

# **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

# OVERALL REPORT

# Contents

1. ABOUT THE SURVEY .....	3
2. DURATION OF THE SURVEY .....	3
3. SAMPLING PROCESS.....	5
4. DETAILS OF RESEARCH INSTRUMENTS AND PROCESS OF DATA COLLECTION .....	8
5. ANNA BHAGYA SCHEME .....	9
6. GRUHA LAKSHMI SCHEME .....	15
7. GRUHA JYOTI SCHEME .....	21
8. YUVA NIDHI SCHEME .....	28
9. SHAKTI SCHEME .....	35
10. OVERALL IMPACT OF ALL 5 GUARANTEE SCHEMES .....	41
ANNEXURE – SURVEY QUESTIONNAIRE .....	47

## 1. ABOUT THE SURVEY

In the year 2023, Karnataka Government launched the “Five Guarantees” as part of its larger welfare agenda. These schemes were introduced not only to address existing gender inequalities but also to create opportunities for women to empower themselves. The broader framework of these initiatives aimed to enhance various aspects of women’s lives, including social security, mobility, and financial independence. To evaluate the effectiveness of these schemes, Lokniti-CSDS conducted a state-wide survey of 15 districts in Karnataka, covering a sample of 6,125 beneficiaries. The primary objective of the study was to gain insights into the beneficiary pools of the Five Guarantee Schemes — Anna Bhagya, Gruha Lakshmi, Gruha Jyoti, Yuva Nidhi and Shakti — and to assess their impact on women’s empowerment. The survey examined the schemes’ outreach, the ease of accessing benefits, and, most importantly, their overall efficacy.

## 2. DURATION OF THE SURVEY

The fieldwork for the study was conducted over a period of 27 days, from June 6, 2025 to July 3, 2025. **Table 2.1** details the socio-demographic profile of the achieved sample.

**Table 2.1: Socio-demographic profile of the achieved sample**

Socio-demographic	Achieved sample
Rural	76
Urban	24
18 to 25 years	16
26 to 35 years	23
36 to 45 years	23
46 to 55 years	19
56 years and above	18
Illiterate	31
Below Primary or Primary pass	15
Below Matric or Matric pass	26
Studying in 11 <sup>th</sup> /12 <sup>th</sup> or 12 <sup>th</sup> pass	13
Diploma / Certificate	2
Graduate and above	11
Scheduled Caste (SC)	24
Scheduled Tribe (ST)	10
Other Backward Caste (OBC)	50
General / Upper caste	10

<b>Poor</b>	20
<b>Lower</b>	30
<b>Middle</b>	38
<b>Rich</b>	12
<b>Hindu</b>	92
<b>Muslim</b>	6
<b>Christian</b>	1
<b>Other religions*</b>	<1

*Note: All figures are in percentages, and are rounded off. Rest either gave other responses or did not respond.*

*\* Includes Buddhists/Neo-Buddhists, Jains, Parsis, atheists, and other religions.*

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

### 3. SAMPLING PROCESS

To understand the impact of these schemes, fifteen districts across Karnataka were surveyed, based on the density of beneficiaries and their demographic representation. Each of districts were divided into four taluks, and each of the taluks were further divided into four wards/villages. Therefore, every district had 16 wards/villages in total.

A total of 6,000 interviews were to be conducted across the fifteen selected districts, with each district assigned a target sample of 400 interviews. These 400 interviews were spread across four taluks per district, meaning 100 interviews per taluk. Since each taluk had four wards or villages, the 100 interviews were further divided into 25 interviews per ward or village.

The sample distribution is displayed in **Table 3.1**. The table indicates the total number of completed interviews in each taluk and the overall district. While the initial target was to complete 6,000 interviews across the fifteen districts, a total of 6,125 interviews were successfully completed by the end of the fieldwork.

**Table 3.1: Distribution of the sample**

District name	Taluk name	No. of completed interviews in each taluk	No. of completed interviews in overall district
<b>Bagalkote</b>	Badami	101	414
	Bagalkote	108	
	Hungund	105	
	Jhamkhandi	100	
<b>Belagavi</b>	Athani	52	406
	Belagavi Rural	97	
	Chikodi	49	
	Gokak	108	
	Savadatti	100	
<b>Bengaluru Rural</b>	Devanahalli	101	406
	Doddaballapura	104	
	Hosakote	106	
	Nelamangala	95	
<b>Bengaluru Urban</b>	Anekal	101	404
	Central	95	
	East	102	
	North	106	

<b>Bidar</b>	Aurad (B)	93	406
	Basavakalyan	101	
	Bidar	106	
	Humnabad	106	
<b>Chikkamagaluru</b>	Chikmagalur	100	405
	Kadur	100	
	Mudigere	100	
	Narasimharajapura	105	
<b>Dakshin Kannada</b>	Bantwal	102	414
	Mangalore Rural	105	
	Puttur	103	
	Sulliya	104	
<b>Davanagere</b>	Channagiri	105	403
	Davanagere	101	
	Honnali	94	
	Jagalur	103	
<b>Hassan</b>	Arkalgud	102	407
	Arsikere	96	
	Channarayapatna	106	
	Hassan	103	
<b>Kalaburgi</b>	Chincholi	103	407
	Kalaburgi	103	
	Shahbad	101	
	Sedam	100	
<b>Kolar</b>	Bangarpet	105	413
	Malur	103	
	Mulbagilu	103	
	Srinivasapur	102	
<b>Mandya</b>	Maddur	110	418
	Malavalli	106	
	Nagamangala	97	
	Srirangapatna	105	
<b>Tumkuru</b>	Koratagere	100	409
	Madhugiri	104	
	Pavagada	104	
	Tiptur	101	
<b>Vijayanagara</b>	Hagaribomamnahalli	109	408



	Hospete	104	
	Huvina Hadagalli	91	
	Kudligi	104	
<b>Vijayapura</b>	Basavana Bagewadi	101	405
	Indi	100	
	Muddebihal	102	
	Sindagi	102	
<b>TOTAL</b>			<b>6125</b>

## 4. DETAILS OF RESEARCH INSTRUMENTS AND PROCESS OF DATA COLLECTION

For data collection, the field investigators (FIs) underwent a full day training workshop on 5<sup>th</sup> June, 2025 – held at the Department of Political Science, Bangalore University, Karnataka. This intensive orientation programme focussed on training the field investigators in effective interviewing techniques and appropriate communication with the respondents. They were trained to conduct face-to-face interviews using a pre-designed app-based questionnaire. In total, over 60 field investigators were deployed to carry out the interviews across the selected districts.

An app was developed with the aim of simplifying the data collection process and improving overall efficiency. During the fieldwork, field investigators accessed the app through their smartphones to conduct face-to-face interviews with respondents. The app allowed the field investigators to record responses quickly and accurately, with data transmitted to us in real time, minimizing errors and improving data quality. The fieldwork and survey data were constantly monitored for quality checks. Once the fieldwork was completed, the app was promptly deleted from the devices used by the field investigators. This measure was taken to ensure data security and to minimize the risk of any potential data breaches or unauthorised access. The team also had one supervisor and a coordinator to assist and guide them during their field work. Field investigators could contact both the supervisor and the coordinator for resolving any matter or challenge that emerged during the fieldwork.

During the field work, only women beneficiaries who had benefitted from two or more welfare schemes were interviewed. Only one respondent was interviewed per household. In cases where both a mother and daughter qualified for the interview, the elder woman, the mother was chosen, as she was more likely to be aware of the welfare schemes benefiting both herself and her daughter. All interviews were conducted at the respondents' residences.

Upon meeting the respondents, field investigators explained the purpose of the interview, established their identity and informed them that the findings from the study will be used for research purposes. The interviews were conducted face-to-face using a structured questionnaire built into the app. Investigators adhered to standard fieldwork protocols, and any information collected by them was kept strictly confidential.

## 5. ANNA BHAGYA SCHEME

The Anna Bhagya scheme aims to improve food security for Below Poverty Line (BPL) households. Under this scheme, the government supplements the current National Food Security Act by giving an extra 5 kg of food grains every month or money in lieu of it. This programme, which tackles hunger and malnutrition while lessening the financial burden on poor families, is an important step towards nutritional improvement and financial upliftment. The Anna Bhagya scheme appears to have achieved strong outreach, with more than nine in every ten respondents (94%) confirming that they had benefitted from it (**Table 5.1**). A tiny proportion – 2 percent – also reported having applied but not received the benefits. Very few people said that they had not applied (1%) or were unaware of the scheme (<1%), indicating extremely high awareness and beneficiary outreach. Three percent people also reported that they were not eligible for the scheme, which can most likely be due to either not belonging to the BPL category or not having a BPL or Antyodaya card. Overall, this suggests that the implementation machinery has succeeded in identifying and reaching the intended beneficiaries with minimal exclusions.

When asked how they learned about the Anna Bhagya scheme, nearly two-fifth of the beneficiaries (38%) cited family and friends as their primary source of information (**Table 5.2**). Social media emerged as the second most important channel, with over one in five respondents (21%) learning about the scheme through social media platforms. Traditional media such as newspapers and TV followed closely, accounting for about another fifth of the responses (18%). Interestingly, formal institutional sources like local leaders and government officials played a relatively smaller role, accounting for only 14 percent, and 8 percent, respectively.

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

Anna Bhagya scheme	(%)
Benefitted	94
Applied but not benefitted	2
Not applied	1
Not aware*	<1
Not eligible* ( <i>due to not belonging to BPL category or not having an Antyodaya/Priority Household Ration Card of Karnataka</i> )	3

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

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

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

Primary source of information about the scheme	(%)
Family/Friends	38
Social media	21
Newspaper/TV	18
Local leader	14
Government officials	8

*Note: Rest did not respond.*

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

More than three out of every five beneficiaries (62%) reported that someone from their household had to visit an office to apply for the Anna Bhagya scheme (**Table 5.3**). Among them, while almost half (47%) managed to avail the scheme in a single visit, more than two in five people (44%) were required to visit two to four times. A small fraction (4%) even had to make five or more visits to the office. This points to procedural delays and an administrative burden that many citizens still endure while accessing welfare schemes, indicating that while outreach is high, service delivery processes could be further streamlined.

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

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
<b>Yes (overall)</b>	62
Number of times visited the office before availing the scheme	(%)
Only once	47
Two to four times	44
Five times and more	4

*Note: Rest did not remember.*

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

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

When asked about the time they had to spend to travel to the office for Anna Bhagya scheme, more than two-fifth of the respondents (44%) managed to reach the office within half an hour, while a similar proportion (43%) took about half an hour to one hour (**Table 5.4**). About one in ten people had a travel time between one to two hours, while three percent even had to travel beyond two hours to the concerned office to avail the Anna Bhagya scheme. The time spent at the office after arriving was also analysed. While one in five people (21%) managed to complete their work within half an hour, the largest share — over two in five (41%) — had to wait for about half hour to one hour (**Table 5.5**). Three in ten reported that they spent one to two hours in the office, and close to one in ten (8%) had to stay for two hours or longer.

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

Time taken to travel to the office	(%)
Less than 30 minutes	44
30 minutes to 59 minutes	43
1 hour to 1 hour 59 minutes	10
2 hours and above	3

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

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

Time spent at the office	(%)
Less than 30 minutes	21
30 minutes to 59 minutes	41
1 hour to 1 hour 59 minutes	30
2 hours and above	8

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

The majority of beneficiaries received the scheme's benefits within two months. Specifically, over four in ten people (43%) got it in less than a month, and a similar proportion (45%) received the benefits within one to two months after applying (**Table 5.6**). However, nearly one in ten (9%) waited between three and four months, and a small but notable proportion of people (3%) endured even longer delays. This data points to a largely efficient disbursal process but with significant room for improvement in cases where benefits were delayed.

