

Assessing the Benefits and Effectiveness of Gruha Lakshmi with Particular Reference to Opinions of Beneficiaries in Central Bangalore

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Abstract

The Gruha Lakshmi program launched by the Government of Karnataka empowers women heads of families by promoting gender equality. This study evaluates its impact through quantitative analysis of Google Forms data, focusing on implementation procedures, beneficiaries and socio-economic impact. The effectiveness of the program is evaluated through a system of integrated direct benefit transfer mechanism, recognizing the pivotal role of women in management and well-being, the initiative aims to address entrenched gender inequalities and promote socio-economic progress by providing insights into policy-making and future research on women's empowerment.

Keywords: Gruha Lakshmi Scheme, Socioeconomic empowerment, Women's empowerment, Financial assistance, Social development

Introduction

Governments around the world recognize the importance of women's empowerment and gender equality for socio-economic development. The Gruha Lakshmi Yojana, launched after the cabinet meeting in Karnataka on May 20, 2023, empowers women by recognizing them as heads of families. This initiative aims to address gender inequality and recognize the important role women play in families and communities. By offering financial independence through various grants, the system supports women's active participation in the country's growth. Beneficiaries include women from all socio-economic backgrounds, excluding government employees, taxpayers or those whose husbands file income tax or GST returns.

Review of Literature

Shamala B, T.Rajendra Prasad (2020) Economic changes in rural areas, including uneven rainfall and fragmented land tenure, are forcing young people to move to cities for better opportunities. Many end up in the informal construction sector, largely unregistered and unaware of welfare schemes. This book aims to raise awareness among migrant workers of existing welfare programs and examines the underutilized fund. The study studied 107 workers at construction sites in Bangalore.

S. J. Sandhya (2015) Education empowers women to challenge traditional roles, reduce inequality and

improve their family status. In India, women's education is crucial for the development of the country. However, the growth of rural women's education remains slow, leaving a significant number of illiterate and vulnerable. The study examines the role of education in the empowerment of women and the status of rural women's education in India.

Girish. D.H. (2020) This article looks at microfinance as a tool for economic development, especially to help poor women. India's microfinance industry requires significant capital to sustain growth. The target is 25-30% annual growth over three years. The sector grew by 36% in the year ending September 12, 2019. The largest target group is mainly rural women in Karnataka, which includes 99 percent of microcredits, which contributes to increasing the financial inclusion of rural families.

Kallur, M S. (2001) In tribal societies, women play a central role but face inequalities in education, employment, health and economic status. Data analysis and field observations reveal barriers such as lack of education, poor health, limited opportunities for paid work, and the ability to organize. To address these challenges, the government and NGOs must develop targeted plans and programs to increase the economic empowerment of tribal women.

Dr. Ujjwal Kumar Halder (2018) Since 2013, West Bengal's KanyaShree Prakalpa program has gained attention for its focus on unmarried girls aged 13-18 years in classes VIII-XII. It aims to empower girls by addressing barriers beyond economic incentives, promoting social empowerment and respect. This article examines the system's goals and efforts to respond to multifaceted challenges.

Dr. Mrinal Mukherjee (2017) Educating women is crucial because they are the backbone of society that drives positive change. In West Bengal, as in other parts of India, patriarchal norms hindered the education of girls. The Right to Education Act of 2009 sought to address this by ensuring equal access to education for girls up to primary school.

Ahashanul Karim, Koyel Palit and Debjani Guha (2021) Empowering girls through education is essential, but the COVID-19 pandemic has disrupted access to schooling nationwide. This study examines the impact of the KanyaShree Prakalpa (KSP) program in West Bengal on girls' education amidst these challenges. It highlights obstacles like poverty, the digital divide, household duties, and nutrition issues. Despite these challenges, girls in the KSP program have demonstrated resilience in pursuing education and empowerment.

Statement of the Problem:

The Gruha Laxmi initiative, aimed at empowering women and enhancing household financial stability, has gained traction as a potential solution to address gender disparities and economic vulnerabilities. However, there remains a gap in understanding the actual effectiveness and impact of Gruha Laxmi programs. In the present study an effort is made to understand about how Graha lakshmi. The research has made the effort to understand the challenges faced by beneficiary of Garah Lakshmi scheme which help policy makers to modify the scheme and to reach the beneficiary

Research Objective

1. To analyze how this scheme is empowering women economically and socially by giving them 2000 thousand rupee per month
2. To understand the changes in the living conditions of women in urban and rural areas.
3. To find who housewives' can contribute to their families and offer them financial assistance, which can help them feel more confident and self-aware.

4. To analyze how this scheme will change the living standards of a beneficiary's families.

Research Methodology

The paper used a quantitative approach to evaluate the Gruha Lakshmi Yojana in Karnataka, focusing on beneficiaries such as housewives, landless women and agricultural workers. Data was collected through a Google Forms survey, which ensured diverse representation. Privacy was maintained, and quantitative and qualitative methods were used in the analysis.

Significance

Policymakers, practitioners, and development organizations must comprehend the efficacy of Gruha Laxmi programs in order to maximize program design and implementation tactics. This research intends to contribute to evidence-based suggestions that support gender equality and socioeconomic empowerment at the household level by filling in the gaps that have been discovered.

Scope of study

The purpose of this research article is to examine the efficiency and consequences of the Karnataka Gruha Lakshmi Scheme, which offers monthly financial assistance of Rs. 2000 to almost 1.28 crore women, including housewives, landless women, and agricultural laborers. The study will investigate a number of topics, including the socioeconomic results, beneficiary experiences, and the implementation process. It will also evaluate the effectiveness of the Direct Benefit Transfer system employed in the program.

