

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

CONDUCTED BY:

**LOKNITI – PROGRAMME FOR COMPARATIVE DEMOCRACY
CENTRE FOR THE STUDY OF DEVELOPING SOCIETIES (CSDS)**

29, RAJPUR ROAD, CIVIL LINES, DELHI – 110054



TEAM

PRINCIPAL INVESTIGATOR

Sanjay Kumar

ANALYSIS AND REPORT WRITING

Tara Krishnaswamy

Priyanka Mittal

Reetika Syal

DATA ANALYSIS TEAM

Himanshu Bhattacharya

Himanshu Kapoor

RESEARCH SUPPORT

Aarushi Mathur

Arindam Kabir

Chaitanya Bhaskar

Dhananjay Kumar Singh

Gian Adri

Kirti Sharma

Krishangi Sinha

Rishikesh Yadav

Vivaan Majumder

Impact of Karnataka Government's Five Guarantees

On

Sustainable Development Goals

Contents

INTRODUCTION	3
SDG 1. NO POVERTY	3
SDG 2. ZERO HUNGER	6
SDG 3. GOOD HEALTH AND WELL-BEING	8
SDG 4. QUALITY EDUCATION	10
SDG 5. GENDER EQUALITY	12
CONCLUSION	15

INTRODUCTION

In 2023, the Government of Karnataka launched the “Five Guarantees” as a flagship welfare initiative aimed at addressing long-standing socio-economic inequalities, particularly among women. The schemes — Anna Bhagya, Gruha Lakshmi, Gruha Jyoti, Yuva Nidhi, and Shakti — were designed to ensure food security, financial assistance, energy relief, unemployment aid, and mobility support, respectively. Lokniti-CSDS conducted a comprehensive, state-wide survey across 15 districts in Karnataka, reaching out to 6,125 beneficiaries, in order to evaluate the impact of these schemes. The report analyzes the findings of the survey through the lens of the first five Sustainable Development Goals (SDGs), focusing on the direct and indirect outcomes for women and their families.

SDG 1. NO POVERTY

The Five Guarantee schemes have contributed significantly to poverty alleviation, particularly through the reduction of household expenses and increasing disposable income among women beneficiaries.

Gruha Jyoti has led to substantial savings on electricity bills. Three in four households (74%) reported saving up to ₹500 per month, while seven percent also reported not having incurred any electricity costs since the introduction of the Gruha Jyoti scheme (**Table 1.1**). Such recurring savings, while seemingly modest, provide crucial financial relief and buffer against income shocks.

Shakti, through free bus travel, also enabled notable weekly savings for more than four in five women (82%), who were able to save up to ₹500 per week (**Table 1.2**). Such mobility-related savings add up over time and can be redirected toward essential expenses such as food, children’s education, or healthcare.

Cumulatively, the impact of the Five Guarantees on reducing financial stress on families is also noteworthy. More than four-fifth of the respondents felt that the schemes had reduced their family’s financial stress either to “a lot” of extent (36%) or to “somewhat” extent (48%) (**Table 1.3**). This widespread relief indicates that the guarantees serve as a social safety net cushioning families from economic vulnerabilities. An index was further created to assess the overall impact of the guarantee schemes on financial upliftment of women, which also emphasizes a positive difference for women empowerment. Close to half of the women (45%) felt that the guarantee schemes have “helped a lot” in improving their financial situation, and a similar proportion (44%) reported that the help from the guarantee schemes was moderate (**Table 1.4**). Since women often bear the brunt of poverty struggle, particularly in food, healthcare, and children’s well-being, uplifting women economically has spillover benefits for overall household welfare.

The Five Guarantee schemes demonstrate a robust impact on reducing financial strain among households, thereby contributing directly to poverty alleviation. Alleviating poverty not only improves household consumption patterns but also enhances access to health services, educational opportunities, and better nutrition. Importantly, poverty alleviation is foundational for other SDGs as well. When households are less financially stressed, they are better positioned to invest in their children's education, afford nutritious food, and access healthcare services. In this sense, SDG 1 operates as an enabling framework for SDGs 2, 3, and 4 too, thus directly or indirectly contributing to achieving gender equality and empowerment.

