

A Study on Gender Economic Equality through the Guarantee Schemes of Karnataka State

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ABSTRACT

Gender economic equality is a fundamental component of inclusive growth and sustainable development and State-led welfare interventions play a vital role in accomplishing the Gender economic equality. The Government of Karnataka has introduced transformative guarantee schemes such as the Gruha Lakshmi Scheme, providing direct financial support to women heads of households, and the Shakti Scheme, ensuring free public transport for women. This study examines the socio-economic impact of these initiatives on women beneficiaries in Kolar district. Adopting a mixed-method approach, the research integrates primary data from structured questionnaires with secondary data from official reports and literature. The findings indicate that the Gruha Lakshmi Scheme has enhanced women's financial autonomy and household stability, while the Shakti Scheme has significantly improved mobility, access to employment, and social inclusion. Despite these gains, challenges such as limited awareness and administrative inefficiencies remain. The study concludes that gender-focused guarantee schemes have substantial potential to advance economic empowerment and equality, provided that implementation and outreach are strengthened through sustained policy attention.

Keywords: Gender Economic Equality, Gruha Lakshmi Scheme, Shakti Scheme, Women Empowerment, Social inclusion, Financial inclusion

INTRODUCTION

Gender equality is recognized globally as a fundamental human right and a critical determinant of economic growth, social development, and inclusive governance. Across developing nations, including India, women continue to face structural barriers that limit their participation in economic, social, and political spheres. These barriers include unequal access to education, restricted mobility, limited financial independence, and entrenched social norms that constrain decision-making capabilities (Kabeer, 2012; Sen, 1999). Ensuring gender economic equality, therefore, is not only a moral imperative but also a strategic priority for achieving sustainable development goals (SDGs), particularly SDG 5, which focuses on achieving gender equality and empowering all women and girls.

In India, various government interventions and welfare schemes have been designed to address these disparities. Central and state-level initiatives aim to enhance women's financial security, promote social mobility, and provide opportunities for skill development and employment. In this context, the Government of Karnataka has introduced several guarantee schemes to directly empower women and reduce gender-based economic disparities. Among these, the Gruha Lakshmi Scheme and Shakti Scheme represent milestone interventions targeting financial independence and mobility enhancement, respectively.

The Gruha Lakshmi Scheme provides a direct financial allowance of Rs. 2,000 per month to women heads of households, particularly focusing on low-income and marginalized groups. The scheme seeks to reduce dependency on male members, strengthen women's

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decision-making power, and improve household welfare by providing regular income support (Government of Karnataka, 2023). On the other hand, the Shakti Scheme offers free bus travel for women across Karnataka State Road Transport Corporation (KSRTC) and Bengaluru Metropolitan Transport Corporation (BMTTC) networks. This initiative is designed to increase physical mobility, facilitate access to employment, education, and healthcare, and foster social inclusion (Sreenivasan, 2024).

The district of Kolar provides a representative context for studying the effectiveness of these schemes. With a semi-urban and rural demographic, high levels of female labor participation in informal sectors, and persistent socio-economic challenges, Kolar exemplifies regions where gender-based inequalities are pronounced. The district also benefits from significant scheme outreach, making it an ideal site for evaluating the impact of government interventions on women's empowerment.

Despite the growing recognition of welfare schemes as tools for promoting gender equality, empirical evidence regarding the combined impact of financial support and mobility schemes in Karnataka remains limited. Most studies focus on either isolated financial schemes or general women's empowerment programs, without addressing the synergistic effects of multiple interventions at the local level. This study seeks to bridge this research gap by examining how the Gruha Lakshmi and Shakti Schemes jointly influence women's economic autonomy, social participation, and overall empowerment in Kolar district.

By investigating both financial and mobility dimensions of empowerment, this research provides a holistic understanding of how state-led interventions can advance gender economic equality. The findings are expected to inform policymakers, local administrators, and researchers about the effectiveness, challenges, and potential improvements of such schemes, contributing to broader discussions on inclusive development and women's empowerment in India.

Review of Literature:

Gender Economic Equality and Women's Empowerment:

Kabeer (2012) conceptualizes women's empowerment as the process through which individuals acquire the ability to make strategic life choices in contexts where this ability was previously denied.