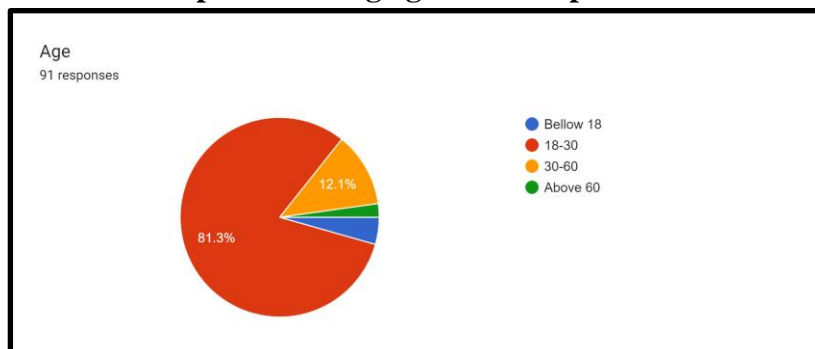
Data Analysis and Interpretation

Table 1 Showing age of the respondents

Sl.No	Age of respondents	No of respondents	Percentage
1	Below 18	4	4.4%
2	18-30	74	81.3%
3	30-60	11	12.1%
4	Above 60	2	2.2%

Sources - Primary Data

Graph 1 Showing age of the respondents



Analysis and Interpretation

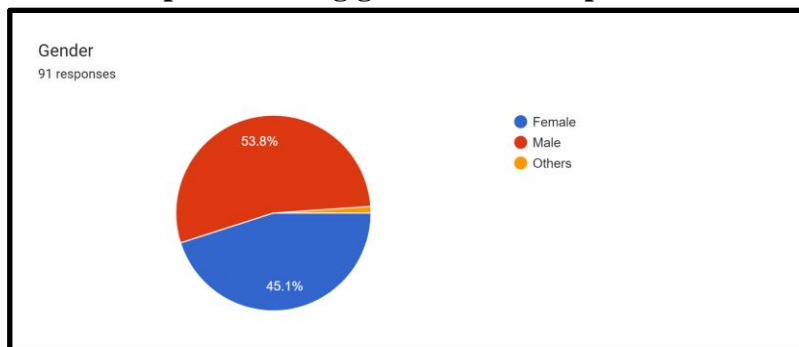
The research found that the majority of our respondents represents the age group of respondents with most falling between 18-30 years of age with 81.3% of responses, followed by the 30-60 years age group of 12%, those below 18 years and those above the age of 60 years.

Table 2 Showing gender of the respondents

Sl.No	Gender of respondents	No of respondents	Percentage
1	Female	41	45.1%
2	Male	49	53.8%
3	Others	1	1.1%

Source - Primary data

Graph 2 Showing gender of the respondents



Analysis and Interpretation

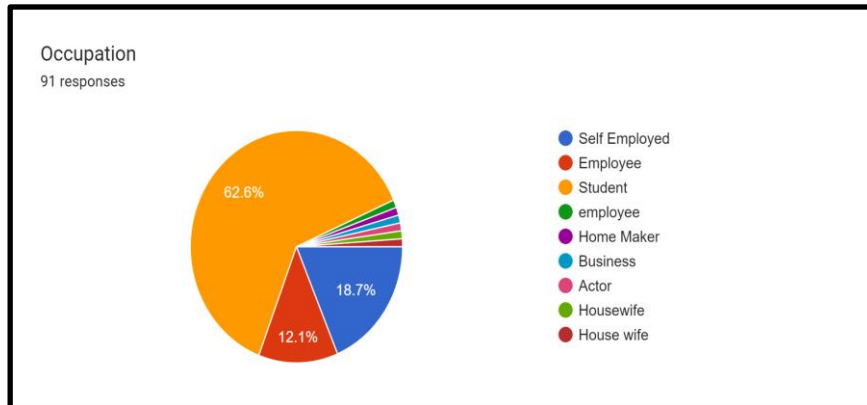
The research found that the respondents represent the classification based on gender with over 45% being females and 53% males; adding to the clarification of awareness of the scheme in the society, with 1% being other genders.

Table 3 Showing occupation of the respondents

Sl.No	Occupation of respondents	No. of respondents	Percentage
1	Student	57	62.6%
2	Self-employed	17	18.75
3	Employed	11	12.1%

Source - Primary data

Graph 3 Showing gender of the respondents



Analysis and Interpretation

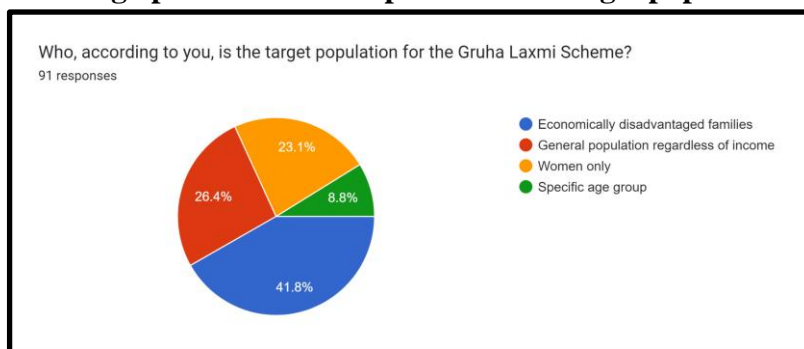
The research shows that over 62% of respondents are students which acknowledges the purpose of this research paper to assess their views on the Gruha Laxmi scheme. They are followed by 18% Self-Employed, 12% Employees and others.

