

Women's Empowerment Schemes Available in Karnataka

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ABSTRACT

Karnataka has several women empowerment schemes aimed at improving the economic, social, and political standing of women. Through the Department of Women and Child Development (DWCD), Karnataka has been leading the way in establishing comprehensive programs that prioritize women's empowerment, which is a fundamental component of inclusive development. The numerous efforts made by the DWCD to support women in Karnataka from a variety of socioeconomic backgrounds are examined in this article. Through an analysis of these programs' goals, methods of implementation, and effects, we hope to offer a comprehensive picture of the state's dedication to promoting women's empowerment and gender equality.

Keywords: Empowerment of rural women, Karnataka Government Scheme, Welfare Schemes, Micro Finance.

JEL Classification: G21, G28, I31, I38

INTRODUCTION

The empowerment of women is pivotal for the socio-economic progress of any society. Karnataka has several women empowerment schemes aimed at improving the economic, social, and political standing of women. Recognizing this, the Government of Karnataka, through its Department of Women and Child Development (DWCD), has launched several schemes aimed at enhancing the status of women in the state. These initiatives address various facets of women's lives, including health, education, economic independence, and protection from violence. By implementing targeted programs, the DWCD seeks to create an environment where women can realize their full potential and contribute meaningfully to society.

The primary objectives of the DWCD's women empowerment schemes in Karnataka are:

1. **Economic Empowerment:** To provide women with opportunities for income generation and financial independence.
2. **Health and Nutrition:** To ensure the well-being of women through improved healthcare and nutritional support.
3. **Education and Skill Development:** To enhance women's access to education and vocational training.
4. **Protection and Legal Support:** To safeguard women against violence and provide necessary legal assistance.
5. **Social Inclusion:** To integrate marginalized women, including those from minority communities and vulnerable backgrounds, into the mainstream society.

The welfare of women flows from the power. It is vested where it does not exist or exists inadequately. Welfare of women would mean equipping women to be economically independent, self-reliant, have positive self-esteem to enable them to face any difficult situation, and they should be able to participate in development activities. (Lavanya, 2022) Empowerment is a word with so much meaning handed into it. It means recognizing women's contributions and their knowledge. It means enhancing their self-respect and self-dignity. It means women controlling their resources; it means women becoming economically independent. It means being able to forget their tears, anxiety, their feelings of inadequacy, inferiority, etc. (Agnihotri et al., 2017). "There is less awareness about the government policies among the rural people, and particularly among rural women. Hence, the voluntary organization and Non-Governmental Organizations have to act to increase the awareness among the rural women on the government policies." (Salave & Boodeppa, 2020) "A Vital need of the current age is to reform the social values and status of women. Society without women consider as body without heart. By providing same opportunities and importance then only gender equality maintained. With these the good values and level of family, society and ultimately nation raised. The best way of empowerment is perhaps through inducting women in the mainstream of development." (Gajjar, 2017) The empowerment of women in Karnataka has seen significant strides through various government initiatives and programs. The "Stree Shakthi" and "Santhwana" programs are exemplary in promoting financial independence, social awareness,

and self-reliance among women. (Shashikala, 2023) Thought there are several constraints like poverty, illiteracy, gender inequality, health, food and resource unavailability then to SHGs are empowering women to come out of these barriers and make them to be self-reliant. (Arathi & Shahapure, 2023)

Objective of the Study

1. To provide awareness about women's empowerment schemes available in Karnataka.
2. Implementation Mechanisms of these schemes.

RESEARCH METHODOLOGY

This study is both exploratory and descriptive. It is based on secondary data, which includes a range of publications, various books, past research findings, information available on the Department of Women and Child Development website, and recent research articles available on Google Scholar.

Explanation of Key Schemes

Karnataka has several women empowerment schemes aimed at improving the economic, social, and political standing of women, empowering women, focusing on education, skill development, and economic opportunities. Some key schemes include the following:

1. Gruha Lakshmi Scheme

Launched on August 30, 2023, in Mysuru, this scheme provides monthly financial assistance of ₹2,000 to the woman head of every eligible household. The objective is to empower housewives, landless women, and agricultural workers by offering direct financial support, thereby enhancing their livelihood and decision-making capacity. Eligible beneficiaries include women who are listed as the head of the family in the ration card, and the scheme is open to families holding Below Poverty Line (BPL) or Above Poverty Line (APL) ration cards.

2. Udyogini Scheme

Implemented by the Karnataka State Women Development Corporation (KSWDC), the Udyogini Scheme encourages women to take up income-generating activities by facilitating bank loans with subsidies. Loans range from Rs. 1.00 lakh to Rs. 3.00 lakhs, with the specific amount depending on the applicant's category and business needs. Women from Scheduled Castes and Scheduled Tribes can avail subsidies up to 50% of the loan amount, while those from other categories receive subsidies ranging from 20% to 30%. The scheme also includes a three-day Entrepreneurial Development Programme (EDP) training for beneficiaries. Eligibility criteria are that applicants must be permanent residents of Karnataka, aged 18-55, and meet certain income criteria (below Rs. 1.50 lakhs for General/Special category and Rs. 2.00 lakhs for SC/ST category).

