



# GOVERNMENT SCHEEMS OF KARNATAKA

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## ABSTRACT

Government schemes play a crucial role in socio-economic development by addressing various needs and challenges faced by citizens. Karnataka, a southern state in India known for its cultural heritage and technological advancements, has implemented several schemes aimed at uplifting its residents across different sectors.

This abstract explores the landscape of government schemes in Karnataka, focusing on key initiatives in areas such as healthcare, education, agriculture, and infrastructure. These schemes are designed to improve the quality of life, promote inclusive growth, and ensure sustainable development across urban and rural regions.

In healthcare, schemes like the Ayushman Bharat-Arogya Karnataka provide financial protection against healthcare expenses, while initiatives in education such as the Vidyagama program aim to ensure continuity in learning during challenging times. Agriculture schemes like Raitha Siri offer financial assistance and support to farmers, enhancing agricultural productivity and rural livelihoods.

Infrastructure development is another priority, with projects like the Basava Vasati Yojana focusing on providing housing for economically weaker sections. Additionally, initiatives promoting renewable energy and environmental conservation reflect Karnataka's commitment to sustainable development.

Through these schemes, Karnataka's government endeavors to create a more equitable society, empower marginalized communities, and foster economic growth. However, challenges such as effective implementation, funding constraints, and reaching remote areas remain pertinent.

This abstract concludes by highlighting the importance of continuous evaluation and stakeholder engagement in ensuring the success and impact of government schemes in Karnataka.

This abstract provides a concise overview of the diverse government schemes in Karnataka, illustrating their intended impact and highlighting key areas of focus.

## 1.1 INTRODUCTION

Karnataka, a state in India, has been proactive in implementing various social welfare schemes and policies for different segments of society. India has a long history of public investments relating to health and family welfare. It has been a long road to reach its current position and uplift people through proper health guidance and policy initiatives. The Ministry of Health and Family Welfare in the Government of India (GOI) deals with the design and implementation of policies and health and family welfare programmes at the national level (though health is a state subject, these have significance at the national level). Due to the federal structure in India, fiscal decentralization is vital for social sectors like health. Hence, it is vital to allocate budgetary resources to the state and lower levels of government such that the health and family welfare programmes can be appropriately implemented.

As per Article 21 of the Indian Constitution, the right to life also includes the right to health. Article 263 provides that the President of India can establish the inter-state council if he/she thinks that such a council can serve the public interest. The Central Council of Health and Family Welfare was formed in keeping with Article 263.

The Seventh Schedule under Article 246 has provided the Union, State, and Concurrent List. These lists show the division of powers between the union and the states in India. The Union List includes subjects on which the parliament makes laws, and the State List includes subjects that come under State legislature; the Concurrent List has subjects on which both parliament and State can legislate. Considering the Indian federation, many subjects, such as health, sanitation, and hospitals, are under the State List. Even though health is a State subject, it has national importance, so these are included in the Concurrent List. With the introduction of the 11th and 12th Schedules for Health and Sanitation, including hospitals, primary health centers come under local governments and State legislatures have jurisdiction.

The Government of India has social welfare and social security schemes for India's citizens funded either by the central government, state government or concurrently. Schemes which are fully funded by the central government are referred to as "central sector schemes" (CS) while schemes mainly funded by the center and implemented by the states are "centrally sponsored schemes" (CSS). In the 2022 Union budget of India, there are 740 central sector (CS) schemes and 65 (+/-7) centrally sponsored schemes (CSS).

Karnataka Government Schemes 2023: Empowering the People, Nurturing Progress. In a bid to uplift its citizens and foster growth, the Karnataka state government, under the leadership of the Congress party, has introduced a series of visionary schemes aimed at addressing critical issues and propelling the state towards prosperity. These initiatives touch upon various sectors, catering to the diverse needs of the people. In this article, we delve into the comprehensive Karnataka government schemes list for 2023, orchestrated to make a lasting impact on the lives of its residents.

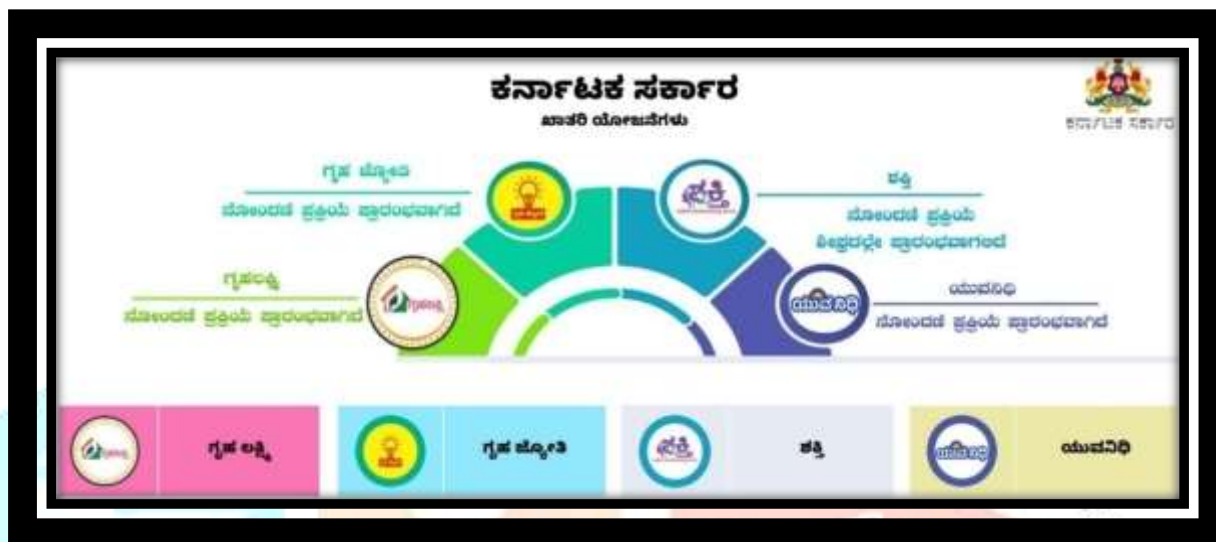
In the dynamic landscape of Karnataka, the state government has embarked on a journey to create a bright future for its residents through an array of progressive schemes.