Awareness about grievance redressal regarding Anna Bhagya scheme was moderate, with about three in five respondents (59%) saying they knew whom to contact in case of any issues in availing the scheme (**Table 5.7**). However, two in five reported that they were unaware of whom to contact if they face any problems in availing the Anna Bhagya scheme.

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

Time taken in receiving the scheme after applying	(%)
Less than 1 month	43
1–2 months	45
3–4 months	9
More than 4 months	3
Not received yet*	<1

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

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

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

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	59
No	40

*Note: Rest did not respond.*

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

Among the small proportion of those who reported themselves as ineligible for the Anna Bhagya scheme (3%), a substantial part of the respondents – close to four in five (78%) – cited the absence of a BPL card or an Antyodaya card as the main reason, while about one in twenty (5%) reported the lack of necessary documents as the primary reason (**Table 5.8**). A handful of people also faced issues like document mismatches (1%) and inactive bank accounts or pending bank KYCs (1%). Five percent of the respondents also claimed that there was no particular reason for their ineligibility, indicating that some people do not even know why they are ineligible to avail the benefits of the Anna Bhagya scheme.

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

Reasons for not being eligible for the scheme	(%)
I do not have a BPL card or an Antyodaya card	78
Lack of other necessary documents	5
Mismatch in documents	1
Inactive bank account or pending bank KYC	1
No particular reason	5
Any other reason	4

*Note: Rest did not respond.*

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

The scheme had a tangible impact on improving the food security needs among people. Over two in five respondents (42%) stated that they and their families now eat more meals than before Anna Bhagya scheme (**Table 5.9**). A quarter proportion of the people (24%) further reported that their family members consume more meals now, while more than one in five (22%) said that even though their number of meals remained the same, the quantity per meal had increased. Only about one in ten (11%) reported no change. This affirms that the scheme has contributed positively to household nutrition and food availability.

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

Which of these statements best describes your situation regarding Anna Bhagya scheme?	(%)
Me and my family eat more meals now	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?*

The Anna Bhagya scheme seems to have played a positive role in improving intra-family dynamics as well. Half of the respondents reported a significant improvement in their family relationships, while more than two in five (43%) said it helped somewhat (**Table 5.10**). A small minority — less than one in ten — reported little (4%) or no effect (3%). This suggests that economic security and food assurance can foster a more harmonious domestic environment.

When it came to women's standing in the community, about a third of the respondents (32%) said that the scheme greatly enhanced their position in the neighbourhood, while nearly four in ten women (39%) observed a moderate improvement (**Table 5.11**). However, over one in four women (28%) also felt that the scheme did not make much difference (19% - not much difference and 9% - no difference at all).

Upon analysing the impact of Anna Bhagya scheme on women's decision-making capacity within the household, the data reveals that almost half of the respondents (45%) felt that the scheme greatly improved their say in family decision-making, and an almost similar proportion (42%) said that it helped to some extent (**Table 5.12**). Only a little over one in ten women reported little (9%) or no change (4%). This highlights the scheme's indirect influence in enhancing women's decision-making agency within households.

**Table 5.10: Impact of Anna Bhagya scheme on people's family relationships**

Extent to which Anna Bhagya scheme helped in improving people's family relationships	(%)
A lot	50
Somewhat	43
Not much	4
Not at all	3

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

**Table 5.11: Impact of Anna Bhagya scheme on women's neighbourhood standing**

Extent to which Anna Bhagya scheme helped in improving women's neighbourhood standing	(%)
A lot	32
Somewhat	39
Not much	19
Not at all	9

*Note: Rest did not respond.*

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

**Table 5.12: Impact of Anna Bhagya scheme on women's decision-making within family**

Extent to which Anna Bhagya scheme helped in improving women's decision-making within family	(%)
A lot	45
Somewhat	42
Not much	9
Not at all	4

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

Upon inquiring about the impact of Anna Bhagya on their financial well-being, a significant majority — over three in five women (64%) — stated that the Anna Bhagya scheme contributed significantly to their financial upliftment, while over one in four women (26%) noted some improvement (**Table 5.13**). About 9 percent respondents collectively reported that the scheme made negligible difference in their financial betterment (4% - not much difference, and 5% - very little difference).

**Table 5.13: Impact of Anna Bhagya scheme on people's financial upliftment**

Extent to which Anna Bhagya scheme helped in people's financial upliftment	(%)
A lot	64
Somewhat	26
Not much	4
Very little	5
Not at all	1

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



## 6. GRUHA LAKSHMI SCHEME

The Gruha Lakshmi scheme is a part of the Karnataka government's larger effort to assist economically disadvantaged groups and promote gender equality by acknowledging and empowering women as essential contributors to the welfare of their homes. Under this scheme, the Karnataka government provides monthly assistance of Rs. 2,000 to the woman head of the BPL (Below Poverty line) families. This scheme recorded significant coverage – with more than three in every four respondents (78%) confirming that they had benefitted from the scheme (**Table 6.1**). Six percent women reported that they had applied for the scheme but had not received the benefit yet, while a small proportion (3%) told that they had not even applied. Notably, more than one-tenth respondents (12%) reported themselves as ineligible. The high uptake of Gruha Lakshmi demonstrates both the visibility of the scheme and its effective targeting among eligible groups, though the small share of applicants left without benefits flags minor gaps in last-mile delivery.

The data further shows that close to two-fifth of the respondents (38%) got to know about Gruha Lakshmi from family and friends (**Table 6.2**). Social media platforms followed, informing around one in five people (21%), while newspapers and TV also accounted for a similar proportion (19%). Local leaders were the primary source of information for sixteen percent of the respondents, while government officials played a relatively minor role (5%) in spreading information about the scheme among the people.

**Table 6.1: More than three-fourth people have benefitted from the Gruha Lakshmi scheme**

Gruha Lakshmi scheme	(%)
Benefitted	78
Applied but not benefitted	6
Not applied	3
Not aware*	<1
Not eligible* ( <i>due to not being listed as heads of families in Antyodaya, BPL or APL cards of Karnataka</i> )	12

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

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

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

Primary source of information about the scheme	(%)
Family/Friends	38
Social media	21
Newspaper/TV	19
Local leader	16
Government officials	5

Note: Rest did not respond.

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

About nine out of ten respondents (88%) reported that either them or someone from their family had to visit an office to apply for Gruha Lakshmi scheme – higher than what was recorded for Anna Bhagya (**Table 6.3**). Of these respondents, close to half (46%) managed to avail the scheme in a single visit to the concerned office. A similar proportion had to visit the office two to four times (46%), while five percent people even reported five or more visits to finally avail the benefits of the scheme.

The respondents were also asked about the duration of time for which they had to travel to the office to avail the scheme benefits. Duration of travel times to the concerned office varied, but for most of the people, it remained within one hour. Nearly half (45%) reported reaching the office within half an hour, while about two in five people (41%) had to travel for about half an hour to one hour to avail the scheme benefits (**Table 6.4**). About one in ten respondents (10%) spent up to two hours commuting, and a small fraction of four percent had to travel even beyond two hours. Waiting times at the office further displayed a concerning spread. Only a little more than one in five respondents (22%) reported that they could successfully avail the scheme after half an hour of waiting in the office, while over a third of the respondents (36%) had to wait between half hour to an hour (**Table 6.5**). More than one-fourth of the beneficiaries (28%) spent one to two hours, and 13 percent reported spending more than two hours also while waiting at the concerned office for Gruha Lakshmi scheme. This indicates operational delays at service points and reinforces the need for process simplification to ease beneficiary experience.

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

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
<b>Yes (overall)</b>	<b>88</b>
Number of times visited the office before availing the scheme	(%)
Only once	46
Two to four times	46
Five times and more	5

*Note: Rest did not remember.*

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

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

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

Time taken to travel to the office	(%)
Less than 30 minutes	45
30 minutes to 59 minutes	41
1 hour to 1 hour 59 minutes	10
2 hours and above	4

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

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

Time spent at the office	(%)
Less than 30 minutes	22
30 minutes to 59 minutes	36
1 hour to 1 hour 59 minutes	28
2 hours and above	13

*Note: Rest did not respond.*

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

The respondents were also asked about how much time it took for them to receive the scheme benefits after applying. About a quarter of them (26%) reported that they received benefits within a month, while the majority of people – over two-fifth (42%) – got it between one to two months (**Table 6.6**). One-fourth of them (26%) also had to wait for three to four months, and six percent people waited even longer than 4 months. Though the majority received timely benefits, the waiting period beyond two months for nearly one-third of the people indicates administrative backlogs that need addressing for faster benefit transfer.

Grievance redressal awareness remains moderate. Just over half the respondents (54%) knew whom to approach in case of issues in availing the Gruha Lakshmi scheme, while over two in five (45%) did not (**Table 6.7**). This highlights a communication gap in the grievance mechanism that could undermine beneficiaries' ability to resolve problems efficiently, particularly among less literate or socially marginalized respondents.

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

Time taken in receiving the scheme after applying	(%)
Less than 1 month	26
1–2 months	42
3–4 months	26
More than 4 months	6
Not received yet*	<1

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

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

**Table 6.7: More than two-fifth people did not know whom to contact if they face problems in availing Gruha Lakshmi scheme**

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	54
No	45

*Note: Rest did not respond.*

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

Among those who applied but had not benefitted from Gruha Lakshmi, the most common reason, cited by nearly one in five respondents (17%), was not having a bank account in their own name (**Table 6.8**). Fourteen percent people further reported their Aadhaar card not being linked to their bank account as the major reason, while a smaller proportion (6%) cited inactive bank accounts or pending KYCs. Interestingly, more than a quarter of the respondents (28%) could not point to any clear reason, suggesting a lack of transparency or information gaps in application tracking and approval processes.

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

Reasons for not benefitting from the scheme even after applying	(%)
I don't have a bank account in my own name	17
My Aadhaar card is not linked with the bank account	14
Inactive bank account or pending bank KYC	6
No particular reason	28
Any other reason	6

*Note: Rest did not respond.*

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

When it came to decision-making about how to spend the money received from Gruha Lakshmi scheme, more than six in every ten women (61%) said that they jointly decided with their family or husband (**Table 6.9**). Encouragingly, one in four women (26%) also claimed that they made such decisions independently, while only 8 percent said that they had a greater say now because of the scheme. This indicates the scheme's potential to modestly empower women's financial decision-making ability within the households.

When the women respondents were asked about how they used the money received/saved from the Gruha Lakshmi scheme, the data reveals that the money received was primarily channelled towards essentials. Over nine in ten (94%) used it to buy food, and a somewhat similar proportion (89%) used it for medical expenses like visiting doctors/hospitals or buying medicines (**Table 6.10**). Over half of the respondents (52%) directed the scheme money towards educational purposes, while about two in five used it to invest in small businesses (38%) or to repay debts (37%). The data suggests that the scheme's monthly cash transfer, though modest, makes a notable difference in meeting critical household needs, while also enabling small-scale entrepreneurial or debt-settling opportunities for some women.