Economic empowerment, according to researcher, involves control over resources, agency in decision-making, and recognition of women's contributions within and outside the household. Similarly, Sen (1999) underscores the instrumental role of gender equality in achieving human development, suggesting that empowering women expands capabilities and improves societal welfare.

World Bank (2014) reports indicate that increasing female labor participation has a direct positive correlation with GDP growth and household well-being. However, gendered divisions of labor and unequal access to assets continue to restrict women's economic intervention, particularly in developing economies like India. Duflo (2018) emphasizes that gender equality and economic development are mutually reinforcing — empowerment leads to better development outcomes, and vice versa. In rural and semi-urban areas, welfare schemes and affirmative policy measures are crucial to breaking structural inequalities that limit women's mobility, education, and financial access.

Role of State Welfare Schemes in Women's Empowerment:

Globally, social protection programs have emerged as vital tools for addressing gender inequalities. According to Holmes and Jones (2013), well-designed cash transfers, subsidized services, and mobility initiatives can enhance women's control over income, promote education, and reduce vulnerability to poverty.

In India, welfare programs targeting women — such as Janani Suraksha Yojana, MGNREGA, and Pradhan Mantri Matru Vandana Yojana — have shown mixed results (Chopra and Muller, 2016). While these schemes improve short-term welfare outcomes, long-term empowerment depends on whether benefits translate into sustainable opportunities. Deshpande (2020) highlights that economic empowerment through government schemes must be linked with employment generation, access to financial institutions, and social awareness.

Karnataka's Guarantee Schemes: Gruha Lakshmi and Shakti:

The Government of Karnataka's five guarantee schemes, introduced in 2023, mark a significant policy intervention aimed at inclusive welfare. Among them, the Gruha Lakshmi Scheme and Shakti Scheme focus specifically on women's empowerment. The Gruha

Lakshmi Scheme provides a monthly allowance of ₹ 2,000 to women who are heads of families, aimed at enhancing financial security and decision-making power (Government of Karnataka, 2023). Initial evaluations suggest improved household consumption stability and reduced economic dependence among low-income families.

The Shakti Scheme, which provides free bus travel for women, aims to improve physical mobility and access to labor markets. Studies indicate that improved mobility significantly correlates with women’s participation in local economies, particularly in rural and semi-urban areas (Sreenivasan, 2024).

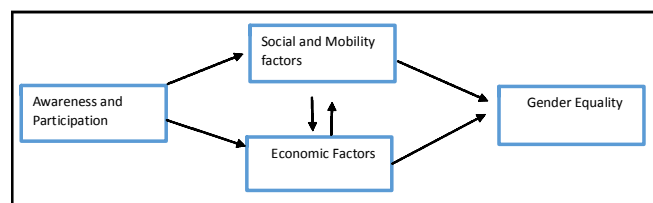
Gender Equality and Economic Participation in Rural Karnataka:

Research by NABARD (2023) and NITI Aayog (2022) shows that rural women face persistent barriers to employment, asset ownership, and credit access. Traditional gender norms often limit decision-making roles, and transport and safety issues restrict economic activity. Schemes like Shakti directly address mobility barriers, enhancing access to labor markets. Cash transfers under Gruha Lakshmi foster financial stability, dignity, and self-worth.

Research Gap:

Limited empirical evidence exists on the combined impact of the Gruha Lakshmi and Shakti Schemes on gender economic equality in Karnataka’s semi-urban and rural districts. Most studies focus on isolated programs or aggregate state-level data, leaving a gap in localized analysis of scheme effectiveness. This study contributes by examining how these schemes jointly influence women’s financial autonomy, social participation, and equality in Kolar district.

Conceptual Framework of the study:



Objectives of the Study:

1. To analyse the impact of the Gruha Lakshmi and Shakti schemes on women’s financial and

- social empowerment in Kolar district.
2. To evaluate how these schemes contribute to achieving gender economic equality at household and community levels.

METHODOLOGY

Research Design:

A descriptive and analytical research design was adopted, combining quantitative and qualitative methods to evaluate scheme outcomes.

Study Area:

Kolar district, with a semi-urban and rural population and diverse socio-economic profiles, was selected for its representativeness.

Data Collection:

Primary data were collected from 100 women beneficiaries through structured questionnaires across five taluks: Kolar, Bangarpet, Malur, Mulbagal, and Srinivaspura. Secondary data were obtained from government reports, policy documents, and relevant literature.

