


# An Empirical Study on the Impact of Women-Centric Welfare Schemes on Financial Empowerment and Well-Being: Evidence from Bangalore Urban District

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## 1.1 INTRODUCTION

Particularly in emerging nations like India, **women's empowerment** has become an essential feature of inclusive economic development. In an effort to raise women's socioeconomic standing, the Indian government and several state governments have implemented a number of welfare programs focused on women over the past few decades. Enhancing financial independence, encouraging entrepreneurship, expanding credit availability, and guaranteeing social security are the main objectives of these programs.

Rapid urbanisation and economic expansion in **Bangalore Urban District** have given women both possibilities and challenges. Despite the city's reputation as a center for innovation and technology, there are still gaps in women's financial inclusion, employment prospects, and income, particularly for those from economically disadvantaged backgrounds. A number of welfare programs, including the Udyogini Scheme, Shramashakti Scheme, Mathrushree Scheme, and others, have been put in place to address these problems with the goal of promoting financial empowerment and enhancing general well-being.

The ability of women to effectively access, manage, and control financial resources is referred to as **financial empowerment**. It covers things like generating income, saving habits, banking service accessibility, and involvement in economic decision-making. Welfare programs, which offer financial aid, subsidies, skill development, and support for self-employment, are essential in bolstering these aspects. However, knowledge levels, accessibility, implementation effectiveness, and sociocultural factors all affect how effective these programs actually are.

Furthermore, women's well-being includes social security, health, education, and general quality of life in addition to financial security. Welfare programs aim to increase living standards and lessen gender inequality in addition to improving economic conditions. Even with the availability of such initiatives, there is still a disconnect between the creation of policies and actual results, which calls for empirical research.

The effectiveness of women-centric welfare programs in improving women's financial empowerment and well-being in Bangalore Urban District is the main emphasis of this study. The research attempts to shed light on the effectiveness and constraints of these programs by analysing recipients' experiences, shifts in income levels, savings habits, and quality of life. It is anticipated that the results of this study would promote the creation of more successful welfare programs for women and help to enhance policies.

## 1.2 OVERVIEW OF WOMEN-CENTRIC WELFARE SCHEMES

The Karnataka government has put in place a number of welfare programs to support social security, financial independence, and women's empowerment. By offering financial support, healthcare benefits, employment possibilities, and social safety, these programs seek to empower women from economically disadvantaged backgrounds. Important welfare programs for women that are pertinent to this study include the following:

### a) Udyogini Scheme

The Udyogini Scheme is an initiative that offers financial support and subsidies for self-employment activities with the goal of encouraging women entrepreneurs. The Karnataka State Women Development Corporation introduced it in 1997–1998. The program encourages women from economically disadvantaged groups, such as widows and people with disabilities, to launch small enterprises and achieve financial independence.

### b) The Shramashakthi Scheme

The goal of the Shramashakthi Scheme is to empower women working in labour-intensive and unorganised industries. In the early 2000s, the Karnataka State Women Development Corporation, a division of the Karnataka government, introduced it. The program improves women's earning potential and socioeconomic standing by offering financial aid, skill development, and support for income-generating activities.

### c) The Santhwana Scheme

The Santhwana Scheme is intended to assist women who are distressed and victims of domestic abuse. The Department of Women and Child Development of the Karnataka government implemented it in the early 2000s. The program ensures protection and enhances psychological and social well-being by offering financial aid, counselling, legal assistance, and rehabilitative support.

### d) The Vriddhi Scheme

The Vriddhi Scheme is intended to aid in the development and expansion of businesses run by women. The program, which was introduced by the Karnataka government through KSWDC in the 2010s (about), offers financial assistance and incentives to improve women entrepreneurs' productivity, income levels, and sustainability, hence boosting female involvement in economic activities.

### e) The Thaiy Bhagya/Thaiy Card Scheme

The Karnataka government launched the Thaiy Bhagya Scheme (Thaiy Card), a maternal healthcare program, in 2013. Particularly for women living below the poverty line, the program offers free or heavily discounted medical care, including institutional birth and treatment. It is critical for guaranteeing access to necessary healthcare services and for enhancing the health of mothers and children.

### f) The Mathrushree Scheme

The Mathrushree Scheme offers pregnant women financial support with an emphasis on maternal health and well-being. The Karnataka government's Department of Women and Child Development implemented it in 2018. The program seeks to lower

maternal and baby mortality rates, particularly among economically disadvantaged groups, and to guarantee appropriate nutrition and safe parenting.

### **g) The Shakti Scheme**

One significant welfare program designed to increase women's accessibility and mobility is the Shakti Scheme. The Karnataka government, led by Chief Minister Siddaramaiah, introduced it in 2023. The program lowers travel costs and improves access to healthcare, work, and education for women using state-run transportation services. This helps women save money and become more independent.

### **h) The Gruha Lakshmi Scheme**

The Karnataka government's flagship program, the Gruha Lakshmi Scheme, was introduced to assist women in leading households. Chief Minister Siddaramaiah led the introduction of the program in 2023. This program strengthens the financial stability of eligible women recipients by directly transferring ₹2,000 every month. It seeks to increase women's financial independence, acknowledge their contribution to family welfare, and raise the general well-being of households.

## **1.3 OBJECTIVES**

To study the level of awareness about women-centric welfare schemes among women in Bengaluru Urban.

To examine the extent of utilisation of selected welfare schemes, features, benefits and eligibility criteria among women.

To analyse their impact on women's financial empowerment indicators such as income, savings, financial independence and access to economic opportunity.

## **1.4. STATEMENT OF PROBLEM**

The Karnataka government's women-centric welfare programs aim to increase women's general well-being and financial empowerment. However, there isn't enough empirical data in Bengaluru Urban to determine whether these programs are successfully accomplishing their goals.

There are differences in women's awareness, accessibility, and utilization despite the provision of several schemes. Many recipients don't know about these programs or don't fully comprehend their features, advantages, and requirements for eligibility. Furthermore, it is yet unknown how widely these systems are used and what influences their uptake.

Additionally, despite the fact that these programs seek to enhance financial empowerment metrics including income, savings, financial independence, and access to economic opportunities, rigorous research assessing their true effects on these aspects is lacking.

Therefore, the study challenge focuses on detecting the discrepancy between policy goal and actual outcomes as well as assessing the degree of awareness, amount of utilization, and impact of specific women-centric welfare schemes on financial empowerment and well-being among women in Bengaluru Urban District.

## CHAPTER 2

### LITERATURE SURVEY

#### 2.1. PURPOSE

The goal of this study is to assess how well the Karnataka government's women-centric welfare programs have improved the financial empowerment and general well-being of Bengaluru urban women.

The study's objectives are to determine women's awareness of different welfare programs, gauge how often these programs are used, and analyze how they affect important financial empowerment metrics like income, savings, financial independence, and access to opportunities.

Using primary data gathered from respondents, the study also aims to determine the discrepancy between these programs' planned goals and their actual results at the local level. It is anticipated that the results will offer guidance for bettering the execution of policies and raising the efficacy of these welfare programs.

#### 2.2. OBJECTIVES OF LITERATURE SURVEY

- A. To review existing studies related to women-centric welfare schemes and their role in promoting financial empowerment.
- B. To understand the concept of financial empowerment and well-being of women from previous research.
- C. To analyze earlier findings on awareness, utilization, and effectiveness of welfare schemes among women.
- D. To identify key factors influencing the success or failure of women welfare schemes.
- E. To examine research methodologies and approaches used in similar studies.
- F. To identify gaps in the existing literature related to the impact of welfare schemes on women in Bengaluru Urban.
- G. To provide a theoretical foundation for the present study and support the formulation of research objectives and hypotheses.

#### 2.3. REVIEW OF LITERATURE

1. **Tankha, R., and Pankaj, A. (2016). "Empowerment Effects of MGNREGS on Women Workers: A Study in Chikkamangaluru district."** According to this extensive study, MGNREGA earnings account for between 13% and 27% of total annual household income in various locations. According to the authors, the program has significantly raised the percentage of women who attend Gram Sabha meetings—up to 89% in some places. It emphasizes that the percentage of man-days produced by women workers has surpassed the legal threshold of 33%. The researchers come to the conclusion that the program gives women a special chance to make a living on their own, something that 30% of them were previously unable to do.

2. **S.S. Kotresha (2017). "MGNREGS as Perceived by the Gram Panchayat Members."** The viewpoint of individuals in charge of carrying out the plan is the main subject of this study. It shows that the largest obstacle, according to 88.33% of Panchayat members, is delayed financial sanctions. The study notes that the system is challenging to administer locally due to intricate procedural norms. Members also mentioned the long-term issue of not having enough money to sustain the assets that have been built. To increase performance, the author recommends streamlining processes and guaranteeing a consistent supply of funding.

3. **Amrita Chatterjee (2018). "Employment Guarantee and Women's Empowerment in Rural Karnataka: Assessing Institutional and Governance Need."** This study highlights a dependency concern by cautioning that women may leave the workforce if male family members get better employment. It also concludes that a lack of targeted knowledge is the reason why women's involvement in Gram Sabhas is still low. The study notes that problems including late payments and subpar site amenities remain significant obstacles. According to the study, as women's financial situation improves, they should be encouraged to shift to home-based economic activity in order to achieve full empowerment. It comes to the conclusion that government must be more gender-sensitive.

4. **C.N. Kantharaju (2018). "Impact of MGNREGA on Employment Generation and Assets Creation in Tumkur District."** According to this study, the majority of beneficiary households only worked 71–80 man-days in 2008–09, falling short of the 100-day threshold. According to the study, all respondents (100%) understood the importance of equal pay and wage work for both sexes. However, only 85% of respondents were aware of certain specifics, such as the 33% reservation for women. Although the program produced materials for the community, the quality was occasionally thought to be subpar, according to the researcher. The beneficiaries listed inadequate wage rates and delayed wage payments as the biggest obstacles. According to the report, there is a need for greater visibility for Gram Sabhas and transparency in the evaluation of works.

5. **Adeppa, D. (2018) "Implementation and Impact of MGNREGS: A Study of Kodagu District of Karnataka."** The fact that women made up 54.44% of the sample respondents in this study emphasizes the scheme's contribution to female labor participation. The author discovers that although 78.89% of participants saw a rise in revenue, only 6.66% of them truly met the 100-day work goal. The 67.78% decrease in rural migration among those surveyed was a noteworthy result because jobs were offered locally. Many respondents pointed out that despite these improvements, earnings were still not enough to cover essential necessities. The researcher notes that full use is still hampered by ignorance of the scheme's provisions. The report recommends stricter execution to guarantee that the 100-day legal obligation is fulfilled.

6. **Deepika, S., and Arulselvam, K. (2019). "A Study on Problems Faced by Rural Women Workers in MGNREGA."** According to this study, the majority of female respondents had households with four to six members and struggle greatly with time management. The researchers point out that although the program gives women jobs, "family constraints" and "improper implementation" are common problems. Lack of site facilities and distances to work locations are two major concerns that have been identified. The study makes the case that these issues deter women from applying for full-time jobs under the program. To assist women in juggling their simultaneous responsibilities as caregivers and employees, the authors suggest focused support networks.

7. **Bordoloi, R., and Borah, K. (2019). "MGNREGA and its Impact on Daily Waged Women Workers: A Case Study of KGF District."** According to this Assamese study, MGNREGA is a crucial source of income for women during hard times. According to the authors, in order to properly offer advantages, personnel participating in the program must have a "positive vision." The allocation of duties among all elected Panchayat members is one of the study's main recommendations. The study also highlights the need for extra-governmental organizations to conduct audits in order to stop money laundering. It comes to the conclusion that, when run correctly, the program gives the impoverished the sustenance they need to survive.

8. **M. Sahoo (2019). "Impact of MGNREGA on Women Empowerment: A Case Study of Udupi District in Karnataka."** This study demonstrates that women are individually promoted through MGNREGA because they earn self-sufficiently. Participants can use their revenues for family expenses and personal purposes, according to the author. Their self-esteem has greatly increased as a result of their financial independence. The study also shows that women are now more visible in public and social life as a result of their involvement in the program. However, the report notes that given the state of the economy, many people believe that the 100-day limit is too short.

9. **Sudhakar, G., and Venu Babu, Ch. (2020). "MGNREGA: Making Way for Social Change in Women: A Case Study of Musunuru Mandal."** This study demonstrates how the program reduces women's reliance on their spouses, making it a potent tool for social change. According to research participants, they no longer feel compelled to give their spouses or mothers-in-law all of their wages. This change in the balance of power in the home is a key sign of empowerment. The authors also point out that women now have a say in rural development thanks to an increase in their involvement in Gram Sabhas. The program is closing gender gaps in the local labor market, according to the study's findings.