These initiatives, meticulously crafted by the Congress party, span across education, healthcare, women's empowerment, agriculture, urban development

Here are some of the recent schemes of the Karnataka government:

1. **GRUHAJYOTHI SCHEME:**
2. **GRUHALAKSHMI SCHEME:**
3. **YUVANIDHI SCHEME:**
4. **SHAKTI FREE BUS SCHEME:**

Ever since the Congress party in Karnataka introduced five key welfare initiatives ahead of the 2023 state Assembly elections, there has been a noticeable uproar among the Bharatiya Janata Party (BJP) and its core supporters. Criticisms about the five guarantees –



GruhaJyothi (upto 200 free units of electricity for households), GruhaLakshmi (Rs 2,000 monthly for

female household heads), Anna Bhagya (10 kg of food grains monthly for eligible cardholders), Shakti (free bus travel for women and transgender persons within Karnataka), and YuvaNidhi (Rs 3,000 monthly for recent graduates and Rs 1,500 for diploma holders) – have varied widely, from dismissing these promises as mere ‘electoral gimmicks’ to concerns about potential issues these schemes may cause among beneficiaries, misuse of taxpayer money, and fear of state bankruptcy.

However, these criticisms began to lose ground when the newly elected Congress government, led by Chief Minister Siddaramaiah, promptly gave these schemes the green light in their inaugural cabinet meeting in May 2023. It's crucial to challenge these misleading narratives especially now that they have come to the fore again in the light of the Karnataka government's recent demonstrations against perceived unfairness in tax allocation by the Union government. Moreover, the Janata Dal (Secular) [JD(S)] too has now aligned with the BJP in criticizing these welfare programs, despite both parties having pledged similar benefits in their election manifestos.

The argument that these schemes misuse taxpayers' money falls short when considering that the state's revenue primarily stems from indirect taxes – excise duties, GST (goods and services tax), and customs on imports – alongside borrowings rather than just income tax. This broad base of revenue sources underscores that all residents, not just the affluent income tax-paying segment, contribute to state finances.



Allocating Rs 52,000 crore to these 'guarantee' initiatives will undoubtedly impact the state's budget, but looking at the design of the schemes, they are unlikely to push the state into bankruptcy. Viewing this expenditure as an investment in development is crucial, as development encompasses not only physical infrastructure but also the well-being of every individual in the state. This expenditure, representing about one-seventh of the state's overall budget, is within manageable limits. Moreover, if the Union government were to clear its pending dues to Karnataka, adhering to federal norms, the state would find itself in a stronger position to steer its economy more adeptly. These dues include Rs 5,495 crore in special grants promised in the interim report of the 15th Finance Commission for 2020-21, Rs 6,000 crore as state-specific grants for Bengaluru's Peripheral Ring Road and water bodies improvement, Rs 18,172 crore in central drought relief funds, and Rs 5,300 crore for the Upper Bhadra Project.

The southern Indian states have a long history of implementing welfare schemes. A review of their state budgets reveals no signs of financial distress; on the contrary, these states continue to thrive and show economic growth year after year.

The five guarantee schemes in Karnataka are crafted to strike a balance between preserving the state's economic health and improving the quality of life for its inhabitants. Chief Minister Siddaramaiah's extensive experience in economic management, evidenced by his 15 state budgets in his political career so far, underpins the thoughtful implementation of these welfare initiatives. For example, the Anna Bhagya scheme alleviates the daily struggle for sustenance among working-class families, enabling them to focus on productivity and savings. Gruha Lakshmi empowers millions of women entrepreneurs, whose spending in turn fuels the state's economy through various taxes. Similarly, the Shakti scheme enhances women's workforce participation, contributing to economic growth.

A recent survey on the impact of the Shakti Scheme has revealed that women are saving up to Rs 200 daily and the scheme has increased their frequency of bus travel. Women also feel safe travelling in buses due to the high presence of women post the scheme's introduction. These welfare programs focused on women not only aim to narrow the historical income disparity between genders but also enhance women's mobility and independence, significantly contributing to their sense of security and community.

The misconception that welfare programmes breed dependency and laziness among recipients has been debunked by numerous studies worldwide. Renowned economist and Nobel laureate Abhijit Banerjee's analysis of cash transfer programs in 13 countries found no evidence supporting the claim that such initiatives foster idleness or misuse of funds. On the contrary,

they often lead to increased work hours and earnings, as seen in Uganda, where cash grants to unemployed youth significantly boosted their productivity and income.

These welfare schemes are particularly vital in current times of economic hardship as they boost the financial capabilities of the underprivileged members of society. Though the Indian economy was lagging earlier, the COVID-19 pandemic has led to a spike in inflation, with the Consumer Price Index (CPI) occasionally exceeding the Reserve Bank of India's upper limit of 6%, increasing the cost of basic necessities. Additionally, the unemployment rate surged to over 23% during the lockdowns, according to the Centre for Monitoring Indian Economy (CMIE), placing significant financial strain on numerous households. According to the recently released data from the Government of India, the average monthly per capita expenditure (MPCE) in urban areas surged to Rs 6,459 in 2022-23 from Rs 2,630 in 2011-12, while in rural areas, it increased from Rs 1,430 to Rs 3,773 over the same

period. Coupled with the rising costs of housing, healthcare, and education, these factors highlight the importance of welfare schemes in providing a safety net for vulnerable populations.

