

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

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Abstract

The Gruha Lakshmi Shakti Scheme launched by the Karnataka Government is a significant initiative aimed at empowering women economically and socially. The implementation of the scheme through digital services has enhanced transparency, accessibility, and efficiency by ensuring Direct Benefit Transfer (DBT). This research paper analyzes how digital governance under the Gruha Lakshmi Scheme contributes to women's empowerment and improved quality of life.

Introduction

Women in India have historically faced economic dependence and social inequality. Government welfare schemes play a crucial role in addressing these challenges. The Gruha Lakshmi Scheme provides direct financial assistance to women heads of households, strengthening their socio-economic position.

The Gruhalakshmi Scheme implemented by the Karnataka Government is a landmark women-centric welfare initiative aimed at strengthening the socio-economic status of women. The primary objective of the scheme is to provide monthly financial assistance to women heads of households, thereby enhancing their financial security and overall empowerment. The integration of digital services has made the implementation of this scheme more transparent, accessible, and efficient.

Through digital platforms, processes such as application submission, document verification, beneficiary identification, and Direct Benefit Transfer (DBT) have been streamlined. Portals and service centers like Seva Sindhu, Grama One, and Bangalore One have enabled women, especially in rural areas, to access the scheme with ease. Digitalization has reduced dependency on intermediaries and minimized delays and irregularities.

The monthly financial support received under the Gruhalakshmi Scheme has significantly contributed to women's economic independence. Many beneficiaries utilize the funds for small businesses, self-employment activities, children's education, healthcare, and savings. This has enhanced women's participation in household decision-making and improved their social and economic standing.

In conclusion, the Gruhalakshmi Scheme, supported by digital services, represents a new dimension of women empowerment. By combining technology with welfare governance, the scheme promotes inclusive development and strengthens the role of women in both family and society.

Objectives of the Study:

1. To examine the digital framework of the Gruha Lakshmi Scheme

2. To analyze its impact on women's economic empowerment
3. To understand the role of digital services in effective welfare delivery

Methodology:

The study is purely based on secondary data. Information has been collected from government reports, newspapers, and academic publications.

Study Area:

The study focuses on Karnataka State, where the government has introduced several welfare initiatives aimed at strengthening economic resilience and improving the quality of life of its citizens. In 2023, five major Guarantee Schemes were launched with the objective of reducing financial burdens and empowering socially and economically weaker sections. These schemes form an important part of the state's welfare.

Major Karnataka Government Guarantee Digital Schemes :**1. Griha Lakshmi Scheme**

The Griha Lakshmi Scheme provides a Direct Benefit Transfer (DBT) of ₹2,000 per month to the female head of every eligible household. The scheme promotes women's economic autonomy and strengthens household purchasing power. It improves access to education, nutrition, and healthcare while enhancing women's decision-making roles.

According to 2025 statics, Approximately 1.24 crore women have registered under the scheme. The government has disbursed ₹57,381 crore directly into beneficiaries' bank accounts through the DBT system. Many women have utilized this support for small businesses, household assets, agriculture, and other productive investments.

Gruha Lakshmi Scheme and Digital Services:

Digital platforms are used for beneficiary registration, verification, fund transfer, and monitoring. This has reduced corruption, eliminated intermediaries, and ensured timely delivery of benefits.

Dimensions of Women Empowerment:

Economic Empowerment: Regular financial support to women

Social Empowerment: Increased participation of women in household decision-making

Digital Empowerment: Improved digital literacy and access to technology

2. Shakti Scheme:

The Shakti Scheme promotes women's mobility and empowerment by providing free travel on KSRTC and BMTC buses. Women have undertaken nearly 638 crore free bus journeys under the scheme. The government has released around ₹16,479 crore to transport corporations for its implementation. The scheme has increased women's access to education, employment, and social participation, thereby strengthening gender inclusion.

Impact of shakthi scheme yojana for women empowerment:**1. Increased Mobility & Access (Shakti Scheme – Karnataka)**

The Shakti Scheme in Karnataka, which provides free bus travel for women on state transport services, has had several notable effects:

Greater freedom of movement: Women can travel independently for work, education, health care, and

social activities without worrying about transport costs, expanding opportunities outside the household.