10. **M. Saravana (2020). "Impact Assessment of MGNREGS on Rural Women Empowerment."** According to this study, women make up the majority of program participants and beneficiaries, contributing significantly to household income. The act is "meaningful and powerful" for women's independence and rural development, according to the study. The fact that more women are using banks and post offices on their own is a noteworthy trend. According to the article, offering 100 days of work is only the beginning; skill development is necessary for long-term progress. It comes to the conclusion that MGNREGA is critical to improving rural women's socioeconomic standing.

11. **Gowhar Bashir Ahangar (2020). "Women Empowerment Through MGNREGA: A Case Study of Block Bidar."** According to this study conducted in Bidar, 90% of the women polled feel that their socioeconomic situation has improved since they joined the program. According to the author, women in a historically restrictive area now feel "independence and security" because to the program. Even while more people are participating in local government, the researcher notes that many provisions are still "distant dreams" for many. According to the study, if locals are involved in identifying projects, the act might be a useful instrument for rural development.

12. **Benni, Nagaraja J., and Basavaraj S. (2021). "Women Empowerment Through MGNREGA: In Ballari District Karnataka State."** This study focuses on Ballari, where 75% of the labor force works in agriculture. The authors contend that a paradigm change that lessens women's exploitation is achieved through economic independence through guaranteed employment. According to the report, women made up 56.92% of the region's beneficiaries in 2013–14, with the majority coming from the SC, ST, and BC communities. It was discovered that a noteworthy 90% of respondents were landless, meaning they were mostly dependent on MGNREGA for their livelihood. The results indicate that respondents' total income increased by 30%, yet gender wage gaps still exist. According to the authors, long-term empowerment requires expanding the range of career options beyond manual labor.

13. **K. Archana (2022). "A Study on Impact of MGNREGA in Gulbarga District of Karnataka."** This study evaluates the effects of MGNREGA on rural beneficiaries in a high-performing district using an ex-post facto research design. According to the analysis, the majority of beneficiaries were female (51.70%) and underwent notable "direct changes" like increased income and asset creation. The researcher also points out that 93.33% of beneficiaries were initially unaware of social audits, underscoring the need for improved awareness campaigns. Work-site distances and late wage payments were shown to be operational issues. According to the study's findings, the program has effectively moved women "from the kitchen to the field," enabling them to become independent. It suggests expanding the range of jobs and adding salary subsidies for farmers.

14. **Y. Sabanna (2023). "Women Empowerment Through MGNREGA in Karnataka."** This study highlights that MGNREGA improves the standard of living for vulnerable women and is cited as a crucial resource for comprehending state-level implications. The author contends that the program makes a substantial contribution to the economic, social, and political empowerment of women in the workforce. It lessens women's financial reliance on men by giving them local jobs. According to the study, regular involvement has increased the program's visibility in rural Karnataka. Additionally, it highlights the need to increase institutional efficacy in order to meet the growing demand for labor.

**15. G.M. Komala Dinesh (2023). "Women Empowerment in Karnataka Through MGNREGA - From 2013 to 2023."**

According to this ten-year analysis, the program has continuously improved Karnataka's employment trends for women. It emphasizes how women have benefited both individually through their earnings and collectively through their participation in Gram Sabhas. The author notes that district-by-district implementation is still unequal, with northeastern states frequently having inferior facilities. In order to attract more women to participate, the study makes the case for improved child care services at workplaces. It comes to the conclusion that the initiative has significantly changed the state's rural women's social environment.

**16. N. Harish (2024). "A Study on the Performance of MGNREGA in Karnataka."**

According to this study, the MGNREGA program uses pay employment to address the twin problems of unemployment and poverty. It assesses performance from 2006 to 2016, pointing out that although the number of job cards in Karnataka peaked at 55.85 lakh in 2011–12, the actual number of households reaching the 100-day work limit was frequently low. The study also shows that wage rates in Karnataka increased from Rs. 63 to Rs. 191 during that time. In the end, the author comes to the conclusion that the program fell short of the 100-day guarantee in all districts. It implies that for the strategy to realize its full potential for rural development, improved planning and asset creation are required.

**17. Seema Sinha and Parul Tandan (2024). "Karnataka's Women Empowerment Programmes."**

This essay explores how women's upward mobility depends on their financial independence. It points out that although laws treat men and women equally, there is still a big disparity, especially in rural India. The authors assess a number of state-launched initiatives and find that results frequently don't live up to planner expectations. The incapacity of women to offer security for business loans and insufficient marketing assistance for their endeavors are two major problems that have been recognized. The report highlights that the goal of empowerment initiatives should be to make women "stronger and more confident" in their ability to assert their rights. It suggests that these programs be seen as instruments for comprehensive control over one's life.

**18. Sudhakar, G., and Venu Babu, Ch. (2024). "MGNREGA: Making Way for Social Change in Women: A Case Study of Musunuru Mandal."**

This study demonstrates how the program reduces women's reliance on their spouses, making it a potent tool for social change. According to research participants, they no longer feel compelled to give their spouses or mothers-in-law all of their wages. This change in the balance of power in the home is a key sign of empowerment. The authors also point out that women now have a say in rural development thanks to an increase in their involvement in Gram Sabhas. The program is closing gender gaps in the local labor market, according to the study's findings.

**19. Sashidhara, B.M., Hiremath, B.S., and Arun, M. (2025). "Awareness as Stepping Stone for Success of Social Sector Programmes - Case of MGNREGS in Raichur District."**

The "stepping stone" for the program's effectiveness, according to this study, is knowledge of rights and entitlements. The researchers discover that although many people are aware of the program, few are aware of particular benefits like unemployment insurance. It points out that Karnataka's awareness levels are often lower than those of nearby states like Andhra Pradesh. In order to guarantee that recipients can seek their rights, the report recommends widespread awareness initiatives. It comes to the conclusion that improved communication between implementing agencies and employees is essential.

**20. S.K. Jena (2025). "MGNREGA: A Critical Assessment of Issues and Challenges."**

The impact of the program is evaluated in this paper, which highlights its "truly positive impact" on gender needs. According to the author, the initiative has developed into a potent tool for democratic government and livelihood security. Nonetheless, it finds a "gross mismatch" between the actual work done and the needs of the community in many areas. According to the research, implementation is frequently unequal, with some districts exhibiting significantly better outcomes than others. It needs a more coordinated approach to guarantee the long-term viability of the program.

## 2.4. STATEMENT OF PROBLEM

The Karnataka government's women-centric welfare programs aim to increase women's general well-being and financial empowerment. However, there isn't enough empirical data in Bengaluru Urban to determine whether these programs are successfully accomplishing their goals.

There are differences in women's awareness, accessibility, and utilization despite the provision of several schemes. Many recipients don't know about these programs or don't fully comprehend their features, advantages, and requirements for eligibility. Furthermore, it is yet unknown how widely these systems are used and what influences their uptake.

Additionally, despite the fact that these programs seek to enhance financial empowerment metrics including income, savings, financial independence, and access to economic opportunities, rigorous research assessing their true effects on these aspects is lacking.

Therefore, the study challenge focuses on detecting the discrepancy between policy goal and actual outcomes as well as assessing the degree of awareness, amount of utilization, and impact of specific women-centric welfare schemes on financial empowerment and well-being among women in Bengaluru Urban District.

## 2.5. NEED FOR THE STUDY

The Karnataka government's women-centric welfare programs are essential for advancing women's financial empowerment and enhancing their socioeconomic circumstances. Despite the fact that these programs are available, it is necessary to assess whether Bengaluru Urban women are sufficiently aware of them and are able to take advantage of their advantages. The true effects of these programs on important financial empowerment metrics including income, savings, financial independence, and access to economic opportunities are not well documented empirically. As a result, this study is required to examine the awareness, use, and effects of women-centric welfare programs and to offer data-driven insights that can enhance their efficacy and execution.

## 2.6. OBJECTIVES OF THE STUDY

- A. To study the level of awareness about women-centric welfare schemes among women in Bengaluru Urban.
- B. To examine the extent of utilisation of selected welfare schemes, features, benefits and eligibility criteria among women.
- C. To analyse their impact on women's financial empowerment indicators such as income, savings, financial independence and access to economic opportunity.

## 2.7. HYPOTHESIS

**H<sub>0</sub>:** There is no significant association between women welfare schemes and education level in Bengaluru Urban.

**H<sub>1</sub>:** There is significant association between women welfare schemes and education in Bengaluru Urban.

**H<sub>0</sub>:** There is no significant association between Financial Independence and Income, savings, and economic opportunities.

**H<sub>1</sub>:** There is significant association between Financial Independence and Income savings, and economic opportunities.

## 2.8. RESEARCH METHODOLOGY

Research methodology refers to the systematic process of collecting, analyzing, and interpreting data to address the research problem. This study focuses on examining the awareness, utilization, and impact of women-centric welfare schemes on financial empowerment and well-being among women in Bengaluru Urban.

## 2.9. RESEARCH DESIGN

The framework or plan that directs a study's data gathering, measurement, and analysis is known as research design. In order to characterize and analyze the degree of awareness, the extent of utilization, and the impact of welfare schemes on women, the study employs a descriptive research design.

It offers a methodical way to address research problems, guaranteeing that the objectives of the study are fulfilled in a systematic, trustworthy, and legitimate way. Research design is important since it directly affects the caliber, reliability, and conclusions of the study.

## 2.10. SOURCES OF DATA

**Primary Data:** A well-structured questionnaire that addressed the pertinent factors was used to gather primary data in order to meet the study's objectives. Google Forms was used to distribute the questionnaire online via social media, along with a generated QR code for convenient access. The period of data collection was March through May of 2026.

**Secondary data** came from academic books, government websites, and educational websites.

## 2.11. SAMPLING DESIGN

**Population:** Women residing in Bengaluru Urban.

**Sample Size:** 401 respondents.

**Sampling Technique:** Convenience sampling method.

## 2.12. DATA COLLECTION METHOD

A standardized questionnaire disseminated using Google Forms was used to gather data. The survey comprised inquiries about:

- A. Knowledge of welfare programs
- B. The application of schemes
- C. Indicators of financial empowerment (income, savings, independence, and opportunities).

## 2.13. TOOLS AND TECHNIQUES FOR ANALYSIS

The following statistical methods and tools are used to analyse the gathered data:

1. **PERCENTAGE ANALYSIS:** The process of analysing and interpreting the data gathered from respondents in terms of percentages is known as percentage analysis.

2. **TABULAR REPRESENTATION:** For systematic classification and improved comprehension, data is displayed as tables.
3. **GRAPHS AND CHARTS :** Pie charts and bar charts are utilised to visually depict the gathered
4. **DESCRIPTIVE ANALYSIS:** The demographic profile, awareness level, utilisation, and impact of women-centric welfare programs among respondents are all described using descriptive analysis.
5. **INTERPRETATION :** To draw significant inferences from the data gathered, each table and graphical depiction is then interpreted.

Understanding the awareness, use, and effects of women-centric welfare programs on the financial empowerment and general well-being of Bengaluru Urban women is made easier with the aid of these tools and methods.

## **2.14. VARIABLES OF THE STUDY**

### **INDEPENDENT VARIABLES**

1. Income
2. Savings
3. Economic opportunities

### **DEPENDENT VARIABLES**

1. Financial Independence

## **2.15. LIMITATIONS OF THE STUDY**

- The study is restricted to Bengaluru's urban area.
- There can only be 400 responders in the sample.
- Response bias may exist because the study is based on data gathered using Google Forms.
- The results could be impacted by time limitations and restricted access to comprehensive data.

## **CHAPTER 3: PROFILE OF YOUR STUDY**

### **3.1. PROFILE**

This chapter presents a detailed profile of the study area and the respondents selected for the research. It provides an understanding of the geographical, demographic, and socio-economic background within which the study has been conducted. The present study focuses on examining the awareness, utilization, and impact of women-centric welfare schemes on the financial empowerment and well-being of women in Bengaluru Urban.

Women-centric welfare schemes introduced by the Government of Karnataka are intended to improve the socio-economic status of women by enhancing financial independence, increasing access to economic opportunities, and promoting social security and well-being. However, the effectiveness of these schemes largely depends on factors such as awareness,

accessibility, educational background, occupation, income level, and the socio-economic conditions of beneficiaries. Therefore, understanding the profile of respondents becomes essential for analyzing how these factors influence the awareness and utilization of welfare schemes.

The demographic profile of respondents, including age, marital status, educational qualification, occupation, and income level, helps in identifying the characteristics of women who participate in and benefit from these schemes. Similarly, the socio-economic background provides insights into the financial conditions, employment status, and living standards of respondents, which may affect their access to welfare benefits and financial empowerment.

In addition, this chapter highlights the importance of Bengaluru Urban as the study area. Being one of the fastest-growing metropolitan regions in India, Bengaluru Urban represents a diverse population with varying economic and social backgrounds. The district offers significant employment and educational opportunities for women, while also reflecting challenges such as financial inequality, lack of awareness, and unequal access to government welfare schemes.

Thus, this chapter serves as the foundation for the study by providing a clear understanding of the respondents and the environment in which the research is conducted. The information presented in this chapter supports the interpretation of data and helps in drawing meaningful conclusions regarding the effectiveness of women-centric welfare schemes on women's financial empowerment and well-being.