The enhancement of purchasing power is not a charity but a right of every individual that the government is obligated to uphold, focusing on the well-being of the community over simple profit-making. By providing direct assistance to those in need, these programmes help to alleviate poverty, reduce income inequality, and ensure that all citizens have the means to meet their basic needs, thereby contributing to a more stable and equitable society.

As the opposition BJP and the JD(S) persist in their criticism of the welfare schemes, often based on weak arguments, they risk being perceived as 'anti-poor'. This is because these schemes are designed to support disadvantaged individuals irrespective of their caste, religion, or political leanings. It's also important for society's more privileged members to appreciate the role these schemes play in promoting social justice, and support them in the pursuit of a more equitable and just society.

## 1.2 OBJECTIVES

The Government of Karnataka has implemented various schemes with the aim of promoting development, welfare, and innovation across different sectors. Let's delve into some of the key objectives of these schemes:

- **Innovation and Thrust:**
  - The government focuses on innovative approaches to address socio-economic challenges.
  - Thrust areas include decentralized planning, sustainable development goals, and removal of regional and district disparities.
- **Rural Development through Democratic Decentralization:**
  - Empowering local bodies for effective planning and development.
  - Enhancing community participation and decision-making at the grassroots level.
- **Special Area Development Programs:**
  - Targeted initiatives to uplift specific regions or communities.
  - These programs address unique challenges faced by particular areas.
- **Energy Production, Transmission, and Distribution:**
  - Ensuring reliable power supply for economic growth.
  - Focusing on both urban and rural energy needs.
- **Industries, Mines Development, and Metrology:**
  - Promoting industrial growth, including large, medium, and small industries.
  - Supporting sectors like handlooms, textile, sericulture, and mining.
- **Digital Economy Policies:**
  - Encouraging innovation and supporting businesses in the digital domain.
  - Incentives include rental reimbursement, recruitment assistance, and support for quality certifications and patents.
- **Education, Healthcare, and Social Welfare Schemes:**
  - Providing financial aid, scholarships, and medical support to economically disadvantaged individuals.
  - Focusing on primary and secondary education, women's empowerment, and pension schemes.

### 1.3 HYPOTHESIS

Government schemes emerge as a vital force driving social development and welfare. These meticulously crafted initiatives embody the collective will of a nation to create a just and equitable society, where every citizen has equal access to opportunities and necessities. Let's delve into the hypotheses surrounding government schemes:

#### ***Social Development and Welfare:***

- Hypothesis: Government schemes play a pivotal role in fostering social development and welfare.
- Evidence: Governments worldwide recognize the importance of uplifting their citizens and promoting equitable growth. To achieve these goals, they implement various schemes and programs addressing critical social issues such as poverty, healthcare, education, employment, and social inclusion<sup>1</sup>.
- Impact: These endeavors contribute to poverty reduction, social mobility, and overall societal well-being.

#### ***Education as a Cornerstone:***

- Hypothesis: Education is a fundamental aspect of government schemes.
- Evidence: Initiatives aim to provide quality education to all, irrespective of socio-economic backgrounds. These schemes promote access, affordability, and equity in the education system<sup>1</sup>.
- Impact: By empowering individuals through education, societies can break barriers and create a more informed and skilled populace.

#### ***Poverty Alleviation:***

- Hypothesis: Government schemes significantly impact poverty alleviation.
- Evidence: Schemes provide direct cash transfers, employment opportunities, skill development programs, and support for entrepreneurship, empowering individuals to escape the cycle of poverty<sup>1</sup>.
- Impact: Poverty reduction leads to improved living standards and social well-being.

#### ***Rural Development:***

- Hypothesis: Government schemes positively influence rural development.
- Evidence: Studies reveal that these schemes significantly affect both economic and social development in rural areas<sup>2</sup>.
- Impact: Rural communities benefit from improved infrastructure, livelihood opportunities, and overall progress.

#### ***Circular Economy and Waste Management:***

- Hypothesis: Government-sponsored schemes play a role in circular economy systems.
- Evidence: Game theory models explore government actions in sponsoring circular economy initiatives, which can be active or passive<sup>3</sup>.
- Impact: These interventions contribute to sustainable waste management and resource conservation.

## 1.4 METHODOLOGY

This section describes the methods and data sources used to determine the allocation of budgetary resources to health and family welfare demand for 2022-23 by the Government of India and the Government of Karnataka at the state and local levels.

This study has used secondary data to determine the allocation of the Government of India (GOI), the Government of Karnataka (GOK), and the Local Government. The Government of India allocates budgetary resources to health and family welfare through Central Sector Schemes, which the Government of India wholly funds, and Centrally Sponsored Schemes, which are transfers by the Government of India to state governments, and allocation to CSS that are shared by the union and the state governments.

The details regarding the Government of India's allocation to the Ministry of Health and Family Welfare are collected from the Budget Document-Expenditure Profile 2022-23. To calculate the Government of India's allocation to Karnataka, the following methods were used.

Karnataka government has a comprehensive approach to planning and implementing various schemes across different sectors. Here are some key aspects of the methodology:

### *Decentralized Planning and Development:*

Karnataka emphasizes decentralized planning, allowing local bodies (such as Gram Panchayats and Municipal Corporations) to actively participate in decision-making.

This approach ensures that schemes are tailored to the specific needs and priorities of each region.

### *Special Development Plans for Regional and District Disparities:*

The government focuses on addressing disparities between different regions and districts within the state.

