

# Government of Karnataka Schemes and Opinion of Women Beneficiaries towards Their Economic Empowerment

**Ranjitha B R**

*Assistant Professor, Department of Commerce, Government First Grade College, Koratagere*

**Dr. Devarajappa S**

*Assistant Professor, Coordinator-M. Com (IS), Tumkur University, Tumakuru-572103, [devutta@gmail.com](mailto:devutta@gmail.com)*

**Received:** 10<sup>th</sup> March 2021

**Revised:** 15<sup>th</sup> May 2021

**Accepted:** 29<sup>th</sup> May 2021

---

**Abstract:** It is an open secret that women are among the most disadvantaged sections of our society – more so, women from the rural and semi-urban pockets of the country. The feudal setup is yet to make way for the liberation and progress of women from these pockets. Their safety, their security, their progress, their economic advancement and their emancipation in general are first principles but are unfortunately viewed as afterthoughts in these pockets. Such discrimination being practised against the women affects the country's economy too. Governments, Union and State, come out with schemes to empower them financially and economically in general since that is the easiest way to emancipate the disadvantaged women. The question that immediately arises is whether the grandiose plans work out the way they are supposed to work out. That is to be ascertained by gauging the impact that the empowerment plans have made on the women beneficiaries they are targeted at. The researcher's interaction with the beneficiaries of four women empowerment schemes reveals that the beneficiaries feel more empowered economically. The schemes have led the beneficiaries to take consumption smoothing seriously and take their children's education seriously too. Some of them believe that they can foray into activities allied to their present activity and grow their enterprise. The researcher inferred that the bureaucracy as well as the political executive should ensure that the rigmarole the beneficiaries must go through is minimised. Fool-proof measures should be put in place to ensure that the funds from the schemes flow to the right beneficiary at the right time. The government and the financial institutions / banks should move in perfect lockstep in the implementation of the empowerment schemes. Digitisation has made things easier for the government and the banks but then such digitisation has no meaning if the underlying infrastructure glitches every now and then. This is the sad truth now. Government should realise that it needs more than half measures to ensure the success of its women empowerment schemes and towards this end, it should also ensure that the underpinning infrastructure like the Internet and power does not glitch. The government must put in place a think tank that can advise the well performing enterprises under the scheme on the allied products and services they can diversify into to grow their enterprise / business.

**Key words:** afterthought; disadvantaged; emancipation; feudal; gauge; grandiose; rigmarole

---

## Government of Karnataka Schemes and Opinion of Women Beneficiaries towards Their Economic Empowerment

### 1.1 Theoretical background of the topic

It is an open secret that women are among the most disadvantaged sections of our society. This is truer of women from the rural and semi-urban pockets of the country. The feudal setup is yet to make way for the liberation and progress of women from these pockets. Vested interests only make things worse for the women. Their emancipation should figure among the first principles but is often viewed as an afterthought in these pockets. Such discrimination being practised against the women affects the country's economy too. In the circumstances the governments, Union and State, have drawn up a slew of schemes that seek to empower these women economically and emancipate them eventually.

### 1.2 Statement of the problem

The outcomes of the schemes have not been consistent going by what gets to hear about the outcomes. This is because there has been hiccups along the way. All the associated stakeholders must take the blame for the outcomes – the beneficiaries do not proactively enrol under the schemes; the bureaucracy and the political executive often do not view the schemes from the same prism. In the circumstances, the best way to go about it is to access information (on the impact the schemes have made on the beneficiaries) is to get it from the horse's mouth – in other words, the beneficiaries themselves.

### 1.3 Review of literature

The following paragraphs touch on a few previous studies on the topic. The intention is to “locate the present research in the existing body of research on the subject and to point out what it contributes to the subject” (Krishnaswami, Ranganatham, & Harikumar, 2016).