### 3.2 PROFILE OF YOUR STUDY

One of India's fastest-growing metropolitan areas is Bengaluru, the capital of Karnataka. Because of its robust startup and information technology ecosystem, it is widely referred to as the "Silicon Valley of India." Over time, the city has experienced fast industrial growth, urbanisation, and socioeconomic development.

People from a variety of educational, professional, and economic backgrounds make up the diversified population of Bengaluru Urban District. The district's women actively engage in entrepreneurship, work, education, and other economic pursuits. However, many women continue to confront obstacles like financial dependence, ignorance of government programs, and unequal access to resources despite urban expansion and economic opportunity.

The Karnataka government has put in place a number of women-focused welfare programs to address these problems. These programs are intended to provide social security, encourage financial empowerment, and improve the general well-being of women. Bengaluru Urban District thus offers a suitable environment for evaluating the efficacy of such humanitarian programs.

### 3.3. PROFILE OF RESPONDENTS

The study's primary data came from 400 women who lived in Bengaluru Urban District and answered a standardised Google Forms questionnaire. Convenience sampling was used to choose the respondents.

The respondents' demographic profile consists of:

- A. Age
- B. Marital status
- C. Educational qualification
- D. Occupation
- E. Income level

The respondents' diverse socioeconomic backgrounds aid in gathering a range of perspectives on the impact, awareness, and use of women-centric social programs.

### **3.4 DEMOGRAPHIC PROFILE**

#### **A. AGE**

Most responders are between the ages of 21 and 30, followed by those between the ages of 31 and 40 and 41 and 50. This suggests that the majority of the study's participants are women from economically active age groups who are more likely to use assistance programs and engage in financial activities.

#### **B. MARITAL STATUS**

Welfare programs pertaining to home welfare, financial assistance, and family well-being are extremely relevant to the study group, as the majority of respondents are married women

#### **C. EDUCATIONAL QUALIFICATION**

The sample is reasonably educated, as seen by the high percentage of graduates and postgraduates among the respondents. Welfare scheme awareness, comprehension, and use are influenced by educational background.

#### **D. OCCUPATION**

Women who are employed or self-employed make up the majority of respondents, indicating their active involvement in economic activity. The study population also includes students and homemakers.

#### **E. INCOME LEVEL**

Since the majority of respondents are from low- and middle-class backgrounds, welfare programs are crucial to enhancing their well-being and financial security.

### **3.5 SOCIO - ECONOMIC BACKGROUND OF RESPONDENTS**

The respondents come from a variety of socioeconomic backgrounds, including self-employed people, employed women, homemakers, and students. Their awareness and accessibility to welfare programs are influenced by their employment status, educational attainment, and financial circumstances.

Women who have more education and reliable sources of income are more likely to be aware of and make use of social programs. In addition, women from economically disadvantaged groups rely more on government assistance to improve their access to opportunities and financial circumstances.

### **3.6 RELEVANCE OF THE STUDY**

Bengaluru Urban is a good location for this study because:

- A. Women's high involvement in economic activities
- B. The availability of several social programs for women

- C. Diversity in education, occupation, and income in urban areas
- D. Opportunities and socioeconomic difficulties that women encounter

The study aids in determining whether women-centric welfare programs are successfully promoting the well-being and financial empowerment of their recipients.

### 3.7. JUSTIFICATION FOR THE STUDY

The present study is justified because women-centric welfare schemes play a significant role in promoting financial empowerment, social security, and overall well-being among women. The Government of Karnataka has introduced several welfare schemes aimed at improving the socio-economic conditions of women through financial assistance, employment opportunities, healthcare support, and social protection. However, the actual effectiveness of these schemes depends on the level of awareness, accessibility, and utilization among women beneficiaries.

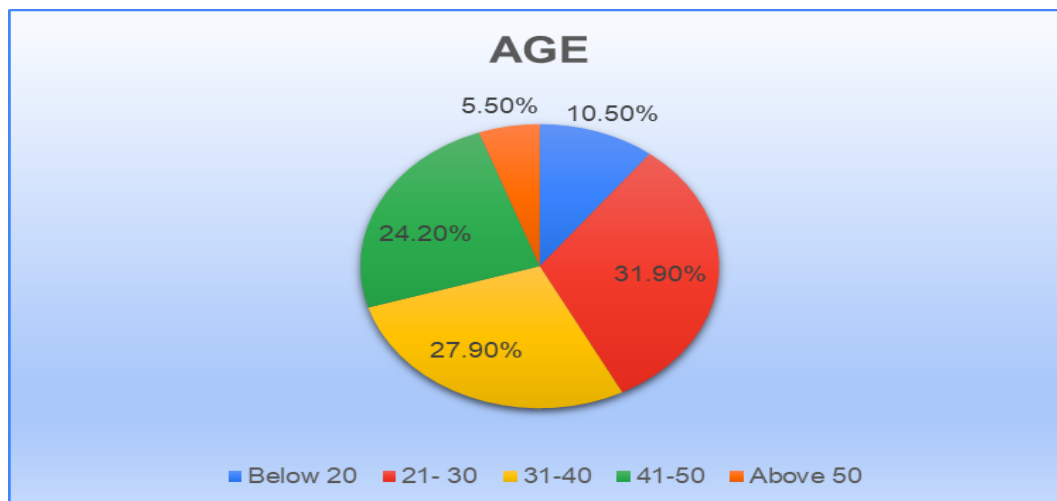
Bengaluru Urban, being one of the fastest-growing urban districts in India, consists of women from diverse educational, occupational, and income backgrounds. Despite the availability of multiple welfare schemes, disparities may still exist in terms of awareness, utilization, and financial empowerment. Therefore, there is a need to empirically examine whether these schemes are effectively reaching women and contributing to improvements in income, savings, financial independence, and access to economic opportunities.

The study is further justified because limited research has been conducted specifically on the combined impact of awareness, utilization, and financial empowerment related to women-centric welfare schemes in Bengaluru Urban District. By collecting primary data from 400 respondents, the study provides practical and data-driven insights into the real experiences of women beneficiaries.

The findings of the study will be useful for policymakers, government agencies, researchers, and other stakeholders in identifying gaps in implementation and improving the effectiveness of welfare schemes. Thus, the study is important for understanding the role of women-centric welfare schemes in enhancing women’s financial empowerment and well-being.

## CHAPTER 4: DATA ANALYSIS AND INTERPRETATION

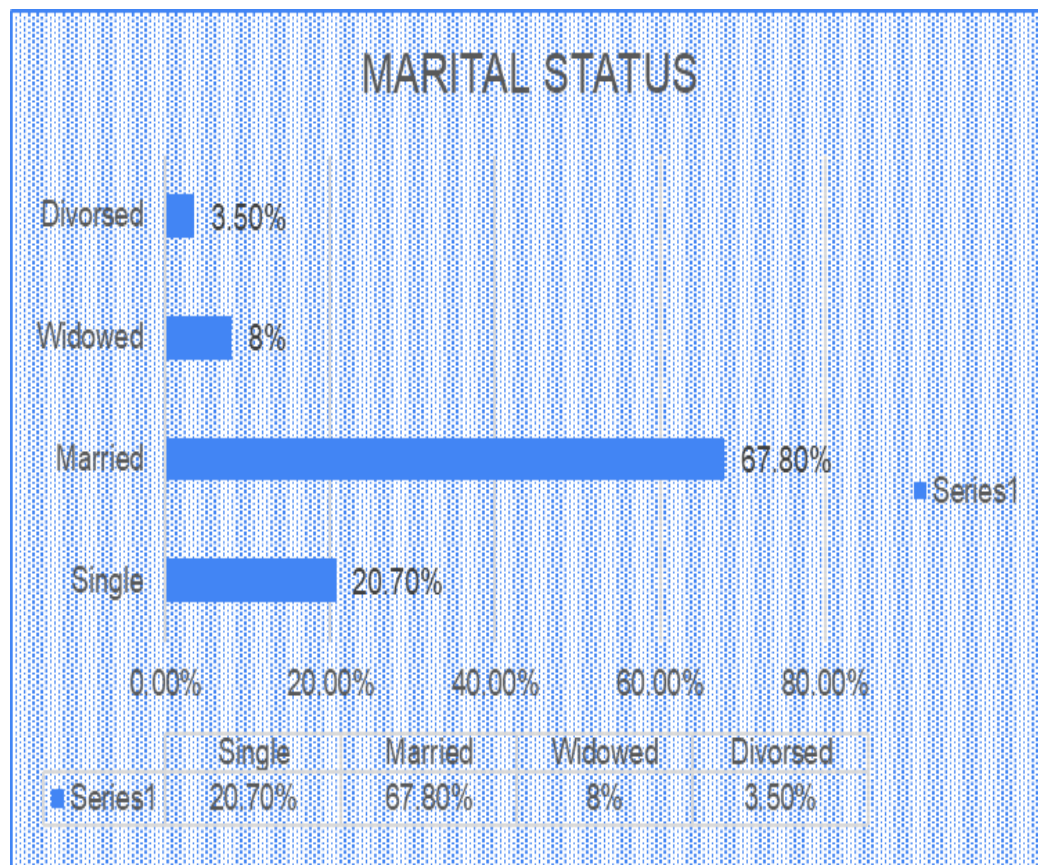
### 1. AGE



**INTERPRETATION:** The data shows that most respondents (31.9%) are aged 21–30 years, followed by 27.9% aged 31–40 years, and 24.2% aged 41–50 years. Those under 20 years make up 10.5%, while only 5.5% are over 50.

This indicates that the study primarily represents women from the economically active and working-age groups, who are more likely to be aware of and use women-focused welfare schemes. Including respondents from various age groups also provides insight into how awareness, usage, and the impact of these schemes differ across age categories in Bengaluru Urban.

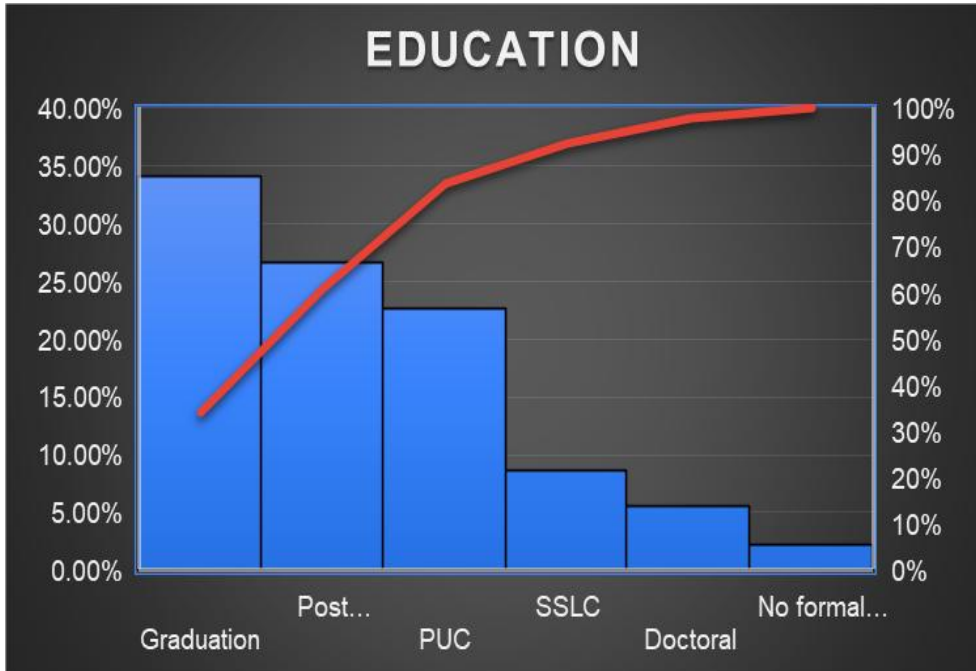
## 2. MARITAL STATUS



**INTERPRETATION:** According to the foregoing data, married women make up the bulk of respondents (67.8%), followed by single women (20.7%). Divorced women make up 3.5% of the sample, whereas widowed respondents make up 8%. This suggests that married women make up a sizable fraction of the study population and are more likely to benefit from welfare programs that are focused on women, especially those that deal with social security, family welfare, and financial assistance.

Understanding the diverse financial demands, awareness levels, and welfare plan utilisation patterns among Bengaluru Urban women with various marital statuses is further aided by the inclusion of single, widowed, and divorced women.