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

Which of these situations best describes the spending-related decisions in your family regarding the scheme?	(%)
I along with my family/husband decide	61
I decide on my own	26
I have no say	3
I have greater say now after Gruha Lakshmi	8

*Note: Rest did not respond.*

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

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

Usage of money received/saved from the scheme	Yes (%)
Buying more food items	94
Covering medical expenses (visiting doctors/hospitals/buying medicines)	89
Educational purposes	52
Investing in a business	38
Repaying loans or debts	37

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

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

On other aspects like family relationships, nearly half of the respondents said that Gruha Lakshmi scheme improved their family relationships either greatly (46%) or moderately (47%) (**Table 6.11**). Only a small minority — less than one in ten women — felt that the scheme made little (5%) or no difference (2%). This suggests that financial security, however modest, translates into improved interpersonal dynamics within households.

When asked about the impact on their standing in the neighbourhood as a result of Gruha Lakshmi scheme, about a third of the women (32%) said it improved a lot, while a little more women – over four in ten (41%) – reported moderate improvement (**Table 6.12**). However, over one in four women reported either little (18%) or no change (9%). Upon asking about the impact on decision-making agency within the family, cumulatively, close to nine in ten women claimed either significant (45%) or moderate (43%) improvement (**Table 6.13**). A small but notable proportion also reported minimal (8%) or no (3%) change. This reflects the positive role of direct cash transfers in enhancing women's agency within family structures and community spaces, an important outcome for any gender-responsive welfare programme.

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

Extent to which Gruha Lakshmi scheme helped in improving people's family relationships	(%)
A lot	46
Somewhat	47
Not much	5
Not at all	2

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

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

Extent to which Gruha Lakshmi scheme helped in improving women's neighbourhood standing	(%)
A lot	32
Somewhat	41
Not much	18
Not at all	9

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

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

Extent to which Gruha Lakshmi scheme helped in improving women's decision-making within family	(%)
A lot	45
Somewhat	43
Not much	8
Not at all	3

*Note: Rest did not respond.*

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

When asked about the impact on financial upliftment due to Gruha Lakshmi allowance, nearly two-thirds of women beneficiaries (65%) reported that the scheme helped a lot in improving their financial condition, with another one in five women (19%) saying that it helped somewhat (**Table 6.14**). Only about 16 percent of the women collectively felt little or negligible impact.

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

Extent to which Gruha Lakshmi scheme helped in people's financial upliftment	(%)
A lot	65
Somewhat	19
Not much	11
Very little	4
Not at all	1

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

## 7. GRUHA JYOTI SCHEME

Through the Gruha Jyoti Scheme, the Karnataka government aimed to provide up to 200 units of free baseline electricity each month to residential consumers in Karnataka. This would potentially reduce the overall household expenditure of low- and middle-income families. When asked how many people have benefitted from this scheme, over four in five respondents (82%) reported that they had received the benefits of Gruha Jyoti (**Table 7.1**). Five percent people applied but did not receive the scheme's benefits. Similar proportions also reported not having applied (6%) or not being eligible (6%).

When asked about how they first learned of the scheme, more than one in three respondents (37%) credited family or friends (**Table 7.2**). Traditional media — newspapers and TV — emerged to be the second primary source of information through which about one in five respondents (21%) got to know about the Gruha Jyoti scheme. Social media played a similar role, reaching about one in five people (18%). Local leaders were reported to be the primary source of information about the scheme for 17 percent of the respondents, while only 6 percent mentioned government officials to be their primary source of information.

**Table 7.1: Over four in five people have benefitted from the Gruha Jyoti scheme**

Gruha Jyoti scheme	(%)
Benefitted	82
Applied but not benefitted	5
Not applied	6
Not aware*	1
Not eligible* (due to not living in a residential household of Karnataka)	6

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

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

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

Primary source of information about the scheme	(%)
Family/Friends	37
Newspaper/TV	21
Social media	18
Local leader	17
Government officials	6

Note: Rest did not respond.

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

Almost four in five respondents (78%) reported either themselves or someone from their family members going to the office to apply for the Gruha Jyoti scheme (**Table 7.3**). Of those, nearly half (49%) could avail the scheme in a single visit, while a slightly less share (44%) had

to make two to four visits. A small proportion (4%) also had to make five or more visits. This suggests that while initial processing may have been efficient for some, many faced procedural delays, indicating room for improving administrative efficiency and reducing repeat visits.

To better understand the enrolment process, respondents were asked about how much time it took them to travel to the office for availing the Gruha Jyoti scheme. Two in five respondents (40%) were able to reach the office in less than 30 minutes, while about half of them (46%) could manage it between half hour to an hour (**Table 7.4**). It took one to two hours to reach the office for about one in ten respondents (11%), while a small fraction (3%) had to travel for even more than two hours to the office to avail the scheme's benefits.

After this, we further asked the respondents about how much time they had to spend in the office to avail the scheme. Only one in five beneficiaries (21%) said that they could get their work done within half an hour (**Table 7.5**). Over two in five (42%) said that it took them somewhere between half an hour to an hour, while more than a quarter (28%) had to wait for one to two hours. Notably, almost one in ten (9%) had to spend more than two hours at the office to avail the benefits of Gruha Jyoti scheme.

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

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
<b>Yes (overall)</b>	78
Number of times visited the office before availing the scheme	(%)
Only once	49
Two to four times	44
Five times and more	4

*Note: Rest did not remember.*

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

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

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

Time taken to travel to the office	(%)
Less than 30 minutes	40
30 minutes to 59 minutes	46
1 hour to 1 hour 59 minutes	11
2 hours and above	3

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



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

Time spent at the office	(%)
Less than 30 minutes	21
30 minutes to 59 minutes	42
1 hour to 1 hour 59 minutes	28
2 hours and above	9

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

After applying for the scheme, a third of the beneficiaries (32%) were able to avail the scheme within a month (**Table 7.6**). Over two in five of the respondents (44%) started receiving the benefits between one to two months after applying. For a fifth of them (18%), it took three to four months, whereas six percent reported that the benefits of Gruha Jyoti scheme only came in after four months had passed.

Awareness of grievance redressal mechanisms regarding the Gruha Jyoti scheme was alarmingly low. Only about one in six respondents (16%) knew whom to contact if they faced a problem in availing the scheme benefits (**Table 7.7**). Almost two-third people (64%) said that they did not know whom to approach. This highlights a major communication and service gap that urgently needs to be addressed to ensure beneficiary support and accountability.

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

Time taken in receiving the scheme after applying	(%)
Less than 1 month	32
1–2 months	44
3–4 months	18
More than 4 months	6
Not received yet*	<1

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

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

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

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	16
No	64

Note: Rest did not respond.

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

Another question aimed to understand how much money the respondent's family managed to save as a result of the Gruha Jyoti Scheme. The findings indicate that about three in four people (74%) cumulatively saved up to ₹500 through the scheme (**Table 7.8**). A smaller share of 13 percent respondents also saved between ₹500 and ₹1,000, while just a few saved

beyond that (4%). Interestingly, seven percent people even said that they no longer had any electricity expenses since the Gruha Jyoti scheme was launched.

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

Money saved by people due to Gruha Jyoti scheme	(%)
Up to Rs. 250	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?*

The respondents were further asked about the impact on their consumption of electricity after the introduction of Gruha Jyoti scheme. About one in three respondents (30%) reported that their consumption has increased after receiving free units, while six in ten (60%) said that there was no change in their consumption of electricity (**Table 7.9**). Only a small fraction of about one in ten beneficiaries (9%) reported a decrease.

When the respondents were further asked about the impact on their usage of various electric appliances after Gruha Jyoti scheme, an overwhelming four in five respondents reported increased use of appliances like lights (82%) and TV (79%) (**Table 7.10**). Over one-fourth respondents (27%) also reported greater use of heaters, while only one in five (21%) noted increased use of refrigerators. There was not much increase in the usage of appliances like coolers/AC (8%), induction plate (7%), or oven/microwave (4%). Furthermore, more than two-fifth of the respondents (43%) reported having purchased new electric appliances since availing the scheme, while a slight majority said they hadn't (57%) (**Table 7.11**).

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

Impact on people's consumption of electricity after Gruha Jyoti scheme	(%)
It has increased	30
Remained the same	60
It has decreased	9

*Note: Rest did not respond.*

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

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

Do you use these appliances more after Gruha Jyoti scheme?	Yes (%)
Lights	82
TV	79
Heaters	27
Refrigerators	21
Coolers/AC	8
Induction plate	7
Oven/Microwave	4

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

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

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

Have you purchased any new electric appliances after Gruha Jyoti scheme?	(%)
Yes	43
No	57

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

The study also sought to determine if respondents' experiences with appliances had changed after the Gruha Jyoti Scheme was implemented. More than one in three respondents (37%) reported having experienced daily flickering or dimming of lights in their homes (**Table 7.12**). Another one in four (25%) said that this happened on some days. On the positive side, equal proportions of one in five respondents reported that flickering or dimming of lights/bulbs etc. happened either rarely (19%) or never (19%) in their homes. Moreover, the respondents were also queried about the status of fans and whether they were running at full speed in their homes. About one-fourth respondents (24%) said that their fans didn't run at full speed every day, and one in three (34%) faced this issue on some days (**Table 7.13**). However, one in five people also reported that fans not running in full speed happened only rarely (21%) or never (20%).

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

How frequently lights/bulbs/LED lights flicker or are not bright at your home?	(%)
Everyday	37
Some days	25
Rarely	19
Never	19

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

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

How frequently fans do not run in full speed at your home?	(%)
Everyday	24
Some days	34
Rarely	21
Never	20

*Note: Rest did not respond.*

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

To understand the effectiveness of Gruha Jyoti scheme in the sphere of social empowerment, respondents were asked how the scheme has impacted their familial relationships. Two in five respondents (41%) said the scheme greatly improved their family relationships, and another half (48%) felt it helped somewhat (**Table 7.14**). About one in ten also collectively reported that the scheme did not help much (7%) or at all (3%) in improving their family relationships.

In other social spheres such as standing in the neighbourhood, three in ten respondents (29%) said that the scheme helped in improving their social position "a lot", while about four in ten (39%) people noticed only moderate improvement (**Table 7.15**). On the other hand, collectively, around one in three women saw little (21%) or no change (11%) in their neighbourhood standing as a result of Gruha Jyoti.

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

Extent to which Gruha Jyoti scheme helped in improving people's family relationships	(%)
A lot	41
Somewhat	48
Not much	7
Not at all	3

*Note: Rest did not respond.*

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

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

Extent to which Gruha Jyoti scheme helped in improving women's neighbourhood standing	(%)
A lot	29
Somewhat	39
Not much	21
Not at all	11

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

Furthermore, when inquired about the impact of Gruha Jyoti scheme on intra-household decision-making capacity of women, two in five respondents said that their say in family matters improved “a lot”, and another almost half proportion of women (46%) said that it improved “somewhat” (**Table 7.16**). A small but notable share of women also reported minimal (10%) or no change (4%) in their intra-household decision-making capacity as a result of Gruha Jyoti.

Furthermore, the survey also asked the respondents about the impact of Gruha Jyoti scheme on their financial upliftment. A majority – over half of the respondents (55%) – said that the scheme helped them “a lot” financially, while over one in four (26%) reported that the scheme helped them “somewhat” (**Table 7.17**). About one in ten (11%) did not feel much of an impact of Gruha Jyoti on their financial situation, and a collective share of seven percent reported feeling negligible or no improvement at all in their financial condition due to Gruha Jyoti scheme.

