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UTILIZATION OF GRIHALAKSHMI SCHEME FOR WOMEN EMPOWERMENT IN KARNATAKA: A SPECIAL REFERENCE TO HOLALKERE TALUK, CHITRADURGA DISTRICT

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ABSTRACT----------

The study analyzes the impact and utilization of the Grihalakshmi Scheme among 405 respondents, predominantly from rural areas (58.8%) and aged 36–45 years (41.2%). Most participants were married (80.7%), with secondary education (45.7%), and housewives (50.6%). All respondents benefited from the scheme, mainly using the funds for household needs, children's education, small businesses, and savings. Awareness was primarily through friends/neighbors and government officials/ASHA workers, and most applied independently. While the scheme was perceived positively, challenges included delays in fund disbursement and lack of digital awareness. Key suggestions were including unmarried and elderly women, increasing monthly benefits, and organizing awareness programs. Overall, 70.1% supported its continuation, reflecting its socio-economic importance.

KEY TERMS: *Grihalakshmi Scheme, Women empowerment, Government of Karnataka,Holalkere, Chithradurga, Karnataka----------*

1. INTRODUCTION

Women's empowerment is vital for achieving inclusive and sustainable development. In India, several government initiatives aim to enhance women's financial independence, dignity, and participation in decision-making. In Karnataka, the Grihalakshmi Scheme provides a monthly cash benefit of ₹2,000 to eligible women heads of families, aiming to reduce financial dependency and improve household welfare. By supporting women in household management, education, healthcare, and small business ventures, the scheme strengthens their socio-economic status, particularly in rural areas. Its effectiveness depends on beneficiaries' awareness, accessibility, and understanding of fund utilization. This study explores the demographic profile of beneficiaries, awareness, utilization patterns, challenges faced, and suggestions for improvement, offering insights into the scheme's impact and potential enhancements.

A. About Holalkere Taluk

Holalkere Taluk in Chitradurga district is predominantly rural, with a large population engaged in agriculture and unorganised sectors. Here, women often face multiple layers of exclusion – economic, educational, and social. The implementation of the Grihalakshmi scheme in such regions becomes crucial in assessing its real impact on improving women's lives, particularly in terms of financial inclusion, self-esteem, and access to basic services. This study makes a focused attempt to understand the level of awareness, accessibility, and utilization of the Grihalakshmi scheme among beneficiaries in Holalkere Taluk. It also examines how effectively the scheme contributes to women's empowerment, both at the individual and community levels. By analyzing the ground realities and feedback from the beneficiaries, this research seeks to provide insights that can help strengthen the scheme and formulate better women-centric policies in the future.

2. OBJECTIVES

1. To find out the use and awareness about the Grihalakshmi scheme
2. To trace out the accessibility and utilization of the Grihalakshmi scheme
3. To know the impact of women's empowerment in the Grihalakshmi scheme
4. To find out the challenges while getting the Grihalakshmi scheme
5. To understand the necessary changes to improve the Grihalaksmi scheme

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3. NEED FOR THE STUDY

The Grihalakshmi Scheme aims to empower women financially and socially, yet its effectiveness depends on beneficiaries' awareness, accessibility, and proper utilization of funds. Despite being widely implemented, there is limited research on how women from different socio-economic backgrounds benefit, the challenges they face, and their suggestions for improvement. Understanding these aspects is essential to enhance the scheme's impact, address gaps in implementation, and ensure that financial assistance reaches the intended beneficiaries efficiently. This study provides valuable insights for policymakers, government officials, and social workers to strengthen the scheme and improve women's socio-economic empowerment.

4. METHODOLOGY

The present study adopts a survey method with an analytical research design to examine the awareness, utilization, and impact of the Grihalakshmi Scheme on women's empowerment in Holalkere Taluk, Chitradurga District. A well-structured questionnaire was developed based on the objectives of the study and distributed using Yamane's sampling formula. The female population of Holalkere Taluk, as per the 2011 Census, is 1,02,268. After data collection, the responses were tabulated and validated using SPSS for analysis. The study is empirical in nature and is based on both primary and secondary data sources to ensure depth and accuracy in the findings.