Special development plans are designed to uplift underdeveloped areas and bridge gaps in infrastructure, education, healthcare, and livelihood opportunities.

### *Sustainable Development Goals (SDGs) 2030*

Karnataka aligns its schemes with the United Nations' SDGs, aiming for sustainable and inclusive development.

These goals cover areas such as poverty reduction, quality education, gender equality, clean energy, and environmental conservation.

### *Sectoral Programs:*

The state implements schemes across various sectors. Here are some highlights:

#### *Agriculture and Allied Activities:*

Crop husbandry, watershed development, horticulture, animal husbandry, dairy development, and fisheries.

#### *Rural Development through Democratic Decentralization:*

Empowering local self-governance bodies for effective planning and execution.

#### *Energy Production, Transmission, and Distribution:*

Power generation, transmission, rural energy, and sustainable energy practices.



## 2.1 ANALYSIS OF KARNATAKA BUDGET

Karnataka is a state located in southern India with a population of 67 million with Bengaluru as its capital. The state's Gross Domestic Product was Rs 16,98,685 crore in 2019-

20. Karnataka is the IT hub of India and home to the fourth largest technology cluster in the world.

It has 23 operational IT/ ITeS SEZs, five software technology parks and dedicated IT investment regions. More than 60 per cent of the biotechnology companies in India have a base in Bengaluru and the state drives 50 per cent of the total revenues in India's biotechnology sector (IBEF). The state budget for the financial year 2020-21 was announced on 5th March, 2020, a few weeks before the nationwide COVID-19 lockdown was announced.

This Annual Financial Statement for FY 2020-21 forms the basis of the study of Karnataka's finances. The total expenditure, total revenue, various revenue sources and allocations have been sourced from the budgeted numbers in the annual financial statement. Additionally, revised estimates from FY 2019-20 as well as projections from Karnataka's Medium Term Fiscal Plan (2020-24) for FY 2020-21 have been obtained for a comparative analysis.

This analysis makes some assumptions on growth rates of Karnataka's GDP, the state's revenue collections, their ability to borrow under general as well as the special fiscal rules declared by the state government and the state's ability to maintain its fiscal deficit and the debt to GDP ratio prescribed under the FRBM Act as well as the KFR Act. This study makes certain assumptions while calculating growth rates and tax collections which have been specified below.

### Rate of growth:

The worldwide pandemic and the subsequent lockdowns brought the Indian economy to a standstill. This has had major repercussions on the growth rate in the economy. The International Monetary Fund has projected a contraction of 4.5% of India's GDP in 2020-21. The World Bank has estimated the rate of contraction to be 3.2%. The Asian Development Bank has pegged the rate of contraction of India's GDP to be 4%. Under such circumstances, this report projects a contraction of Karnataka's 2019-20 SGDP by 2%, 4% and 6%. The data on the SGDP in 2019-20 has been obtained from the revised estimates in the annual financial statement of 2020-21. The projections are made to understand the borrowing capacity of the state under multiple scenarios of falling economic growth.

### Revenue Collections:

The state has tax and non-tax sources of revenue. For the state's own revenue collections, trends in tax collections were studied for the first quarter of the given fiscal year. Commercial tax collections in Karnataka were reported to be Rs 11,424 crore in Q1. Collections from stamps and registration duties as well as collections from a fuel tax hike and collection of excises from liquor sales also saw an improvement in June and July 2020. Overall,

Scenario A: Expenditure maintained at budgeted levels, an increase in borrowings under the new fiscal policy and reduced revenues.



Table 1.1: Analysis of Karnataka's budget statements under scenario A

Budget Heads	2019-20	2020-21 (BE)	-4%	-2%	-6%	MTFP 2020-21
Gross State Domestic Product	16,98,685	18,05,742	16,30,738	16,64,711	15,96,764	18,05,742
Total Expenditure (incl Borrowings)	2,26,625	2,37,893	2,37,893	2,37,893	2,37,893	
Total Receipts	2,26,088	2,33,135	2,12,196	2,13,725	2,10,667	2,33,135
a. Revenue+Capital Receipts	1,77,598	1,80,217	1,38,813	1,38,813	1,38,813	1,80,217
b. Borrowings	48,490	52,918	73,383	74,912	71,854	52,918
Borrowing Limit	50,961	54,172	81,537	83,236	79,838	54,172
Borrowing Required	49,027	57,676	99,080	99,080	99,080	
Revenue Expenditure	1,76,970	1,79,776	1,61,799	1,61,799	1,61,799	1,79,776
Revenue Surplus	284	143	23,282	23,282	23,282	144
Total Expense-Public Debt	2,16,350	2,26,288	2,26,288	2,26,288	2,26,288	2,25,992
Revenue + Misc Receipts	1,77,598	1,80,217	1,38,813	1,38,813	1,38,813	1,79,920
Fiscal Deficit	38,752	46,071	87,475	87,475	87,475	46,072
Total Liabilities	3,08,411	3,51,759	3,76,220	3,76,729	3,75,710	3,68,692
Additional borrowing			25,697	24,168	27,226	

Under this scenario, the total expenditure for this fiscal year has been fixed at Rs2,37,893 crore as per the 2020-21 budget. This scenario makes provision for an additional borrowing by the state government to the tune of 1.5% of the SGDP. Consequently, the total liabilities of this fiscal year go up directly by the same amount.