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

Extent to which Gruha Jyoti scheme helped in improving women’s decision-making within family	(%)
A lot	40
Somewhat	46
Not much	10
Not at all	4

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

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

Extent to which Gruha Jyoti scheme helped in people’s financial upliftment	(%)
A lot	55
Somewhat	26
Not much	11
Very little	6
Not at all	1

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

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

## 8. YUVA NIDHI SCHEME

The Karnataka government launched the Yuva Nidhi scheme to provide financial assistance to educated but unemployed individuals to help them during their job search. The scheme is available to all unemployed graduates and diploma holders who have completed their graduation or diploma in the academic year 2022-23, and have remained unemployed for at least six months after completing their education. However, among our surveyed respondents, the reach of the scheme seemed limited. Only 7 percent people reported receiving the scheme benefits, and an equal share reported having applied but not having benefitted (7%) from the scheme yet (**Table 8.1**). Notably, a significant majority – close to two-third of the respondents (63%) – were ineligible. Thirteen percent of the respondents said that they hadn't applied, and one in ten were not even aware of the scheme altogether. This highlights the scheme's currently limited scope in the overall beneficiary pool.

To know whether this scheme is well popular among the people, we asked our respondents how they got to know about the scheme. The findings indicate that the primary source of information for about one in four of the respondents was either community sources like family or friends (25%) or traditional media like newspapers or TV (23%) (**Table 8.2**). Social media platforms were the primary source of information for nearly one in six respondents (16%). Local leaders played a role in disseminating the scheme-related information for about fifteen percent of the people, while the government officials played an almost negligible role (1%) in spreading awareness about the scheme.

**Table 8.1: Close to two-third people are not eligible for the Yuva Nidhi scheme, 7% have benefitted**

Yuva Nidhi scheme	(%)
Benefitted	7
Applied but not benefitted	7
Not applied	13
Not aware*	10
Not eligible* (due to either not being a degree/diploma holder or having finished degree/diploma before 2022 or after 2023)	63

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

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

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

Primary source of information about the scheme	(%)
Family/Friends	25
Newspaper/TV	23
Social media	16
Local leader	15
Government officials	1
Any other source	1

Note: Rest did not respond.

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

Among those who engaged with the application process for Yuva Nidhi scheme, over three in five (62%) had to visit an office to apply for the scheme. Of these, close to six in ten people (57%) had to visit two to four times before successfully availing the benefits (**Table 8.3**). Only three in ten (31%) could finish the office work in a single visit, and a small but notable proportion (5%) had to even make five or more visits. This points to considerable procedural hurdles for beneficiaries, with a majority navigating multiple visits to complete formalities.

The respondents were also inquired about the time spent by them in travelling to the office for availing the Yuva Nidhi scheme. Two in five respondents (39%) reached within half an hour, while about half the respondents (46%) had to spend half hour to one hour (**Table 8.4**). Thirteen percent of the respondents had to travel for one to two hours, while 2 percent also spent two hours or more in the commute for availing the scheme benefits. When further asked about how much time did it take at the office, over one in four applicants (28%) reported that they could complete their work within 30 minutes, while nearly half (48%) waited between 30 minutes and an hour at the office (**Table 8.5**). One in five (19%) also spent one to two hours, and about four percent had to wait for even more than two hours to complete the office work for Yuva Nidhi scheme.

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

Did you or any of your family members have to go to any office to apply for the scheme?	(%)
Yes (overall)	62
Number of times visited the office before availing the scheme	(%)
Only once	31
Two to four times	57
Five times and more	5

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

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

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

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

Time taken to travel to the office	(%)
Less than 30 minutes	39
30 minutes to 59 minutes	46
1 hour to 1 hour 59 minutes	13
2 hours and above	2

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

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

Time spent at the office	(%)
Less than 30 minutes	28
30 minutes to 59 minutes	48
1 hour to 1 hour 59 minutes	19
2 hours and above	4

Note: Rest did not respond.

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

The survey also analysed how much time it took before the respondents started receiving the benefits of the Yuva Nidhi scheme after applying. Just a little more than one in ten respondents (13%) reported receiving their allowance within a month after applying, while over a third (37%) had to wait for one to two months (**Table 8.6**). Close to one in five (18%) received the scheme's benefits in three to four months, and another one in ten had to wait even beyond four months. Furthermore, about one in eight respondents (12%) reported not receiving any benefit at all after applying — pointing to significant delays and processing lapses.

When asked if they knew whom to contact in case they face problems in availing Yuva Nidhi scheme, the awareness for grievance redressal channels seemed low, with only one in three respondents (32%) knowing whom to contact in case of any issues in availing the scheme benefits (**Table 8.7**). More than two-fifths of the respondents (43%) admitted that they did not know whom to approach. This limited awareness compromises timely problem resolution for applicants, reflecting the need for better grievance communication.

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

Time taken in receiving the scheme after applying	(%)
Less than 1 month	13
1–2 months	37
3–4 months	18
More than 4 months	10
Not received yet*	12

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

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

**Table 8.7: Only about one-third people knew whom to contact if they face problems in availing Yuva Nidhi scheme**

Do you know whom to contact if you face problems in availing the scheme?	(%)
Yes	32
No	43

Note: Rest did not respond.

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



Among those who had applied but had not benefitted (7%), the most common reason was outright rejection of their application which was cited by almost one in four respondents (23%) (**Table 8.8**). Thirteen percent reported that lack of proper documents was the main reason for them not benefitting despite applying. A slightly less proportion (10%) said that they had completed their exams but hadn't received their final degree or diploma due to which they might not be receiving the scheme benefits. Smaller proportions of respondents also faced issues like document mismatches (4%), inactive bank accounts or pending bank KYCs (3%), or having no personal bank account (1%). Notably, nearly half (46%) chose to not respond, suggesting that they do not even know why they have not received the Yuva Nidhi scheme allowance even after applying.

When the ones who reported themselves to be ineligible (63%) were asked about the main reason for their ineligibility, more than half of them (51%) said that it was so because they were yet to have their graduation or diploma degrees. Other minor but important reasons of potential applicants being ineligible were the academic years of their finishing the college. Four percent respondents had finished their college before 2022 while one percent had finished after 2023 (**Table 8.9**). About two in five (40%) didn't even specify a reason and thus didn't respond, indicating gaps in information clarity around eligibility criteria.

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

Reasons for not benefitting from the scheme even after applying	(%)
My application was rejected	23
Lack of proper documents	13
I have completed my exams but not received my degree/diploma yet	10
Mismatch in documents	4
Inactive bank account or pending bank KYC	3
I don't have a bank account in my name	1
Any other reason	1

*Note: Rest did not respond.*

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

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

Reason of non-eligibility for the scheme	(%)
I am not a graduate/diploma holder	51
Finished college before 2022	4
Finished college after 2023	1
Any other reason	4

*Note: Rest did not respond.*

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

When those who had benefitted from the scheme and received their allowance were further asked about how they used the money received from Yuva Nidhi scheme, more than half of them (51%) reported that they had enrolled themselves in private skill centres, while two in five (39%) had also joined some diploma or certificate courses. A similar proportion (39%) had also opted for getting themselves enrolled in government skill centres (**Table 8.10**). This reflects beneficiaries' prioritization of upskilling and capacity building, showing the scheme's secondary effect in supporting skill development.

When they were further asked about other purposes for which they used the Yuva Nidhi allowance, nearly three in ten respondents (28%) mentioned skill development, while one in five (20%) indicated that they used the allowance for ensuring financial stability during their job search (**Table 8.11**). Less than one in ten people spent it on job search-related expenses like resumes/travelling for interviews, etc. (8%) or in paying fees, etc. (6%). More than one-tenth share of the respondents (12%) also reported saving the allowance money. This illustrates that while the scheme directly supports immediate financial needs, it also indirectly funds job readiness and educational continuity.

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

Skill-oriented use of allowance received from the scheme	Yes (%)
Enrolled myself in a private skill centre	51
Enrolled myself in a diploma/certificate course	39
Enrolled myself at a government skill centre	39

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

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

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

Purposes for which people use Yuva Nidhi allowance	(%)
Gaining skills	28
Financial stability during job search	20
I save the money that I get	12
Expenses during job search (resume, travel for interviews, placement, etc.)	8
Paying fees etc.	6

*Note: Rest did not respond.*

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

The respondents were further presented with a hypothetical situation to assess the impact on their job choice due to the Yuva Nidhi scheme. They were asked what they would do if they managed to find a job but the salary offered by the employer did not meet their expectation. To this question, the responses received were more or less similar: about one in four people said that they would accept the job (24%), or bargain with the employer (26%) (**Table 8.12**). A quarter of them also said that they would refuse the job. Notably, when further asked if they would have taken the same decision in case they were not receiving the Yuva Nidhi allowance, more than seven in ten respondents (71%) affirmed that they would have made the same choice, while only

a quarter (24%) indicated that they might not have taken the same decision in the absence of Yuva Nidhi allowance. This suggests that while the allowance financially helps the unemployed degree/diploma holders, it has a limited role in reshaping the job-related choices of the Karnataka youth.

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

What will you do if the offered salary does not meet your satisfaction?	(%)
Bargain with the employer	26
Not take the job	25
Accept the job	24
Would you have done the same if you were not receiving the monthly Yuva Nidhi allowance?	(%)
Yes	71
No	24

*Note: Rest did not respond.*

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

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

The survey also tried to gauge the perceptions of youth regarding their future options as a job seeker. When asked regarding their perceptions about future employment options, only about three in ten respondents (28%) felt likely to get a job within their own district (**Table 8.13**). Fifteen percent of them expected that they might have to take up work below their educational qualification levels. A slightly less proportion (13%) felt that they might get a job in Karnataka but it will not match their levels of educational attainment. Similar proportions anticipated having to relocate within Karnataka (15%) or moving to another state (12%) for a job. Over one-tenth of the respondents also reported that despite wanting to study further, they might not be able to do so due to financial constraints (12%) or that they felt pressure from family to marry instead of taking up a job (12%).

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

People's perceptions regarding future options as a job seeker	Yes (%)	No (%)	Not sure (%)
I am likely to get a job in my district	28	41	6
I will have to move to another district within my state for a job	15	52	5
I may have to take a job that is below my education level	15	49	7
I might get a job in Karnataka but it will not match my educational qualification	13	52	6
I will have to move to another state for a job	12	53	7
I would like to continue my studies, but it is not financially possible	12	53	6
I feel pressure to get married instead of taking a job	12	53	6

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

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

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

Extent to which Yuva Nidhi scheme helped in people's financial upliftment	(%)
A lot	33
Somewhat	26
Not much	11
Very little	8
Not at all	6

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

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

The survey also asked the respondents about the impact of Yuva Nidhi allowance on their financial upliftment. To this, one in three respondents (33%) said that the scheme helped them “a lot” financially, while about one in four (26%) said it helped “somewhat” (**Table 8.14**). Over one in ten also felt that the scheme didn't help much in their financial betterment (11%), while a combined fourteen percent said it made very little (8%) or no difference at all (6%).

## 9. SHAKTI SCHEME

Under the Shakti scheme launched by Karnataka government in 2023, domiciled women of Karnataka can ride for free on public buses. This initiative aims to boost women's independence and mobility, particularly benefitting those from economically weaker sections. This scheme seems to have achieved near-universal reach among the pool of eligible beneficiaries. More than nine in ten women (96%) reported having benefitted from the scheme, while only a small proportion of women (4%) said that they were aware of the scheme but had not availed it (**Table 9.1**). Notably, only a negligible share said that they were either unaware or ineligible. This extremely high uptake confirms the scheme's strong implementation and popularity among its target group.