The sample size for the study has been calculated using the Taro Yamane (Yamane, 1973) formula with a 95% confidence level. The calculation formula for Taro Yamane is presented as follows:

$$n = \frac{N}{1 + N(e)^2}$$

Where :
n=sample size required
N=number of people in the population
e= allowable erroras00.5

$$\text{Sample Size} = \frac{\text{Total Population}}{1 + \text{Total Population} \times 0.05^2}$$

Table 1: Population and Sample size

Category	Population	No. of Questionnaires distributed	Sample Size as per formula	Data collection	%
Female population on 2011 Census	1,02,268	450	398.44	405	90%

Out of the total 450 questionnaires distributed to women, 405 (90%) filled-in questionnaires were received. According to the sample size formula, 398 questionnaires would have been sufficient; however, since 405 valid responses were received, this number was considered for the study. Thus, the response rate is 90%.

5. DATA ANALYSIS AND INTERPRETATION

The data collected from 405 respondents was analyzed to understand the demographic profile, awareness, utilization, and impact of the Grihalakshmi Scheme. The analysis highlights patterns in fund usage, challenges faced, and beneficiaries' perceptions. It also identifies areas for improvement and policy intervention to enhance the scheme's effectiveness.

Table 2: Area Wise Responses

Sl. No.	Area Wise	No. of Respondents	Percentage
1	Rural	238	58.8%
2	Urban	167	41.2%
Total		405	100.0%

Table 2 illustrates the distribution of respondents according to their area of residence. Out of a total of 405 respondents, 238 (58.8%) were from rural areas, while 167 (41.2%) belonged to urban areas. The data clearly indicate a predominance of rural respondents, with a difference of 17.6 percentage points compared to urban respondents. This skewed distribution underscores the rural orientation of the sample and suggests that the subsequent findings may be more reflective of rural contexts and lived experiences. Such an area-wise distribution is analytically significant, as it

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provides an essential foundation for examining potential rural–urban variations in perceptions, attitudes, and behaviors discussed in the later sections of this study.

Table 3: Age-wise Distribution of Respondents

Sl. No.	Age Parameters	No. of Respondents	Percentage
1	18-25	0	0.0%
2	26-35	119	29.4%
3	36-45	167	41.2%
4	46-60	78	19.3%
5	Above 60	41	10.1%
Total		405	100.0%

Table 3 presents the age-wise distribution of respondents. Out of 405 respondents, the largest proportion, 167 (41.2%), belonged to the 36–45 years age group, followed by 119 respondents (29.4%) in the 26–35 years category. The 46–60 years group accounted for 78 respondents (19.3%), while 41 respondents (10.1%) were above 60 years. Notably, there were no respondents in the 18–25 years category.

The data indicate that the sample is predominantly composed of individuals in the economically and socially active middle-age brackets (26–45 years), which together account for over 70% of the total respondents. This concentration suggests that the findings of the study may primarily reflect the perspectives of middle-aged individuals, with comparatively limited representation from older age groups and no representation from younger adults. The distribution is particularly relevant for contextualizing the analysis, as age can significantly influence attitudes, decision-making, and socio-economic participation.

Table 4: Qualification-wise Distribution of Respondents

Sl. No.	Qualification	No. of Respondents	Percentage
1	Illiterate	39	9.63%
2	Primary	89	21.98%
3	Secondary	185	45.68%
4	Graduate	56	13.83%
5	Graduate above	36	8.89%
Total		405	100.0%

Table 4 presents the educational background of the respondents. Out of the 405 respondents, the majority, 185 (45.68%), had attained secondary education, followed by 89 respondents (21.98%) with primary education. A smaller proportion, 56 respondents (13.83%), was graduates, while 36 respondents (8.89%) had education above graduation. Notably, 39 respondents (9.63%) were illiterate.

The distribution highlights that the sample is largely concentrated in the secondary education category, which alone constitutes nearly half of the respondents. When combined with those having only primary education or no formal education, more than 40% of the sample reflects relatively lower educational attainment. Conversely, the proportion of respondents with higher education (graduate and above) is comparatively smaller, accounting for just over 22% of the total sample. This pattern suggests that the findings of the study will be shaped predominantly by respondents with basic to moderate levels of education, with fewer insights derived from highly educated groups. Such an educational profile is analytically significant, as it may influence respondents' awareness levels, decision-making processes, and overall perspectives in the context of the study.