Table 1.1: Amount of money saved by people due to Gruha Jyoti scheme

Money saved by people due to Gruha Jyoti scheme	(%)
Up to Rs. 250	38
Rs. 251-500	36
Rs. 501-1000	13
Rs. 1001-1500	3
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 1.2: Weekly savings of women due to Shakti scheme

Weekly savings of women due to Shakti scheme	(%)
Up to Rs. 250	46
Rs. 251-500	36
Rs. 501-1000	13
Rs. 1001-1500	3
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 1.3: Overall impact of Five Guarantees on reducing the financial stress of people's families

How much have the Five Guarantees reduced the financial stress of your family?	(%)
A lot	36
Somewhat	48
Not much	12
Not at all	4

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 1.4: Index of overall impact of guarantee schemes on financial upliftment of women

Extent to which the guarantee schemes have helped in women's financial upliftment	(%)
Helped a lot	45
Helped somewhat	44
Did not help much	8
Helped the least	3

Note: This is a composite index created to evaluate the overall impact of Anna Bhagya, Gruha Lakshmi, Gruha Jyoti and Shakti schemes on the financial upliftment of women. Yuva Nidhi scheme was not included in this index due to an extremely low proportion of its beneficiaries. Details on how the index was created are given at the end of this page¹.

Question asked: Please tell me how much have the following schemes – Anna Bhagya, Gruha Lakshmi, Gruha Jyoti and Shakti – helped in your financial upliftment?

¹ **Table 1.4: Index of Overall Impact of Guarantee Schemes on Financial Upliftment of Women:** An index was constructed to measure the overall impact of four Guarantee Schemes – Anna Bhagya, Gruha Lakshmi, Gruha Jyoti, and Shakti – on the financial upliftment of women. Respondents were asked to rate how much each of these schemes had helped them, using a five-point scale where 1 indicated “helped a lot” and 5 indicated “did not help at all.” Two additional response categories – “98: No response” and “99: Not received” – were treated as missing values. The responses to all four questions were summed to create a cumulative score, resulting in a scale ranging from 4 to 20. This cumulative score was then categorized to represent varying levels of impact: a score of 4 was labelled as “helped a lot” (coded as 1), scores of 5 to 10 as “helped somewhat” (coded as 2), scores of 11 to 15 as “not helped much” (coded as 3), and scores of 16 to 20 as “did not help at all” (coded as 4). This index provides a simplified yet comprehensive measure of the perceived financial benefits of the schemes among women beneficiaries.

SDG 2. ZERO HUNGER

Anna Bhagya, by providing subsidized food grains, aims to directly address food insecurity. Food security is a critical dimension of welfare, and the Anna Bhagya scheme, supported by the cumulative savings from other schemes also, seems to have contributed significantly to this goal. Close to nine in ten beneficiaries (88%) stated that, due to Anna Bhagya benefits, they and their families were able to consume either increased number of meals or larger quantities of food (**Table 2.1**). This denotes an increase in both meal frequency and caloric intake for the people, thus signifying tangible improvements in household food access.

The collective benefits received from Five Guarantees also indirectly enhanced food security. More than nine in ten of the respondents (91%) used the savings or benefits from the Five Guarantees to purchase food items (**Table 2.2**). Such findings underscore the integrative role of welfare schemes in addressing hunger.

The data further shows a marked improvement in family and women's nutrition due to the benefits from the Five Guarantees. While close to half of the women (45%) reported “a lot” of improvement in the diets of their family, a lesser proportion of one in four women (25%) felt such an improvement in their personal nutrition (**Table 2.3** and **Table 2.4**). Thus, while the overall household-level gains are substantial, women’s personal nutritional gains are slightly lower. This gap underscores that while women prioritize household needs, targeted efforts may be needed to address their individual nutritional health.

Table 2.1: 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	42
My family eats more meals now	24
Same number of meals but the quantity is more	22
No change	10

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 2.2: People’s use of money received or saved from Five Guarantees in meeting hunger needs

People’s use of money received/saved from Five Guarantees in buying more food items	(%)
Yes	91
No	8

Note: Rest did not respond.