When it was asked how the women respondents first learned about the scheme, more than one in three credited family and friends (36%) (**Table 9.2**). Newspapers and television were a close second, informing one in four respondents (25%). Social media and local leaders emerged as the primary information sources for about one in five women (18% and 16% respectively). Only a small fraction – one in twenty – cited government officials as their primary sources of information regarding the Shakti scheme (5%).

**Table 9.1: More than 95% women have benefitted from the Shakti scheme**

Shakti scheme	(%)
Benefitted	96
Aware but never used	4
Not aware*	<1
Not eligible* (due to not being a domiciled woman of Karnataka)	<1

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

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

**Table 9.2: Primary source of information about the Shakti scheme**

Primary source of information about the scheme	(%)
Family/Friends	36
Newspaper/TV	25
Social media	18
Local leader	16
Government officials	5

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

The respondents were also asked how frequently they used the free bus services after becoming the beneficiary of the Shakti scheme. Nearly two in every ten respondents (17%) reported using free bus services “daily”, while about two-thirds (64%) used them

“occasionally” (**Table 9.3**). About sixteen percent “rarely” travelled by the free buses, and a negligible share (2%) reported “never” availing the scheme benefits of free travel.

To gauge the potential of Shakti scheme in expanding public transport access for women, especially for those previously deterred by travel costs, women were asked if they used the public buses earlier or if they started using them only after the Shakti scheme came into effect. Almost nine in ten respondents (86%) said that they already used public buses before the scheme’s launch (**Table 9.4**). However, more than one in ten women also said that they started using the public buses only after Shakti scheme was introduced.

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

Number of times women travel by free bus service	(%)
Everyday	17
Sometimes	64
Rarely	16
Never	2

*Note: Rest did not respond.*

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

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

Did you use public buses earlier or start using them only after the Shakti scheme?	(%)
I used public buses before also	86
I have started using public buses only after Shakti scheme	13

*Note: Rest did not respond.*

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

The Shakti scheme has also impacted how frequently women beneficiaries are travelling out of their homes. For a combined proportion of about two-thirds of women, the frequency of their travelling out of their homes has either increased “a lot” (14%) or “somewhat” (51%) (**Table 9.5**). However, three in ten women (30%) experienced no change, and a small number even reported a reduction (5% cumulatively).

The survey also tried to tap into the perceived weekly savings of women as a result of free bus travel. In terms of savings, close to half of the women (46%) reported saving up to ₹250 per week, while more than one in three women (36%) said that they could save about ₹250 to ₹500 per week (**Table 9.6**). About thirteen percent women saved about ₹500 to ₹1,000 weekly, and a smaller minority even managed to save amounts larger than ₹1000 per week (4%).

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

Impact of Shakti scheme on the frequency of women travelling outside the house	(%)
Increased a lot	14
Increased somewhat	51
Remained the same	30
Decreased somewhat	4
Decreased a lot	1

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

**Table 9.6: Weekly savings of women due to Shakti scheme**

Weekly savings of women due to Shakti scheme	(%)
Up to Rs. 250	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?

The distance between the home and the nearest bus stop was also analysed. The findings indicate that access to bus stops remained reasonable, though not effortless. About two-thirds of the respondents (65%) said that the nearest bus stop from their home was somewhat far, while about one in six women (17%) reported it to be very far. On the other hand, a similar share also said that the nearest bus stop from their home was not very far (18%) (**Table 9.7**). While accessibility isn't a major concern for most, a substantial proportion still face long walks or commutes just to reach the bus stop.

While the Shakti scheme can be beneficial for women in general, it can also lead to the issue of overcrowding which emerged to be a significant issue as per the survey. Nearly four in five respondents (79%) said that they frequently experienced delays in catching buses because of overcrowding, while only one in five women reported that they did not face any such delays (**Table 9.8**). This highlights a growing demand-supply gap in bus capacity after the scheme's introduction, perhaps requiring operational scaling up.

**Table 9.7: Distance travelled from home to catch a bus**

Distance travelled from home to catch a bus	(%)
Very far	17
Somewhat far	65
Not very far	18

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

**Table 9.8: About four in five women experienced delays in catching a bus due to overcrowding**

Delays experienced by women in catching a bus due to overcrowding	(%)
Yes	79
No	20

*Note: Rest did not respond.*

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

The respondents were also asked about their experience of improvement in a range of other personal aspects due to the Shakti scheme. Over eight in ten women (83%) said that their family relationships improved because of the scheme, while an equal share (83%) also affirmed that they could now travel for better healthcare facilities (doctor/hospital/clinic) (**Table 9.9**). Over seven in ten women (72%) reported feeling more empowered and confident. A little more than six in ten women (61%) reported that they could now travel for leisure — a vital marker of enhanced personal freedom. An almost similar proportion (59%) also reported developing stronger friendships with other women, while nearly half of them (49%) said that they felt they could now attend gram sabha/panchayat or union meetings, trainings and protests, etc. This confirms that beyond financial savings, Shakti scheme has expanded women's social engagement and public participation as well as personal mobility and access to better healthcare facilities.

**Table 9.9: Benefits experienced by women due to Shakti scheme**

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

The survey also tried to gauge the impact of free bus travel on the job situation of women. More than four in ten respondents (43%) reported continuing with their current jobs while availing the scheme benefit of free bus travel (**Table 9.10**). However, nearly one in ten women also took up new jobs (9%) or even switched to better job opportunities (10%). A considerable share — one in three (33%) — did not report any direct employment impact.

When further asked about any increase in their overall savings, the scheme seemed to



produce tangible financial savings for most. More than half of the respondents (52%) reported saving up to ₹500, while nearly one in three (31%) saved about ₹500 to ₹1,000 (**Table 9.11**). About one in ten also saved up to ₹2500 (9%), with a negligible few saving beyond that (1%). A tiny proportion also said that there was no increase in their savings (5%). This highlights that even modest transport-related savings can significantly ease overall household budgets.

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

Impact of free bus travel on the job situation of women	(%)
I continued with my current job	43
I moved to a better job	10
I took up a new job	9
Any other impact	6

*Note: Rest did not respond.*

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

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

Increase in women's savings due to free bus travel under Shakti scheme	(%)
Up to Rs. 500	52
Rs. 501-1000	31
Rs. 1001-2500	9
Rs. 2501-5000	1
More than Rs. 5000	<1
There has been no increase in my savings due to Shakti scheme	5

*Note: Rest did not respond.*

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

The respondents were further asked about the most significant impact on them if the scheme were to be withdrawn. More than two in three women (67%) said that they would have to spend money on travel (**Table 9.12**). Nearly one in ten even said that they would have to quit their job (7%) or resort to walking to their place of work (7%). A similar proportion (6%) reported that their children would lose access to better education if the Shakti scheme were to be withdrawn. Smaller numbers also said that they might have to take up nearby jobs (4%). This illustrates how central the scheme has become to household economics and livelihood planning.

Upon attempting to explore the impact of Shakti scheme on women's financial upliftment, the data reveals that the scheme has been able to translate into tangible financial upliftment of women. Half of the respondents (50%) felt that the scheme had helped them "a lot", while over one in four (27%) said it had helped "somewhat" (**Table 9.13**). However, one in five (20%) also felt that the free bus travel had not financially helped them much (14%) or perhaps helped very little (6%).

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

Possible impact on women if Shakti scheme is withdrawn	(%)
I will spend money to travel	67
I will have to leave my job	7
I will have to walk to work	7
Children cannot access better school or college	6
I will take a job nearby	4

*Note: Rest did not respond.*

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

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

Extent to which Shakti scheme helped in women's financial upliftment	(%)
A lot	50
Somewhat	27
Not much	14
Very little	6
Not at all	1

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

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

## 10. OVERALL IMPACT OF ALL 5 GUARANTEE SCHEMES

**Table 10.1: Number of schemes from which the people benefitted**

	Total Sample (N)	Percent (%)
Benefitted from at least two	6125	100
Benefitted from any three	4798	78
Benefitted from any four	3824	62
Benefitted from all five	167	3
<b>Total</b>	<b>6125</b>	<b>100</b>

In conclusion, the findings of the survey underline a significant impact of the Five Guarantees of the Karnataka government on women beneficiaries, demonstrating a positive trend in the reach and effectiveness of these schemes. **Table 10.1** summarises the breadth of scheme uptake among surveyed women beneficiaries. By design, every respondent had benefitted from at least two of the Five Guarantees, hence the 100 percent figure for this category. A large majority reported multi-scheme inclusion: more than three-fourth people (78%) had benefitted from any three schemes and over three in five (62%) had benefitted from any four of the Five Guarantees. While only a small minority (3%) reported benefitting from all the five schemes, the trend indicates that most women experienced cumulative benefits across multiple guarantees, resulting in an integrated programme coverage.

The high share reporting benefits from four schemes likely reflects the extensive reach of the four broad-based guarantees — Shakti (96%), Anna Bhagya (94%), Gruha Jyoti (82%), and Gruha Lakshmi (78%). However, it seems that the coverage for all the Five Guarantees is constrained by narrower eligibility for Yuva Nidhi (7% beneficiaries overall). Consequently, while multi-scheme coverage is widespread, universal coverage across all five schemes is structurally limited. Taken together, **Table 10.1** establishes a strong foundation for interpreting downstream outcomes. With most respondents drawing on three to four guarantees simultaneously, the study's subsequent findings on spending patterns (food, health, education) and debt repayment can be read as effects of layered support rather than isolated scheme impacts.

In this light, it is pertinent to further explore the cumulative effect of the Five Guarantees in the lives of Karnataka women. When the survey respondents were asked how they had used the money received or saved from all the five guarantee schemes combined, the overwhelming majority prioritized essential needs. Over nine in ten respondents (91%) used it to buy more food items, highlighting the schemes' crucial role in addressing food security and household nutrition. Over eight in ten (85%) also directed these funds towards meeting medical expenses, whether for doctor visits, hospital bills, or medicines — reflecting healthcare as another core area of spending for low-income households (**Table 10.2**).

Interestingly, one in two beneficiaries (52%) used it for educational purposes, showing that for many families, welfare savings are helping to sustain schooling and other educational costs. On the other hand, income-generating uses were relatively lower: about one in three respondents (33%) reported having invested the overall money received/saved from the schemes in a business, and a little more than one in four (27%) repaid loans or debts. This pattern suggests that while the schemes provide vital subsistence relief, their secondary role in fostering entrepreneurship or debt reduction is still modest but noteworthy.

**Table 10.2: People's use of money received or saved from Five Guarantees in meeting essential needs**

People's use of money received/saved from Five Guarantees	Yes (%)	No (%)
Buying more food items	91	8
Covering medical expenses (visiting doctors/hospitals/buying medicines)	85	15
Educational purposes	52	46
Investing in a business	33	65
Repaying loans or debts	27	71

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

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

Among those who reported repaying loans/debts with the money received or saved due to the five schemes, three-quarters reported having either partially or fully repaid healthcare-related loans (77%), underlining the persistent burden of medical debt on poor households. Nearly two in three reported having repaid house or property loans (64%) as well as agricultural loans (63%) (**Table 10.3**).

Life event-related loans such as those for marriage were repaid by half the respondents who had such obligations, while over four in ten (43%) covered education loans. These numbers illustrate that while routine welfare support can ease everyday expenses, it also plays a significant role in gradually alleviating long-standing financial liabilities, especially those linked to healthcare, housing and farming (in case of rural areas).