Table 5: Marital Status wise respondents

Sl. No.	Marital Status	No. of Respondents	Percentage
1	Married	327	80.7%
2	Widow	0	0.0%
3	Divorced	78	19.3%
Total		405	100.0%

Table 5 depicts the marital status of the respondents. Out of 405 women surveyed, the majority were married (80.7%), while 19.3% were divorced, and no respondents reported being widowed. The dominance of married women in the sample is consistent with demographic trends reported in the 2011 Census of India, which highlights marriage as a predominant social institution among women. The presence of divorced respondents, although comparatively smaller,

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reflects changing socio-cultural patterns, particularly in urban and semi-urban contexts where marital dissolution is increasingly acknowledged. The absence of widowed respondents may be attributed either to sampling limitations or to the relatively lower representation of widows within the selected population. These marital status variations are significant, as they potentially shape women's socio-economic experiences, decision-making capacity, and perspectives on the issues under study.

Table 6: Occupational distribution of the respondents

Sl. No	Occupation	No. of Respondents	Percentage
1	Housewife	205	50.6%
2	Daily Wages	41	10.1%
3	Private Job	79	19.5%
4	Self employed	40	9.9%
5	Others	40	9.9%
Total		405	100.0%

Table 6 and figure 1 illustrates the occupational distribution of the respondents. More than half of the women surveyed were housewives (50.6%), followed by those engaged in private sector employment (19.5%). A smaller proportion reported working as daily wage earners (10.1%) or being self-employed (9.9%), while an equal percentage fell under the "others" category (9.9%). The predominance of housewives highlights the continued significance of domestic roles among women, whereas the presence of respondents in wage labor, self-employment, and private jobs indicates growing participation in the labor market. This occupational diversity suggests that women's socio-economic conditions and experiences may vary substantially, which could influence their responses to the study.

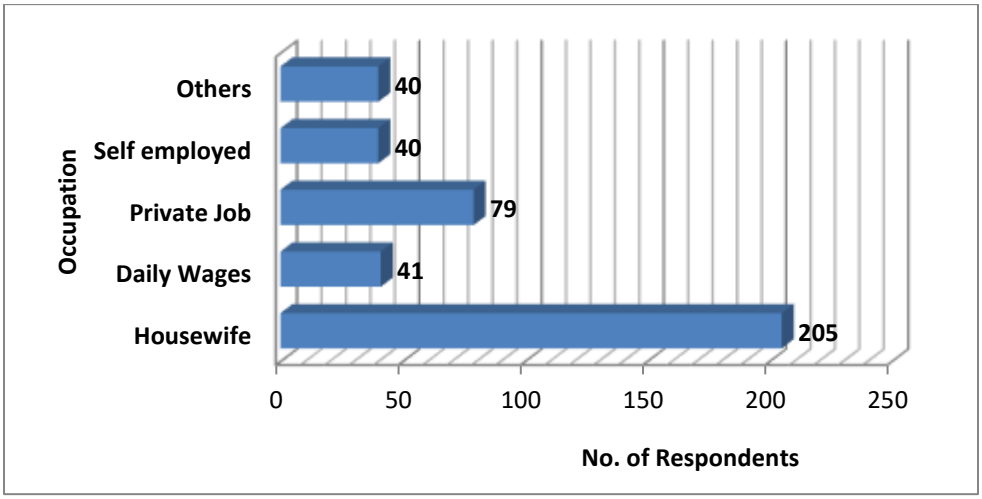


Figure 1 : Occupation Wise Responses

Table 7 : Financial status wise responses

Sl. No.	Family Income	No. of Respondents	Percentage
1	Below ₹5,000	119	29.4%
2	₹5,000–₹10,000	39	9.6%
3	₹10,000–₹15,000	207	51.1%
4	Above ₹15,000	40	9.9%
Total		405	100.0%

Table 7 depicts the financial status of respondents based on their monthly family income. The majority of women (51.1%) reported a family income between ₹10,000–₹15,000, while nearly one-third (29.4%) belonged to families earning below ₹5,000 per month, reflecting economic vulnerability. A smaller proportion of respondents reported income levels between ₹5,000–₹10,000 (9.6%), and only 9.9% reported incomes above ₹15,000.

