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Karnataka Government Schemes through Digital Services – A New Dimension of Women Empowerment

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Abstract:

This research article examines the role of Karnataka Government schemes delivered through digital services in promoting women's empowerment. It focuses on how digital platforms have improved women's access to government welfare schemes, financial assistance, education, healthcare, employment, and social security benefits. The study highlights the importance of digital literacy, online applications, direct benefit transfers, and transparent service delivery in enhancing women's socio-economic independence. It also identifies challenges such as lack of digital awareness, limited internet access, and technological barriers among rural and economically weaker women. The article argues that effective digital governance can strengthen women's participation in development and decision-making processes. It concludes that inclusive and accessible digital services can create a new dimension of women's empowerment in Karnataka.

Keywords: *Women Empowerment, Digital Services, Karnataka Government Schemes, Digital Governance, Socio-economic Development*

Introduction

Women in India have historically experienced economic dependence, unequal access to resources, and limited participation in decision-making processes. Government welfare programmes have therefore become important instruments for promoting women's socio-economic security and empowerment. In this context, the Gruha Lakshmi Scheme introduced by the Government of Karnataka represents a significant women-centric welfare initiative aimed at providing financial assistance to women who are identified as heads of households.

The primary objective of the Gruha Lakshmi Scheme is to provide monthly financial assistance to eligible women,

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thereby strengthening their economic security and capacity to meet household needs. The scheme recognizes the contribution of women to household management and seeks to enhance their financial agency. Regular financial support can help women manage essential household expenditure and, depending on their circumstances, contribute towards education, healthcare, nutrition, savings, and livelihood-related activities.

An important feature of the implementation of the scheme is the use of digital services and technology-enabled governance. Digital platforms and assisted service centres have facilitated various processes, including registration, application, document verification, beneficiary identification, status tracking, and transfer of financial assistance through Direct Benefit Transfer (DBT). Services provided through platforms and centres such as Seva Sindhu, Grama One, and Karnataka One have helped extend government services to beneficiaries at the local level. Such digital mechanisms can improve transparency, reduce administrative delays, and minimize the dependence of beneficiaries on intermediaries.

The digital delivery of welfare benefits also creates opportunities for greater inclusion and participation of women in government programmes. When women are able to access information, submit applications, verify their details, and receive benefits through transparent systems, their interaction with public institutions becomes more direct. However, challenges such as limited digital literacy, lack of awareness, inadequate internet connectivity, difficulty in accessing digital devices, and dependence on assisted service centres may continue to affect access for some women, particularly those in rural and economically disadvantaged communities.

The financial assistance provided through the Gruha Lakshmi Scheme may strengthen women's role in household financial management and decision-making. The extent of its impact, however, may vary according to household income, employment status, educational background, digital literacy, and the manner in which beneficiaries utilize the financial assistance. Therefore, examining the scheme from the perspective of digital service delivery and women's empowerment is important for understanding both its achievements and its implementation challenges.

Thus, the Gruha Lakshmi Scheme, combined with digital governance mechanisms, represents an important dimension of contemporary women's empowerment in Karnataka. The integration of welfare support with accessible digital services has the potential to promote financial inclusion, transparency, and greater participation of women in socio-economic development. The present study therefore focuses on the role of digital services in facilitating access to the Gruha Lakshmi Scheme and examines their contribution to the economic and social empowerment of women.

Objectives of the Study

- To examine the digital framework and service-delivery mechanisms of the Gruha Lakshmi Scheme in Karnataka.
- To analyze the contribution of the Gruha Lakshmi Scheme towards women's economic empowerment and financial security.
- To assess the role of digital services in improving the accessibility, transparency, and efficiency of welfare delivery.
- To examine the major challenges faced by beneficiaries in accessing digital services related to the scheme.

Methodology

The present study is based entirely on secondary data. Relevant information has been collected from Government of Karnataka publications, official scheme documents, government reports, statistical reports, newspapers, research articles, academic publications, and other credible secondary sources. The collected information has been reviewed and analyzed descriptively to understand the digital implementation of the Gruha Lakshmi Scheme, its welfare-delivery mechanisms, and its contribution to women's empowerment. The study focuses particularly on digital access, application and verification processes, Direct Benefit Transfer (DBT), and the accessibility of government services to women beneficiaries.