### 2.1.1 ScenarioB:Expendituremaintainedatbudgetedlevels,noadditionalborrowingsandreducedrevenues.

**Table1.2:AnalysisofKarnataka'sbudgetstatementsunderscenarioB**

Budget Heads	2019-20	2020-21 (BE)	-4%	-2%	-6%	MTFP 2020-21
SGDP	16,98,685	18,05,742	16,30,738	16,64,711	15,96,764	18,05,742
Total Expenditure (incl Borrowings)	2,26,625	2,37,893	2,37,893	2,37,893	2,37,893	
Total Receipts	2,26,088	2,33,135	1,87,735	1,88,754	1,86,716	2,33,135
a. Revenue+Capital Receipts	1,77,598	1,80,217	1,38,813	1,38,813	1,38,813	1,80,217
b. Borrowings	48,490	52,918	48,922	49,941	47,903	52,918
Borrowing Limit	50,961	54,172	48,922	49,941	47,903	54,172
Borrowing Required	49,027	57,676	99,080	99,080	99,080	
Revenue Expenditure	1,76,970	1,79,776	1,61,799	1,61,799	1,61,799	1,79,776
Revenue Surplus	284	143	23,282	23,282	23,282	144
Total Expense- Public Debt	2,16,350	2,26,288	2,26,288	2,26,288	2,26,288	2,25,992
Revenue + Misc Receipts	1,77,598	1,80,217	1,38,813	1,38,813	1,38,813	1,79,920
Fiscal Deficit	38,752	46,071	87,475	87,475	87,475	46,072
Total Liabilities	3,08,411	3,51,759	3,51,759	3,51,759	3,51,759	3,68,692
Additional borrowing			50,158	49,139	51,177	

This scenario is created for a comparative analysis of how the state would cope if the Central government did not grant them the fiscal space to take on additional borrowings. The total expenditure has been fixed at Rs 2,37,893 crore as per the 2020-21 budget. The assumptions on revenue receipts and revenue expenditure are the same as in the previous scenario.

the tax collection was at 47% of the estimated tax collection in the first quarter of the fiscal year.

#### **Fiscal Parameters:**

The finances of the Government of Karnataka (GoK) are governed under the Karnataka Fiscal Responsibility Act, 2002 as well as the Fiscal Responsibility and Budget Management Act 2003. Under these Acts, the fiscal deficit of the state cannot exceed 3% of its GSDP. Additionally, the Debt to GDP ratio of the state cannot exceed 25%. The analysis checks if these conditions are fulfilled under various scenarios.

### 2.1.2 Scenario C: Reduction in expenditure and lower revenues but additional borrowings available under the Central government's new fiscal policy.

Table 1.3: Analysis of Karnataka's budget statements under scenario C

Budget Heads	2019-20	2020-21 (BE)	-4%	-2%	-6%	MTFP 2020-21
SGDP	16,98,685	18,05,742	16,30,738	16,64,711	15,96,764	18,05,742
Total Expenditure (incl Borrowings)	2,26,625	2,37,893	2,14,104	2,14,104	2,14,104	
Total Receipts	2,26,088	2,33,135	2,12,196	2,13,725	2,10,371	2,33,135
a. Revenue+Capital Receipts	1,77,598	1,80,217	1,38,813	1,38,813	1,38,517	1,80,217
b. Borrowings	48,490	52,918	73,383	74,912	71,854	52,918
Borrowing Limit	50,961	54,172	81,537	83,236	79,838	54,172
Borrowing Required	49,027	57,676	75,291	75,291	75,587	
Revenue Expenditure	1,76,970	1,79,776	1,61,799	1,61,799	1,61,799	1,79,776
Revenue Surplus	284	143	23,282	23,282	23,282	144
Total Expense-Public Debt	2,16,350	2,26,288	2,03,659	2,03,659	2,03,659	2,25,992
Revenue + Misc Receipts	1,77,598	1,80,217	1,38,813	1,38,813	1,38,813	1,79,920
Fiscal Deficit	38,752	46,071	64,846	64,846	64,846	46,072
Total Liabilities	3,08,411	3,51,759	3,38,598	3,39,056	3,38,139	3,68,692
Additional borrowing			1,908	379	3,732	

This scenario could be the more realistic one as the state government might slash expenditure on many non-essential sectors and maintain or slightly increase allocations for essential services like PDS, healthcare, etc. As such, the overall expenditure has been pegged at 90% of the budgeted expenditure without any analysis on sector-wise division of expenditure.

Borrowing can be availed up to 4.5% of the SGDP or 5%, in case Karnataka can

successfully implement three of the four conditional reforms. The revenue receipts have been reduced with the same assumptions as the previous two scenarios.

### 3.1 RECENT SCHEME OF THE KARNATAKA GOVERNMENT

#### 3.1 GRUHA LAKSHMI SCHEME-

#### INTRODUCTION

The Gruha Lakshmi Scheme Karnataka, announced by the Karnataka Government, provides monthly financial assistance of Rs.2,000 to the head women of a house. Around 1.28 crore women in the state would benefit from this scheme.

The Gruha Lakshmi Yojana is launched to support women and improve their livelihood. It aims to empower housewives, landless women, and agricultural women workers by providing them financial assistance through a Direct Benefit Transfer (DBT) mode. The Chief Minister, Siddaramaiah will start



receiving the amount of Rs.2,000 after 16 August which will be directly transferred to the beneficiaries' bank accounts.



### 3.1.2 OBJECTIVE OF THE GRUHALAKSHMI SCHEME:

#### Empowering Women:

The scheme provides financial support to women who are the heads of households. By receiving a monthly financial assistance of ₹2,000, women can become more independent and make choices for themselves.

#### Improving Living Standards:

3.1.3 The money from the scheme can be used for basic needs such as food, housing, and education, thereby enhancing the overall quality of life for vulnerable families.

#### ADVANTAGES OF GRUHALAKSHMI SCHEME

The Gruha Lakshmi Scheme in Karnataka offers several advantages to women, empowering them and promoting socio-economic progress. Here are the key benefits of the scheme:

#### Recognition and Empowerment:

The scheme recognizes and respects women as heads of households. By providing financial assistance, it empowers women to make independent decisions and improve their livelihoods.