This distribution indicates that a significant share of respondents comes from low- to lower-middle income groups, consistent with broader patterns of women's economic conditions in India (Census of India, 2011; NSSO reports).

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Such financial constraints may directly impact women's access to education, healthcare, mobility, and financial decision-making power, thereby influencing the study outcomes.

Table 8 : Use of Grihalakshmi scheme

Sl. No.	Grihalakshmi	No. of Respondents	Percentage
1	Benefitted	405	100.0%
2	Not Benefitted	0	0.0%
Total		405	100.0%

Table 8 reveals that all the respondents (100%) reported benefitting from the Grihalakshmi Scheme, while none indicated otherwise. This complete coverage reflects the scheme's effective reach and universal adoption among the surveyed women. Such findings suggest that the program has successfully penetrated the target population, ensuring inclusivity and accessibility. Moreover, the unanimous participation highlights the scheme's relevance in addressing women's financial needs and providing direct economic support at the household level.

Table 9 : Sources of awareness about the Grihalakshmi scheme

Source of Information	Learnt	Do not learnt	Total
TV/Radio	241 (59.5%)	164 (40.5%)	405 (100.0%)
Newspaper	200 (49.4%)	205 (50.6%)	405 (100.0%)
Friends/ Neighbors	405 (100.0%)	0 (0.0%)	405 (100.0%)
Social media	246 (60.7%)	159 (39.3%)	405 (100.0%)
Government official / ASHA worker	285 (70.4%)	120 (29.6%)	405 (100.0%)

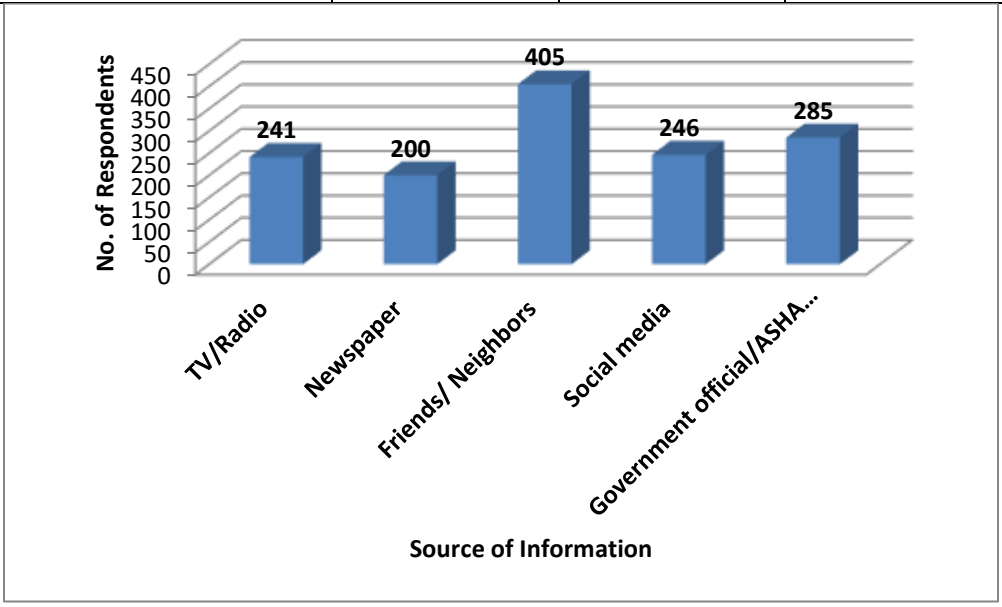


Figure 2 : Sources of Awareness about the Grihalakshmi scheme

Table 9 and figure 2 present the respondents' sources of awareness regarding the Grihalakshmi Scheme. The most significant role was played by friends and neighbors (100%), indicating the importance of interpersonal networks and community-level communication in disseminating welfare information. A considerable proportion also learnt about the scheme through government officials/ASHA workers (70.4%) and social media (60.7%), reflecting the growing importance of both institutional outreach and digital platforms. Traditional media played a moderate role, with TV/Radio (59.5%) and newspapers (49.4%) serving as additional channels of awareness.