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

Table 2.3: Overall impact of Five Guarantees on improving the diet of people

How much have the Five Guarantees improved the diet of your family? (%)	
A lot	45
Somewhat	50
Not much	4
Not at all	1

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 2.4: Overall impact of Five Guarantees on improving women's nutrition

How much have the Five Guarantees improved your own nutrition (eggs, meat, fruit, milk)? (%)	
A lot	25
Somewhat	55
Not much	17
Not at all	3

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?

SDG 3. GOOD HEALTH AND WELL-BEING

Access to healthcare and improved well-being are also among the reported benefits of the Five Guarantee schemes. The data reveals that three in five women (60%) prioritized family welfare with the money received or saved from the schemes (**Table 3.1**). On the other hand, 15 percent women also prioritized their own health needs, indicating a shift towards self-care as well.

Furthermore, more than four-fifth of the beneficiaries (85%) utilized the benefits from Five Guarantees in covering medical expenses (such as visiting doctor, hospital or buying medicines, etc.) – thereby addressing cost barriers in healthcare access (**Table 3.2**). This is a critical finding, as healthcare often constitutes a significant portion of out-of-pocket expenditure in low-income households.

Perceived improvements in both family and women’s personal health and well-being are also observed in the study. Cumulatively, about nine in ten women reported improved healthcare access (90%) and overall well-being (85%) for their families (**Table 3.3**). More than eight in ten women also experienced similar gains for themselves in healthcare (83%) and overall well-being (82%) (**Table 3.4**).

Thus the five schemes seemed to be instrumental in enhancing people’s capacity to seek healthcare when needed, marking a direct translation of financial relief into health-seeking behaviour. The indirect impact on health and well-being – through reduced stress, better nutrition, and increased financial security – further amplifies the role of social welfare in achieving SDG 3. While the impact on families is seen to be slightly higher, the fact that over four out of five women noticed personal health improvements signals a crucial step toward gender-equal health access.

Table 3.1: 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*	23
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 3.2: People's use of money received or saved from Five Guarantees in ensuring healthcare

People's use of money received/saved from Five Guarantees in covering medical expenses (visiting doctors/ hospitals/ buying medicines) (%)	
Yes	85
No	15

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

Table 3.3: Overall impact of Five Guarantees on improving the healthcare and well-being of people

How much have the Five Guarantees improved the healthcare of your family? (%)	
A lot	38
Somewhat	52
Not much	9
Not at all	1
How much have the Five Guarantees improved the overall well-being of your family? (%)	
A lot	33
Somewhat	52
Not much	11
Not at all	3

Note: Rest did not respond.

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 3.4: Overall impact of Five Guarantees on improving the healthcare and well-being of women

How much have the Five Guarantees improved your own healthcare (hospitals, medicines, etc.)? (%)	
A lot	29
Somewhat	54
Not much	15
Not at all	2
How much have the Five Guarantees improved your own well-being? (%)	
A lot	27
Somewhat	55
Not much	14
Not at all	3

Note: Rest did not respond.

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?

SDG 4. QUALITY EDUCATION

The data highlights that access to quality education and skill-building opportunities received a boost as a result of the benefits from Five Guarantees. More than half of the respondents (52%) used the savings from the schemes to fund education-related expenses (**Table 4.1**). This implies that economic relief enables families to prioritize school fees, tuition or learning materials for continued schooling or additional learning investments.

Furthermore, three in four beneficiaries (75%) noticed cumulative improvements in their children's education due to the schemes (**Table 4.2**). Such outcomes underscore the long-term returns of economic support measures on human capital development, an essential buffer in uncertain economic conditions.

There were, however, mixed results in terms of women's own educational advancement – only 18 percent women reported a significant positive impact on their education (**Table 4.3**). This suggests that while the schemes eased educational burdens on families, structural barriers continue to limit adult women's participation in learning. This points towards the need of a space for supplementary programs aimed specifically at adult female education and skill-building opportunities.

Table 4.1: People's use of money received or saved from Five Guarantees in promoting quality education

People's use of money received/saved from Five Guarantees for educational purposes (%)	
Yes	52
No	46

Note: Rest did not respond.