#### Financial Safety Net:

Gruha Lakshmi gives women a financial safety net to cover their basic needs, leading to better health, education, and overall well-being for both women and their families.

#### Basic Needs Fulfillment:

Women can meet essential requirements such as food, clothing, healthcare, and education through the benefits received under this scheme.

#### Promoting Gender Equality:

By addressing entrenched gender inequalities, the program aims to promote gender equality in Karnataka.



### 3.1.4 ELIGIBILITY

The Gruha Lakshmi Scheme in Karnataka aims to empower women by providing financial assistance. Here are the eligibility criteria for this scheme:

**Residency:**

The applicant must be a permanent resident of Karnataka.

**Age:**

The woman who is the head of the family must be above 18 years old.

**Annual Income:**

The family's annual income should be less than ₹2 lakh.

**Additionally,**

There are some exclusions:

- Women government employees are not eligible for the scheme.
- Women who pay taxes (income tax or GST returns) are not eligible.
- If the husband of the woman pays income tax or files GST returns, the women of that family will also not be eligible for the scheme.

### 3.2 GRUHAJYOTHI SCHEME

#### INTRODUCTION

The Karnataka Government announced the execution of the 'Gruha Jyoti Scheme' for the welfare of the residents by providing free power to the citizens of Karnataka state. The main objective of this scheme is to reduce electricity costs by providing free electricity for up to 200 units to every residential household of Karnataka. The government also stated that the existing Kuteera Jyothi, Amrutha Jyothi and Bhagya Jyothi schemes would be merged with the Gruha Jyothi scheme.

The Gruha Jyothi scheme in Karnataka aims to raise the living conditions of residents. When citizens use electricity up to 200 units per month, they are exempted from paying the electricity bill, saving about Rs. 1,000 each month.



Figure 3.2.1: Gruha Jyothi Scheme

The Energy Department anticipates to get 5 to 10 lakh applications daily for the GruhaJyothi scheme. Residents of Karnataka state can register for this scheme online on their laptops, phones and desktops through the Seva Sindhu portal. They can also visit the Bangalore One, Karnataka One or Grama One Centre to register for this scheme offline.

**3.2.2** This scheme will assist 2.14 crore families that consume less than 200 power units per month on average over the past year in Karnataka State. The government implemented this scheme from 1 August 2023, i.e. for electricity usage in July. The citizens will receive a zero electricity bill when the usage is below 200 units per month.

Calculation of average electricity consumption for GruhaJyoti Scheme

All consumers will get free electricity when their average electricity consumption for the previous year is below 200 units. The government will calculate the average electricity consumption for a connection in the below manner:

Average electricity consumption = Average of the electricity units consumed between April 2022 to March 2023 + 10% increase.

If the average electricity consumption for the financial year 2022-23 is above 200 units, such consumers will not get free electricity. Consumers whose average consumption is below 200 units will not have to pay when their monthly consumption is below or equal to their average consumption units.

If the monthly electricity consumption is more than the average consumption units but below 200 units, consumers will have to pay for the difference as the net bill. Consumers whose average electricity consumption is below 200 units but consume power more than 200 units in a month will have to pay the entire bill amount for that month.

### 3.2.3 GRUHAJYOTI SCHEME ELIGIBILITY

- Only people residing in Karnataka State can apply under this scheme.
- Only domestic/resident household connection is eligible.
- A house owner will get the scheme benefit for only one electric meter connection.
- Tenants can get the benefit even when the meter is in the house owner's name.
- Non-residents residing in Karnataka can also get the scheme benefit when residing in Karnataka.
- The Aadhaar card should be linked with the account/consumer ID of the electricity bill.

### 3.2.4 GRUHAJYOTI SCHEME KARNATAKA BENEFITS

**3.3** Under the GruhaJyoti Scheme, people residing in Karnataka will receive up to 200 units of free electricity monthly. Free electricity is provided to all residents, irrespective of caste and residence status. Thus, even the tenants and people from other states residing in Karnataka can get free electricity for up to 200 units, thereby paying less for their electricity and saving money. As of 20 June 2023, about 8 lakh people applied for the GruhaJyoti scheme to avail free power. YUVANIDHI SCHEME

## **INTRODUCTION**

The Karnataka Government launched the YuvaNidhi Scheme in Karnataka to benefit the unemployed young. Under this scheme, the government will provide financial assistance to the educated unemployed youth in the state.

The YuvaNidhi Scheme in Karnataka will provide economic security to the youth in the state. The educated unemployed youth will get monthly financial assistance to help them support their families. This scheme aims to give unemployment benefits to educated youth so they do not depend on anyone for their financial needs.

The eligible beneficiaries will receive monthly assistance in their bank accounts directly via Direct Bank Transfer (DBT). They will benefit from this scheme until they find a job or two years, whichever is earlier.



Figure 3.3: YuvaNidhi Scheme

### **3.3.1 KARNATAKA YUVA NIDHI SCHEME OBJECTIVE**

The YuvaNidhi scheme was released to assist the financially affected adolescents of Karnataka state. Unemployed students, upon getting a graduate diploma or a diploma, are eligible to use the YuvaNidhi scheme. These selected students for the scheme get financial help of INR 3000 for graduate students and INR 1500 for diploma holders.

The financial assistance will be transferred without delay to the applicant's bank account. With the assistance of this scheme, the students can become self-dependent till they are not getting a job. Only the ever-lasting residents of Karnataka are eligible to apply for the YuvaNidhi scheme.