Economic participation: By removing travel costs, women are more likely to seek jobs or education in towns and cities, which can boost female labour force participation and reduce economic dependency. Research suggests this increased mobility can help women join the workforce and spend saved income on other needs, indirectly supporting broader empowerment goals.

Social inclusion: Improved transport accessibility helps women engage more in community life, social events, and civic activities, strengthening their sense of agency and presence in public spaces.

Economic ripple effects: Some studies suggest that the money saved on travel gets spent in the local economy (e.g., on goods and services), which can indirectly support household well-being.

For example, over 31 crore free journeys have been recorded, illustrating how widespread the scheme's use is among women in Karnataka.

2. Economic Empowerment & Financial Independence

While the “Shakti” name is most often associated with the free travel scheme in Karnataka, women's empowerment initiatives across India — including umbrella programs like Mission Shakti and related schemes — work toward economic independence in the following ways:

Skill development & entrepreneurship: Government programs under Mission Shakti help women receive vocational training, business skills, and support for income generation, reducing economic dependency.

3. Social and Institutional Empowerment

Beyond mobility and economics, broader empowerment schemes under government missions (e.g., Mission Shakti) contribute to societal changes:

Safety & legal support: Initiatives such as One Stop Centres, Women's Helplines (181), and helplines provide legal, medical, and psychological support for women experiencing violence or harassment, increasing women's confidence to seek justice and protection.

4. Challenges and Critiques

While these schemes have strong positive intentions, some challenges can affect their full potential.

Implementation gaps: Awareness, accessibility, and utilization vary by region, and some women (especially in rural/remote areas) may remain unaware of benefits.

Sustainability & outcomes: Long-term empowerment requires continued economic opportunities, job creation, and skill enhancement beyond subsidies or free services.

Overall Impact of the Schemes:

The Guarantee Schemes have collectively resulted in:

- Reduced household financial burden
- Enhanced food and nutritional security
- Increased women's economic independence
- Greater mobility and employment opportunities
- Multi purpose Women Co-operative Society impact of Gruhalakshmi Scheme.

With the money received under the Gruhalakshmi Scheme, in Karnataka, both the mother-in-law and daughter-in-law of a household have saved the monthly 32,000 amount and, along with taking a loan, have installed a bore well on their own land.

Some beneficiaries have started small petty shops. Some others have purchased household items such as televisions and refrigerators, and have also for blood pressure and blood sugar.

monitoring devices required for their health. A few are using the money for their children's tuition and for learning music.

In one village, overall women beneficiaries are ready to donate one month's Gruhalakshmi amount collectively to support the construction of a temple in their village.

Conclusion

The Gruha Lakshmi Scheme implemented by the Government of Karnataka represents a significant step toward strengthening women's socio-economic status. By providing a monthly financial assistance of ₹2,000 through Direct Benefit Transfer (DBT), the scheme has improved financial security and enhanced the decision-making power of women within households. The integration of digital governance platforms such as Seva Sindhu, Grama One, and Bangalore One has ensured transparency, efficiency, and accessibility in welfare delivery.

The study shows that digital services have played a crucial role in reducing corruption, minimizing delays, and improving the identification and monitoring of beneficiaries. As a result, women, especially in rural areas, have gained easier access to government support and improved digital awareness.

Furthermore, the financial assistance received under the scheme has contributed significantly to women's economic empowerment. Many beneficiaries are using the funds for small businesses, children's education, healthcare, agriculture, and savings. This has not only improved household welfare but also strengthened women's participation in social and economic activities.

Similarly, complementary initiatives such as the Shakti Scheme have enhanced women's mobility and access to opportunities such as education and employment. Together, these welfare measures indicate a transformative approach where financial support, digital governance, and social inclusion work collectively to empower women.

In conclusion, the Gruha Lakshmi Scheme supported by digital service delivery mechanisms represents a new dimension of women empowerment in Karnataka. The scheme demonstrates how technology-enabled governance can promote inclusive development, strengthen gender equality, and improve the overall quality of life for women and their families.

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