These findings underscore that informal community networks remain the strongest drivers of awareness, while formal channels—both governmental and media-based—play a complementary role. This highlights the need for policymakers to integrate community-based communication strategies with digital and traditional media to maximize outreach and inclusivity.

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Table 10: Assistance Received in Applying for the Grihalakshmi Scheme

Sources of Help	Helped	Not Helped	Total
Self	245 (60.5%)	160 (39.5%)	405 (100.0%)
Family member	120 (29.6%)	285 (70.4%)	405 (100.0%)
Panchayat official	165 (40.7%)	240 (59.3%)	405 (100.0%)
Anganwadi/ASHA worker	200 (49.4%)	205 (50.6%)	405 (100.0%)
Others	201 (49.6%)	204 (50.4%)	405 (100.0%)

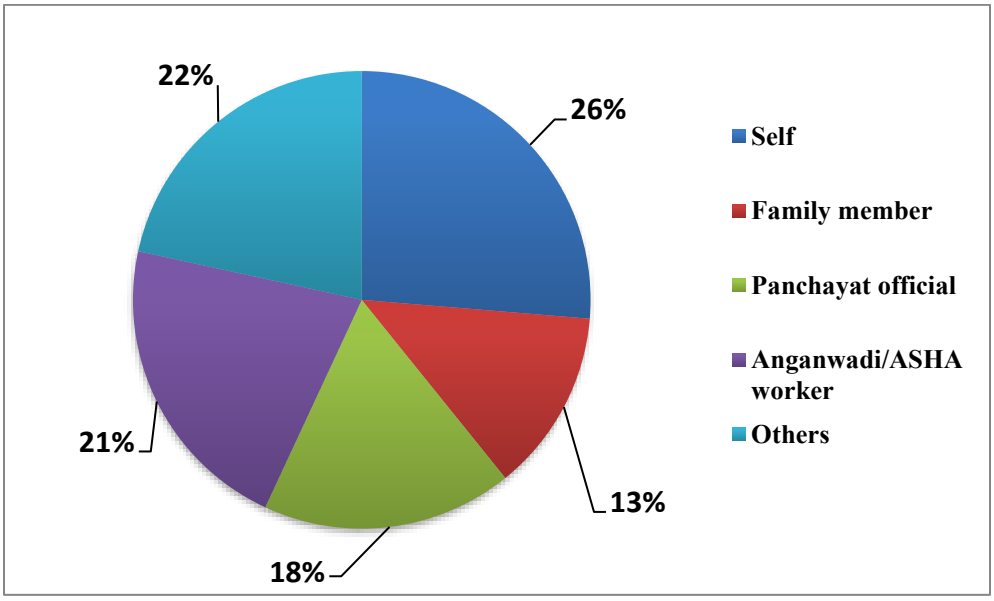


Figure 3 : Assistance Received in Applying for the Grihalakshmi Scheme

Table 10 and figure 3 highlights the sources of assistance availed by respondents while applying for the Grihalakshmi Scheme. A majority of women were able to apply independently (60.5%), which reflects growing self-reliance and awareness about government procedures. Assistance from Anganwadi/ASHA workers (49.4%) and the 'others' category (49.6%), which may include local leaders or community volunteers, also played a substantial role. On the other hand, only 29.6% reported help from family members, and 40.7% from Panchayat officials, indicating that formal institutional and household support was relatively limited.

These findings suggest that while self-application dominates, grassroots-level functionaries such as Anganwadi and ASHA workers remain critical intermediaries in ensuring scheme accessibility. The relatively lower role of Panchayat officials signals the need for greater institutional involvement at the local governance level to improve facilitation. Overall, the results emphasize a blend of individual agency and community support mechanisms in accessing welfare benefits.