Study Area

The study covers the State of Karnataka, with particular emphasis on the implementation of the Gruha Lakshmi Scheme through digital and assisted digital service-delivery mechanisms. Karnataka has introduced several welfare initiatives aimed at reducing the economic burden on households and improving the socio-economic well-being of its citizens. In 2023, the Government of Karnataka introduced five major Guarantee Schemes—Gruha Lakshmi, Gruha Jyothi, Shakti, Anna Bhagya, and Yuva Nidhi—as important components of its welfare policy. Among these, the Gruha Lakshmi Scheme is specifically focused on providing financial assistance to eligible women heads of households. Therefore, Karnataka provides an appropriate geographical and administrative context for examining the relationship between digital governance, welfare delivery, and women's empowerment.

Major Karnataka Government Guarantee Schemes and Women Empowerment

The Government of Karnataka introduced five major Guarantee Schemes in 2023 as important components of its welfare policy: Gruha Lakshmi, Gruha Jyothi, Shakti, Anna Bhagya, and Yuva Nidhi. These schemes address different dimensions of household welfare, economic security, mobility, energy access, food security, and employment support. Among them, the Gruha Lakshmi and Shakti schemes have a particularly direct relationship with women's economic and social empowerment. A recent assessment of the five guarantees describes Gruha Lakshmi as a direct cash transfer to the woman head of the household and Shakti as a free public-transport service for eligible women.

Gruha Lakshmi Scheme

The Gruha Lakshmi Scheme provides financial assistance of ₹2,000 per month to an eligible woman identified as the head of the household. The benefit is transferred directly to the beneficiary's bank account through the Direct Benefit Transfer (DBT) mechanism. The scheme is designed to place financial resources directly in the hands of women and thereby strengthen their economic security and role within the household. According to a recent Government of Karnataka policy assessment, approximately 1.28 crore women were covered by the scheme, with a budgetary outlay of ₹28,608 crore for 2025–26.

The scheme is significant from a women's empowerment perspective because direct income support can increase women's control over household resources. Government-commissioned research on the scheme specifically examines whether the transfer influences household expenditure on women-related goods and services, healthcare, education, and other household needs.

Gruha Lakshmi Scheme and Digital Services

Digital governance has become an important component of welfare delivery. Application, beneficiary identification, verification, status monitoring, and DBT-related processes are supported through digital and assisted-service mechanisms. Platforms such as Seva Sindhu and local service centres help beneficiaries access government services.

Digital delivery can improve transparency and reduce administrative delays by creating electronic records and enabling beneficiaries to track their applications and payments. However, digitalization does not automatically eliminate corruption or implementation problems. Its effectiveness depends on digital literacy, reliable connectivity, accurate beneficiary records, banking access, and the availability of assistance for women who face technological barriers.

Dimensions of Women's Empowerment under Gruha Lakshmi

The Gruha Lakshmi Scheme contributes to women's empowerment through multiple dimensions, particularly economic, household, digital, and social empowerment. **Economic empowerment** is reflected in the regular financial assistance provided to eligible women, which can strengthen their financial security and enable greater participation in household economic decisions. **Household decision-making** may also improve when women have access to a regular source of income, allowing them to participate more actively in decisions related to food, children's education, healthcare, savings, household requirements, and other expenditures. The scheme also has a **digital empowerment** dimension, as women's interaction with digital platforms and assisted-service centres can increase their awareness and use of technology-enabled government services, including registration, verification, payment tracking, and grievance-related services. In addition, **social empowerment** can emerge through increased financial security, confidence, bargaining capacity, and participation in household and community-level activities. Thus, the Gruha Lakshmi Scheme has the potential to strengthen women's position not only economically but also in terms of decision-making, digital inclusion, and social participation.

Shakti Scheme

The Shakti Scheme, launched in Karnataka in June 2023, provides free travel to eligible women on specified non-luxury government-operated bus services. The scheme covers services operated by KSRTC, BMTC, NWKRTC, and KKRTC, subject to the applicable conditions. A recent Government of Karnataka assessment reported approximately 540.46 crore tickets issued up to August 2025.