1. One would go along with the view expressed by *Gita Gopinath* that in developing countries, women are over-represented in the informal sector. They are paid less, enjoy no job security and content themselves with inadequate social protection (International Monetary Fund, 2021). In these countries, more girls have dropped out of school so they can be of help to their mother and other women of the household. During the pandemic, violence against women and girls rose in number and intensity. *Gita* reflects the views of the researcher when she says, “While there have been successes over the past few decades as women pushed the boundaries on educational attainment, economic and political participation, and broke through the glass ceiling to lead countries, corporations, and international organizations, there is much more than needs to be done to achieve gender equality”. While she has made these comments in the context of developing countries in general, one should admit that the comments apply to India cent per cent. In this context, her contention that empowerment of women is to be achieved by easing their access to health, education, earning opportunities, rights and political participation is how the concept of women empowerment is to be understood in the Indian context.
2. The country's gross domestic product (GDP) per capita rose from USD 375 in 1990 to USD 1,901 in 2020 (Data Commons, 2021). However, the female labour participation rate in India dropped to 20.3 percent in 2019 from 26 percent plus in 2005, according to World Bank estimates (Manoj, 2021). In other words, the female labour participation, instead of rising, has fallen during the period. This compares unfavourably with the 30.5 percent in neighbouring Bangladesh and 33.7 percent in Sri Lanka. Women have contributed approximately 17-18 percent to the India's GDP (Capri Global Capital Ltd, 2020). Although they are highly skilled

in the farming and dairy sector, India's rapid urbanization has not motivated more women to join the labour force.

3. *Vidya Shah* cites that presently, there are 432 million women from the working-age group in India (Shah, 2021). 343 million of them are not into paid formal work. A report by McKinsey Global Institute has it that India could add USD 770 billion to its GDP by 2025. All that the country must do is to ensure that equal opportunities are given to women. Presently, the contribution of women to the GDP remains at 18 percent though.

#### **1.4 Research gap**

An assessment of the economic status of the women beneficiaries, consequent upon their participation in the schemes will have revealed whether the schemes have delivered and if so, to what extent. If the schemes have succeeded fully, the outcomes must have impacted the beneficiaries positively. If the schemes have succeeded only partly, the issues thereof must be identified and addressed in a focused manner to optimise the effectiveness of the schemes. Such an assessment would have complemented the valuable research outputs of the learned researchers. It is these gaps that the present study seeks to plug.

#### **1.5 Scope of the study**

The scope of the study extends to 23 Chetana beneficiaries, 30 Kirusala beneficiaries, 450 Samruddhi beneficiaries and 391 Udyogini beneficiaries, hailing from all the 10 taluks of Tumkur district.

#### **1.6 Objective of the study**

The objective of the study is to gauge the impact of the government of Karnataka's schemes on women empowerment.

#### **1.7 Hypothesis proposed to be tested.**

The study proposes to test the following hypothesis:

"Beneficiaries taking consumption smoothing seriously and government schemes on the economic empowerment of women are independent".

#### **1.8 Research design**

The following paragraphs explain how the research is designed.

##### **1.8.1 Research methodology**

The study is descriptive in nature owing to it being a 'fact-finding' investigation, accompanied by adequate interpretation. It examines some aspects of the stated problem that can be expressed unambiguously. It collects descriptive information. The study is also analytical to an extent since it tests hypotheses and specifies and examines relationships. Unlike a descriptive study, it employs advanced statistical techniques like chi-square test (Krishnaswami, Ranganatham, & Harikumar, 2016).

##### **1.8.2 Sources of data**

Data required for the study has been collected from primary and secondary sources. Primary data has been collected from 23 Chetana beneficiaries, 30 Kirusala beneficiaries, 450 Samruddhi beneficiaries and 391 Udyogini beneficiaries, hailing from all the 10 taluks of Tumkur district. Secondary data has been downloaded from the websites of the government of Karnataka, the government of India and the financial press.

## Government of Karnataka Schemes and Opinion of Women Beneficiaries towards Their Economic Empowerment

### 1.8.3 Sampling plan

The researcher has used the non-probability sampling technique owing to scarce availability of some population elements for collection of data. The study seeks to feel the range of conditions or the nature of the phenomenon. Time constraints and the time limit for completing the study ruled out the application of the probability sampling technique. Under this technique, the researcher chose the purposive or judgement sampling method since it ensured the inclusion of all the relevant elements in the sample. Probability sampling plans could not ensure such inclusion (Krishnaswami, Ranganatham, & Harikumar, 2016). The researcher settled for four categories of respondents, namely, 23 Chetana beneficiaries, 30 Kirusala beneficiaries, 450 Samruddhi beneficiaries and 391 Udyogini beneficiaries. The views of the four categories should lead the researcher to arrive at conclusions which are as accurate as possible since bias minimisation has been ensured.