Table 4 Showing opinions of the respondents on target population of scheme

Sl.No	Opinions of respondents	No of respondents	Percentage
1	Economically disadvantaged families	38	45.8%
2	General population regardless of income	24	26.4%
3	Women only	1	23.1%
4	Specific age group	8	8.8%

Source - Primary data

Graph 4 Showing opinions of the respondents on target population of scheme



Analysis and Interpretation

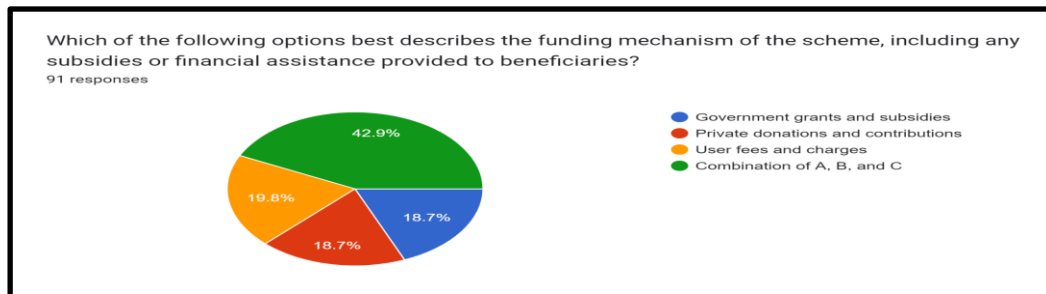
The research shows that over 40% of respondents believe that the Gruha Laxmi scheme is targeted towards Economically disadvantaged families which shows that the scheme can potentially impact entire families in the lower classes.

Table 5 Showing opinions of the respondents on funding of scheme

Sl.No	Gender of respondents	No of respondents	Percentage
1	Combination of A, B, and C	39	42.9%
2	User fees and charges	18	19.8%
3	Private donations and contributions	17	18.7%
4	Government grants and subsidies	17	18.7%

Source - Primary data

Graph 5 Showing opinions of the respondents on funding of scheme



Analysis and Interpretation

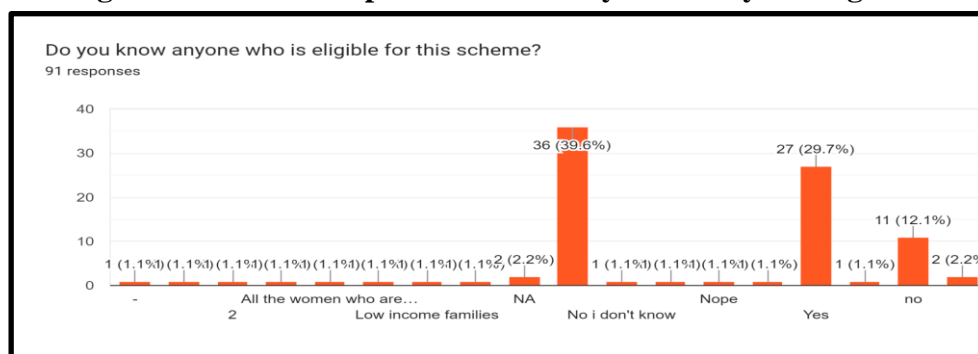
This research shows that the majority of the respondent population believes that the funding for the Gruha Laxmi scheme is a joint effort by the government, private organizations, and other user fees and charges. All three options have been chosen individually at a fairly equal rate.

Table 6 Showing answers of the respondents to if they know anyone eligible for this scheme

Sl.No	Answers of respondents	No of respondents	Percentage
1	Yes	27	29.7%
2	No	36	39.6%

Source - Primary data

Graph 6 Showing answers of the respondents to if they know anyone eligible for this scheme



Analysis and Interpretation

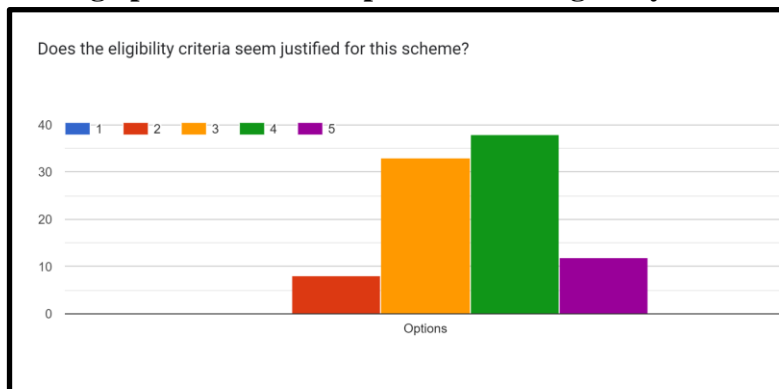
The research represents that about 30% of the respondents know or have known persons eligible for the Gruha Laxmi Scheme while about 40% believe they do not know anyone who can take advantage of this scheme.

Table 7 Showing opinions of the respondents on eligibility criteria for scheme

Sl.No	Gender of respondents	No of respondents	Percentage
1	1 - strongly disagree	0	0%
2	2 - disagree	8	8.7%
3	3 - neutral	33	36.2%
4	4 - agree	38	41.7%
5	5 - strongly agree	12	13.1%

Source - Primary data

Graph 7 Showing opinions of the respondents on eligibility criteria for scheme



Analysis and Interpretation

The research study represents that the majority of the respondents believe that the Gruha Laxmi scheme’s eligibility criteria is well-justified with over 30% given 4/5 points to scale.