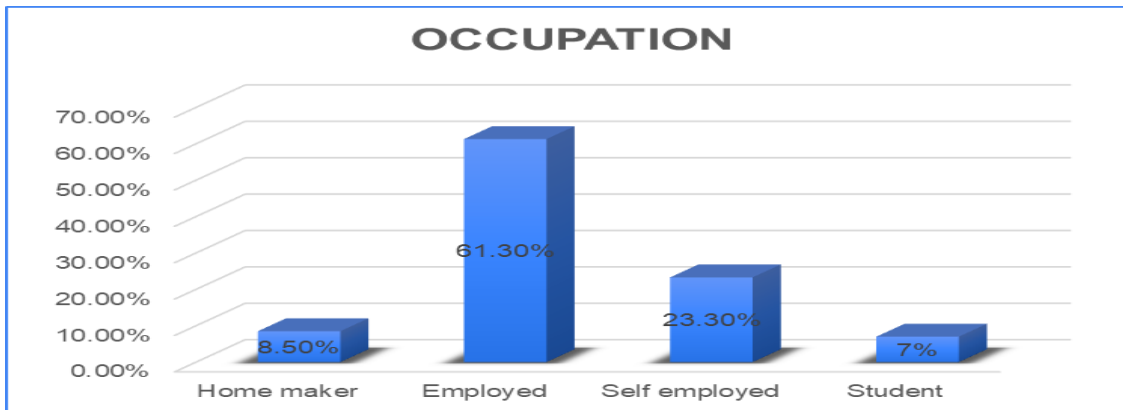
### 3. EDUCATION LEVEL



**INTERPRETATION:** According to the above data, graduates make up the majority of responders (34.2%), followed by postgraduates (26.7%) and PUC holders (22.7%). Just 2.2% of respondents lack formal schooling, compared to 8.7% who hold an SSLC diploma. 5.5% of the sample has a doctorate. This suggests that the majority of respondents have more education, which could have a favourable impact on their knowledge and comprehension of assistance programs that prioritise women.

Women with higher levels of education are typically better able to obtain information, comprehend eligibility requirements, and make efficient use of social benefits. The study's ability to examine how education affects women's knowledge, utilisation, and financial empowerment in Bengaluru Urban is also made possible by the inclusion of respondents with varying educational backgrounds.

### 4. OCCUPATION

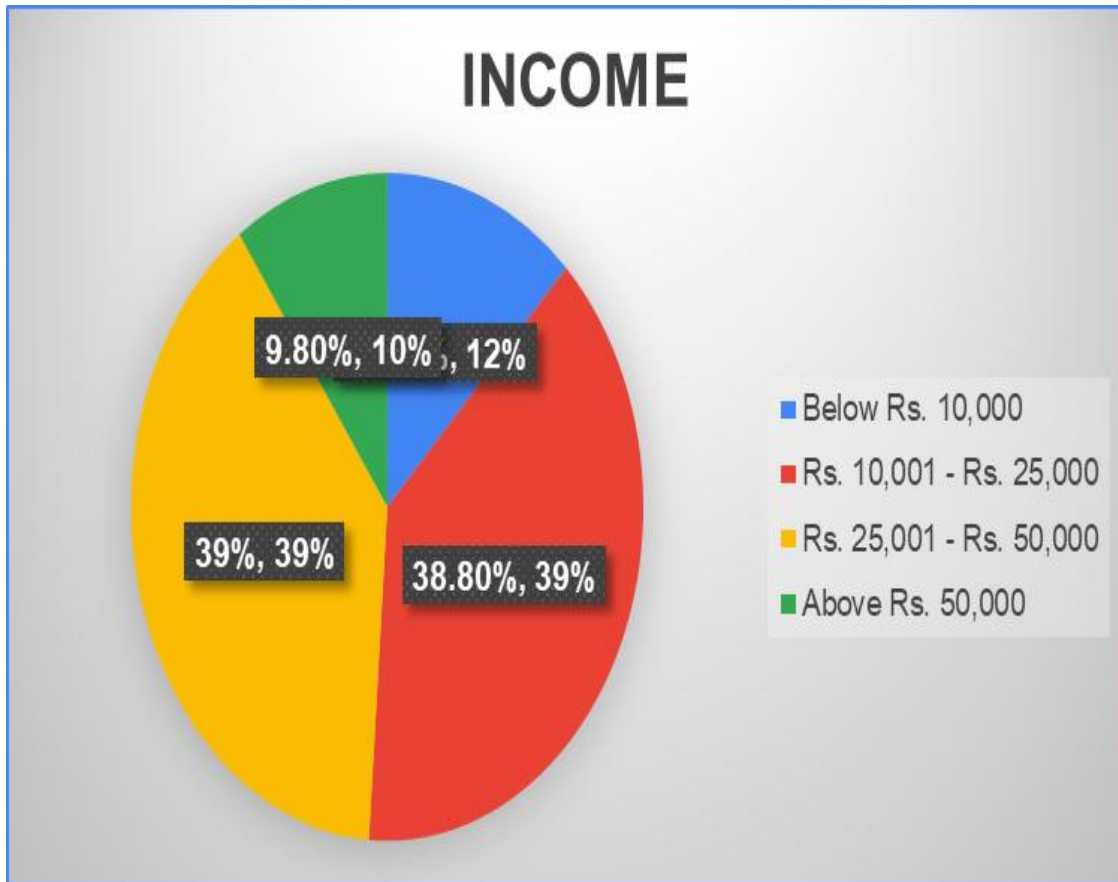


**INTERPRETATION:** The above data indicates that the majority of respondents (61.3%) are employed, followed by self-employed women (23.3%). Homemakers constitute 8.5% of the sample, while students account for 7%. This shows that most

respondents are economically active and engaged in income-generating activities, which may increase their awareness and utilization of women-centric welfare schemes.

Employed and self-employed women are more likely to seek financial support, economic opportunities, and welfare benefits that contribute to their financial empowerment. The inclusion of homemakers and students also helps in understanding the differences in awareness, accessibility, and impact of welfare schemes among women with varying occupational backgrounds in Bengaluru Urban.

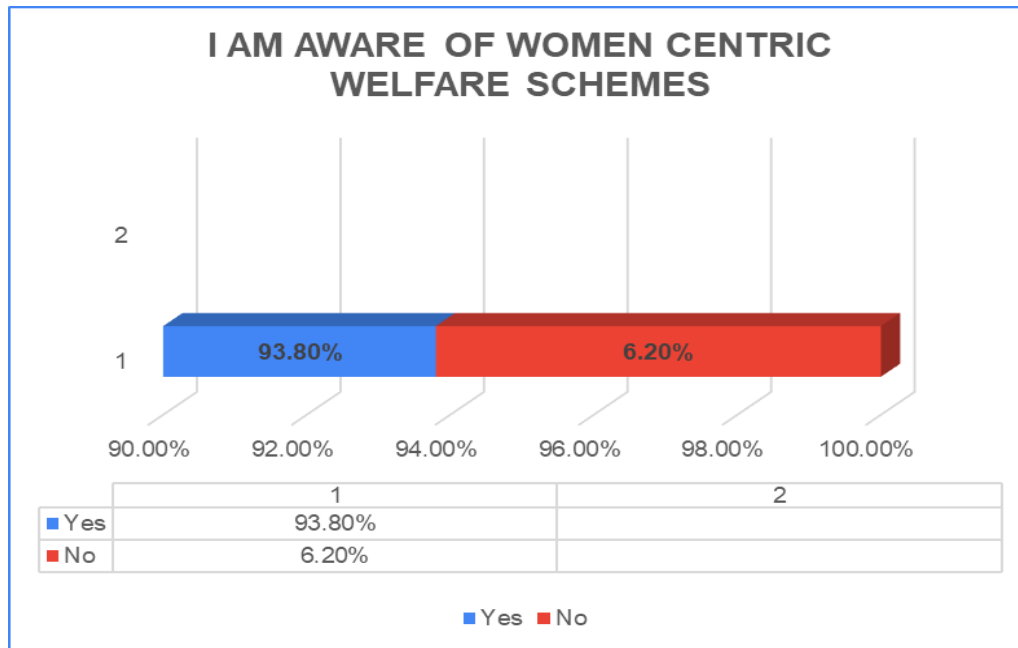
## 5. INCOME



**INTERPRETATION:** The above data shows that the majority of respondents belong to the middle-income category, with 39% earning between Rs. 25,001 – Rs. 50,000 and 38.8% earning between Rs. 10,001 – Rs. 25,000. Respondents earning below Rs. 10,000 constitute 12.3% of the sample, while only 9.8% earn above Rs. 50,000.

This indicates that most respondents belong to low and middle-income groups, who are more likely to depend on or benefit from women-centric welfare schemes for financial support and economic stability. The variation in income levels also helps in analyzing how income influences awareness, utilization, and the impact of welfare schemes on financial empowerment and well-being among women in Bengaluru Urban.

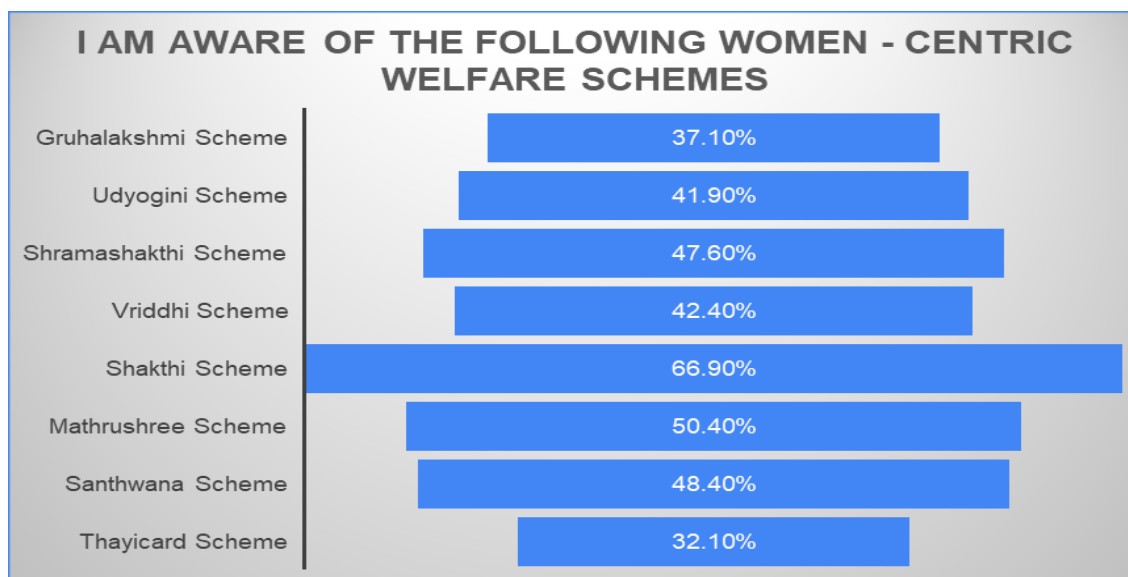
## 6. I AM AWARE OF WOMEN CENTRIC WELFARE SCHEMES



**INTERPRETATION:** According to the data above, only 6.2% of respondents are unaware of women-centric welfare programs, whereas the great majority of respondents (93.8%) are. This demonstrates how well-informed Bengaluru Urban women are about government social programs.

Increased access to education, digital media, government campaigns, and social networks could all contribute to the high level of awareness. Nonetheless, the existence of responders who are still ignorant emphasises the necessity of further awareness campaigns and efficient communication techniques to guarantee that assistance programs reach all segments of female recipients.

## 7. I AM AWARE OF THE FOLLOWING WOMEN - CENTRIC WELFARE SCHEMES

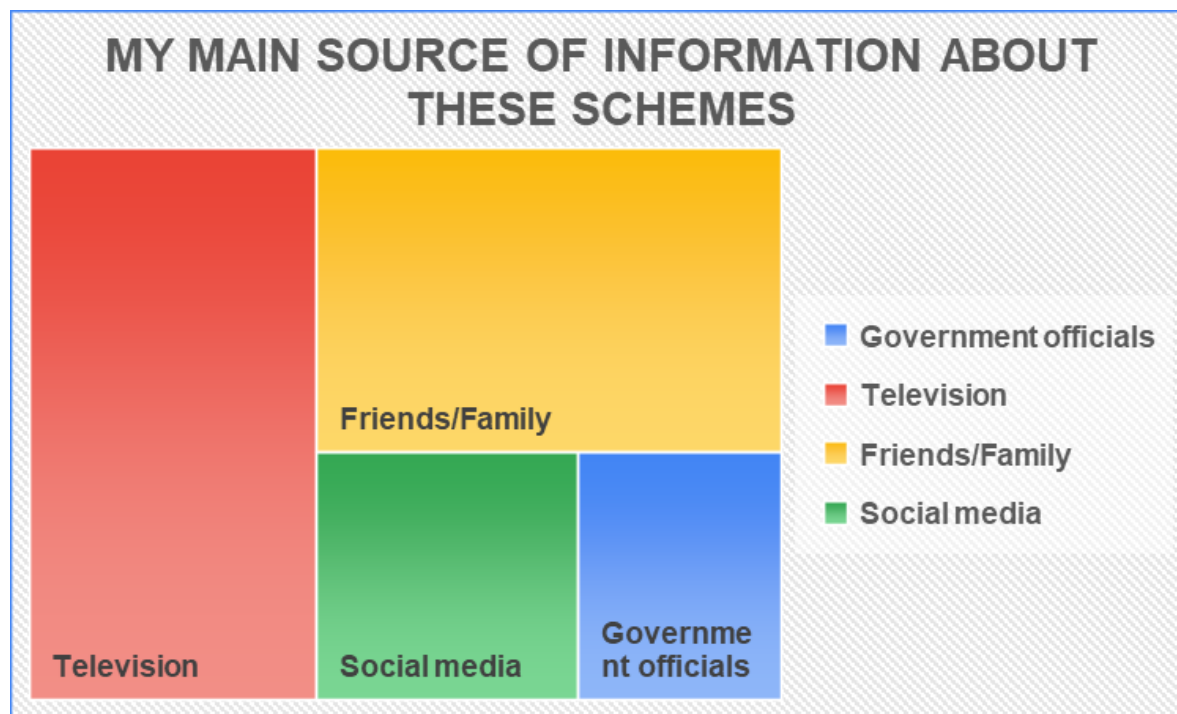


**INTERPRETATION:** The information mentioned above shows that respondents' awareness of the various women-centric welfare programs run by the Karnataka government varies. The Mathrushree Scheme (50.4%), Santhwana Scheme (48.4%), and Shramashakthi Scheme (47.6%) are the next most well-known schemes, with 66.9% of respondents being aware of the Shakthi Scheme. The respondents' knowledge of the Udyogini Scheme (41.9%) and Vriddhi Scheme (42.4%) is moderate.