### 1.8.4 Data collection instruments

Interview schedules, specially designed for the purpose, were drafted and pre-tested to identify the possible weaknesses in the instrument. Upon receipt of feedback, they were appropriately revised and finalised, for administration to the respondents for collection of primary data.

### 1.8.5 Data processing and analysis plan

The data collected was tabulated, interpreted, and statistically analysed. The researcher used Microsoft's spreadsheet programme, namely, MS-Excel 365, for data analysis, reporting and deployment.

### 1.8.6 Limitations of the study

Primary data has at times been deduced by interacting with the respondents on the topic. It is possible that a certain degree of subjectivity, albeit negligible, has found its way in. But the researcher is confident that the subjectivity will not affect the accuracy of the findings of the study.

## 1.9 Analysis of primary data collected from the Chetana beneficiary respondents

In the following paragraphs, the primary data collected from the 23 Chetana beneficiary respondents are analysed

### 1.9.1 Impact of the government schemes on the economic empowerment of women

If the government schemes have succeeded, they must have impacted the beneficiaries positively. Hence the researcher requested the respondents to disclose how the schemes have impacted them. Their replies to the query appear in the following Table.

Table-1  
Impact of the government schemes on the economic empowerment of women

Impact	Number of respondents
With financial assistance under the scheme now assured, the beneficiaries feel more empowered economically	20
Beneficiaries take consumption smoothing seriously, thereby promoting their empowerment	19

Beneficiaries take their children's education seriously, thereby ensuring the empowerment of their children too	19
Beneficiaries hope to take up allied entrepreneurial activities too and achieve superior empowerment	17

With financial assistance under the scheme now assured, the beneficiaries feel more empowered economically, state 20 respondents. Beneficiaries take consumption smoothing seriously, thereby promoting their empowerment, aver 19 respondents. Beneficiaries take their children's education seriously, thereby ensuring the empowerment of their children too, add 19 respondents. Beneficiaries hope to take up allied entrepreneurial activities too and achieve superior empowerment, according to 17 respondents.

#### 1.10 Analysis of primary data collected from the Kirusala beneficiary respondents

In the following paragraphs, the primary data collected from the 30 Kirusala beneficiary respondents are analysed.

##### 1.10.1 Impact of the government schemes on the economic empowerment of women

If the government schemes have succeeded, they must have impacted the beneficiaries positively. Hence the researcher requested the respondents to disclose how the schemes have impacted them. Their replies to the query appear in the following Table.

Table-2

Impact of the government schemes on the economic empowerment of women

Impact	Number of respondents
With financial assistance under the scheme now assured, the beneficiaries feel more empowered economically	25
Beneficiaries hope to take up allied entrepreneurial activities too and achieve superior empowerment	19
Beneficiaries take their children's education seriously, thereby ensuring the empowerment of their children too	19
Beneficiaries take consumption smoothing seriously, thereby promoting their empowerment	13

With financial assistance under the scheme now assured, the beneficiaries feel more empowered economically, state 25 respondents. Beneficiaries hope to take up allied entrepreneurial activities too and achieve superior empowerment, according to 19 respondents. Beneficiaries take their children's education seriously, thereby ensuring the empowerment of their children too, add 19 respondents. Beneficiaries take consumption smoothing seriously, thereby promoting their empowerment, aver 13 respondents.

**Government of Karnataka Schemes and Opinion of Women Beneficiaries towards Their Economic Empowerment**

**1.11 Analysis of primary data collected from the Samruddhi beneficiary respondents**

In the following paragraphs, the primary data collected from the 450 Samruddhi beneficiary respondents are analysed.

**1.11.1 Impact of the government schemes on the economic empowerment of women**

If the government schemes have succeeded, they must have impacted the beneficiaries positively. Hence the researcher requested the respondents to disclose how the schemes have impacted them. Their replies to the query appear in the following Table.

**Table-3**

**Impact of the government schemes on the economic empowerment of women**

<b>Impact</b>	<b>Number of respondents</b>
With financial assistance under the scheme now assured, the beneficiaries feel more empowered economically	329
Beneficiaries hope to take up allied entrepreneurial activities too and achieve superior empowerment	298
Beneficiaries take consumption smoothing seriously, thereby promoting their empowerment	265
Beneficiaries take their children's education seriously, thereby ensuring the empowerment of their children too	248

With financial assistance under the scheme now assured, the beneficiaries feel more empowered economically, state 329 respondents. Beneficiaries hope to take up allied entrepreneurial activities too and achieve superior empowerment, according to 298 respondents. Beneficiaries take their children's education seriously, thereby ensuring the empowerment of their children too, add 248 respondents. Beneficiaries take consumption smoothing seriously, thereby promoting their empowerment, aver 265 respondents.