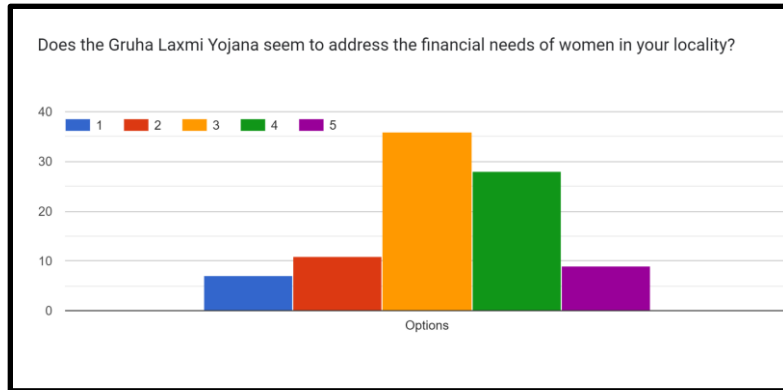
Table 8 Showing opinions of the respondents on financial needs being satisfied from scheme

Sl.No	Gender of respondents	No of respondents	Percentage
1	1 - strongly disagree	7	7.6%
2	2 - disagree	11	12.08%
3	3 - neutral	36	39.5%
4	4 - agree	28	30.7%

5	5 - strongly agree	9	9.8%
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Source - Primary data

Graph 8 Showing opinions of the respondents on financial needs being satisfied from scheme



Analysis and Interpretation

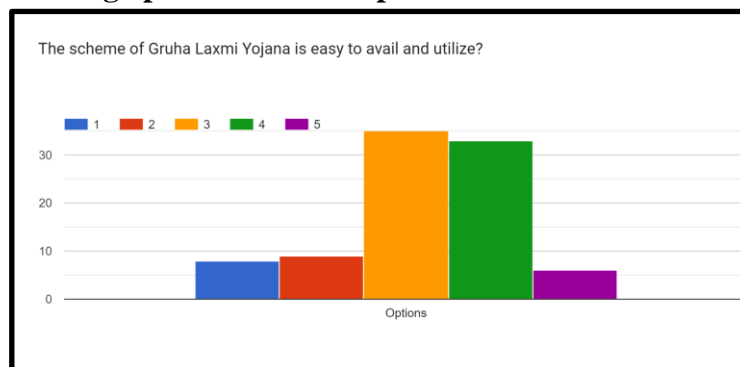
Fig. 8 represents that over 30% of respondents feel that the scheme might be able to address the financial needs of women in their localities, while about 20% of respondents agree that financial needs are met through the Gruha Laxmi Scheme.

Table 9 Showing opinions of the respondents on if scheme is easy to avail

Sl.No	Gender of respondents	No of respondents	Percentage
1	1 - strongly disagree	8	8.7%
2	2 - disagree	9	9.8%
3	3 - neutral	35	38.4%
4	4 - agree	33	36.2%
5	5 - strongly agree	6	6.5%

Source - Primary data

Graph 9 Showing opinions of the respondents on if scheme is easy to avail



Analysis and Interpretation

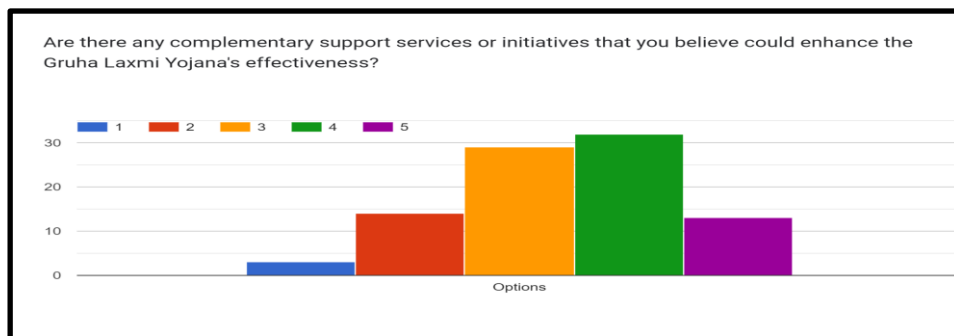
Fig. 9 shows that the majority of the respondents of about 55% believe that the Gruha Laxmi scheme is easily accessible to all, while over 17% respondents believe that the scheme is not so accessible to the women of their localities and hence, utilization of such a yojana might be hindered.

Table 10 Showing opinions of the respondents for enhancement of scheme

Sl.No	Gender of respondents	No of respondents	Percentage
1	1 - strongly disagree	3	3.2%
2	2 - disagree	14	15.3%
3	3 - neutral	29	31.8%
4	4 - agree	32	35.1%
5	5 - strongly agree	13	14.2%

Source - Primary data

Graph 10 Showing opinions of the respondents for enhancement of scheme



Analysis and Interpretation

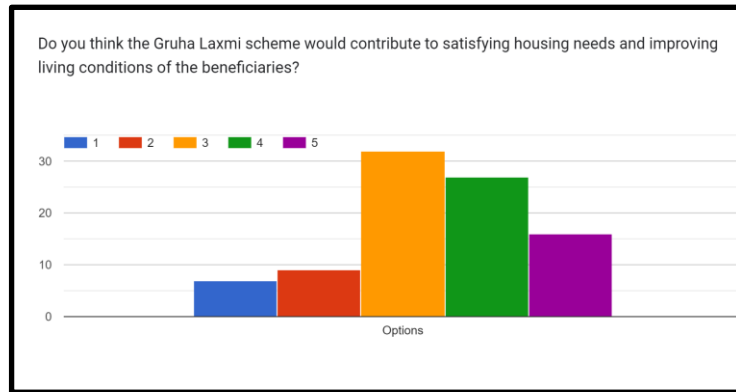
Fig. 10 shows that over 50% of the respondents think that there are still many complementary benefits and services that could be incorporated into the scheme to enhance its overall impact.