However, women's awareness of the Gruhalakshmi Scheme (37.1%) and Thayicard Scheme (32.1%) is significantly lower. This suggests that while awareness of women-centric welfare programs is generally high, awareness varies greatly between programs.

Schemes like Shakthi and Mathrushree may be more well-known because of their frequent public use, direct advantages, and more visibility. The relatively low awareness of some programs points to the need for improved outreach initiatives, awareness campaigns, and communication to make sure that all female beneficiaries are aware of the welfare programs that are accessible.

## 8. MY MAIN SOURCE OF INFORMATION ABOUT THESE SCHEMES



**INTERPRETATION:** According to 38.3% of the respondents, television is the primary source of knowledge about women-centric social programs. Friends and family come in second with 34%, suggesting that personal networks are equally important in raising awareness of assistance programs. Just 12.1% of respondents get information directly from government representatives, compared to 15.6% who get their information via social media.

The results indicate that mass media, especially television, is quite successful in raising awareness among Bengaluru Urban women. However, the relatively lower percentage for government officials suggests that authorities need to make more direct outreach and communication efforts. The importance of informal and online channels in spreading information about welfare programs is further highlighted by the role of friends, family, and digital platforms.

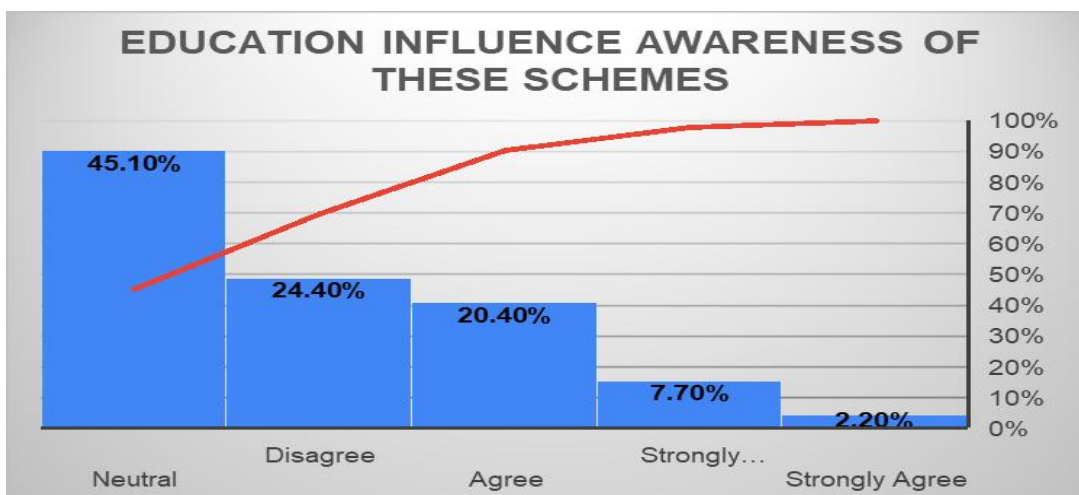
## 9. I HAVE GOOD LEVEL OF AWARENESS ABOUT THESE SCHEMES



**INTERPRETATION:** According to the aforementioned data, most respondents (65.1%) have a moderate awareness of assistance programs that are focused on women. Just 12% of respondents say they have a high level of awareness, compared to about 22.9% who have a low level.

This suggests that while the majority of women in Bengaluru Urban are generally aware that assistance programs exist, there may still be a lack of specific information about their characteristics, advantages, and qualifying requirements. The relatively low proportion of respondents with high awareness points to the need for more successful outreach activities, educational initiatives, and awareness campaigns to increase women's comprehension and use of these services.

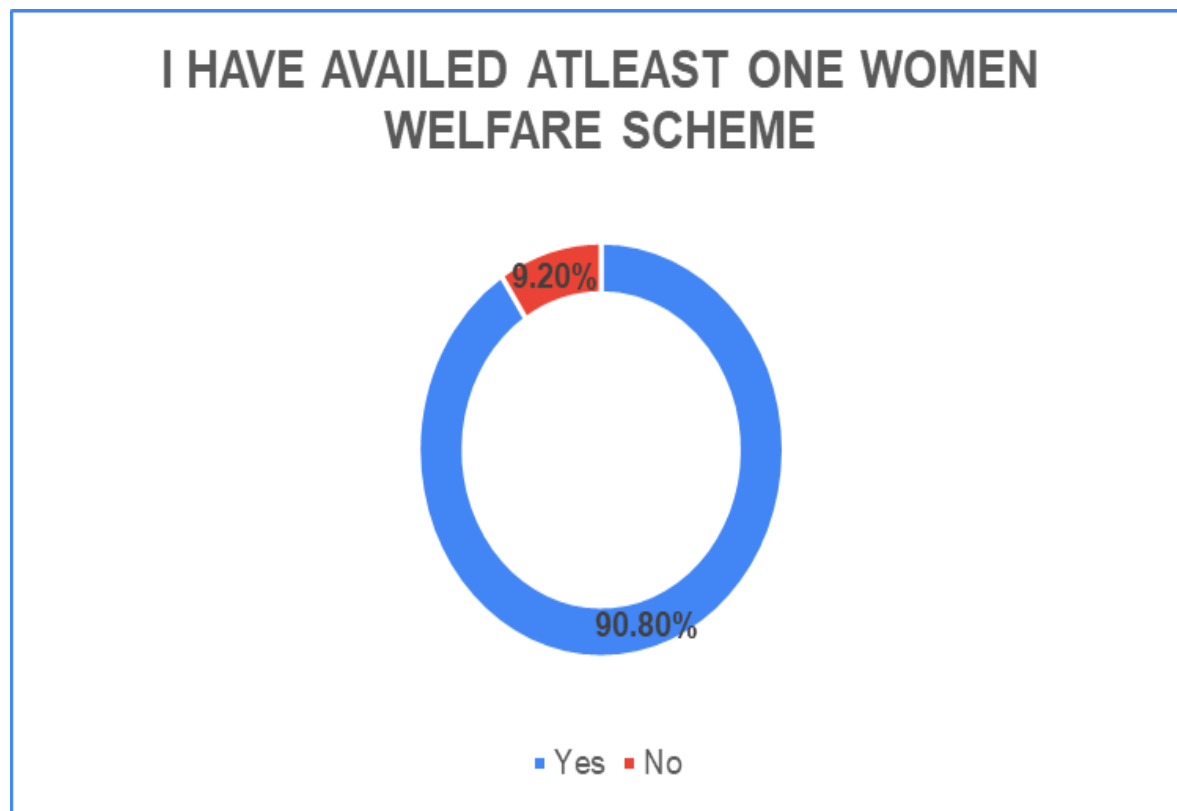
## 10. EDUCATION INFLUENCE AWARENESS OF THESE SCHEMES



**INTERPRETATION:** According to the above data, 45.1% of respondents are undecided on whether education affects awareness of social programs that prioritise women. Approximately 20.4% of respondents agree and 2.2% strongly agree that education contributes to raising awareness, whilst 24.4% disagree and 7.7% strongly disagree.

The results indicate that respondents' perspectives regarding the impact of education on welfare scheme awareness are not entirely consistent. A significant portion of respondents agree that awareness may also depend on other factors including media exposure, social networks, and government outreach efforts, even if some believe that greater education enhances access to information and comprehension of plans. The significant percentage of neutral responses suggests that respondents are unsure or have a weak opinion about the direct connection between awareness and education in Bengaluru Urban.

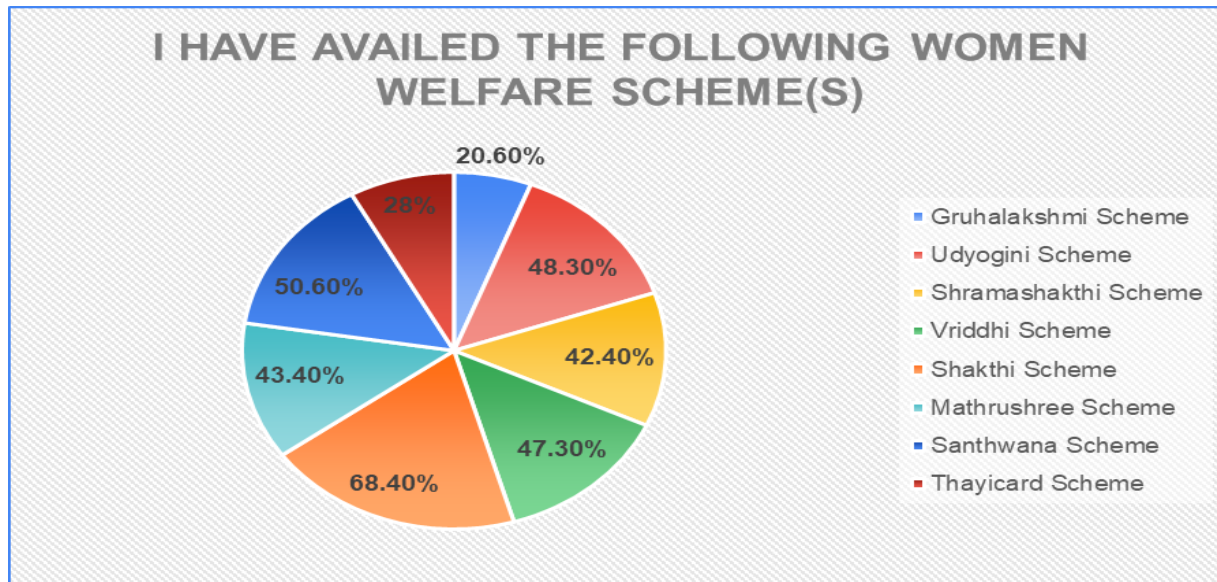
### 11.I HAVE AVAILED AT LEAST ONE WOMEN WELFARE SCHEME



**INTERPRETATION:** According to the data above, a vast majority of respondents (90.8%) have taken advantage of at least one women's assistance program, whilst only 9.2% have not. This indicates that women in Bengaluru Urban participate in and use women-centric welfare programs at a high rate.

The results indicate that a significant portion of female recipients are receiving and actively using government social programs. Increased awareness, accessibility, and the useful advantages offered by these programs could be the cause of the high utilisation rate. Nonetheless, the existence of respondents who have not taken advantage of any program suggests that certain obstacles, such as a lack of knowledge, problems with eligibility, or procedural challenges, might still be present.