The scheme is important from the perspective of women's empowerment because mobility is closely associated with access to education, employment, healthcare, markets, and public institutions. An assessment of the Shakti Scheme found substantial changes in women's travel patterns following its implementation and examined its implications for mobility and access to opportunities.

Impact of the Shakti Scheme on Women's Empowerment

The Shakti Scheme has contributed to women's empowerment by improving their mobility and access to various opportunities and essential services. Free public transport enables women to travel more easily for education, employment, healthcare, markets, and social activities without the burden of transportation costs. The reduction in travel expenses can encourage women, particularly those from low-income households, to seek employment, pursue higher education, and participate in skill-development programmes. The scheme has also facilitated greater access to schools, colleges, coaching centres, hospitals, health centres, and other essential institutions. Improved mobility provides women with greater freedom to move independently and participate in activities beyond the household. Furthermore, affordable and accessible transportation can strengthen women's social inclusion by enabling greater participation in community, cultural, social, and civic activities. Thus, the Shakti Scheme extends beyond free transportation and can be viewed as an important measure supporting women's economic independence, educational advancement, healthcare access, mobility, and participation in public life. Savings on transportation expenditure can potentially be redirected towards food, education, healthcare, and other household requirements. Other Guarantee Schemes and Their Indirect Contribution to Women's Empowerment

Although the **Gruha Lakshmi** and **Shakti** Schemes have a more direct relationship with women's empowerment, the other Karnataka Guarantee Schemes also contribute indirectly to household welfare and women's socio-economic well-being. The **Gruha Jyothi Scheme** provides eligible households with free electricity up to the prescribed consumption limit, thereby reducing household expenditure on electricity and potentially allowing families to allocate their resources to other essential needs. The **Anna Bhagya Scheme** aims to strengthen food security by providing food-grain support to eligible households, thereby reducing the financial burden associated with food consumption and contributing to household nutritional security. The **Yuva Nidhi Scheme** provides financial assistance to eligible unemployed graduates and diploma holders and is relevant to young women as well as men by providing temporary financial support while they seek employment opportunities. Collectively, these schemes can strengthen household economic security by reducing expenditure on essential services and providing financial or material support. Such reductions in household financial pressure may indirectly benefit women by enabling greater allocation of resources towards children's education, healthcare, nutrition, savings, and livelihood activities. Therefore, the five Guarantee Schemes can be viewed as an interconnected welfare framework in which direct women-oriented measures are supported by broader interventions aimed at improving household economic resilience and quality of life.

Utilization of Gruha Lakshmi Assistance

The manner in which beneficiaries utilize the Gruha Lakshmi assistance provides an important perspective on the practical dimensions of women's empowerment. Depending on household circumstances, beneficiaries may use the assistance for household expenditure, education, healthcare, savings, agriculture, livelihood activities, or small business activities.

Field-level examples may include women using the financial assistance to support petty shops, purchase essential household goods, meet healthcare expenses, pay children's educational expenses, or contribute towards agricultural activities. Such examples illustrate the diverse ways in which direct financial assistance can become part of household economic strategies.

However, individual examples should be presented in a research article only when they are supported by field data, interviews, case studies, or a clearly identified secondary source. They should not be generalized to all beneficiaries.

Similarly, the example of two women in the same family combining their savings and taking a loan to construct a borewell can be presented as a case study, rather than as evidence of the general impact of the scheme.

Women's Cooperative and Collective Economic Activities

An important area for further study is the relationship between welfare transfers and women's collective economic activities. Financial assistance received by women may, in some cases, complement savings, self-help groups, cooperative activities, or small-scale entrepreneurship. Such linkages can potentially transform welfare assistance from short-term consumption support into a component of longer-term livelihood development.

Therefore, the impact of Gruha Lakshmi should not be assessed only in terms of the amount transferred. It is also important to examine whether the assistance contributes to savings, productive investment, entrepreneurship, education, healthcare, and women's participation in household decision-making.