Table 11 Showing opinions of the respondents on if scheme is can improve housing needs

Sl.No	Gender of respondents	No of respondents	Percentage
1	1 - strongly disagree	7	7.69%
2	2 - disagree	9	9.8%
3	3 - neutral	32	35.1%
4	4 - agree	27	29.6%
5	5 - strongly agree	16	17.5%

Source - Primary data

Graph 11 Showing opinions of the respondents on if scheme can improve housing needs



Analysis and Interpretation

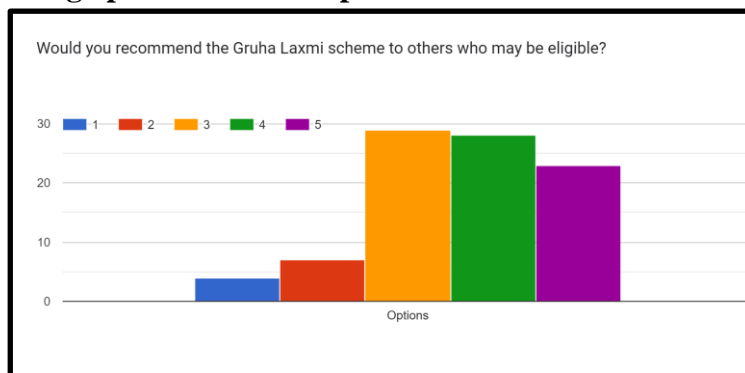
Fig. 11 represents that over 45% respondents believe that the scheme significantly improves the living conditions of the beneficiaries, followed by 15% believing the scheme would satisfy housing needs greatly.

Table 12 Showing opinions of the respondents on if scheme can be recommended

Sl.No	Gender of respondents	No of respondents	Percentage
1	1 - strongly disagree	4	4.39%
2	2 - disagree	7	7.69%
3	3 - neutral	29	38.4%
4	4 - agree	28	30.7%
5	5 - strongly agree	23	25.2%

Source - Primary data

Graph 12 Showing opinions of the respondents on if scheme can be recommended



Analysis and Interpretation

Fig. 12 shows that about 70% respondents are likely to recommend the Gruha Laxmi scheme to eligible people in their vicinity. This shows that the appeal of the scheme is sufficient to enable a word-by-word

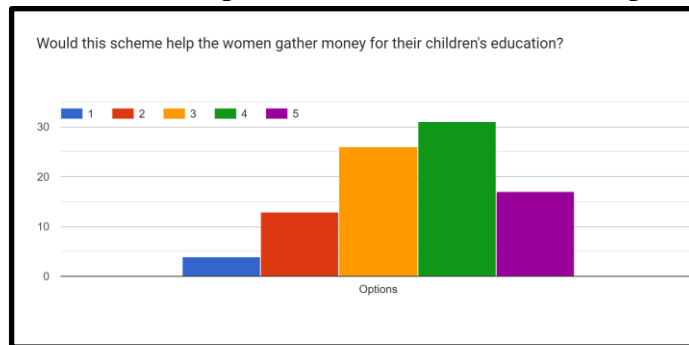
awareness.

Table 13 Showing opinions of the respondents on if scheme can help with children’s education

Sl.No	Gender of respondents	No of respondents	Percentage
1	1 - strongly disagree	4	4.39%
2	2 - disagree	13	14.2%
3	3 - neutral	26	28.5%
4	4 - agree	31	34.06%
5	5 - strongly agree	17	18.6%

Source - Primary data

Graph 13 Showing opinions of the respondents on if scheme can help with children’s education



Analysis and Interpretation

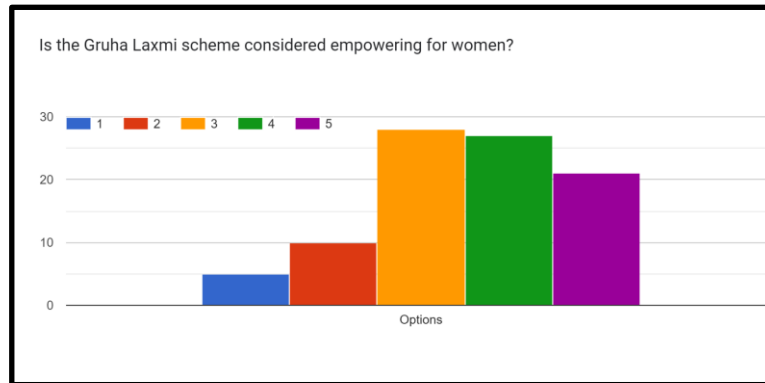
Fig. 13 represents that over 80% respondents believe that the benefits of the Gruha Laxmi scheme allow for eligible women to provide for their children's education, whereas about 20% of the respondents believe that the scheme on its own would not be able to tackle the needs of education of the beneficiaries

Table 14 Showing opinions of the respondents on if scheme is empowering

Sl.No	Gender of respondents	No of respondents	Percentage
1	1 - strongly disagree	5	5.47%
2	2 - disagree	10	10.9%
3	3 - neutral	28	30.4%
4	4 - agree	27	29.6%
5	5 - strongly agree	21	23.07%

Source - Primary data

Graph 14 Showing opinions of the respondents on if scheme is empowering



Analysis and Interpretation

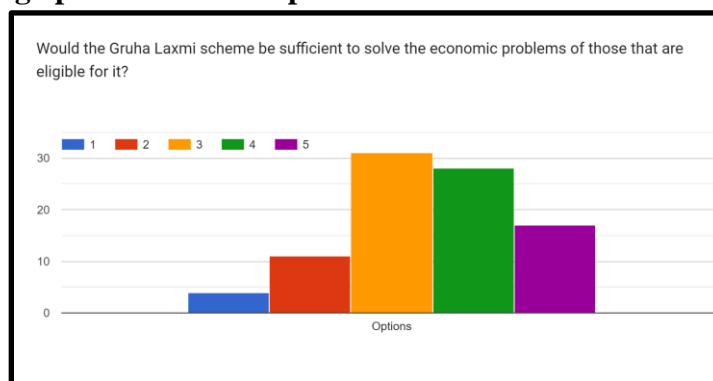
Fig. 14 represents that the majority of the respondents believe that the Gruha Laxmi Scheme significantly empowers women through the benefits it offers. This shows that the scheme is well received by the society at large and it's objectives are rightly placed to attain the goals of women empowerment and sustenance of their families.