**Table 10.3: People's use of money received or saved from Five Guarantees in partially or fully repaying different loans**

People's use of money received/saved from Five Guarantees in partially or fully repaying loans	Yes (%)	No (%)
Healthcare-related/medical loan	77	22
House or property loan	64	35
Any agricultural loan	63	36
Loan for life events like marriage	50	49
Education loan	43	55

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

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

When asked whether the money received or saved from the five guarantee schemes was spent more for themselves or their families, three-fifths of women (60%) said that it was directed towards their family's welfare (**Table 10.4**). About one in four women (23%) said that it benefitted both herself and her family equally, while only fifteen percent women claimed it primarily supported their own welfare.

In terms of any perceived change in women's social perception at home, over one in five respondents (21%) reported noticing a big change in how they were perceived because of the scheme benefits received by them, while a remarkable seven in ten (72%) noticed a small but positive change (**Table 10.5**). Only a negligible share (4%) felt no change at all. This highlights that welfare schemes can play a subtle yet steady role in improving household dynamics and enhancing the social standing of women, who were the primary beneficiaries of many of these guarantees.

**Table 10.4: 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 10.5: Change in women's perception at home due to overall benefits of Five Guarantees**

Do you notice any change in how you are perceived at home due to the benefits of Five Guarantees?	(%)
Yes, a big change	21
Yes, a small change	72
No, no change at all	4

*Note: Rest did not respond.*

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

The schemes also made a marked impact on women's financial standing and agency. Four in every five women (80%) said that their financial independence had increased, while over two-thirds (67%) noted a rise in their contribution to household expenses (**Table 10.6**). Furthermore, nearly half of the women (49%) reported that they were able to save money for education or skill training. This shows that while the schemes addressed immediate financial needs, they also empowered women economically, enabling some to plan for personal growth or capacity building.

**Table 10.6: 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. All the items were asked separately.*

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

When asked about the impact of the five guarantee schemes on their family's overall well-being, the responses painted an overall positive picture. More than nine in ten women noted a positive change in the dietary requirements of their families, with nearly half reporting that their families' diets had improved "a lot" (45%), and another half reporting moderate improvement (50%) (**Table 10.7**). Nine in ten women felt improvements in healthcare access for their families, with nearly two-fifths noting significant improvement (38%) while more than half observing some improvement (52%). Financial stress reduction was also reported by more than eight in ten households as having improved either greatly (36%) or somewhat (48%). Similar improvements were felt in the overall well-being of the family, with one in three reporting "a lot" of relief while another half experiencing moderate relief (52%). About three in every four women further reported an overall positive improvement in access of better education for their children (75% - combining "a lot" and "somewhat"). A similar trend was observed in overall travel with friends and family (71% - combining "a lot" and "somewhat") — confirming that the schemes made a tangible difference to both survival needs and quality-of-life factors for many families.

**Table 10.7: Overall impact of Five Guarantees on people's families**

Aspects	How much have the following aspects improved for your family? (%)			
	A lot	Somewhat	Not much	Not at all
Better diet	45	50	4	1
Improved healthcare	38	52	9	1
Reduced my family's financial stress	36	48	12	4
Improved overall well-being of my family	33	52	11	3
Better education for children	31	44	16	8
Travel with friends and family	31	40	20	8

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

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

**Table 10.8: Overall impact of Five Guarantees on women themselves**

Aspects	How much have the following aspects improved for you? (%)			
	A lot	Somewhat	Not much	Not at all
Increased my confidence and feeling of empowerment	31	48	15	5
My own financial security	31	50	14	4
My own healthcare (hospitals, medicines, etc.)	29	54	15	2
My own well-being	27	55	14	3
My own nutrition (eggs, meat, fruit, milk)	25	55	17	3
My travel for work and leisure	25	42	23	9
My friendships and community interactions	23	43	24	9
My engagement with community problems and public issues	20	42	25	11
My own education (classes, training, etc.)	18	36	18	26

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

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

It was also an important objective of the study to gauge the positive impact of the five guarantees on women specifically, apart from the overall impact on families. The data shows that the schemes made meaningful personal impacts in women's lives. Four in five women noted improvements in their feelings of confidence and empowerment, with nearly one in three feeling it "a lot" (31%) while close to half feeling it "somewhat" (48%) (**Table 10.8**). Four-fifths of the women also indicated an improvement in their own financial security – almost a third of them (31%) feeling it "a lot" and half of them feeling it "somewhat" (50%). Similar improvements were reported by women also in the areas of their own healthcare, overall well-being, and personal nutrition (83%, 82%, and 80% respectively – combining "a lot" and "somewhat").

More than two-thirds of the women experienced major improvements in their travel prospects for work and leisure, of which a quarter of women felt "a lot" of improvement, while more than two in five women (42%) felt moderate improvement. Women's social and public lives also witnessed considerable betterment. Close to two in every three women reported cumulative upliftment of their friendships and community interactions (66%) as well as their engagement with community problems and public issues (62%) (combining "a lot" and "somewhat" categories). More than half of the women also indicated notable gains in their

personal education or skills development – close to a fifth feeling it “a lot” (18%) while more than a third feeling it “somewhat” (36%). This highlights that while direct financial gains were critical, these schemes also opened up avenues for women to engage more confidently in public and community spaces, while also acknowledging their own nutritional, healthcare, and overall well-being needs, albeit to varying degrees.



# ANNEXURE – SURVEY QUESTIONNAIRE

Karnataka Govt. Welfare Schemes  
Centre for the Study of Developing Societies  
29, Rajpur Road, Delhi - 110054, India

- F1. Investigator Roll No. : \_\_\_\_\_  
F1a. Name of the Investigator : \_\_\_\_\_  
F2. District Number and Name : \_\_\_\_\_  
F2a. Taluk Number and Name : \_\_\_\_\_  
F3. Location Name : \_\_\_\_\_  
F4. Area/locality: \_\_\_\_\_  
1. Village  
2. Town (50,000 – 1 lakh population)  
3. Small City (1-5 lakh population)  
4. Big City (5-10 lakh population)

## INVESTIGATOR'S INTRODUCTION AND STATEMENT OF INFORMED CONSENT

My name is \_\_\_\_\_ and I am from Lokniti-CSDS (also mention the name of your university/college). We are conducting a survey about welfare schemes launched by the Karnataka government and their impact on women empowerment. The survey will uncover how these schemes impact women and household choices on health, education, mobility and livelihoods. For this purpose, we are interviewing several women across the state. This survey is an independent study. Any information you provide will be kept strictly confidential. The findings will be used for research purposes. It usually takes 30-35 minutes to complete the interview. Please take

- F5. Can I start the interview? **(First confirm whether the respondent is a beneficiary of more than 2 welfare schemes)**  
1. Yes  
2. No **(Stop the discussion and go to some other house)**
- F6. Name of the Respondent: \_\_\_\_\_
- Z1. What is your age? \_\_\_\_\_ **(in years)**  
98. No response **(If age is above 95 years, enter code 95)**
- Q1. I would mention the names of a few government schemes. Please tell me whether you have received or not received any benefit under these government schemes.  
  
**(Ask whether they have received or not received any benefit every time after mentioning the name of each scheme)**  
**(Do not mention 'Not Aware' and 'Not Eligible')**

Name of the Scheme	Benefitted	Applied but Not Benefitted	Not Applied	Not Aware (silent option)	Not Eligible (silent option)
a. <b>Anna Bhagya</b> under which government provides additional 5 kg of food grains or money in lieu of it	1	2	3	98	99
b. <b>Gruha Lakshmi</b> under which government provides ₹2,000 monthly assistance to the woman head of BPL families	1	2	3	98	99
c. <b>Gruha Jyoti</b> under which government provides 200 units of free baseline electricity	1	2	3	98	99
d. <b>Yuva Nidhi</b> under which unemployed students who have finished graduation/diploma receive an allowance	1	2	3	98	99

And what about the **Shakti scheme** under which domiciled women of Karnataka can ride for free on public buses?

*(Ask whether they have received or not received any benefit after mentioning the name of Shakti scheme)*

*(Do not mention 'Not Aware' and 'Not Eligible')*

Name of the Scheme	Benefitted	Aware but Never Used	Not Aware (silent option)	Not Eligible (silent option)
e. <b>Shakti</b> under which domiciled women of Karnataka can ride for free on public buses	1	2	98	99

Q2. *(If 1, 2, 3 and 99 in Q1)* Please think and tell me how did you get to know about...

*(Read out the name of each scheme and select the relevant answer category)*

*(Do not read out answer categories)*

Name of the Scheme	Government officials	Social media	Family/ Friends	Local leader	Newspaper / TV	Other (Please specify)	No response
a. Anna Bhagya	1	2	3	4	5	97	98

b. Gruha Lakshmi	1	2	3	4	5	97	98
c. Gruha Jyoti	1	2	3	4	5	97	98
d. Yuva Nidhi	1	2	3	4	5	97	98
e. Shakti	1	2	3	4	5	97	98

Q3. **(If 1 in Q1a)** Did you or any of your family members have to go to any office to apply for the **Anna Bhagya scheme**?

1. Yes **(Go to Q4a)**
2. No
98. No response

Q4a. **(If 1 in Q3)** How many times did you visit this office before you finally availed the **Anna Bhagya scheme**?

**(Do not read out the options)**

1. Only once
2. Two to four times
3. Five times and more
98. Don't remember
100. Couldn't avail the scheme

Q4b. **(If 1, 2 or 3 in Q4a)** How long did it take to travel to that office? **(Anna Bhagya)**

**(Do not read out the options)**

1. Less than 30 minutes
2. 30 minutes to 59 minutes
3. 1 hour to 1 hour 59 minutes
4. 2 hours and above
98. No response

Q4c. **(If 1, 2 or 3 in Q4a)** How much time did you have to spend in that office? **(Anna Bhagya)**

**(Do not read out the options)**

1. Less than 30 minutes
2. 30 minutes to 59 minutes
3. 1 hour to 1 hour 59 minutes
4. 2 hours and above
98. No response

Q5. **(If 1 in Q1a)** Thinking about the benefits you get from the Anna Bhagya scheme, which of these statements **best** describes your situation?

**(Read out all the statements from 1 to 4, and select only one)**

1. Me and my family eat more meals now
2. My family eats more meals now
3. Same number of meals but the quantity is more
4. No change
98. No response

Q6. *(If 99 in Q1a)* What is the **main** reason you are not eligible for the Anna Bhagya Scheme?  
(Do not read out the options)

1. I do not have a BPL card or an Antyodaya card
2. Lack of other necessary documents
3. Mismatch in documents
4. Inactive bank account or pending bank KYC
5. No particular reason
97. Any other *(Please specify)*: \_\_\_\_\_
98. No response

Q7. *(If 1 in Q1a)* To what extent has the Anna Bhagya scheme helped you in the following areas of your life? Would you say it helped a lot, somewhat, not much, or not at all?

Has Anna Bhagya scheme improved....	A lot	Somewhat	Not much	Not at all	No response
a. Your relationship with your family members	1	2	3	4	98
b. Your standing in your neighborhood	1	2	3	4	98
c. Your decision-making capacity within the family	1	2	3	4	98

-----

Q8. *(If 1 in Q1b)* Did you or any of your family members have to go to any office to apply for the **Gruha Lakshmi** scheme?

