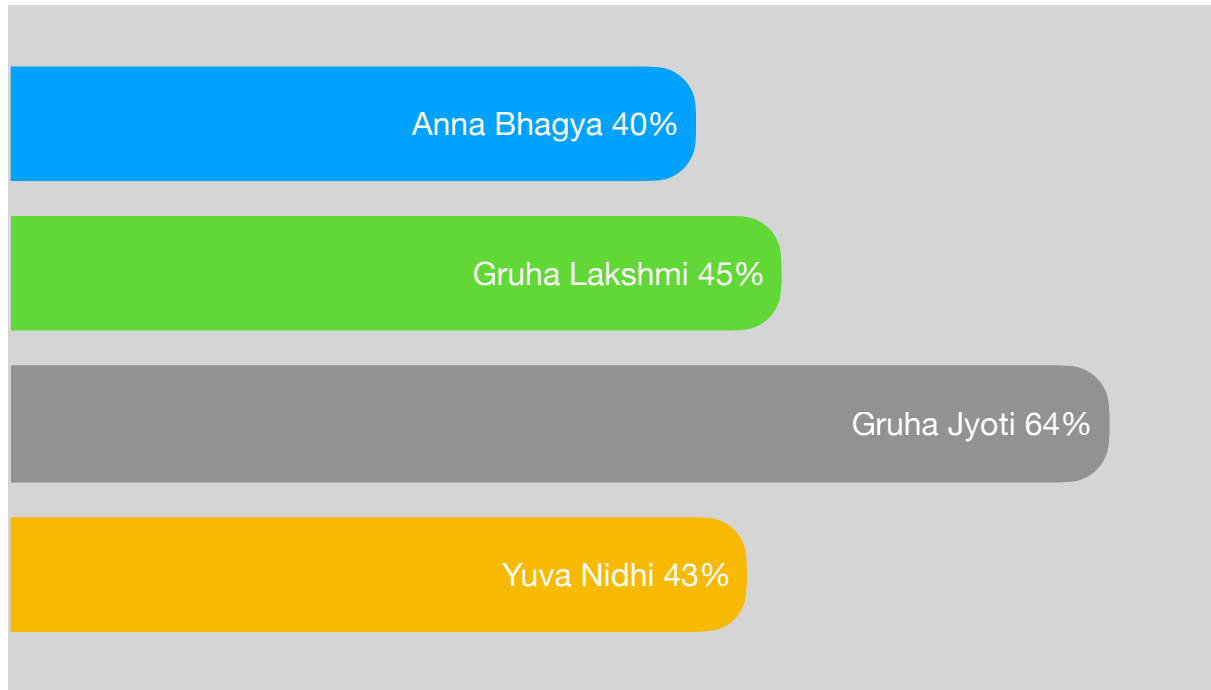
**V. Delivery Process Insights:** Of the various parameters surveyed, this section highlights two metrics that denote process efficiencies in availing the 5 *Guarantees*.

- *Graph 22* captures the percentage of beneficiaries who experience delays of over 3 months between their application, and receipt of the first instalment of the benefit. *Yuva Nidhi* delays are by design with a mandated buffer period of unemployment but with *Gruha Lakshmi*, almost a third experience high delays after enrolment.
- *Graph 23* shows the percentage of beneficiaries unaware of grievance redressal mechanisms, i.e., they have no idea who to contact if they face problems with the scheme. All schemes have a low grievance redressal awareness, with over 40% of beneficiaries unaware. *Gruha Jyoti* is the most problematic at 64%. This could be linked back to women's complaints of the lack of readability of bills as well.
- *Table 4* captures some common process hurdles faced by respondents in scheme application, usage and delivery

**Graph 22: Beneficiaries Experiencing Delays >3 months for First Instalment**



**Graph 23: % Beneficiaries Unaware of Grievance Redressal Mechanisms**



**Table 4: Process Hurdles Feedback**

Income Tax Returns	If they ever filed IT returns for compliance or loans, paid fines to IT for delayed PAN card linking, they are treated as IT payers
Ration Cards	If ration card details change due to death, marriage, etc., application is rejected.
Socialisation Barriers	Women unaccustomed & uncomfortable with forms & documentation, like scheme applications, electricity bills. This makes them rely on males to assist.
Technology Hurdles	Struggle to parse bank SMSes in English, use ATMs. Prefer post-office/bank to withdraw with Kannada assistance

**VI. Stakeholders' Insights:** *The Qualitative Report, Appendix B*, compiles ecosystem stakeholders feedback. This includes bus conductors, Anganwadi workers, CDPOs, etc., who are responsible for on-ground delivery of schemes, and in close interaction with the community. They believe that the 5 *Guarantees* have immensely benefitted the most marginalised, like the landless, wage labour, elderly destitute, etc.