### **3.3.2 KARNATAKA YUVA NIDHI SCHEME ELIGIBILITY**

- The applicants have to be citizens of Karnataka.
- The candidates' educational year of 2022–2023 has to have ended with their diploma or certificates being awarded.
- 6 months after the entirety of their ranges or diplomas, the candidates are required to be jobless.

- The students who currently get benefits from other applications or schemes of a comparable type will now not be eligible for this scheme's benefits.
- Those receiving apprentice pay, those engaged in post-secondary education, and those hired via the government or the commercial enterprise quarter are ineligible.
- Youths who work for themselves and feature taken-out loans from banks, the authorities, or different agencies are not eligible.
- To take gain of this initiative, the applicant's bank account must be related to their Aadhaar

### 3.3.3 BENEFITS OF KARNATAKA YUVANIDHI SCHEME 2024

The information on the advantages that the unemployed teenagers of the state will receive from the Karnataka YuvaNidhi Scheme, which has been commenced to offer monthly financial help to the unemployed youth inside the state of Karnataka, is as follows.

- The unemployed teens of the state who have passed graduation might be provided financial help of Rs 3000 every month.
- Unemployed youth of the country who are diploma holders could get financial help of Rs 1500 every month.
- By getting economic assistance each month through the scheme, the unemployed youngsters of the country can be capable of growing to be self-reliant.
- The children of the country could be able to prepare further to get an activity in the future.
- The amount of economic assistance supplied via the scheme could be released to the financial institution account of the beneficiary students, for which the teenagers will no longer visit any office.

### 3.3.4 ASSISTANCE AMOUNT OF KARNATAKA YUVANIDHI SCHEME

Under the YuvaNidhi Scheme released in the state of Karnataka, the amount of financial help in order to be given to the eligible unemployed children of the state has been determined once by one for the graduate passed youth and degree holder teenagers, the details of which might be as follows.

Unemployed students with diplomas	Rs 1500 every month
Unemployed students passed graduation	Rs 3000 each month

## 3.1 SHAKTI FREE BUS SCHEME

### INTRODUCTION





Figure 3.4: Shakti Free Bus Scheme

Karnataka Shakti Scheme is flagship scheme of Government of Karnataka. It was launched in the year 202

3.

The main objective behind launching Shakti Scheme is to empower women financially by providing them free of cost bus service.

Under Karnataka Shakti Scheme, Free of Cost

Bus Ride across Karnataka will be provided to

all women beneficiary of Karnataka State.

### 3.1.1 Free of Cost Bus Service under Shakti Scheme will only provide in the below mentioned transport corporation buses:-

- Karnataka State Road Transport Corporation. (KSRTC)
- Bangalore Maha Nagar Transport Corporation. (BMNTC)
- North West Karnataka Road Transport Corporation. (NWKRTC)
- Kalyan Karnataka Road Transport Corporation. (KKRTC)

Free Travel from one place to another place is only applicable within the boundary of Karnataka State.

Women Beneficiary can avail the free of cost ride under Shakti Scheme only in Ordinary, Urban Transport, Express and Regular Transport Buses.

No Free of Cost Bus Service will be provided to women beneficiary in AC, AC Sleeper, Non-AC Sleeper, or any luxury bus.

Women Beneficiary can travel anywhere from one place to other, there is no minimum kilometer limit applicable. Smart Card is mandatorily needed to avail the benefit of free of cost bus ride under Shakti Scheme

Women Beneficiary can apply for Smart Card under Shakti Scheme for free bus ride by filling Online Application Form.

Online Application Form for Smart Card under Shakti Scheme is available on Karnataka Seva Sindhu Portal.

Till the women beneficiary received their Smart Card, they can show any below mentioned photographed ident

itycardinbustoavailfreeofcostbusride:-

- AadharCard.
- DrivingLicense.
- Voter Identity Card

OrAnyOtherPhotographedIdentitycard.

ZeroSumTicketswillbeprovidetowomenbeneficiaryatthetimeoftravelling.

Itistobeestimatedthataroundmorethan41lakhwomenwillgetbenefitunderKarnatakaShaktiScheme.

WomenBeneficiarycantravelfreeofcostin6,308CityBuses,5,958OrdinaryBuses,and6,343ExpressBuses.

ApplicationforObtainingSmartCardunderShaktiSchemewillbeopenfromJune15th2023.

SmartCardunderShaktiSchemewillbeobtainedbyapplyingOnlineonSevaSindhu Portal.

OuruserscanSubscribeforKarnatakaShaktiSchemetogetregularupdatesregarding thescheme.

Once you Subscribe the Karnataka Shakti Scheme, We will sent you every single updateregardingKarnataka ShaktiScheme