Table 15 Showing opinions of the respondents on if scheme will solve budget problems

Sl.No	Gender of respondents	No of respondents	Percentage
1	1 - strongly disagree	4	4.39%
2	2 - disagree	11	12.08%
3	3 - neutral	31	34.06%
4	4 - agree	28	30.07%
5	5 - strongly agree	17	18.6%

Source - Primary data

Graph 15 Showing opinions of the respondents on if scheme will solve budget problems



Analysis and Interpretation

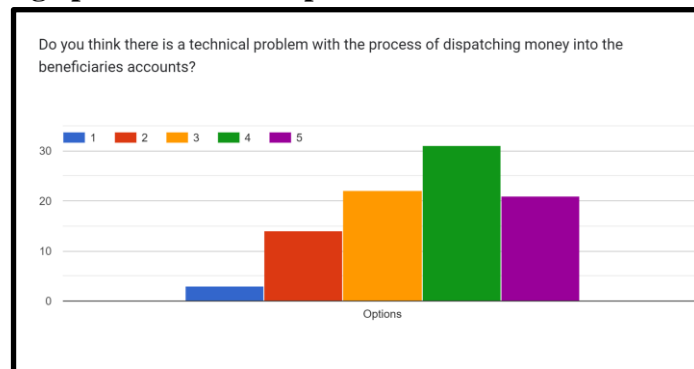
Fig. 15 represents that 80% of the respondents believe that the scheme helps in solving the economic problems faced by the eligible women. Such a view helps in ascertaining the impact of the scheme and the limit of its benefits as represented by the other 20% who feel that there are shortcomings of the scheme.

Table 16 Showing opinions of the respondents on if scheme has technical problems

Sl.No	Gender of respondents	No of respondents	Percentage
1	1 - strongly disagree	3	3.29%
2	2 - disagree	14	15.3%
3	3 - neutral	22	24.1%
4	4 - agree	31	34.06%
5	5 - strongly agree	21	23.07%

Source - Primary data

Graph 16 Showing opinions of the respondents on if scheme has technical problems



Analysis and Interpretation

Fig. 16 represents 60% of the respondents feel that the dispatch process of the scheme’s monetary benefits are very good. Whereas about 30% of the respondents believe that the dispatch process has certain limitations and hindrances are present.

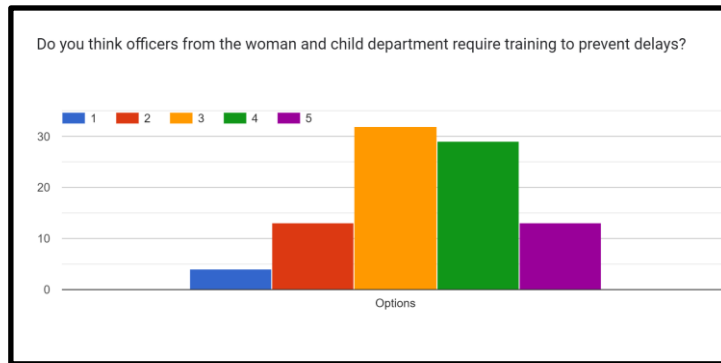
Table 17 Showing opinions of the respondents on if scheme officers require training

Sl.No	Gender of respondents	No of respondents	Percentage
1	1 - strongly disagree	4	4.39%
2	2 - disagree	13	10.4%
3	3 - neutral	32	35.1%

4	4 - agree	29	31.8%
5	5 - strongly agree	13	14.2%

Source - Primary data

Graph 17 Showing opinions of the respondents on if scheme officers require training



Analysis and Interpretation

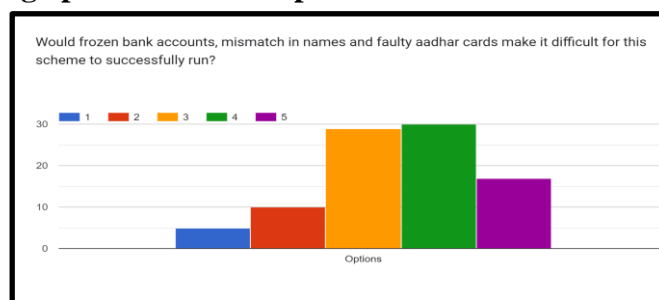
Fig. 17 represents that a majority of respondents - about 80% feel that the officials at the women and child department need to be trained in order to prevent any technical delays and glitches. This shows that the training currently provided by the department are insufficient and necessary changes need to be implemented for wide acceptance of the scheme.

Table 18 Showing opinions of the respondents on if scheme has technical barriers

Sl.No	Gender of respondents	No of respondents	Percentage
1	1 - strongly disagree	5	5.6%
2	2 - disagree	10	11.3%
3	3 - neutral	29	31.8%
4	4 - agree	30	32.9%
5	5 - strongly agree	17	18.6%

Source - Primary data

Graph 18 Showing opinions of the respondents on if scheme has technical barriers



Analysis and Interpretation

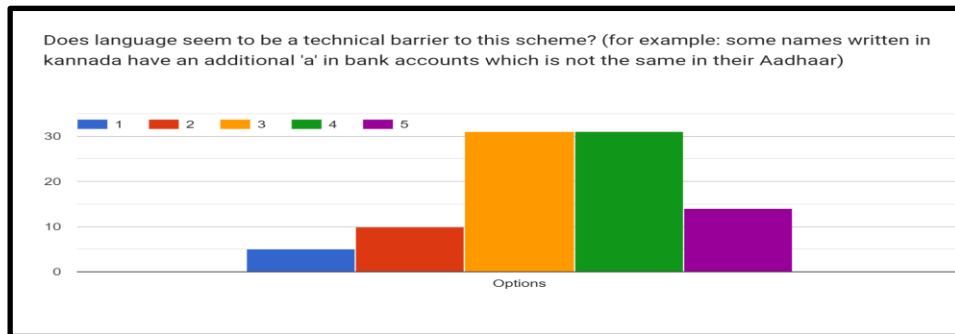
Fig. 18 represents that an outstanding majority of the respondents believe that the scheme requires correct data in order to function properly without any bottlenecks in the system for processing and analysis for the data and segregating the benefits eligible for each beneficiary.