They observe that women use the schemes and the savings thereof, to manage their daily needs, and especially for the purchase of milk, pulses, eggs, etc. They notice that the usage is more directed at the daily financial exigencies rather than long-term investments.

At the same time, their observations with mobility miss the tangible benefits that the women themselves report, in terms of cost, time and utility towards health, education and employment. Instead, they notice the patterns around the quantum, variety of use and social participation; more women travel, women travel more, women travel with families, women travel together, women travel for work and leisure, etc. They do spot increased use for commuting, by casual labour, garment workers, daily wagers, small-scale entrepreneurs, etc.

Stakeholders consistently reported perceptible improvement in women's self-reliance, confidence, financial and household decision-making capacity and autonomy.

*"Women here making decisions themselves, which has improved the economic status of the household. They take responsibility for the household and using this money to pay off the interest on loans, and for their children's fees and other household items such as vegetables"*  
- Ecosystem Stakeholder, Dakshina Kannada

## 6. Recommendations

- I. **Ease of Access** : Women heads-of-households tend to be older, with two-thirds over 35 years of age and three-fourths educated below or at tenth-standard levels. Their primary port of call for access and grievances are other people. They avoid apps and online access.

**Action:** Provide information through Panchayats, Anganwadis, post-offices, banks and other local channels with human interfaces to improve gender-equitable governance.

- II. **Financial and Digital Literacy:** Being older and lesser educated, recipients' financial and digital literacy is low. Providing learning opportunities via Anganwadis, Panchayats, and SHGs, for basic financial, mobile, computer and technology (ATMs, Whatsapp, etc.) literacy can bridge the gaps in the gender equality chain.

**Action:** Provide skills via Anganwadis, Panchayats, and SHGs, for basic financial, mobile, computer and technology (ATMs, Whatsapp, etc.) literacy .

- III. **Hunger and Health:** 90% beneficiaries spend their savings from the 5 *Guarantees* on food and 85% on healthcare. This indicates significant unmet dietary (pulses, protein sources, vegetables, fruits, eggs, milk, meat) and healthcare needs in lower-income families. As per *NFHS 5*, Karnataka lags behind Tamil Nadu and Kerala on women and children's hunger, BMI, malnutrition, stunting, and anaemia. While the guarantees improve access to food and healthcare (section on **SDG-wise insights**), it is unclear whether this is sufficient to bridge the shortfalls cited in *NFHS 5*.

**Action:** Conduct a detailed consumption expenditure survey to study gaps in diets and nutrition, beyond grains and, accessible healthcare for further policy formulation

- IV. **Anna Bhagya Refinements:** Enrolment and revision windows have been closed for two years, impacting the most downtrodden, the worst.

### **Actions:**

- Make exceptions for those at high risk of deprivation, like, nomadic tribes, PVTGs, waste pickers, sanitation workers for one-off inclusion.
- Allow updates of ration cards to reflect deaths in the family. This reduces inclusion errors. In addition, reconcile the state's Death Register with the recipient database.
- Compare the *Anna Bhagya* database against *Gruha Lakshmi*, which is recent and verified, and authenticate those not on the latter. This reduces leakage.
- *Note: Even as the survey proceeded, there was clear preference for grains over DBT. This has been implemented*

V. **Gruha Lakshmi Refinements:** Erratic payments have resulted in lack of predictability, hampering financial planning. This distorts monthly financial planning and precludes the longer-term plans for women's employment and entrepreneurship.

**Actions:**

- Ensure monthly transfers for timely loan repayments, school fee instalments, etc.
- Transfer cash like clockwork to allow women to participate in co-operative entrepreneurship programs (Kerala's *Kudumbashree* model), acquire business assets or essential appliances on instalments from private financial institutions
- Disseminate monthly DBT status through accessible channels like Bangalore One, Karnataka One, and Grama One, even for delays, and IVRS confirmation of credited funds, to improve experience.
- Fix exclusion errors for those who may have once filed IT returns (and no longer do), or paid fines to the IT department for delayed PAN card linking, to improve saturation and reduce exclusions.