**1.12 Analysis of primary data collected from the Udyogini beneficiary respondents**

In the following paragraphs, the primary data collected from the 391 Udyogini beneficiary respondents are analysed.

**1.12.1 Impact of the government schemes on the economic empowerment of women**

If the government schemes have succeeded, they must have impacted the beneficiaries positively. Hence the researcher requested the respondents to disclose how the schemes have impacted them. Their replies to the query appear in the following Table.

Table-4

## Impact of the government schemes on the economic empowerment of women

Impact	Number of respondents
With financial assistance under the scheme now assured, the beneficiaries feel more empowered economically	289
Beneficiaries hope to take up allied entrepreneurial activities too and achieve superior empowerment	266
Beneficiaries take consumption smoothing seriously, thereby promoting their empowerment	238
Beneficiaries take their children's education seriously, thereby ensuring the empowerment of their children too	215

With financial assistance under the scheme now assured, the beneficiaries feel more empowered economically, state 289 respondents. Beneficiaries hope to take up allied entrepreneurial activities too and achieve superior empowerment, according to 266 respondents. Beneficiaries take consumption smoothing seriously, thereby promoting their empowerment, aver 238 respondents. Beneficiaries take their children's education seriously, thereby ensuring the empowerment of their children too, add 215 respondents.

### 1.13 Conclusions

Conclusions are inferences / generalisations drawn from the findings and relate to hypotheses. They are answers to the research questions or the statements of acceptance or rejection of hypotheses.

As explained already, this study proposes to test the following hypothesis:

“Beneficiaries taking consumption smoothing seriously and government schemes on theeconomic empowerment of women are independent”.

Hence  $H_0$  and  $H_1$  are as follows:

$H_0$ : “Beneficiaries taking consumption smoothing seriously and government schemes on the economic empowerment of women are independent”

$H_1$ : “Beneficiaries taking consumption smoothing seriously and government schemes on the economic empowerment of women are not independent”

Based on the primary data collected from the respondents, vide Tables: 1, 2, 3 and 4, a chi-square test was applied to ascertain the association, if any, between the variables. The following Table reveals the computation made using MS-Excel.

**Government of Karnataka Schemes and Opinion of Women Beneficiaries towards Their Economic Empowerment**

	Category	Observed Values		
		Yes	No	Total
	Chetana	19	4	23
	Kirusala	13	17	30
	Samruddhi	265	185	450
	Udyogini	238	153	391
	<i>Total</i>	535	359	894
	Category	Expected Values		
	Category	Yes	No	Total
	Chetana	13.763982	9.23602	23
	Kirusala	17.95302	12.047	30
	Samruddhi	269.2953	180.705	450
	Udyogini	233.9877	157.012	391
	<i>Total</i>	535	359	894
		Yes	No	
	o-e	5.2360	-5.2360	
		-4.9530	4.9530	
		-4.2953	4.2953	
2		4.0123	-4.0123	
	(o-e) <sup>2</sup>	27.4159	27.4159	
		24.5324	24.5324	
		18.4496	18.4496	
		16.0986	16.0986	
	((o-e) <sup>2</sup> )/e	1.9919	2.9684	
		1.3665	2.0364	
		0.0685	0.1021	
		0.0688	0.1025	
	CV	3.4956	5.2094	8.7050
	TV			7.8147
	p			0.0335

The calculated value of  $\chi^2$  is 8.7050, higher than the table value of 7.8147 for an alpha of 0.05 at three degrees of freedom.  $p=0.0335 < 0.05$ , the alpha level. Hence  $H_0$  is rejected.