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

Table 4.2: Overall impact of Five Guarantees on improving children's education in families

How much have the Five Guarantees improved children's education in your family? (%)	
A lot	31
Somewhat	44
Not much	16
Not at all	8

Note: Rest did not respond.

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 4.3: Overall impact of Five Guarantees on improving women's education

How much have the Five Guarantees improved your own education (classes, training, etc.)? (%)	
A lot	18
Somewhat	36
Not much	18
Not at all	26

Note: Rest did not respond.

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?

SDG 5. GENDER EQUALITY

Women's empowerment was both an explicit and implicit outcome of the Five Guarantees. The guarantee schemes have had a multi-dimensional impact on women's empowerment, mobility, financial independence, and voice in both family and community settings.

Two indices were created to assess the impact of Anna Bhagya, Gruha Lakshmi and Gruha Jyoti schemes on women's standing in the neighbourhood as well as their decision-making within the family. The data shows that one in four women (25%) felt a significant improvement in their standing in their neighbourhoods as a result of Anna Bhagya, Gruha Lakshmi and Gruha Jyoti schemes (**Table 5.1**). More than one-third of women (37%) also reported a significant improvement in their intra-household decision-making capacity since the three schemes were introduced (**Table 5.2**). These findings suggest that when women become visible contributors to household welfare, their social and familial influence is also likely to increase.

Table 5.1: Index of overall impact of Anna Bhagya, Gruha Lakshmi and Gruha Jyoti on women's neighbourhood standing

Extent to which Anna Bhagya, Gruha Lakshmi and Gruha Jyoti helped in improving women's neighbourhood standing	(%)
Helped a lot	25
Helped somewhat	41
Did not help much	28
Did not help at all	6

Note: This is a composite index created to evaluate the overall impact of Anna Bhagya, Gruha Lakshmi and Gruha Jyoti schemes on the neighbourhood standing of women. Details on how the index was created are given at the end of this page².

Question asked: To what extent have the following schemes – Anna Bhagya, Gruha Lakshmi and Gruha Jyoti – helped you in improving your standing in your neighbourhood? Would you say it helped a lot, somewhat, not much, or not at all?

² **Table 5.1: Index of Overall Impact of Anna Bhagya, Gruha Lakshmi and Gruha Jyoti on Women's Neighbourhood Standing:** An index was constructed to measure the overall impact of three guarantee schemes – Anna Bhagya, Gruha Lakshmi, and Gruha Jyoti – on women's standing in their neighbourhoods. Respondents were asked to what extent each of these schemes had helped in improving their neighbourhood standing, with response options being – “1: helped a lot”, “2: helped somewhat”, “3: not much”, and “4: not at all”. One additional response category – “98: no response” – was treated as missing value. The responses to the three questions were summed to create a cumulative score ranging from 3 to 12. This cumulative score was then categorized to reflect varying levels of perceived impact: a score of 3 was labelled as “helped a lot” (coded as 1), scores of 4 to 6 were labelled as “helped somewhat” (coded as 2), scores of 7 to 11 were labelled as “did not help much” (coded as 3), and a score of 12 was labelled as “did not help at all” (coded as 4).

Table 5.2: Index of overall impact of Anna Bhagya, Gruha Lakshmi and Gruha Jyoti on women's decision-making within family

Extent to which Anna Bhagya, Gruha Lakshmi and Gruha Jyoti helped in improving women's decision-making within family	(%)
Helped a lot	37
Helped somewhat	47
Did not help much	15
Did not help at all	1

Note: This is a composite index created to evaluate the overall impact of Anna Bhagya, Gruha Lakshmi and Gruha Jyoti schemes on the intra-family decision-making capacity of women. Details on how the index was created are given at the end of this page³.

Question asked: To what extent have the following schemes – Anna Bhagya, Gruha Lakshmi and Gruha Jyoti – 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?