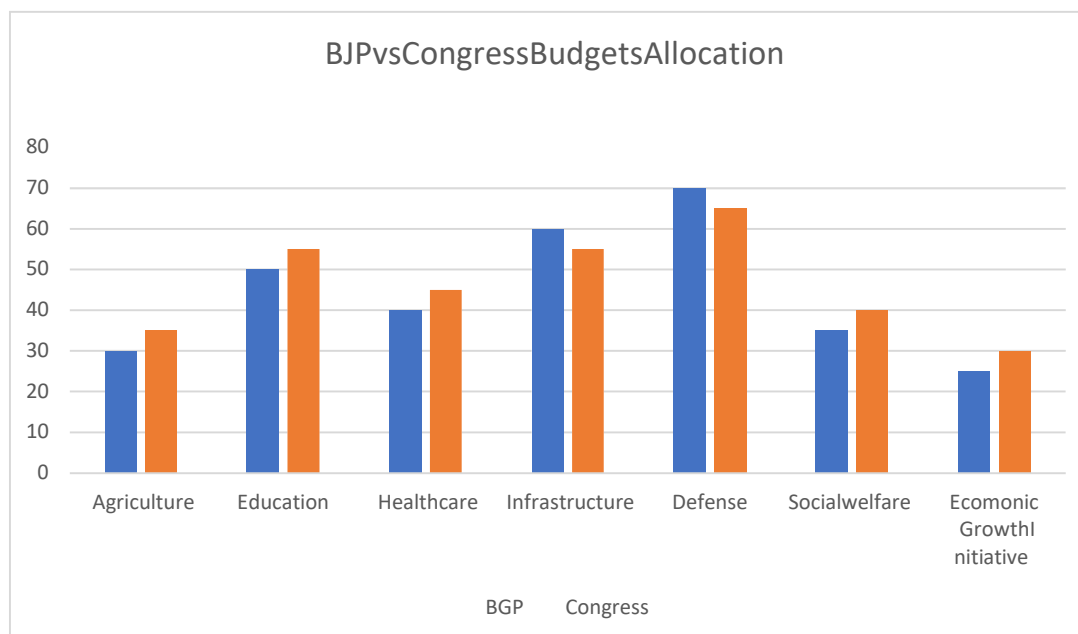
### 3.3.5 ELIGIBILITY

- ✓ BeneficiaryshouldbeaPermanentResidentofKarnataka.
- ✓ BeneficiaryshouldbeaWomen.(IncludingGirlsAgefrom6to12)

### 3.3.6 BENEFITSOFScheme

Thefollowingbenefitswillbeprovidetoeligiblewomenbeneficiaries ofKarnataka underKarnatakaShaktiScheme:-

- ✓ FreeofCostBusServiceacrossKarnataka.
- ✓ NoTicketAmountwillbeChargedfromWomenBeneficiarystravellinginGovernmentof KarnatakaBuses.
- ✓ OnlyGovernmentRunBuseswillprovideFreeofCostBusServicetoWomenofKarnataka.



## GRUHAJYOTHScheme

### Interpretation:

- The GruhaJyothi Scheme is typically aimed at providing subsidized or free electricity to households. The goal is to ensure that all households, especially those from economically weaker sections, have access to a reliable electricity supply without financial burden.

### Data Analysis:

- Beneficiary Count: Number of households benefiting from the scheme.
- Electricity Consumption: Average electricity consumption per household under the scheme.
- Cost Analysis: Total cost incurred by the government for subsidizing electricity.
- Impact Assessment: Reduction in household expenditure on electricity and improvements in quality of life.

## GRUHALAKSHMI Scheme

### Interpretation:

The GruhaLakshmi Scheme typically focuses on financial assistance to women, often targeting homemakers or women from low-income families. The scheme may include direct cash transfers or support for income-generating activities.

### Data Analysis:

- Beneficiary Demographics: Age, income level, and occupation of the beneficiaries.
- Financial Assistance Provided: Total amount disbursed and average amount per beneficiary.
- Utilization of Funds: How the recipients are using the financial assistance (e.g., education, healthcare, small businesses).
- Economic Impact: Changes in household income levels and economic empowerment of women.

## **SHAKTIFREEBUSSCHEME**

### **Interpretation:**

- The Shakti Free Bus Scheme aims to provide free bus travel to specific groups, such as women, students, or senior citizens. The objective is to promote public transport usage and ease the transportation cost burden.

### **Data Analysis:**

- Ridership Statistics: Number of people using the free bus service, segmented by demographic.
- Operational Costs: Total cost of running the free bus service and maintenance.
- Public Transport Utilization: Increase in overall public transport ridership due to the scheme.
- Economic Impact: Savings for beneficiaries and potential reduction in traffic congestion and pollution.

## **YUVANIDHISCHHEME**

### **Interpretation:**

- The Yuva Nidhi Scheme usually targets youth, providing financial support for education, skill development, or start-up initiatives. The aim is to enhance employability and entrepreneurship among the youth.

### **Data Analysis:**

- Enrolment Figures: Number of youth enrolled in the scheme.
- Fund Allocation: Total funds allocated and disbursed.
- Skill Development Metrics: Number of training sessions conducted, skills taught, and certification earned.
- \*Employment Outcomes: Employment rate among participants post-training and new businesses started.

To create a comparative analysis between the BJP (Bharatiya Janata Party) and Congress budget plans.

1. Agriculture
2. Education
3. Healthcare
4. Infrastructure
5. Defense
6. Social Welfare
7. Economic Growth Initiatives

Let's assume we have hypothetical or historical budget allocations (in billion USD) from both parties across these sectors.

Hypothetical Budget Allocations:

### **BJP Budget Plan:**

- Agriculture: \$30 billion
- Education: \$50 billion
- Healthcare: \$40 billion
- Infrastructure: \$60 billion



- Defense:\$70billion
- SocialWelfare:\$35billion
- EconomicGrowthInitiatives:\$25billion

### **CongressBudgetPlan:**

- Agriculture:\$35billion
- Education:\$55billion
- Healthcare:\$45billion
- Infrastructure:\$55billion
- Defense:\$65billion
- SocialWelfare:\$40billion
- EconomicGrowthInitiatives:\$30billion

### **CONCLUSION:**

Theseschemescollectivelyaddresscriticalissuesfacedbyvarioussegmentsofsociety,focusingoneconomic relief,empowerment,andinclusivity.TheGruhaJyothiSchemealleviates financial burdens related to energy costs, the Gruha Lakshmi Scheme empowerswomen through financial support, the YuvaNidhi Scheme aids youth employment, and theShakti Free Bus Scheme promotes gender equality through free transportation. Together, theycontribute to improving the quality of life, economic stability, and social equity, driving overall socio-economicdevelopmentandcreatingamoreequitable society.

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