## 12. I HAVE AVAILED THE FOLLOWING WOMEN WELFARE SCHEME(S)

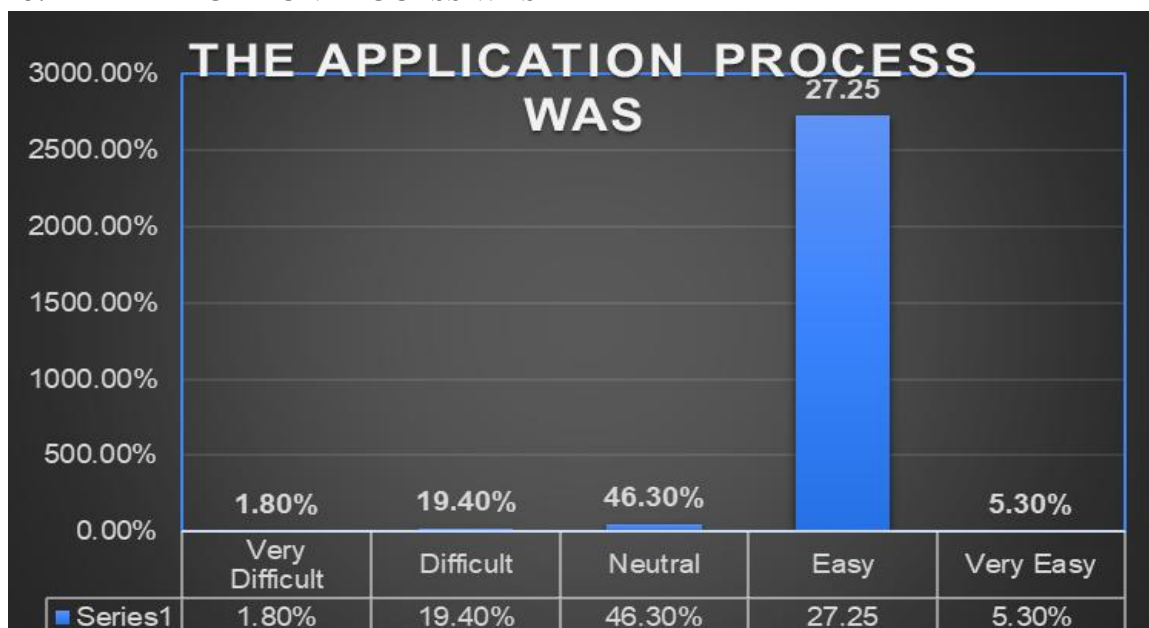


**INTERPRETATION:** With 68.4% of women using its benefits, the Shakthi Scheme has the highest utilisation rate among respondents, according to the data above. The Santhwana Scheme (50.6%), Udyogini Scheme (48.3%), and Vriddhi Scheme (47.3%) come next. The Mathrushree Scheme (43.4%) and Shramashakthi Scheme (42.4%) have moderate use rates.

However, the Thayicard Scheme (28%) and Gruhalakshmi Scheme (20.6%) have somewhat lower use. These results show that women are more likely to use programs that provide clear and accessible benefits, such free transportation and financial assistance.

The disparity in utilisation rates indicates that women's use of welfare programs in Bengaluru Urban is influenced by awareness, accessibility, eligibility requirements, and benefit relevance. In order to guarantee broader access and involvement among beneficiaries, stronger outreach, streamlined processes, and improved implementation techniques are required, as evidenced by the lower utilisation of some schemes.

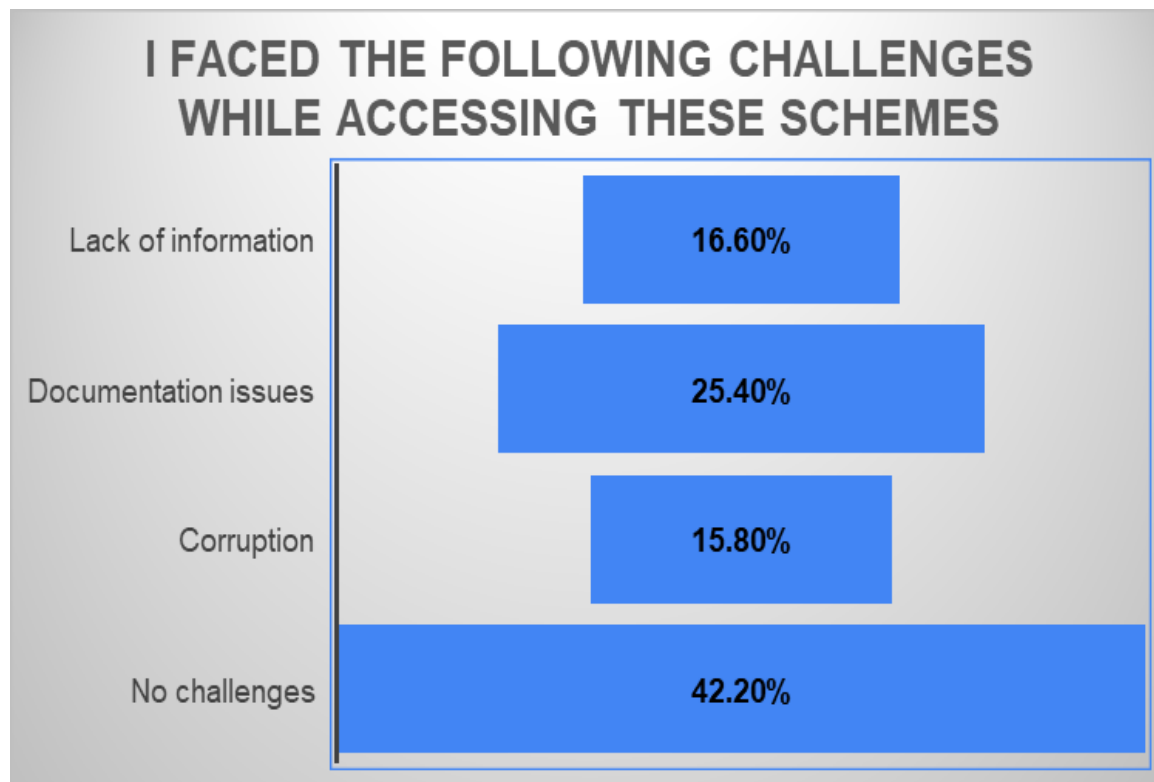
## 13. THE APPLICATION PROCESS WAS



**INTERPRETATION:** Based with the above data, 46.3% of respondents had a neutral impression about the women's assistance scheme application process. Approximately 27.25% of respondents said the process was simple, while 5.3% said it was really simple. However, 19.4% of respondents said the application procedure was challenging, and 1.8% thought it was extremely challenging.

The results indicate that many respondents still encounter doubt or difficulties during the application procedure, even if a sizable percentage of women are able to finish it without significant difficulties. The existence of responders who think the procedure is challenging suggests potential problems such documentation requirements, procedural complexity, or inadequate instruction. To guarantee that women in Bengaluru Urban have simpler access to welfare programs, it is necessary to streamline application processes and enhance support systems.

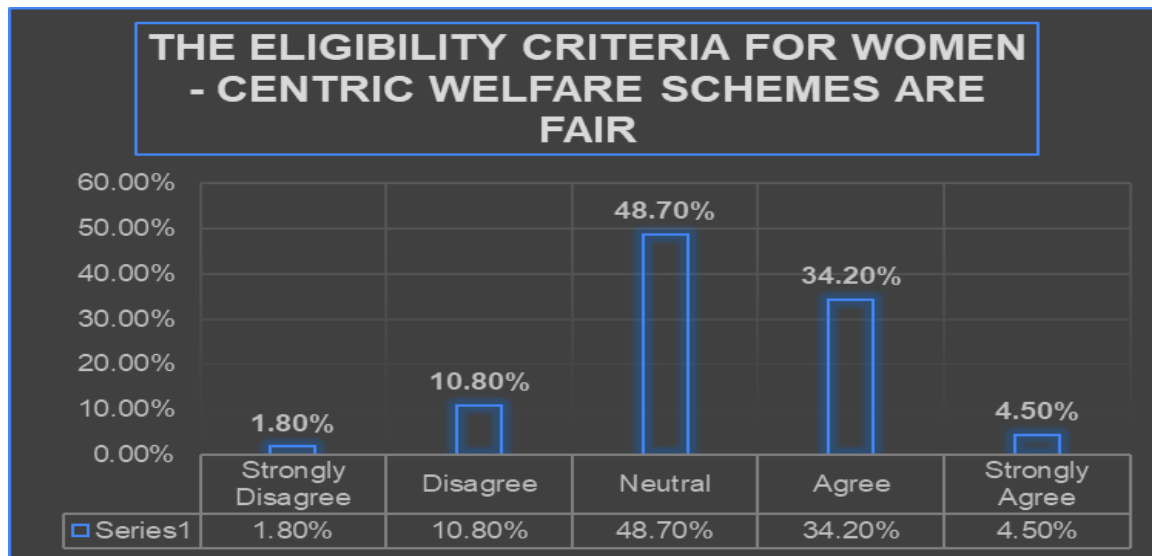
#### 14.I FACED THE FOLLOWING CHALLENGES WHILE ACCESSING THESE SCHEMES



**INTERPRETATION:** According to the aforementioned data, 42.2% of the respondents reported having no difficulties obtaining women's welfare programs. Nonetheless, 25.4% of respondents said that the most frequent difficulty they encountered was with documents. 16.6% of respondents said they had trouble accessing the schemes due to a lack of information, while 15.8% said corruption was a problem.

The results show that while many women can easily access assistance programs, many beneficiaries still face informational and procedural obstacles. Documentation-related challenges seem to be a significant barrier that could deter qualified women from receiving plan benefits. In order to improve accessibility and guarantee the proper execution of women-centric welfare schemes in Bengaluru Urban, there is a need for more openness, streamlined procedures, and effective awareness initiatives. These difficulties are related to corruption and a lack of information.

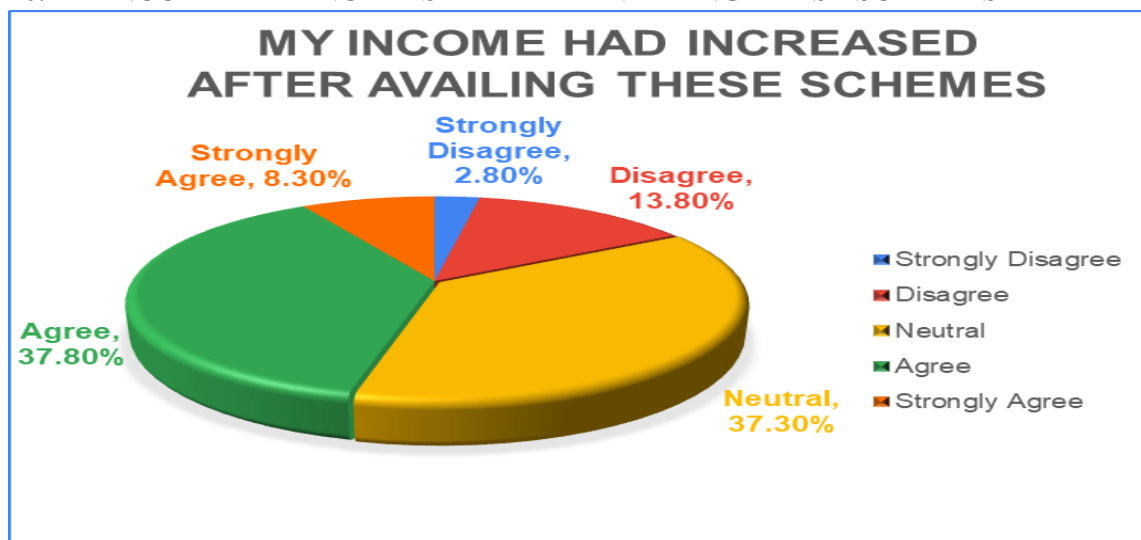
### 15. THE ELIGIBILITY CRITERIA FOR WOMEN - CENTRIC WELFARE SCHEMES ARE FAIR



**INTERPRETATION:** According to the aforementioned data, 48.7% of respondents have a neutral opinion about how fair the eligibility requirements are for welfare programs that prioritise women. The eligibility requirements are reasonable, according to about 34.2% of respondents, and 4.5% strongly agree. On the other hand, 1.8% strongly disagree and 10.8% disagree with the statement.

According to the results, a sizable percentage of women believe that the eligibility requirements are appropriate and reasonable. Nonetheless, the substantial proportion of ambivalent answers suggests ambiguity or incomplete comprehension of the schemes' qualifying requirements. The answers also suggest that some women might experience exclusion or have trouble fulfilling the eligibility standards. Therefore, in order to guarantee broader accessibility and inclusivity of women-centric welfare schemes in Bengaluru Urban, there is a need for greater communication, openness, and simplification of qualifying requirements.