The Shakti scheme, in particular, highlights how mobility itself can be transformative in its role for women's empowerment. More than four in five women experienced better access to healthcare (83%) and improved family relationships (83%) (**Table 5.3**). About three-fourth women (72%) reported feeling more empowered and confident as a result of Shakti scheme. Women also experienced an improvement in their travel for leisure (61%), quality of their female friendships (59%) and ability to attend gram sabha/panchayat meetings/protests, etc. (49%). Such notable improvements indicate towards an enhanced autonomy for women.

Table 5.3: Benefits experienced by women due to Shakti scheme

Benefits experienced by women due to Shakti scheme	Yes (%)
My family relationships have improved	83
I can travel to a better doctor/hospital/clinic	83
I feel empowered and confident	72
I am able to travel for leisure now	61
My friendships with other women have become stronger	59
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.

³ **Table 5.2: Index of Overall Impact of Anna Bhagya, Gruha Lakshmi and Gruha Jyoti on Women's Decision-Making within Family:** An index was constructed to measure the overall impact of three guarantee schemes – Anna Bhagya, Gruha Lakshmi, and Gruha Jyoti – on women's decision-making within the family. Respondents were asked to what extent each of these schemes had helped in improving their decision-making capacity within the family, with response options being – “1: helped a lot”, “2: helped somewhat”, “3: not much”, and “4: not at all”. One additional response category – “98: no response” – was treated as missing value. The responses to the three questions were summed to create a cumulative score ranging from 3 to 12. This cumulative score was then categorized to reflect varying levels of perceived impact: a score of 3 was labelled as “helped a lot” (coded as 1), scores of 4 to 6 were labelled as “helped somewhat” (coded as 2), scores of 7 to 11 were labelled as “did not help much” (coded as 3), and a score of 12 was labelled as “did not help at all” (coded as 4).

Table 5.4: 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	80	16	3
Has increased my contribution towards household expenses	67	28	5
Allowed me to save money for education or learning some skills	49	42	8

Note: Rest did not respond.

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 5.5: Overall impact of Five Guarantees on increasing equality and empowerment of women

How much have the Five Guarantees improved your confidence and feeling of empowerment?	(%)
A lot	31
Somewhat	48
Not much	15
Not at all	5
How much have the Five Guarantees improved your own financial security?	(%)
A lot	31
Somewhat	50
Not much	14
Not at all	4
How much have the Five Guarantees improved your travel for work and leisure?	(%)
A lot	25
Somewhat	42
Not much	23
Not at all	9
How much have the Five Guarantees improved your friendships and community interactions?	(%)
A lot	23
Somewhat	43
Not much	24
Not at all	9
How much have the Five Guarantees improved your engagement with community problems and public issues?	(%)
A lot	20
Somewhat	42
Not much	25
Not at all	11

Note: Rest did not respond.

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?

The Five Guarantees seem to have also brought a positive shift in financial agency. Four in five women felt more financially independent (80%), more than two-third were able to contribute more to household expenses (67%), and almost half were able to save money for education or skill-building opportunities (49%) (**Table 5.4**). These indicators can be seen to bring foundational shifts in gender-based dependencies for women.

Assessing the cumulative impact of all the five schemes, the data further highlights that close to one-third women felt a significant improvement in their confidence and feeling of empowerment (31%) as well as their own financial security (31%) (**Table 5.5**). A quarter of women reported an increase in their travel for work and leisure (25%). About one in five women noticed a betterment in their social networks (23%) and civic engagement (20%) as well. These outcomes showcase that the Five Guarantees, though not explicitly gendered in design, have enabled meaningful shifts in gender relations and women's autonomy. Gender equality is not just a goal in itself, but a multiplier of progress across all SDGs. By enhancing women's mobility, economic agency and voice, the Five Guarantees create an enabling environment for holistic development, as empowered women invest better in their children's education, make informed health decisions, and contribute to local governance and community resilience.

CONCLUSION

The Five Guarantee schemes implemented by the Karnataka Government in 2023 seem to have had a significant and multidimensional impact on the lives of women and their families. Their alignment with the first five SDGs is evident not only in the targeted outcomes (such as food security or financial aid) but also in the broader social transformations they are enabling. By supporting women's economic independence, mobility, health, and education, these schemes lay the groundwork for a more equitable and sustainable development trajectory in the state.