VI. **Shakti Refinements:** *Shakti* naturally converges Karnataka's economic growth trajectory and environmental goals. At 96% saturation, nearly all beneficiaries have used public buses as possible, instead of higher-carbon-footprint private transport. In places like Chikballapur and Bengaluru, women have switched from private to public buses. Indeed, 13% beneficiaries are newly minted users of public transport after *Shakti*.

**Actions:**

- Increase the number of buses, frequency and rationalise routes to further boost women's employment over and above the measured 19%.
- Calculate and publish the savings due to *Shakti* on Karnataka's and Bengaluru's climate footprint for credit against environmental goals.

VII. **Gruha Jyoti Refinements:** Women find the bill format esoteric and hard to decipher. As a result, they are unable to calculate their savings, and find it further complicated if they have payment arrears

**Action:** Simplify the format in calling out charges, subsidies, arrears, and, savings due to Gruha Jyoti to align consumers perceptions with the electricity departments.

VIII. **Yuva Nidhi Refinements:** Investigate what fraction of recipients found a job in six months and tweak or expand the scheme accordingly. As things stand, it has narrow applicability.

## IX. Districts:

- *Bengaluru Rural* has low penetration of *Gruha Lakshmi*, *Gruha Jyoti* and *Shakti* amongst respondents **may need probing for administrative and delivery issues**.
- *Kolar's Gruha Jyoti* saturation is low, and may point to **delivery sub-optimalities**.
- *Kalaburgi* is the only district where over one-third of families face **food insufficiency** despite an enhanced *Anna Bhagya*. Only 64% eat more meals or more per meal, versus 88% across the state. This **needs further investigation**. *Gruha Jyoti* under-penetration must be **examined for access issues**.
- *Bagalkote* beneficiaries spend 22% below the median on own **nutrition (pulses, vegetables, milk, eggs, meat, etc.)**. In contrast, beneficiaries in other richer and poorer districts spend 10-20% more on personal nutrition. It requires **follow-up**.
- In *Hassan and Davanagere*, half to two-thirds beneficiaries report loan repayments, which could indicate a **brewing debt crisis, and requires serious examination**.
- *Belagavi's intensity of poverty requires a careful look*. Beneficiaries report 11% lower financial security, half of them spend on repaying loans, and it has very low health spend, even though it is in the bottom third of the HDI ranking.

**X. Guarantees Communication:** Beyond the positives, public and media perception has led to flawed branding of the 5 *Guarantees* as, 'freebies,' rather than as social security and welfare. This needs to be rectified. Further, while the fiscal efficiency of the schemes is not studied here, measures that reduce impact on the exchequer, must be widely publicised. This will help ameliorate concerns of a section of public and media, and reshape their perceptions. Additionally, 80% of beneficiaries who avail *Gruha Lakshmi*, avail four schemes, so the *Gruha Lakshmi* database lends itself to women-specific messaging.

### Actions:

- Emphasise the financial savings, benefits to nutrition, health, education, mobility, and quality of life as per beneficiaries' own perceptions, in *Graphs 7 and 8*. Audience must include the beneficiaries themselves, general public, and media.
- Position *Gruha Lakshmi* as basic income for unpaid household labour, an entitlement. Currently, it is positioned as financial security for women, casting it as patronage. This makes some recipients feel 'undeserving' as their husbands earn.
- Augment *Gruha Jyoti* with an additional layer of self-attestation, solemnly affirming economic privation to avail. This sends a message of a cost-conscious state and places some responsibility for probity on citizens.

## 7. Conclusions

*"I earn Rs 1500 per month from Beedi work which is not enough for my needs and it is awkward to ask my sons. Gruha Lakshmi covers my medical needs for high BP, diabetes medicines and household expenses." — Senior Citizen Beneficiary, Dakshin Kannada*

The Karnataka-wide mixed methods study evaluated the 5 *Guarantees* of *Anna Bhagya*, *Gruha Lakshmi*, *Gruha Jyoti*, *Yuva Nidhi* and *Shakti*, against their stated objectives of food security, basic income, baseline electricity, unemployment insurance, and free mobility. Over and above welfare of economically distressed families, the schemes were also introduced to address gender inequalities and create opportunities for women to empower themselves, and the study assesses the same. The study was also designed to elicit responses that align with SDGs 1-5 where the schemes overlap.