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Table 11: Respondents' Perceptions of Economic Indicators Related to the Grihalakshmi

Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
The application process was easy to understand.	0 (0.0%)	325 (80.2%)	80 (19.8%)	0 (0.0%)	0 (0.0%)	405 100.0%
I received the Grihalakshmi benefits without delay.	40 (9.9%)	162 (40.0%)	203 (50.1%)	0 (0.0%)	0 (0.0%)	405 100.0%
The money is directly credited to my account regularly.	85 (21.0%)	280 (69.1%)	40 (9.9%)	0 (0.0%)	0 (0.0%)	405 100.0%
I can independently withdraw and use the amount.	40 (9.9%)	365 (90.1%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	405 100.0%
There is transparency in the scheme process.	0 (0.0%)	365 (90.1%)	40 (9.9%)	0 (0.0%)	0 (0.0%)	405 100.0%
Government officials are cooperative in resolving issues.	40 (9.9%)	284 (70.1%)	81 (20.0%)	0 (0.0%)	0 (0.0%)	405 100.0%

Table 11 highlights respondents' perceptions of the economic aspects and administrative functioning of the Grihalakshmi Scheme.

- Application Process: A large majority (80.2%) agreed that the application process was easy to understand, with 19.8% neutral and none expressing disagreement. This suggests that the scheme's design is user-friendly and accessible.
- Benefit Delivery: Only 9.9% strongly agreed and 40.0% agreed that benefits were received without delay, while 50.1% remained neutral. This neutrality could reflect inconsistent experiences regarding timely disbursement.
- Direct Benefit Transfer (DBT): Most respondents confirmed that the money was directly credited to their accounts (69.1% agree; 21.0% strongly agree). This shows that the DBT mechanism is functioning effectively.
- Financial Autonomy: Nearly all respondents (90.1% agree; 9.9% strongly agree) indicated they could independently withdraw and use the amount, highlighting the scheme's contribution to women's financial empowerment.
- Transparency: A vast majority (90.1% agree) perceived the scheme as transparent, with only 9.9% neutral, suggesting high trust levels in the process.
- Government Support: Regarding grievance redressal, 70.1% agreed and 9.9% strongly agreed that officials were cooperative, though 20% were neutral, indicating room for improvement in institutional responsiveness.

The responses suggest that the Grihalakshmi Scheme is largely effective in its design, transparency, and financial delivery mechanisms, while some concerns remain regarding the timeliness of benefit distribution and the extent of government responsiveness to issues. The findings reflect the scheme's positive role in enhancing women's economic independence through direct cash transfers.

Table 12: Utility of Grihalakshmi scheme amount

Utilization	Utilized	Not Utilized	Total
Household needs	277 (68.4%)	128 (31.6%)	405 (100.0%)
Children's education	233 (57.5%)	172 (42.5%)	405 (100.0%)
Health care	166 (41.0%)	239 (59.0%)	405 (100.0%)
Starting small business	230 (56.8%)	175 (43.2%)	405 (100.0%)
Savings	206 (50.9%)	199 (49.1%)	405 (100.0%)

Table 12 presents the utilization patterns of the Grihalakshmi scheme amount among respondents.

- Household Needs as Primary Use: A majority (68.4%) reported spending the amount on household consumption needs, reflecting the scheme's direct role in supporting basic family expenses.
- Education and Small Business Investment: More than half of the respondents utilized the benefit for children's education (57.5%) and small business activities (56.8%), indicating that the scheme contributes not only to consumption but also to long-term socio-economic development.
- Savings Behavior: Around 50.9% of beneficiaries allocated a portion of the benefit towards savings, which highlights the scheme's potential to encourage financial security among women.
- Low Utilization for Health Care: Only 41.0% used the funds for health-related expenses, while the majority (59.0%) did not. This may indicate that either healthcare is covered by other schemes/household income sources or that health spending is less prioritized compared to immediate needs and education.

The findings suggest that the Grihalakshmi scheme plays a multi-dimensional role in beneficiaries' lives primarily easing household financial pressure, while also fostering investment in education, entrepreneurial activities, and savings. However, its limited use for healthcare highlights an area where supplementary health-specific interventions may be necessary.

Table 13: Confidence Improvement through the Grihalakshmi Scheme

Sl No.	Response Category	No. of Respondents	Percentage
1	Strongly Agree	0	0.0%
2	Agree	208	51.4%
3	Neutral	197	48.6%
4	Disagree	0	0.0%
5	Strongly Disagree	0	0.0%
Total		405	100.0%

Table 13 highlights the impact of the Grihalakshmi scheme on women's confidence levels. A majority of respondents (51.4%) agreed that the scheme has improved their confidence, while the remaining 48.6% remained neutral. Notably, none of the respondents expressed disagreement, either strongly or otherwise.