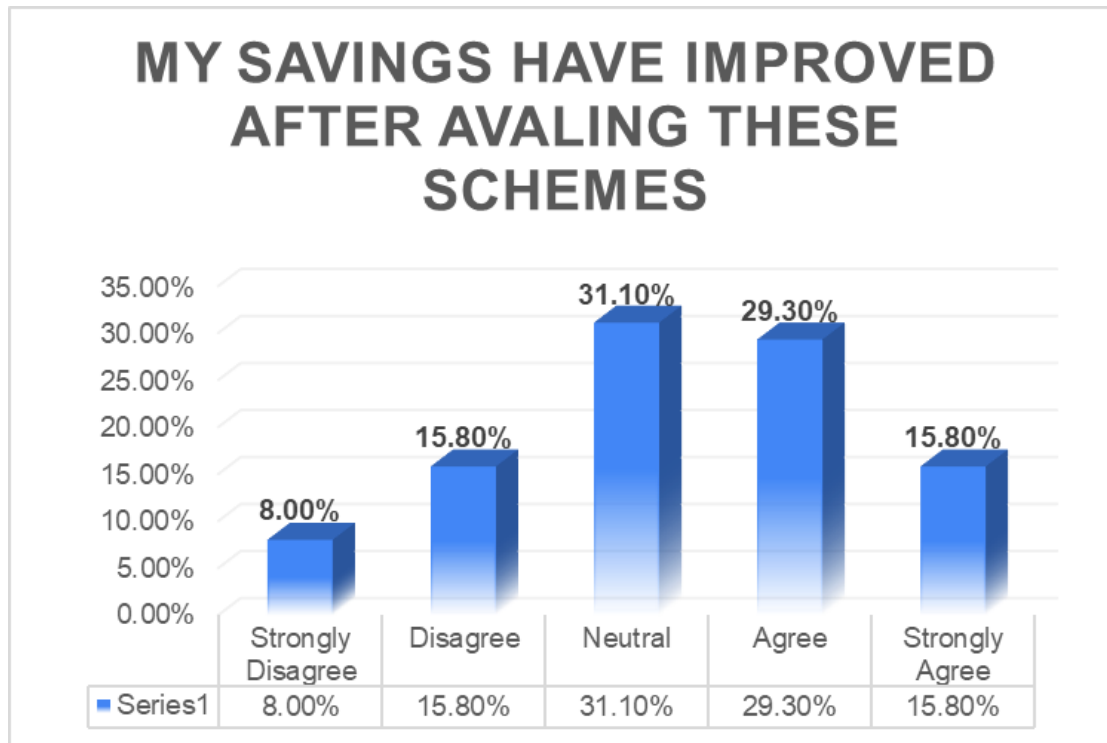
### 16. MY INCOME HAD INCREASED AFTER AVAILING THESE SCHEMES



**INTERPRETATION:** Similar to the aforementioned data, 37.8% of respondents agree and 8.3% strongly agree that using women-centric social programs enhanced their income. In the meantime, 37.3% of respondents have no opinion about how these plans affect their income. The percentage of responders that disagree (13.8%) or strongly disagree (2.8%) with the statement is lower.

The results indicate that welfare programs have improved the income of a sizable portion of Bengaluru's urban women. The comparatively high percentage of agreement suggests that these programs could help women through job possibilities, financial support, or entrepreneurial endeavours. The significant neutral response, however, suggests that the effect on income might differ based on the kind of plan used, degree of utilisation, and personal financial circumstances. This emphasises the necessity of expanding the scope and efficacy of social programs in order to guarantee greater financial empowerment for women.

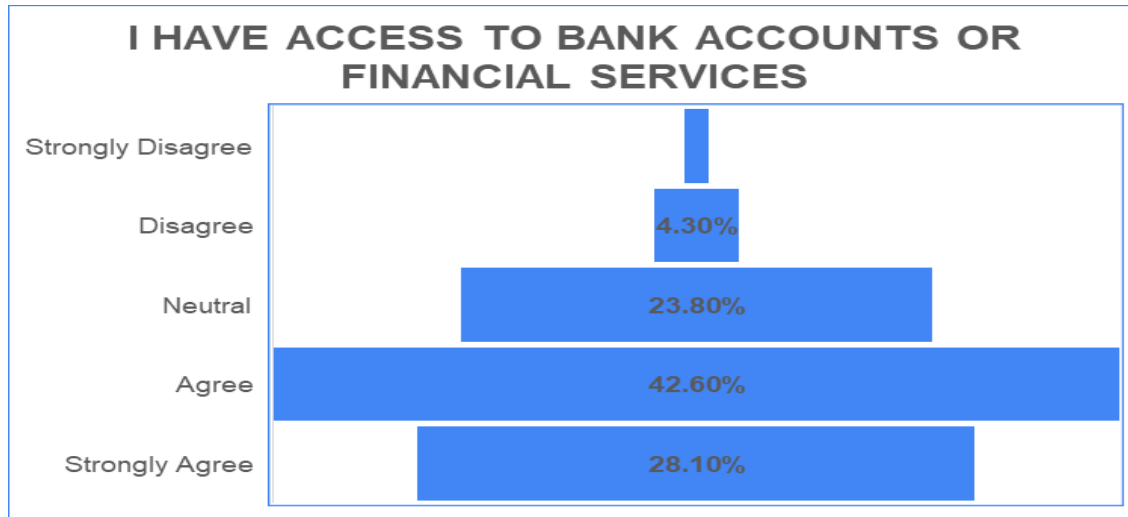
**17.MY SAVINGS HAVE IMPROVED AFTER AVAILING THESE SCHEMES**



**INTERPRETATION:** In accordance to the foregoing data, 15.8% of respondents strongly agree and 29.3% of respondents agree that using women-centric welfare programs has boosted their savings. In contrast, 31.1% of respondents are undecided about how these plans affect their finances. However, 8% strongly disagree and 15.8% disagree with the statement.

The results indicate that welfare programs have improved savings for a significant percentage of Bengaluru Urban women. The favourable answers suggest that users may have developed better saving practices as a result of the financial support, lower costs, and more income prospects offered by these programs. The high neutral response, however, suggests that the increase in savings would not be consistent for all respondents and might rely on variables including income level, the kind of plan used, and financial obligations. This emphasises the necessity of more successful financial empowerment projects and awareness campaigns to improve women's financial security.

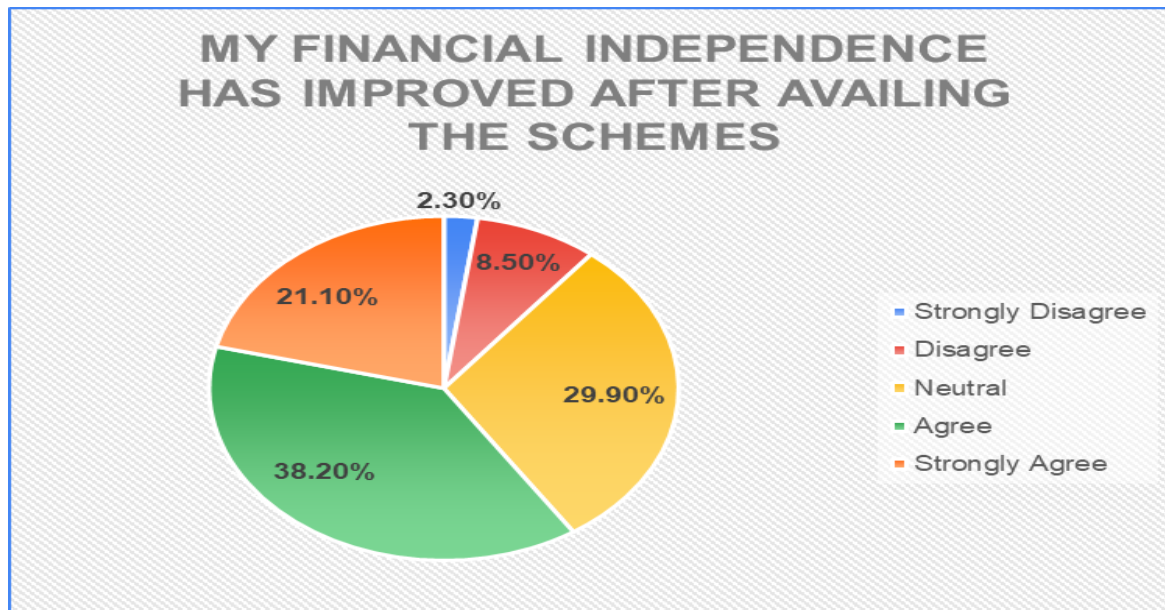
### 18. I HAVE ACCESS TO BANK ACCOUNTS OR FINANCIAL SERVICES



**INTERPRETATION:** With 42.6% agreeing and 28.1% strongly agreeing with the statement, the data above shows that most respondents have access to bank accounts and financial services. Just 4.3% disagree and 1.3% strongly disagree, compared to roughly 23.8% who are neutral.

The results indicate that women's access to banking and financial services in Bengaluru Urban has improved thanks to women-centric welfare programs and growing financial inclusion initiatives. Because it allows women to save money, directly obtain government benefits, and engage in economic activities more successfully, access to financial services is a crucial measure of financial empowerment. The existence of indifferent and negative comments, however, suggests that certain women may still encounter obstacles like low financial literacy, problems with digital access, or a lack of knowledge about banking services.

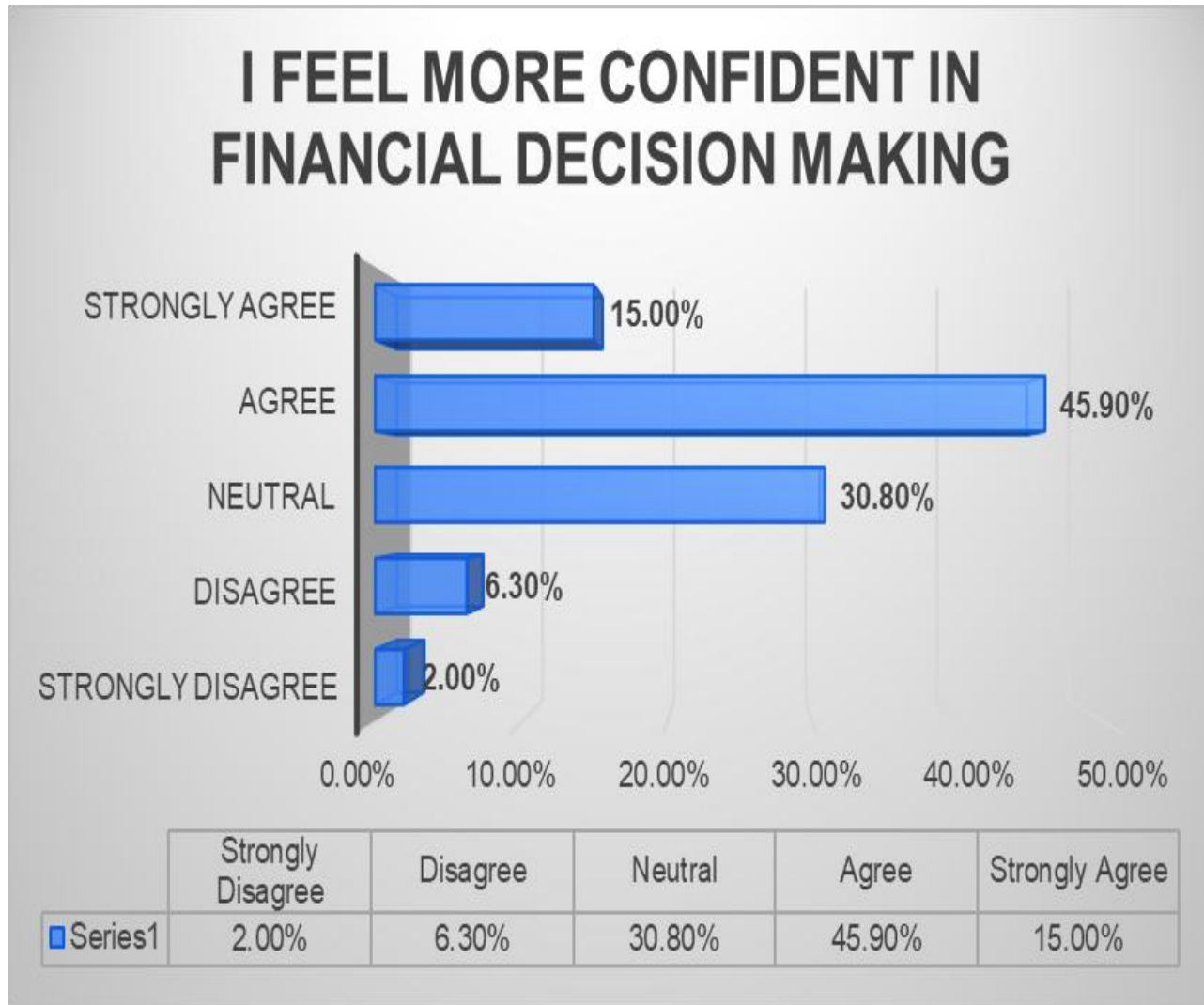
### 19. MY FINANCIAL INDEPENDENCE HAS IMPROVED AFTER AVAILING THE SCHEMES



**INTERPRETATION:** Based to this preceding data, 21.1% of respondents strongly agree and 38.2% of respondents agree that using women-centric welfare programs has enhanced their financial independence. 2.3% strongly disagree with the statement, 8.5% disagree, and roughly 29.9% of respondents have a neutral attitude.

The results indicate that the social programs have improved women's financial independence in Bengaluru Urban. Improved earning prospects, easier access to financial resources, better savings, and less reliance on family members are all indicators of increased financial independence. The relatively high proportion of affirmative answers suggests that these programs are significantly contributing to the economic empowerment of women. The existence of neutral reactions, however, implies that the influence can differ based on variables including awareness, degree of utilisation, and scheme type.