Challenges and Critiques

Despite the positive objectives and wide coverage of the Karnataka Guarantee Schemes, several challenges need to be considered while assessing their effectiveness and long-term impact. The **digital divide** remains an important concern, as women with limited digital literacy may face difficulties in accessing online applications, beneficiary services, payment information, and grievance-redressal mechanisms. **Poor internet connectivity and limited access to digital devices** may further restrict access, particularly among women living in rural, remote, and economically disadvantaged areas. **Awareness gaps** may also prevent some eligible beneficiaries from obtaining complete information about eligibility criteria, registration procedures, required documents, payment status, and grievance-redressal facilities. In addition, **banking-related issues**, such as incorrect account details, inactive bank accounts, Aadhaar or authentication-related problems, and other technical difficulties, may affect the timely receipt of DBT benefits. The implementation and utilization of the schemes may also vary across districts and socio-economic groups because of differences in infrastructure, awareness, accessibility, and local administrative capacity.

Another important concern is **dependence on welfare assistance**. While financial transfers and subsidized public services can provide immediate economic relief, sustainable women's empowerment requires complementary measures such as employment generation, skill development, entrepreneurship, access to credit, asset creation, and market opportunities. Therefore, welfare support should ideally be linked with long-term livelihood and capacity-building initiatives. **Financial sustainability** is also an important consideration because the continuation of large-scale welfare programmes requires substantial public expenditure. According to Karnataka Government budget information, **₹51,286 crore was allocated for the continuation of the five Guarantee Schemes in 2026–27**. This substantial allocation highlights the importance of continuously evaluating both the social outcomes and the fiscal sustainability of these programmes. A balanced assessment should therefore consider not only the number of beneficiaries and amount of expenditure but also the schemes' long-term contribution to poverty reduction, women's empowerment, human development, and economic participation.

Overall Impact of the Guarantee Schemes

The five Guarantee Schemes introduced by the Government of Karnataka can be viewed as a broad welfare framework aimed at improving the socio-economic security and quality of life of households. Collectively, these schemes have the potential to reduce the financial burden on families by providing support for essential needs such as food, electricity, transportation, and livelihood. The **Gruha Lakshmi Scheme** strengthens women's financial security by placing direct financial assistance in the hands of eligible women, while the **Shakti Scheme** enhances women's mobility and access to education, employment, healthcare, markets, and other public services. The **Gruha Jyothi and Anna Bhagya Schemes** can contribute to reducing household expenditure on electricity and food, thereby strengthening household consumption and nutritional security, while the **Yuva Nidhi Scheme** provides temporary financial support to eligible unemployed graduates and diploma holders. The digital delivery mechanisms associated with these schemes have also increased beneficiaries' interaction with technology-enabled government services and can improve transparency and accessibility. Collectively, the schemes may create greater opportunities for women to participate in household decision-making, education, healthcare, savings, livelihood activities, and social life. Thus, the Guarantee Schemes represent an integrated welfare approach in which financial assistance, essential services, mobility, food security, and digital governance work together to strengthen household resilience and contribute to women's socio-economic empowerment.

Conclusion

The Karnataka Government's Guarantee Schemes represent an important experiment in welfare-oriented governance, combining direct financial assistance and public services with technology-enabled delivery mechanisms. Among these initiatives, the Gruha

Lakshmi Scheme has a particularly significant gender dimension because it places financial resources directly in the hands of eligible women heads of households. The DBT mechanism can strengthen women's financial security and potentially enhance their participation in household decision-making. The Shakti Scheme complements this financial dimension by addressing women's mobility. By reducing transportation costs, it can facilitate access to education, employment, healthcare, markets, and social participation. The integration of welfare programmes with digital governance has the potential to make service delivery more transparent, traceable, and accessible. Nevertheless, digitalization should be accompanied by awareness programmes, digital-literacy initiatives, reliable connectivity, effective grievance redressal, and accessible assisted services so that women who are digitally disadvantaged are not excluded.

Overall, the evidence suggests that Karnataka's Guarantee Schemes should be viewed not merely as welfare measures but as instruments with the potential to contribute to women's economic security, mobility, social participation, and digital inclusion. For sustainable women's empowerment, however, welfare assistance needs to be complemented by employment opportunities, skill development, entrepreneurship, access to credit, education, and collective economic institutions. This integrated approach can transform short-term welfare support into a more sustainable pathway towards women's socio-economic empowerment.

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