This distribution indicates that the scheme has had a positive or at least non-negative impact on beneficiaries' confidence. While over half clearly acknowledged improvement, the substantial proportion of neutral responses suggests that some women may not yet perceive tangible changes in their self-confidence, possibly due to continued socio-economic constraints or the short time frame since implementation.

Table 14: Problems Faced While Using the Grihalakshmi Scheme

Problems	Faced	Not Faced	Total
Delay in fund disbursement	364 (89.9%)	41 (10.1%)	405 (100.0%)
Difficulty in updating bank details	165 (40.7%)	240 (59.3%)	405 (100.0%)
Lack of digital awareness	284 (70.1%)	121 (29.9%)	405 (100.0%)
Poor cooperation from officials	206 (50.9%)	199 (49.1%)	405 (100.0%)

The study also explored the problems faced by beneficiaries while using the Grihalakshmi scheme. A significant majority of respondents (89.9%) reported that they experienced delays in the disbursement of funds, which emerges as the most critical issue undermining the timely utility of the scheme. In addition, 70.1% of women indicated a lack of digital awareness as a major barrier, reflecting persistent challenges of digital literacy in accessing welfare benefits. Difficulties in updating bank details were faced by 40.7% of respondents, highlighting the procedural hurdles in maintaining accurate financial records. Furthermore, 50.9% of beneficiaries expressed dissatisfaction with the cooperation received from officials, pointing to administrative and institutional inefficiencies. Overall, these findings suggest that although the scheme has wide outreach, its effectiveness is constrained by operational and systemic challenges. Addressing issues of digital inclusion, banking accessibility, and official accountability would be crucial for ensuring smoother delivery and maximizing the intended socio-economic benefits of the program.

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Table 15: Suggestion to improve Grihalakshmi scheme

Suggestions	Yes	No	Total
Simplify the documentation process	120 (29.6%)	285 (70.4%)	405 (100.0%)
Increase monthly amount to adjust for inflation	245 (60.5%)	160 (39.5%)	405 (100.0%)
Regular awareness camps and grievance redressal forums	201 (49.6%)	204 (50.4%)	405 (100.0%)
Include unmarried and elderly women as beneficiaries	364 (89.9%)	41 (10.1%)	405 (100.0%)

The beneficiaries of the Grihalakshmi scheme were also asked to provide suggestions for improving its implementation. A large proportion of respondents (89.9%) recommended that the scheme should be expanded to include unmarried and elderly women, reflecting a demand for broader coverage beyond the existing eligibility criteria. Similarly, 60.5% of women suggested an increase in the monthly financial support to account for rising inflation and household expenses, indicating that the current amount may be insufficient to meet basic needs. Regular awareness camps and grievance redressal forums were proposed by 49.6% of respondents, underlining the necessity of continuous engagement and support mechanisms for beneficiaries. Interestingly, only 29.6% of participants felt the need to simplify the documentation process, suggesting that while administrative procedures are a concern, they are less pressing compared to financial adequacy and inclusivity. Overall, the findings emphasize that enhancing the scope of beneficiaries, revising the financial amount, and strengthening awareness and grievance redressal mechanisms could substantially improve the effectiveness and impact of the Grihalakshmi scheme.

Table 16: Opinion on the Continuation of the Grihalakshmi Scheme

Sl. No.	Opinion	No. of Respondents	Percentage
1	Continue	284	70.1%
2	Do Not continue	121	29.9%
Total		405	100.0%

The respondents were also asked whether the Grihalakshmi scheme should be continued. A clear majority (70.1%) expressed support for the continuation of the scheme, underlining its importance in providing direct financial assistance to women for household needs, children's education, health, and savings. This indicates that the scheme has been positively received by most beneficiaries as a reliable form of economic support. However, 29.9% of respondents opposed its continuation, which may reflect concerns over issues such as delayed fund disbursement, procedural hurdles, or dissatisfaction with the adequacy of the benefit amount. These mixed opinions highlight that while the scheme has a strong base of acceptance, addressing operational challenges and revising financial allocations may be necessary to enhance its effectiveness and ensure sustained public approval.