Sampling Technique:

A stratified random sampling method ensured representation of rural and semi-urban respondents.

Tools for Analysis:

Descriptive statistics, chi-square tests, t-tests, ANOVA, correlation, and regression analyses were employed using SPSS 26. Reliability of multi-item scales was assessed using Cronbach’s alpha.

RESULTS AND DISCUSSION

The demographic analysis highlights that the beneficiaries of Karnataka’s guarantee schemes are predominantly middle-aged, married, rural women with low income and limited education. The data supports that government initiatives have positively influenced gender economic equality by offering financial assistance, reducing household burdens, and ensuring basic economic security for women (Table 1).

The Pearson Chi-Square value (7.130) with a significance level of $p = 0.068$ is greater than 0.05, indicating that there is no statistically significant

Table 1 : Demographic Profile of the Respondents

Variable	Category	Frequency	Percentage
Age	Below 25	11	11
	25-35	9	9
	36-45	66	66
	46-55	12	12
	Above 55	2	2
	Total	100	100
Marital Status	Single	1	1
	Married	89	89
	Widow	10	10
Total	100	100	
Education Qualification	Illiterate	17	17
	Primary	45	45
	Secondary	27	27
	Graduate	11	11
Total	100	100	
Occupation	Homemaker	62	62.0
	Agricultural Worker	28	28.0
	Self-employed	6	6.0
	Private employee	4	4.0
	Total	100	100.0
Monthly Income	Below 5000	63	63.0
	5001-10000	26	26.0
	10001-20000	9	9.0
	Above 20000	2	2.0
	Total	100	100.0
Type of Family	Nuclear	74	74.0
	Joint	25	25.0
	Total	99	99.0
Area of Residence	Rural	85	85.0
	Semi-urban	2	2.0
	Urban	13	13.0
	Total	99	99.0

Source: Primary Data

association between the educational qualification of respondents and their awareness of the Karnataka Guarantee Schemes at the 5% level of significance (Table 2).

Table 2 : Association between education level and awareness of schemes

Chi-Square Tests			
	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	7.130 ^a	3	0.068
Likelihood Ratio	5.714	3	0.126
Linear-by-Linear Association	3.474	1	0.062
N of Valid Cases	100		

a. 4 cells (50.0%) have expected count less than 5. The minimum expected count is .55.

There is a strong positive correlation ($r = 0.61$, $p < 0.01$) between utilization of the Gruha Lakshmi Scheme and financial empowerment, indicating that higher engagement with the scheme is associated with greater perceived financial autonomy (Table 3).

Table 3 : Pearson Correlation Between Scheme Utilization and Financial Empowerment

Variables	1	2
1. Gruha Lakshmi Utilization	1	0.61**
2. Financial Empowerment	0.61**	1

Note: **p < 0.01

Key Findings of the study:

Awareness and Participation in the scheme:

- 95% of the respondents are aware of the Karnataka Guarantee Schemes.
- 41% of the respondents came to know about these schemes through television and media, 22% through friends and relatives, and 12% through the Panchayat.
- 51% of the respondents are beneficiaries of the Gruha Lakshmi Scheme, 12% have availed the Shakti Scheme, and 35% have benefited from both schemes.
- 51% of the respondents receive the benefits regularly, whereas 49% do not receive them consistently.

Economic and Social Impact of Gruha Lakshmi and Shakthi Scheme:

- 83% reported that the scheme improved their ability to manage monthly expenses.
- 72% stated that it enhanced their role in family financial decisions.
- 68% reported increased savings or reduced debt dependency. However, 42% felt that the financial assistance amount was insufficient to meet rising living costs
- 88% reported greater mobility for employment, healthcare, and education.
- 64% stated they could access nearby towns for part-time jobs or markets more easily.
- 59% reported increased participation in social activities and self-help group meetings. Challenges included overcrowded buses, lack of last-mile connectivity, and limited awareness of scheme validity.

Conclusion:

In conclusion, Karnataka's guarantee schemes stand as a model of gender-responsive governance, demonstrating that well-designed public policies can bridge economic inequalities, uplift marginalized women, and promote sustainable socio-economic empowerment across the state.

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