Table 19 Showing opinions of the respondents on if the scheme has a technical barrier

Sl.No	Gender of respondents	No of respondents	Percentage
1	1 - strongly disagree	5	5.6%
2	2 - disagree	10	11.2%
3	3 - neutral	31	35.6%
4	4 - agree	31	35.6%
5	5 - strongly agree	14	15.3%

Source - Primary data

Graph 19 Showing opinions of the respondents on if the scheme has a technical barrier



Analysis and Interpretation

Fig. 19 shows that over 80% of respondents believe that languages and grammatical differences contribute to the technical glitches during the process of assigning names and benefits to the beneficiaries of the scheme.

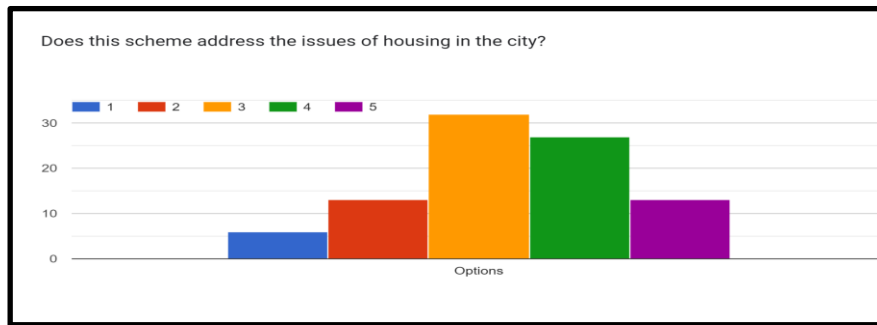
Table 20 Showing opinions of the respondents on if the scheme addresses housing problems in the city

Sl.No	Gender of respondents	No of respondents	Percentage
1	1 - strongly disagree	6	7.2%
2	2 - disagree	13	14.2%
3	3 - neutral	32	34.1%

4	4 - agree	27	29.8%
5	5 - strongly agree	13	14.2%

Source - Primary data

Graph 20 Showing opinions of the respondents on if the scheme addresses housing problems



Analysis and Interpretation

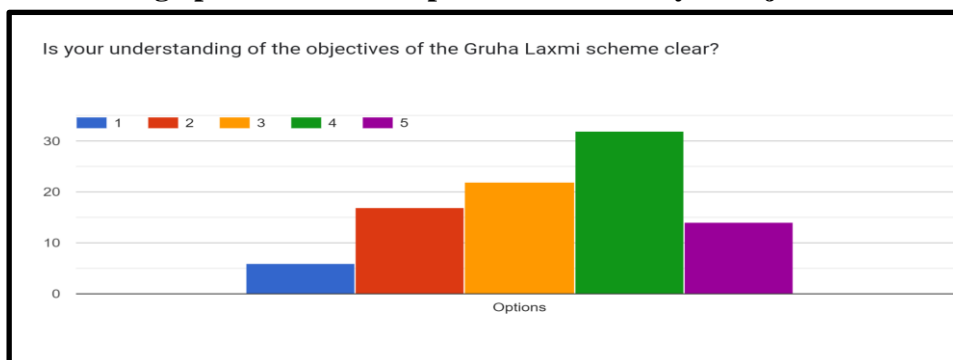
Fig. 20 represents that only 20% of the respondents believe that the scheme does not satisfy the housing needs of the beneficiaries, whereas 80% majority of the respondents believe that the scheme fairly satisfies the housing needs and solves related problems in the city for the benefit of the beneficiaries.

Table 21 Showing opinions of the respondents on clarity of objectives of the scheme

Sl.No	Gender of respondents	No of respondents	Percentage
1	1 - strongly disagree	6	7.3%
2	2 - disagree	17	19.4%
3	3 - neutral	22	25.9%
4	4 - agree	32	35.1%
5	5 - strongly agree	14	15.3%

Source - Primary data

Graph 21 Showing opinions of the respondents on clarity of objectives of the scheme



Analysis and Interpretation

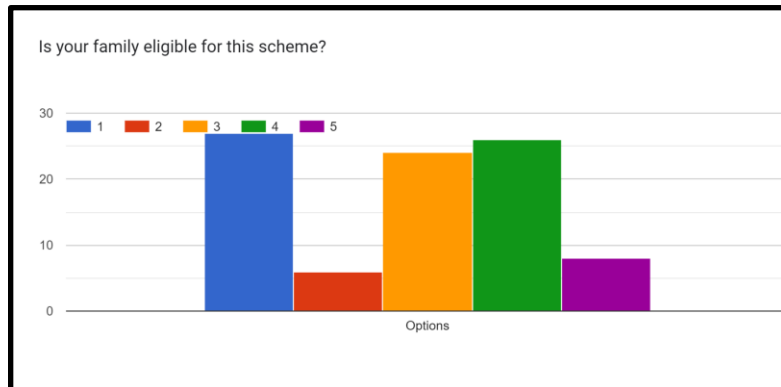
Fig. 21 represents that about 70% of respondents feel that they have adequately understood the objectives and aims of the Gruha Laxmi scheme in Bangalore. This calls for more viable and effective awareness, education programs in the urban areas.