#### 1.14 Recommendations

The following are the researcher's recommendations in the light of the findings arrive at:

1. When financial assistance under the scheme is assured, the beneficiaries naturally feel more empowered in more ways than one. After all, the finance flows at an affordable cost from formal financial institutions / banks, typically uninterruptedly, subject to the borrower not defaulting on the loan. Often the government chips in, by subsidising a part of the interest component and / or principal component depending upon the terms and conditions attaching to the scheme concerned. As a result, the scheme will have achieved its goal. The

government will have eventually raised a woman and her family above the poverty line and more importantly, empowered her and her family in more ways than one. This warrants that the government and the financial institutions / banks march in perfect lockstep in the implementation of the women empowerment schemes. Otherwise, the schemes will not succeed.

2. Once an enterprise succeeds, the entrepreneur behind the enterprise may become enterprising, creative and innovative. Thanks to the new-found status, the entrepreneur may diversify into allied productive activities, thereby raising the turnover and the profit of the enterprise. Many cottage and small enterprises in the country, be they rural-based or urban-based, lend themselves to such diversification. A modest mom-and-pop store operating in a huge village, or a small town may graduate to the next level, say a full-fledged grocery, boasting of a diversified inventory. The government, in the circumstances, must put in place a think tank that can advise the well performing enterprises under the scheme on the allied products and services the well performing enterprises can diversify into.
3. Social security is conspicuous by its absence in our country, save for a small chunk employed with the organised sector and the various governments and / or their departments. By default, Indians, in particular the women, believe in simple living since they are serious about saving for a rainy day. This only demonstrates the fact that Indians take consumption smoothing seriously. However, for those living from hand to mouth, consumption smoothing is a mirage. Once they become financially empowered, the mirage morphs into a reality. Thus, the economic empowerment of women triggered by government schemes can also assure them of some social security particularly during the evening of their life. The government will do well to ensure that the bureaucracy as well as those who preside over the bureaucracy go the extra mile to ensure the success of the schemes for this reason. The formalities involved in selecting the beneficiaries and financing them should be minimised. Fool-proof measures should be put in place to ensure that the funds from the schemes flow to the right beneficiary at the right time. After all, a loan delayed is a loan denied, as they say. Digitisation has made things easier for the government and the banks but then such digitisation has no meaning if the underlying infrastructure is not fully operational. This is the sad truth now. Government should realise that it needs more than half measures to ensure the success of its women empowerment schemes and towards this end, it should also ensure that the underpinning infrastructure like the Internet and power does not glitch.
4. It is pleasing to hear that the women beneficiaries take their children's education seriously. It will make it easier for the younger generation, particularly the girls among the generation, to empower itself sooner than later. The government should eventually provide for the daughters to forge a partnership with their successful entrepreneur-mothers once they qualify for participation in the schemes in terms of skill sets, etc.

**Government of Karnataka Schemes and Opinion of Women Beneficiaries towards Their Economic Empowerment**

**1.15 Bibliography**

1. Capri Global Capital Ltd. (2020, August 5). *Home: capriglobal capital Ltd.* Retrieved from capriglobal capital Ltd Web site: <https://capriglobal.in/the-role-of-women-in-the-indian-economy-why-we-need-to-fund-them/>
2. Data Commons. (2021, December 16). *Place Explorer: Data Commons.* Retrieved from Data Commons Web site: [https://datacommons.org/place/country/IND?utm\\_medium=explore&mprop=amount&popt=EconomicActivity&cpv=activitySource%2CGrossDomesticProduction&hl=en](https://datacommons.org/place/country/IND?utm_medium=explore&mprop=amount&popt=EconomicActivity&cpv=activitySource%2CGrossDomesticProduction&hl=en)
3. International Monetary Fund. (2021, March 8). *Speech: IMF.* Retrieved from IMF Web site: <https://www.imf.org/en/News/Articles/2021/03/08/sp030821-gita-gopinath-inaugural-dr-hansa-mehta-lecture>
4. Krishnaswami, O. R., Ranganatham, M., & Harikumar, P. N. (2016). *Research Methodology.* Mumbai: Himalaya Publishing House.
5. Manoj, K. (2021, August 3). *India: Reuters.* Retrieved from Reuters Web site: <https://www.reuters.com/world/india/indias-female-labour-participation-rate-falls-161-pandemic-hits-jobs-2021-08-03/>
6. Shah, V. (2021, January 23). *Economy: The Times of India .* Retrieved from The Times of India Web site: <https://timesofindia.indiatimes.com/blogs/voices/what-it-means-to-be-a-woman-in-the-indian-economy-today/>