6. FINDINGS

- Majority of respondents were from rural areas (58.8%) compared to urban areas (41.2%). (Table 2)
- The majority of respondents were aged 36–45 years (41.2%), followed by 26–35 years (29.4%). (Table 3)
- Most respondents had secondary education (45.68%), while a smaller proportion was illiterate (9.63%). (Table 4)
- Majority of respondents were married (80.7%), with divorced respondents (19.3%) and no widows. (Table 5)
- Half of the respondents were housewives (50.6%), followed by those in private jobs (19.5%). (Table 6)
- Majority of respondents had a family income of ₹10,000–₹15,000 (51.1%), while the least were in the ₹5,000–₹10,000 range (9.6%). (Table 7)
- All respondents (100%) benefited from the Grihalaksmi scheme. (Table 8)
- Major sources of awareness were government officials/ASHA workers (70.4%) and friends/neighbors (100%), while newspapers contributed the least (49.4%). (Table 9)
- Most respondents applied by themselves (60.5%), while assistance from family members was the least (29.6%). (Table 10)

- Respondents largely agreed that the scheme is easy to understand (80.2%), money is regularly credited (69.1%), and they can independently use the funds (90.1%), showing overall positive perceptions of economic indicators. (Table 11)
- The scheme amount was mostly used for household needs (68.4%) and children's education (57.5%), with lower usage for health care (41%). (Table 12)
- Over half of the respondents (51.4%) felt that the scheme improved their confidence, while the rest were neutral. (Table 13)
- The main problems faced were delay in fund disbursement (89.9%) and lack of digital awareness (70.1%), while difficulty in updating bank details was less common (40.7%). (Table 14)
- Most respondents suggested including unmarried and elderly women (89.9%) and increasing the monthly amount (60.5%) to improve the scheme. (Table 15)
- Majority of respondents (70.1%) favored the continuation of the Grihalakshmi scheme. (Table 16)

7. SUGESSTIONS

- Table 2 (Area-wise): Focus on reaching more urban respondents since most beneficiaries are rural (58.8%).
- Table 3 (Age-wise): Target 36–45 and 26–35 age groups for awareness and scheme benefits.
- Table 4 (Qualification-wise): Conduct awareness programs for less-educated respondents, especially those with primary or no education.
- Table 5 (Marital Status-wise): Ensure support for divorced women (19.3%) alongside married beneficiaries.
- Table 6 (Occupation-wise): Focus on housewives (50.6%) while providing guidance for other occupations.
- Table 7 (Financial Status-wise): Provide additional support to low-income families (below ₹5,000 and ₹5,000–10,000).
- Table 8 (Sources of Awareness): Strengthen awareness via government officials/ASHA workers (70.4%) and friends/neighbors (100%).
- Table 9 (Assistance in Applying): Promote self-application (60.5%) and increase family and official support.
- Table 10 & 11 (Utility of Scheme Amount): Encourage usage for healthcare and savings, which were lower than household needs.
- Table 12 (Economic Indicators): Improve timely benefit disbursement, as half were neutral about delays.
- Table 13 (Confidence Improvement): Conduct programs to boost confidence for those neutral (48.6%).
- Table 14 (Problems Faced): Address delays in fund disbursement (89.9%) and digital awareness (70.1%).
- Table 15 (Suggestions for Improvement): Include unmarried and elderly women (89.9%), increase monthly amount (60.5%), and organize awareness camps (49.6%).
- Table 16 (Continuation Opinion): Maintain the scheme, as 70.1% support continuation.

8. CONSLUSIONS

The study reveals that the Grihalakshmi Scheme has a significant positive impact on women's socio-economic status, particularly in rural areas. Beneficiaries primarily use the funds for household needs, children's education, small businesses, and savings, and most are satisfied with the scheme. Awareness through friends, neighbors, and government officials/ASHA workers plays a crucial role in effective utilization. Challenges such as delays in fund disbursement and lack of digital awareness still exist, highlighting areas for improvement. Respondents suggested including unmarried and elderly women, increasing benefits, and conducting awareness programs. Overall, the scheme is widely supported, with 70.1% favoring its continuation, demonstrating its importance in empowering women and improving their financial independence.

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