Table 22 Showing opinions of the respondents on if they know eligible families for the scheme

Sl.No	Gender of respondents	No of respondents	Percentage
1	1 - strongly disagree	27	29.7%
2	2 - disagree	6	6.5%
3	3 - neutral	24	26.3%
4	4 - agree	26	28.5%
5	5 - strongly agree	8	8.7%

Source - Primary data

Graph 22 Showing opinions of the respondents on if they know eligible families for the scheme



Analysis and Interpretation

Fig. 22 represents that about 20% of respondents are not eligible for the scheme, whereas about 60% or the respondents are eligible for the scheme or their families are eligible for registration as beneficiaries under the scheme.

Table 23 Summary of all questions and their responses

Sl. no	Statement	1 (strongly disagree)	2 (disagree)	3 (neutral)	4 (agree)	5 (strongly agree)
1.	Does the eligibility criteria seem justified for this scheme?	0	8	23	29	12

2.	Does the Gruha Laxmi Yojana seem to address the financial needs of women in your locality?	7	10	29	17	9
3.	The scheme of Gruha Laxmi Yojana is easy to avail and utilize?	8	8	24	26	6
4.	Are there any complementary support services or initiatives that you believe could enhance the Gruha Laxmi Yojana's effectiveness?	3	14	19	25	11
5.	Do you think the Gruha Laxmi scheme would contribute to satisfying housing needs and improving living conditions of the beneficiaries?	7	9	25	17	14
6.	Would you recommend the Gruha Laxmi scheme to others who may be eligible?	4	6	22	22	18
7.	Would this scheme help the women gather money for their children's education?	4	13	19	20	16
8.	Is the Gruha Laxmi scheme considered empowering for women?	5	9	21	19	18
9.	Would the Gruha Laxmi scheme be sufficient to solve the economic problems of those that are eligible for it?	4	11	22	20	15
10.	Do you think there is a	3	12	15	24	18

	technical problem with the process of dispatching money into the beneficiaries accounts?					
11.	Do you think officers from the woman and child department require training to prevent delays?	4	12	23	21	12
12.	Would frozen bank accounts, mismatch in names and faulty aadhar cards make it difficult for this scheme to successfully run?	5	10	20	23	14
13.	Does language seem to be a technical barrier to this scheme? (for example: some names written in kannada have an additional 'a' in bank accounts which is not the same in their Aadhaar)	5	10	22	23	12
14.	Does this scheme address the issues of housing in the city?	6	12	24	18	12
15.	Is your understanding of the objectives of the Gruha Laxmi scheme clear?	6	16	15	25	11
16.	Is your family eligible for this scheme?	16	4	22	24	8

(source: primary data)

Analysis and Interpretation

Table 23 represents the accumulated summary of the questions from the questionnaire and the number of responses collected.

Findings of the study:

The survey asked respondents about their knowledge on the effectiveness and benefits of Gruha Lakshmi Yojana, the summary of the findings are as below.

1. 4.4 % of the respondents were below 18 years, 81.3 % of the respondents were aged between 18-30 years, 12.1% were aged between 30-60 years and 2.2% were above 60 years.
2. 45.8% of the respondents chose economically disadvantaged families, 26.4% chose the general population, 23.1% chose women only, 8.8% chose the specific age group.
3. 41.7% of the respondents agree that the eligibility criteria for the scheme is justified, this will help the government empower the women that belong to BPL families rightfully.
4. 38.4% respondents have opted for “neutral” for if the scheme is easy to avail, respondents believe that it is not an easy process to avail the scheme. The government may work on the process of application and make the process more smooth.
5. Around 35.1% of the respondents have opted “neutral” as their option for whether the scheme can help with housing needs. They believe that providing rupees 2000 per month may not be sufficient and that the government can work on adding more benefits regarding housing or increase the amount of money given.
6. 38.4% of the respondents believe that this scheme is recommendable and can uplift the lives of women that are the heads of their homes or those that fall under BPL category.
7. 35.6% respondents have chosen both “neutral” and “agree” when it comes to technical barriers being present while registering for the scheme s majority cannot apply for it due to differences in name spellings on aadhar and records. The government will have to look for alternative identification to make the process easier and faster.
8. Respondents strongly agree that this scheme can help with the beneficiary’s children's education. About 18.6% of the respondents have strongly agreed with this statement.

Suggestions:

1. Awareness campaigns: Launching large-scale campaigns for eligible women, especially in rural areas, through various channels such as community radio, mobile phones and digital platforms using local languages to ensure maximum reach.
2. Accessible application process: Simplification of the application. process through online services, mobile centers and support points in rural areas and clear guidance and support services.
3. Financial Literacy Programs: We introduce programs in partnership with financial institutions and NGOs to train women to manage their monthly stipend, including budgeting and saving.
4. Women Skills Development: Provides tailored skills development programs that focus on entrepreneurship and vocational training to promote financial independence.
5. Monitoring and evaluation: Establish strong mechanisms to track progress and measure results through regular evaluations, ensuring transparency and accountability.

Conclusion:

Our study of the Gruha Laxmi scheme in central Bangalore highlights its positive impact in improving living conditions, meeting housing needs and providing educational support to women. This significantly contributes to the empowerment of women and their socio-economic status, as well as the promotion of entrepreneurship and gender equality. However, challenges such as outreach, bureaucratic complexity and

oversights hamper its effectiveness. We recommend targeted information campaigns, simplified administrative procedures and effective monitoring to maximize the impact of the scheme and ensure equal access. Our results highlight the importance of continued efforts to address implementation challenges and promote political engagement. Overall, our research supports a continued commitment to harnessing the full potential of the system to empower women and promote socio-economic development.

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