1. Yes *(Go to Q9a)*
2. No
98. No response

Q9a. *(If 1 in Q8)* How many times did you visit this office before you finally availed the **Gruha Lakshmi** scheme?

(Do not read out the options)

1. Only once
2. Two to four times
3. Five times and more
98. Don't remember
100. Couldn't avail the scheme

Q9b. *(If 1, 2 or 3 in Q9a)* How long did it take to travel to their office? **(Gruha Lakshmi)**  
**(Do not read out the options)**

1. Less than 30 minutes
2. 30 minutes to 59 minutes
3. 1 hour to 1 hour 59 minutes
4. 2 hours and above
98. No response

Q9c. *(If 1, 2 or 3 in Q9a)* How much time did you have to spend in their office? **(Gruha Lakshmi)**  
**(Do not read out the options)**

1. Less than 30 minutes
2. 30 minutes to 59 minutes
3. 1 hour to 1 hour 59 minutes
4. 2 hours and above
98. No response

Q10. *(If 1 in Q1b)* Thinking about the money received from Gruha Lakshmi scheme, which of these situations **best** describes the spending-related decisions in your family?

**(Read out all the statements from 1 to 4, and select only one)**

1. I decide on my own
2. I along with my family/husband decide
3. I have no say
4. I have greater say now after Gruha Lakshmi
97. Any other *(Please specify)*: \_\_\_\_\_
98. No response

Q11. *(If 1 in Q1b)* Thinking of Gruha Lakshmi scheme, how have you used the money that you received/saved from it?

**(Read out all the options one by one and select the relevant answer category)**

Have you used the money for...	Yes	No	No response
a. Buying more food items	1	2	98
b. Educational purposes	1	2	98
c. Covering medical expenses (visiting doctors/ hospitals/ buying medicines)	1	2	98
d. Investing in a business	1	2	98
e. Repaying loans or debts	1	2	98

Q12. *(If 2 in Q1b)* What is the **main** reason you have not benefitted from the Gruha Lakshmi Scheme, even after applying?

**(Do not read out the options)**

1. I don't have a bank account in my own name
2. My Aadhaar card is not linked with the bank account
3. Inactive bank account or pending bank KYC
4. No particular reason
97. Any other **(Please specify)**: \_\_\_\_\_
98. No response

Q13. *(If 1 in Q1b)* To what extent has the Gruha Lakshmi scheme helped you in the following areas of your life? Would you say it helped a lot, somewhat, not much, or not at all?

Has Gruha Lakshmi scheme improved...	A lot	Somewhat	Not much	Not at all	No response
a. Your relationship with your family members	1	2	3	4	98
b. Your standing in your neighborhood	1	2	3	4	98
c. Your decision-making capacity within the family	1	2	3	4	98

-----

Q14. *(If 1 in Q1c)* Did you or any of your family members have to go to any office to apply for the **Gruha Jyoti** scheme?

1. Yes **(Go to Q15a)**
2. No
98. No response

Q15a. *(If 1 in Q14)* How many times did you visit this office before you finally availed the **Gruha Jyoti** scheme?

**(Do not read out the options)**

1. Only once
2. Two to four times
3. Five times and more
98. Don't remember
100. Couldn't avail the scheme

Q15b. *(If 1, 2 or 3 in Q15a)* How long did it take to travel to their office? **(Gruha Jyoti)**

**(Do not read out the options)**

1. Less than 30 minutes
2. 30 minutes to 59 minutes
3. 1 hour to 1 hour 59 minutes
4. 2 hours and above
98. No response

Q15c. *(If 1, 2 or 3 in Q15a)* How much time did you have to spend in their office? **(Gruha Jyoti)**

***(Do not read out the options)***

1. Less than 30 minutes
2. 30 minutes to 59 minutes
3. 1 hour to 1 hour 59 minutes
4. 2 hours and above
98. No response

Q16. *(If 1 in Q1c)* According to you, how much money has your family managed to save due to Gruha Jyoti scheme?

***(First, note down the given answer and then find the relevant option from the list below)***

- 
1. Up to Rs. 250
  2. Rs. 251-500
  3. Rs. 501-1000
  4. Rs. 1001-1500
  5. More than Rs. 1500
  6. There is no change in my electricity expenses before & after Gruha Jyoti
  98. No response

Q17. *(If 1 in Q1c)* Has the consumption of electricity in your family increased or decreased after the introduction of Gruha Jyoti scheme?

1. It has increased
2. Remained the same
3. It has decreased
98. No response

Q18a. *(If 1 in Q1c)* Since receiving 200 units of free electricity, do you now use these appliances more than before? I will read out a list, please tell me which of them you are using more now? ***(Read out the name of the appliances and select the relevant answer category)***

1. Yes
2. No
98. No response

- a. Heaters
- b. Coolers/AC
- c. Refrigerators
- d. Oven/Microwave
- e. Induction plate
- f. Lights
- g. TV

Q18b. *(If 1 in Q1c)* Since the launch of Gruha Jyoti scheme, have you purchased any new electric appliances?

1. Yes
2. No
98. No response

Q19. Please tell me how frequently these things happen at your home - every day, on some days, rarely or never?

**(Read out both the things and select the response given by the respondent)**

	Everyday	Some Days	Rarely	Never	No response
a. Tube lights/bulbs/LED lights flicker and are not bright	1	2	3	4	98
b. Fans do not run in full speed	1	2	3	4	98

Q20. **(If 1 in Q1c)** To what extent has the Gruha Jyoti scheme helped you in the following areas of your life? Would you say it helped a lot, somewhat, not much, or not at all?

Has Gruha Jyoti scheme improved...	A lot	Somewhat	Not much	Not at all	No response
a. Your relationship with your family members	1	2	3	4	98
b. Your standing in your neighborhood	1	2	3	4	98
c. Your decision-making capacity within the family	1	2	3	4	98

-----

Q21. **(If 1 in Q1d)** Did you or any of your family members have to go to any office to apply for the Yuva Nidhi scheme?

1. Yes **(Go to Q22a)**
2. No
98. No response

Q22a. **(If 1 in Q21)** How many times did you visit this office before you finally availed the Yuva Nidhi scheme?

**(Do not read out the options)**

1. Only once
2. Two to four times
3. Five times and more
98. Don't remember
100. Couldn't avail the scheme

Q22b. **(If 1, 2 or 3 in Q22a)** How long did it take to travel to their office? **(Yuva Nidhi)**

**(Do not read out the options)**

1. Less than 30 minutes
2. 30 minutes to 59 minutes
3. 1 hour to 1 hour 59 minutes
4. 2 hours and above
98. No response



Q22c. **(If 1, 2 or 3 in Q22a)** How much time did you have to spend in their office? **(Yuva Nidhi)**

**(Do not read out the options)**

1. Less than 30 minutes
2. 30 minutes to 59 minutes
3. 1 hour to 1 hour 59 minutes
4. 2 hours and above
98. No response

Q23. **(If 1 in Q1d)** Please tell me how you have used the allowance received from Yuva Nidhi scheme?

**(Read out all the options one by one and select the relevant answer category)**

1. Yes                      2. No                      98.

No response

- a. Enrolled myself in a private skill centre
- b. Enrolled myself at a government skill centre
- c. Enrolled myself in a diploma/certificate course

Q24. **(If 1 in Q1d)** For what purpose do you **mainly** use the money that you receive from Yuva Nidhi scheme?

**(Do not read out the options)**

1. Gaining skills
2. Financial stability during job search
3. Expenses during job search (resume, travel for interviews, placement, etc.)
4. Paying fees etc.
5. I save the money that I get
97. Any other **(Please specify)**: \_\_\_\_\_
98. No response

Q25a. **(If 1 in Q1d)** Suppose you are in need of work and manage to find a job, but the salary that is being offered by the employer does not meet your satisfaction. What will you do - not take the job, bargain with the employer or accept the job?

1. Not take the job **(Go to Q25b)**
2. Bargain with the employer **(Go to Q25b)**
3. Accept the job
98. No response

Q25b. **(If 1 or 2 in Q25a)** Would you have selected the same option if you were not receiving the monthly allowance from Yuva Nidhi scheme?

1. Yes
2. No
98. No response

Q26. **(If 2 in Q1d)** What is the **main** reason you have not benefitted from the Yuva Nidhi Scheme, even after applying?

**(Do not read out the options)**

1. My application was rejected
2. Lack of proper documents
3. Mismatch in documents
4. I have completed my exams but not received my degree/diploma yet
5. I don't have a bank account in my name
6. Inactive bank account or pending bank KYC
97. Any other **(Please specify)**: \_\_\_\_\_
98. No response

Q27. **(If 99 in Q1d)** What is the **main** reason due to which you are not eligible for Yuva Nidhi Scheme?

**(Do not read out the options)**

1. I am not a graduate/diploma holder
2. Finished college before 2022
3. Finished college after 2023
97. Any other **(Please specify)**: \_\_\_\_\_
98. No response

Q28. In your opinion, what are your future options as a job seeker? I will read out a few statements, please tell me whether each statement applies to you or not.

**(Read out each of the following statements and select the relevant answer category)**

**(Do not read out answer categories)**

1. Yes
2. No
3. May be/time will tell/not sure
98. No response

- a. I am likely to get a job in my district
- b. I will have to move to another district within my state for a job
- c. I will have to move to another state for a job
- d. I might get a job in Karnataka but it will not match my educational qualification
- e. I may have to take a job that is below my education level
- f. I would like to continue my studies, but it is not financially possible
- g. I feel pressure to get married instead of taking a job

-----

Q29a. **(If 1 in Q1e)** How frequently do you use the free bus services provided under the Shakti scheme – every day, sometimes, rarely or never?

1. Everyday
2. Sometimes
3. Rarely
4. Never
98. No response

Q29b. **(If 1 in Q1e)** Before the introduction of the Shakti scheme, did you use public buses, or did you start using them only after the scheme was launched?

1. I used public buses before also
2. I have started using public buses only after Shakti scheme
98. No response

Q30a. **(If 1 in Q1e)** After the Shakti scheme, has the number of times that you travel out of your home increased or decreased?

**(If the respondent says 'increased', then ask whether 'increased a lot' or 'increased somewhat'; and if the respondent says 'decreased', then ask if 'decreased a lot' or 'decreased somewhat').**

1. Increased a lot
2. Increased somewhat
3. Remained the same
4. Decreased somewhat
5. Decreased a lot
98. No response

Q30b. **(If 1 in Q1e)** Approximately, how much money have you managed to save every week after getting free bus

travel? **(First, note down the given answer and then find the relevant option in the options below)** \_\_\_\_\_

**(If the respondent gives a day-wise estimate, the FIs should calculate the weekly savings amount on their own)**

1. Up to Rs. 250
2. Rs. 251-500
3. Rs. 501-1000
4. Rs. 1001-1500
5. More than Rs. 1500
98. No response

Q31. **(If 1 in Q1e)** In order to catch a bus, how far do you need to travel from your home – very far, somewhat far, or not very far?

1. Very far
2. Somewhat far
3. Not very far
98. No response

Q32. **(If 1 in Q1e)** Have you experienced delays in catching a bus because it was overcrowded?

1. Yes
2. No
98. No response

Q33. **(If 1 in Q1e)** I will read out 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.