- **Stated objectives:** As per the study, the 5 *Guarantees*, do cumulatively meet the stated objectives of improving food security, providing basic income and free mobility to women, baseline electricity to families, unemployment insurance to youth, for beneficiaries.
- **Gender gaps:** The combination of *Gruha Lakshmi*, *Anna Bhagya*, and *Shakti*, cumulatively enhance various aspects of beneficiary lives, including food, social security, mobility, financial independence and autonomy. They narrow gender gaps in nutrition, health, education and agency.
- **SDGs 1-5:** The 5 *Guarantees* stack up well against SDG 1-5 targets, and a select set of SDGs beyond those, directly addressing nuanced issues like gendered poverty alleviation via *Gruha Lakshmi*, and climate resilient gateways to public life and economic opportunities via *Shakti*. The guarantees also impact SDGs 8, 10 and 11, i.e., access to employment, reduced discrimination, and sustainable urban development, positively. This study does not quantify the impact against SDG targets.
- **Employment:** In their current design and deployment, none of the three schemes, *Shakti*, *Yuva Nidhi*, and *Gruha Lakshmi*, result in increases in large-scale employability, employment and economic growth. All three enable the seeking of a better or new job, and stemming economic distress but do not present evidence of increasing economic outcomes. They have the potential to catalyse employment in scale but will need redesign. Recommendations are given in the earlier section.
- **Loan Repayments:** Financial distress is evident across all districts, averaging at 29% of families, and is particularly pronounced in some. While the 5 *Guarantees* are useful in making a dent against debt, the malaise needs targeted interventions to address.

- **Schemes:** Barring *Yuva Nidhi*, all schemes have powerful outreach and high saturation levels in the sample pool, indicating ease of access and high relevance to public needs.
  - *Anna Bhagya*'s enhanced food-grains provision has proved to be perceptive policy but continuing spend on food and nutrition from the other benefits, suggests, it only needs to be augmented.
  - *Gruha Lakshmi* is consequential policy for these women, radically improving diets, access to health, and education, while preserving dignity, and enhancing their decision-making, and family standing. It has served family needs as well.
  - *Shakti*, the insertion of free mobility as a definite component of gender equity is a root-cause approach that has yielded benefits beyond what was envisaged for women's independence. It has forged family relationships, female friendships, and participation in public life, along with expanded earnings, and increased access to health and education that fillip women's empowerment in multinomial ways. It has also benefitted the family as a whole despite being offered only to women.
  - *Gruha Jyoti* has increased lower economic-strata families' access to a basic amenity, with increased usage of lights, coupled with monthly savings.
  - *Yuva Nidhi*, as advertised has enabled skilling and rendered a modicum of financial stability when unemployed. Its prevalence is limited.
- **Districts:** In their current design and deployment, none of the three schemes, *Shakti*, *Yuva Nidhi*, and *Gruha Lakshmi*, result in increases in large-scale employability, employment and economic growth. All three enable the seeking of a better or new job, and stemming economic distress but do not present evidence of increasing economic outcomes. All three schemes have the potential to catalyse employment in scale but will need redesign.
- **Unintended Consequences:** Implementing *Shakti* resulted in overcrowding of buses, inconveniencing male passengers inadvertently. The planned induction of 5800 new buses could alleviate some of this. Positioning *Gruha Lakshmi* as financial security for women, casts it as patronage, instead of as basic income for unpaid household labour, an entitlement. This misrepresents the scheme in the eyes of some recipients themselves, making them feel 'undeserving.'
- **Communication:** Beneficiaries perceive a paucity of bilateral communication and sub-optimal channels with respect to grievance redressal and ease of use of schemes. Government communication under-emphasises the transformative nature of the 5 *Guarantees* to the public and media. The evidence from this study, and others, could be utilised to elide the 'freebies' moniker and rebrand the schemes accurately, as social security and welfare policies for sustainable and equitable development.

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## **9. Appendix A**

Quantitative Reports: 417 pages

- Survey Report and Questionnaire: <[bit.ly/OverallQuantReport](https://bit.ly/OverallQuantReport)>
- Report on SDGs: <[bit.ly/SDGQuantReport](https://bit.ly/SDGQuantReport)>
- Scheme-Wise Report: <[bit.ly/SchemesQuantReport](https://bit.ly/SchemesQuantReport)>
- District-Wise Report: <[bit.ly/DistrictQuantReport](https://bit.ly/DistrictQuantReport)>

## **10. Appendix B**

Qualitative Report: 94 pages at <[bit.ly/QualReport](https://bit.ly/QualReport)>