3. Stree Shakthi Programme

Initiated in 2000-01, this program aims to empower rural women economically and socially by organizing them into self-help groups (SHGs). These groups inculcate savings habits among members and provide them with access to credit facilities. It places a strong emphasis on women entrepreneurs' capacity-building and skill development. Women acquire vital business knowledge and skills through training programs and entrepreneurship development programs, improving their capacity to manage profitable businesses.

4. Mathru Poorna Scheme

This scheme focuses on improving the nutritional status of pregnant and lactating women in rural areas. Beneficiaries receive hot, nutritious meals at Anganwadi centers for 15 months, starting from the time of pregnancy up to six months post-delivery. The meals are designed to meet the dietary requirements essential for maternal and child health. By monitoring the issues of child malnutrition, the program will also seek to lower the state's infant mortality rate.

5. Madilu Kit Scheme

Launched in 2007, the Madilu Kit Scheme provides postnatal care kits to women who deliver in government hospitals. Each kit, valued at approximately ₹1,500, contains 19 essential items beneficial for both mother and child during the postnatal period. Women delivering in private hospitals receive ₹1,000 instead of the kit. The program's goal is to assist new moms and their babies by offering the services they need for care after delivery. Target beneficiaries are pregnant women who give birth in hospitals, holding a mother card, and are part of a Karnataka couple.

6. Shramashakthi Special Women's Scheme

Targeting widowed, divorced, and unmarried women from minority communities, this scheme offers a combination of a ₹25,000 loan with a 4% rate of interest, to be paid in 36 instalments, and ₹25,000 subsidy to undertake various economic activities. If the beneficiary fails to repay the loan within 36 months, the subsidy will be considered as a loan. Implemented by the Karnataka Minorities Development Corporation, the scheme aims to promote economic self-reliance among marginalized women.

Eligibility Criteria is:

- (A) Applicants must belong to the State Religious Minority Community.
- (B) The applicant must be a permanent resident of the State.
- (C) The age limit of the applicant is between 18 to 55 years.
- (D) The annual income of the family from all sources shall not exceed Rs. 6.00 lakh per annum
- (E) No member of the applicant's family shall be an employee of the State/Central/ Government PSU
- (F) The applicant should not have availed of any loan from the Karnataka Minorities Development Corporation.

7. Santhwana Scheme

This initiative provides counseling, legal assistance, temporary shelter, and financial relief to women victims of rape, sexual harassment, domestic violence, and dowry harassment. The scheme also offers training to help these women become self-reliant. Currently, 196 Santhwana centers are operational across the state. Scheme implemented by the Department of Women and Child Development through NGOs.

8. One Stop Centre (Sakhi)

Established by the Ministry of Women and Child Development, these centers offer integrated support and assistance to women affected by violence. Services include counseling, medical aid, legal assistance, and police facilitation, all under one roof, ensuring comprehensive care for victims. The scheme aims to ensure immediate access to support and resources for women facing violence, regardless of their background, including those under 18.

9. Swadhar Gruha

Aimed at rehabilitating women in difficult circumstances, such as destitute widows, women released from prisons, and victims of trafficking, the Swadhar Gruha scheme provides shelter, food, clothing, training, and education. Implemented through voluntary organizations, the scheme currently operates 48 homes across Karnataka. Women and girls who are homeless due to various reasons, including family discord, crime, violence, mental stress, social ostracism, or forced into prostitution.

10. Ujjawala Scheme

The Ujjawala scheme was launched in 2007. This comprehensive scheme focuses on the prevention of trafficking and the rescue, rehabilitation, and reintegration of victims of commercial sexual exploitation. It includes awareness generation, rescue operations, provision of shelter, counseling, medical care, vocational training, and reintegration into society. Target beneficiaries are Women and children who are vulnerable to trafficking for commercial sexual exploitation, and Women and children who are victims of trafficking for commercial sexual exploitation.

11. Bhagyalakshmi Scheme

In Karnataka, the Bhagyalakshmi Scheme is a financial aid program designed to raise the socioeconomic standing of girls, especially those from homes below the poverty line (BPL). By offering financial assistance and advantages, the program promotes the birth and raising of girls.

Eligibility Criteria:

- **Residence:** The girl child must be a resident of Karnataka.
- **Family:** The family must be a below-poverty-line (BPL) family.
- **Other Conditions:** Certain other conditions, such as immunization of the girl child, are also required for eligibility.

CONCLUSION

Karnataka has several women empowerment schemes aimed at improving the economic, social, and political standing of women. The Department of Women and Child Development in Karnataka has implemented a multifaceted approach to empower women across the state. Through financial assistance, skill development, health and nutrition programs, and protective measures, these schemes address the diverse needs of women from various backgrounds. By fostering economic independence, ensuring health and well-being, and safeguarding rights, Karnataka's initiatives serve as a model for holistic women's empowerment. Continued commitment and effective implementation of these schemes are essential to achieving gender equality and inclusive growth in the state.

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