**(Read out all the statements one by one and select the relevant answer category)**

- |        |       |                 |
|--------|-------|-----------------|
| 1. Yes | 2. No | 98. No response |
|--------|-------|-----------------|
- a. My family relationships have improved
  - b. My friendships with other women have become stronger
  - c. I am able to travel for leisure now
  - d. I can now attend gram sabha/panchayat meetings/trainings/union meetings/protests, etc.
  - e. I feel empowered and confident
  - f. I can travel to a better hospital/doctor/clinic

Q34. **(If 1 in Q1e)** How has the free bus service affected your job situation? **(Read out all the statements and select one).**

- 1. I took up a new job
- 2. I continued with my current job
- 3. I moved to a better job
- 97. Any other **(Please specify)**: \_\_\_\_\_
- 98. No response

Q35. **(If 1 in Q1e)** How much do you think your savings have increased because of the free bus travel under the Shakti scheme?

**(Do not read the response options)**

**(Record the answer in rupees)**

- 1. Up to Rs. 500
- 2. Rs. 501-1000
- 3. Rs. 1001-2500
- 4. Rs. 2501-5000
- 5. More than Rs. 5000
- 6. There has been no increase in my savings due to the Shakti scheme
- 98. No response

Q36. **(If 1 in Q1e)** If the Shakti scheme is withdrawn, what would be the **most** significant impact on you?

**(Do not read out the options and select only one)**

- 1. I will have to walk to work
  - 2. I will have to leave my job
  - 3. I will take a job nearby
  - 4. I will spend money to travel
  - 5. Children cannot access better school or college
  - 97. Any other **(Please specify)**: \_\_\_\_\_
  - 98. No response
-

Q37. *(If 1 in Q1 a,b,c,d)* After applying, how long did it take to get the... *(Read out the name of each scheme and then ask whether it took less than 1 month, 1 to 2 months, 3 to 4 months, or more than 4 months)*

Name of the Scheme	Less than 1 month	1-2 months	3-4 months	More than 4 months	Not received yet (silent option)	No response
a. Anna Bhagya scheme	1	2	3	4	96	98
b. Gruha Lakshmi scheme	1	2	3	4	96	98
c. Gruha Jyoti scheme	1	2	3	4	96	98
d. Yuva Nidhi scheme	1	2	3	4	96	98

Q38. *(If 1 or 2 in Q1 a,b,c,d)* Do you know whom to contact if you face any problems in availing the...

Scheme	Yes	No	No response
a. Anna Bhagya scheme	1	2	98
b. Gruha Lakshmi scheme	1	2	98
c. Gruha Jyoti scheme	1	2	98
d. Yuva Nidhi scheme	1	2	98

Q39. *(If 1 in Q1 a,b,c,d,e)* Thinking of all the 5 guarantees together, how have you used the money that you received/saved from the schemes?

*(Read out all the options one by one and select the relevant answer category)*

Have you used the money for...	Yes	No	No response
a. Buying more food items	1	2	98
b. Educational purposes	1	2	98
c. Covering medical expenses (visiting doctors/ hospitals/ buying medicines)	1	2	98
d. Investing in a business	1	2	98
e. Repaying loans or debts	1 (Go to Q40)	2	98

Q40. *(If 1 in Q39e)* What kinds of loans have you partially or fully repaid from the money you received or saved from the 5 guarantee schemes?

*(Read out all the options one by one and select the relevant answer category)*

1. Yes                                      2. No                                      98. No response
- Healthcare-related/medical loan
  - Education loan
  - House or property loan
  - Any agricultural loan
  - Loan for life events like marriage

Q41. *(If 1 in Q1 a,b,c,d,e)* 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?

1. For my own welfare
2. For my family's welfare
3. For both equally (*silent option*)
2. No response

Q42. *(If 1 in Q1 a,b,c,d,e)* As a result of the benefits that you have received through these schemes, do you notice any change in how you are perceived at home?

*(Do not read out the options)*

*(If the respondent says 'yes', then ask if 'a big change' or 'a small change')*

1. Yes, a big change
2. Yes, a small change
3. No, no change at all
98. No response

Q43. *(If 1 in Q1 a,b,c,d,e)* Have the 5 guarantee schemes....?

*(Read out all the options one by one and select the relevant answer category)*

1. Yes
2. No
3. No change

98. No response

a. Increased your financial independence

b. Increased your contribution towards household expenses

c. Allowed you to save money for education or learning some skills

Q44. *(If 1 in Q1 a,b,c,d,e)* We have talked about 5 schemes. I will now mention each of these schemes and request you to tell me how much it has helped in your financial upliftment, by rating the scheme between 1 to 5 where 1 means that the scheme has helped you a lot and 5 means that the scheme has not helped you at all. If you have not received a particular scheme, mention that as well.

Scheme	1 Helped a lot	2	3	4	5 Did not help at all	No response	Not received
a. Anna Bhagya scheme	1	2	3	4	5	98	99
b. Gruha Lakshmi scheme	1	2	3	4	5	98	99
c. Gruha Jyoti scheme	1	2	3	4	5	98	99
d. Yuva Nidhi scheme	1	2	3	4	5	98	99
e. Shakti scheme	1	2	3	4	5	98	99

Q45. *(If 1 in Q1 a,b,c,d,e)* 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.

1. A lot      2. Somewhat   3. Not much   4. Not at all   98. No response

- a. Better diet
- b. Better education for children
- c. Improved healthcare
- d. Travel with friends and family
- e. Reduced my family's financial stress
- f. Improved overall well-being of my family

Q46. *(If 1 in Q1 a,b,c,d,e)* 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.

1. A lot      2. Somewhat   3. Not much   4. Not at all   98. No response

- a. My own nutrition (eggs, meat, fruit, milk)
- b. My own education (classes, training, etc.)
- c. My own healthcare (hospitals, medicines, etc.)
- d. My travel for work and leisure
- e. My own well-being
- f. My own financial security
- g. My friendships and community interactions
- h. My engagement with community problems & public issues
- i. Increased my confidence and feeling of empowerment

## BACKGROUND

Z3. Are you married?

- 2. Yes
- 1. No
- 3. Divorced
- 4. Widow/Widower
- 5. Separated
- 98. Did not answer/No response

Z4. What is your educational level?

- 1. Illiterate (Can't read or write at all)
- 2. Below primary school
- 3. Primary pass (5th class)
- 4. Middle pass (8th class)
- 5. Matric pass (10th class)
- 6. Studying in 11th or 12th or junior college
- 7. Inter pass (12th class)

8. Diploma (After 10th or 12th class)
9. Graduate/pursuing graduation/in college
10. Post graduate/pursuing post graduation
11. Higher degree (MPhil, PhD)
12. Professional degree/course (Law, BTech, etc.)
97. Any other (Specify) \_\_\_\_\_
98. Did not say

- Z5. What is the occupation of the main earner of your household? ***(First, note down the given answer and then find the relevant option in the given options If respondent is retired then find out occupation prior to retirement.)***

- 
- 01. Higher level professional:** Engineer, doctor, lawyer, chartered accountant, professor, etc.
  - 02. Lower level professional:** Computer operator, Data entry, Ayurvedic doctor, Nurse, school teacher, Tuition teacher, Priest, Astrologer, NGO worker, etc.
  - 03. Government management:** Manager, Director, Executive, Parliamentarian, MLA etc
  - 04. Government administrator:** Class 1 or class 2 officer, Army Major, Army Colonel, Army Brigadier, Police inspector, etc.
  - 05. Government clerical job:** Class 3 employees, clerk, typist, Army jawan, police constable, etc.
  - 06. Government Class 4 employee:** Peon, Daftari, Postman, Village servant, Ameen, Sanitation worker, etc.
  - 07. Big and medium trader:** Big shopkeeper, factory owner, hotel owner, petrol pump, taxi Owner, big travel agency, small hotel, property dealer, jewelers, etc.
  - 08. Small trader:** Ration shop, Small travel agency, phone booth, Broker, Parlour, Rickshaw / cart owner, landlord, etc.
  - 09. Small/temporary business:** temporary shopkeeper, salesman, delivery boy, shop assistant, etc.
  - 10. Services/Service sector:** Cook, waiter, dhobi, barber, house help, guard, private guard, sanitation worker, etc.
  - 11. Skilled worker:** Driver, mechanic, electrician, plumber, ornament craftsman, tailor, cobbler, carpenter, boatman
  - 12. Semi-skilled worker:** Artisan, brick kiln worker, potter, stone mason, furniture, basket/ mat weaver, etc.
  - 13. Labourer:** Rickshaw puller, loader, construction worker, etc.
  - 14. Farmer:** Farmer/sharecropper, etc.
  - 15. Agricultural labourer:** Farm/orchard labourers
  16. Dairy/poultry and livestock farming
  17. Student (someone might be doing this part time)
  18. Homemaker/housewife/househusband (someone might be doing this along with some other small work for extra money)
  19. Student
  20. Homemaker/housewife/ househusband
  21. Unemployed/looking for work
  97. Any other work which does not fit into any other category



98. Did not say

Z6. What is your religion?

1. Hindu
2. Muslim
3. Christian
4. Sikh
5. Buddhist/Neo-Buddhist
6. Jain
7. Parsi
8. No religion (Atheist)
97. Any other (Specify)\_\_\_\_\_
98. No response

Z7. What is your caste category?

1. Scheduled Caste (SC)
2. Scheduled Tribe (ST)
3. Other Backward Classes (OBC)
4. General

Z8. What is your caste/community? ***(First, note down the given answer and then find the relevant option in the given options)***\_\_\_\_\_

Z9a. ***(If Town/City)*** Type of house where Respondent lives (own or rented)

1.	House/Flat/Bungalow (5+bedrooms)
2.	House/Flat (3 or 4 bedrooms)
3.	House/Flat with 2 bedrooms
4.	House/Flat with 2 pucca rooms
5.	House with 1 pucca rooms
6.	Mainly kutcha house
7.	Slum/Jhuggi Jhopri

Z9b. ***(If Village)*** Type of house where Respondent lives (own or rented)

1. Pucca (both wall and roof made of pucca material)
2. Pucca-Kutcha (either wall or roof made from pucca material and other of kutcha material)
3. Kutcha (both wall and roof made from kutcha material other than mentioned in category 4)
4. Hut (both wall and roof made from grass, leaves, mud, un-burnt brick or bamboo)

Z10. Do you or your family own these things?

	Yes	No
a. Car/jeep/van	1	2
b. Scooter / motorcycle/ moped	1	2
c. Air conditioner	1	2
d. Computer/laptop/iPad	1	2
e. Electric fan/cooler	1	2
f. washing machine	1	2
g. Fridge	1	2
h. Television	1	2
i. Bank/post office account	1	2
j. ATM/Debit	1	2
k. LPG Gas	1	2
l. Internet connection in the house (besides mobile phone)	1	2
m. Toilet in the house	1	2
n. Pumping set <i>(If the respondent lives in village)</i>	1	2
o. Tractor <i>(If the respondent lives in village)</i>	1	2

Z11. Keeping in mind everyone in the family, how much is the family monthly income?  
*(First, note down the given answer and then find the relevant option in the given options)* \_\_\_\_\_

1. 1000 to 2000
2. 2001 to 3000
3. 3001 to 5000
4. 5001 to 7500
5. 7501 to 10,000
6. 10,001 to 15,000
7. 15,001 to 20,000
8. 20,001 to 30,000
9. 30,001 to 50,000
10. 50,000 to 1 lakh
11. More than 1 lakh
98. Did not say

Z12. Could you give me your mobile/telephone no.? We may want to get in touch with you later if we have any queries. *(If mobile number is not provided, please type 'zero' ten times)* Mobile no. \_\_\_\_\_

Z13. GPS: \_\_\_\_\_