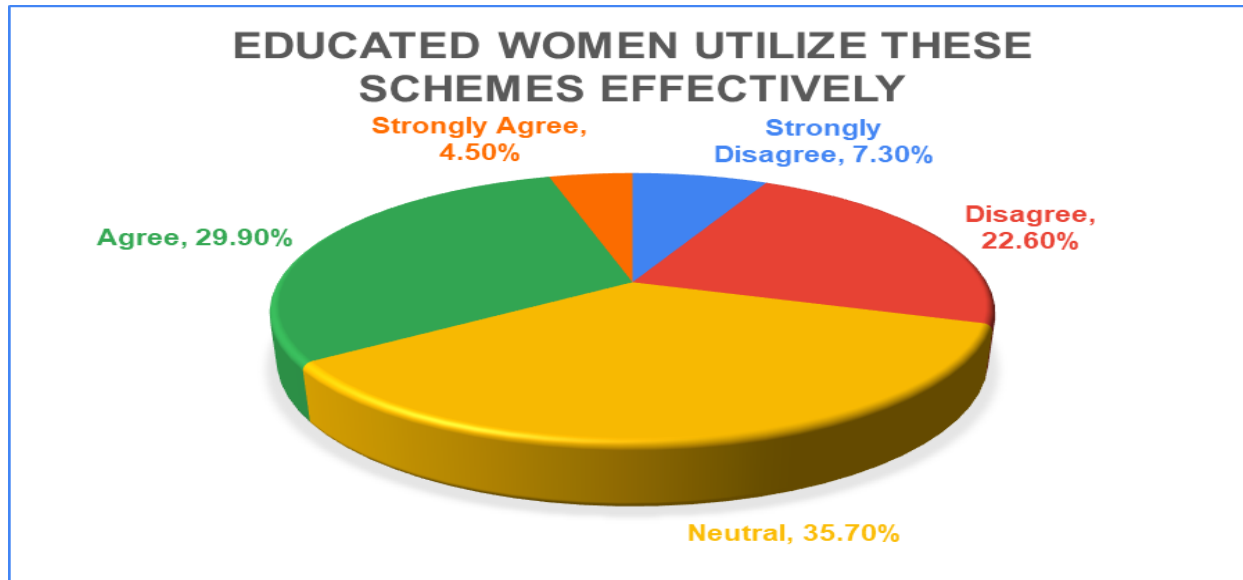
**20.I FEEL MORE CONFIDENT IN FINANCIAL DECISION MAKING**



**INTERPRETATION:** In response to the foregoing research, 45.9% of respondents agree and 15% strongly agree that using women-centric welfare programs has increased their confidence in making financial decisions. Just 6.3% disagree and 2% strongly disagree, with roughly 30.8% of respondents remaining neutral.

The results indicate that women's financial confidence in Bengaluru Urban has been positively impacted by women-centric welfare programs. Better access to financial resources, improved financial literacy, and increased economic participation may all be linked to increased confidence in financial decision-making. The affirmative answers show that these programs benefit women not only financially but also mentally and socially by promoting their ability to make their own financial decisions. The neutral answers, however, indicate that the degree of confidence may vary among beneficiaries based on their income, education, and degree of plan utilisation.

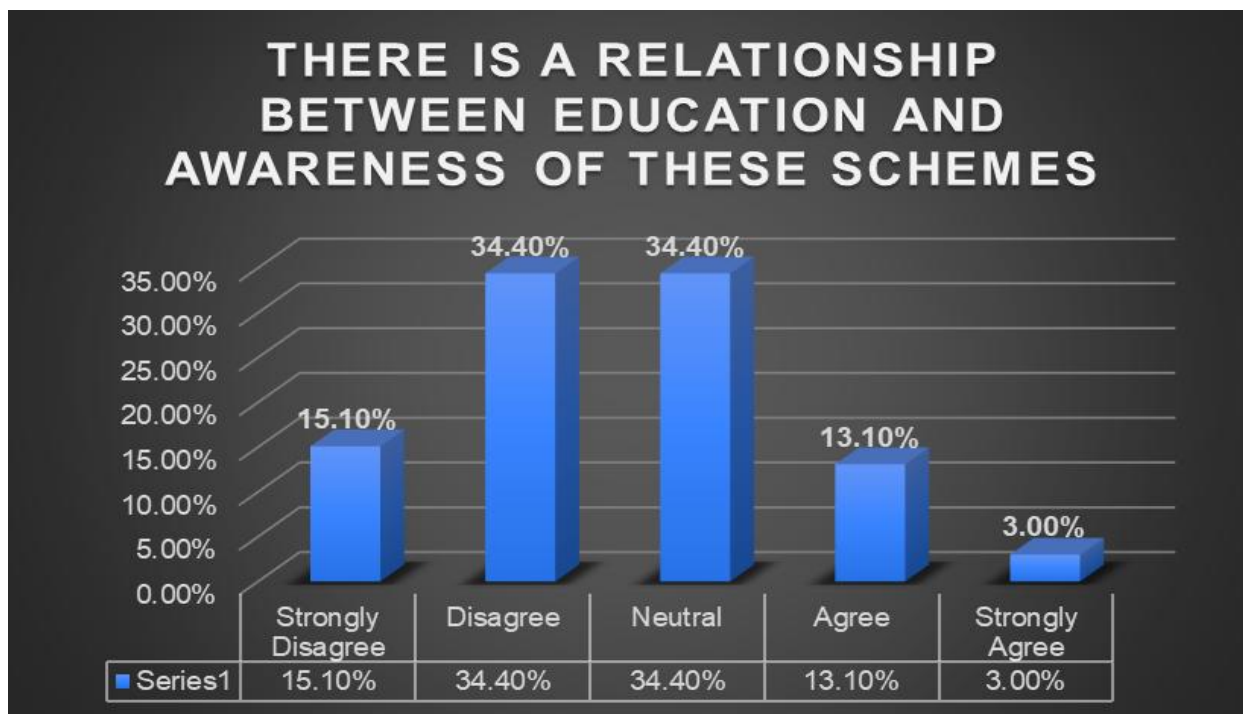
## 21. EDUCATED WOMEN UTILIZE THESE SCHEMES EFFECTIVELY



**INTERPRETATION:** According to the data above, 35.7% of the respondents have no opinion about how well educated women use assistance programs. 22.6% disagree and 7.3% strongly disagree with the proposition, whilst almost 29.9% agree and 4.5% definitely agree.

The results indicate that respondents have differing opinions about how education contributes to the efficient use of assistance programs that are focused on women. A sizable percentage think that educated women are better able to comprehend the advantages, eligibility requirements, and scheme procedures, which could enable them to use the schemes more successfully. The high neutral response and large disagreement, however, suggest that elements other than education—like awareness campaigns, accessibility, family support, and administrative support—also have a big impact on efficient utilisation. This emphasises the necessity of making welfare programs widely accessible and intelligible to Bengaluru Urban women of various educational backgrounds.

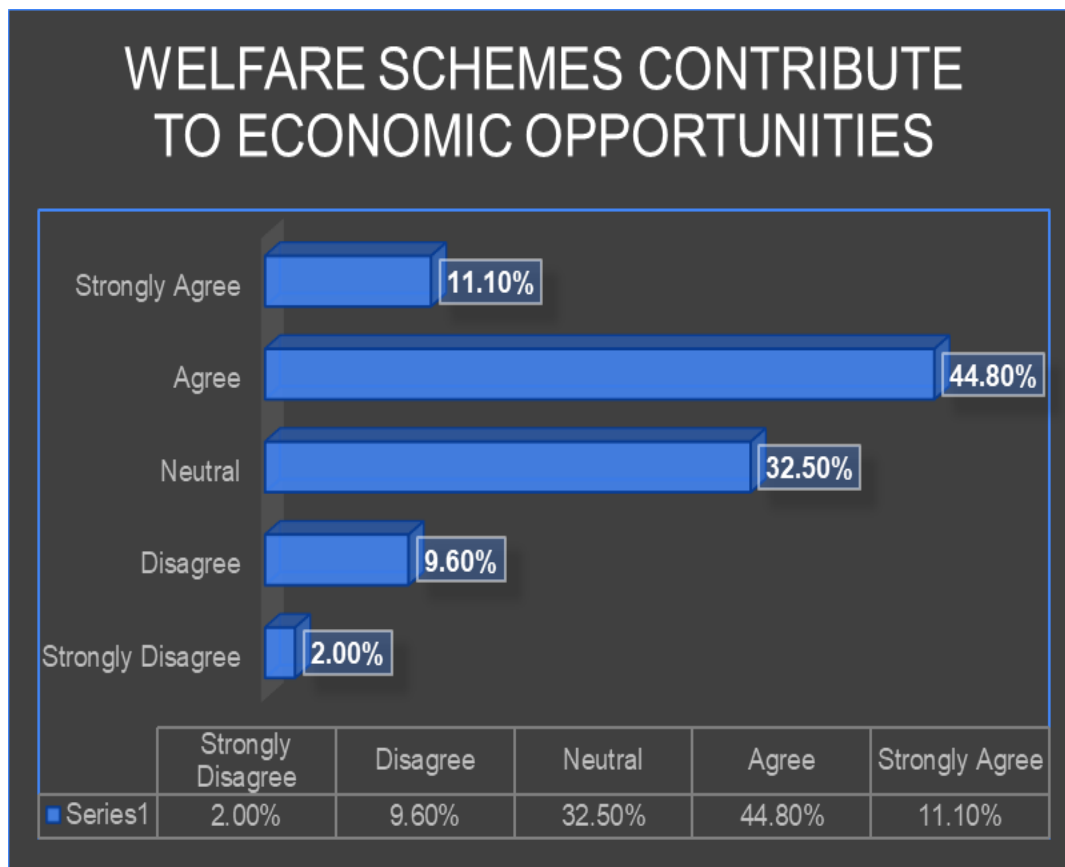
## 22. THERE IS A RELATIONSHIP BETWEEN EDUCATION AND AWARENESS OF THESE SCHEMES



**INTERPRETATION:** According to the data above, 15.1% of respondents strongly disagree and 34.4% of respondents disagree that knowledge of women-centric social programs and education are related. Just 13.1% of respondents agree with the statement, and 3% strongly agree, with an additional 34.4% remaining neutral.

According to the results, a sizable percentage of respondents do not believe that awareness of social programs is solely influenced by education. Many responders could think that additional elements including social contacts, family networks, government efforts, and media exposure also influence awareness. The high neutral response suggests that respondents are unsure about the direct connection between awareness and education. As a result, the study emphasises that knowledge of welfare programs in Bengaluru Urban may be influenced by a variety of social and informational elements rather than just educational attainment.

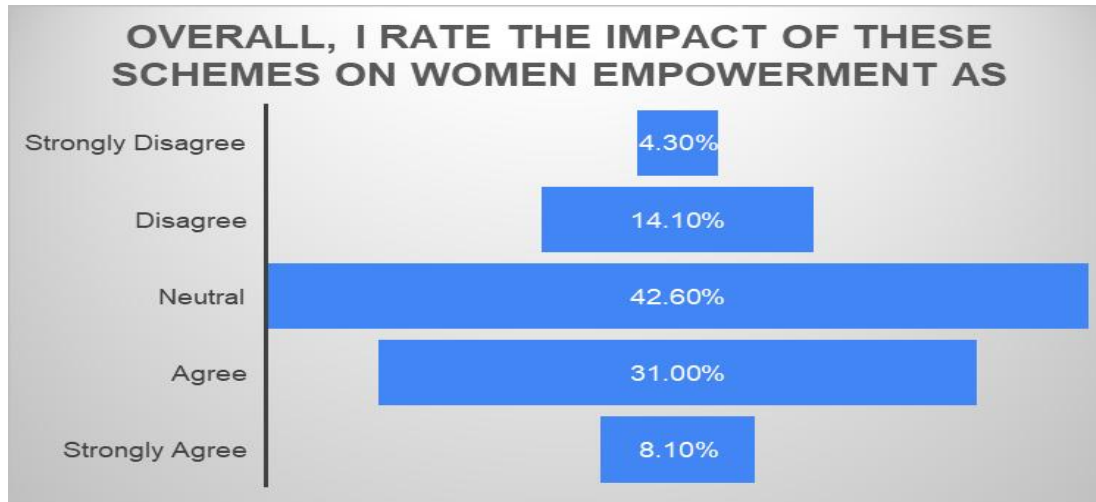
### 23. WELFARE SCHEMES CONTRIBUTE TO ECONOMIC OPPORTUNITIES



**INTERPRETATION:** Based on the given data, 11.1% of respondents strongly agree and 44.8% of respondents agree that women-centric welfare programs increase economic chances. While 9.6% disagree and 2% strongly disagree with the statement, over 32.5% of respondents are neutral.

According to the results, most women believe that assistance programs help to create economic chances including jobs, self-employment, entrepreneurship, and better access to financial resources. The affirmative answers show that these programs are crucial in boosting women's economic engagement and assisting their financial emancipation in Bengaluru Urban. Nonetheless, the existence of neutral reactions implies that the effects of welfare programs may vary among recipients based on the kind of program used, awareness levels, and personal socioeconomic circumstances.

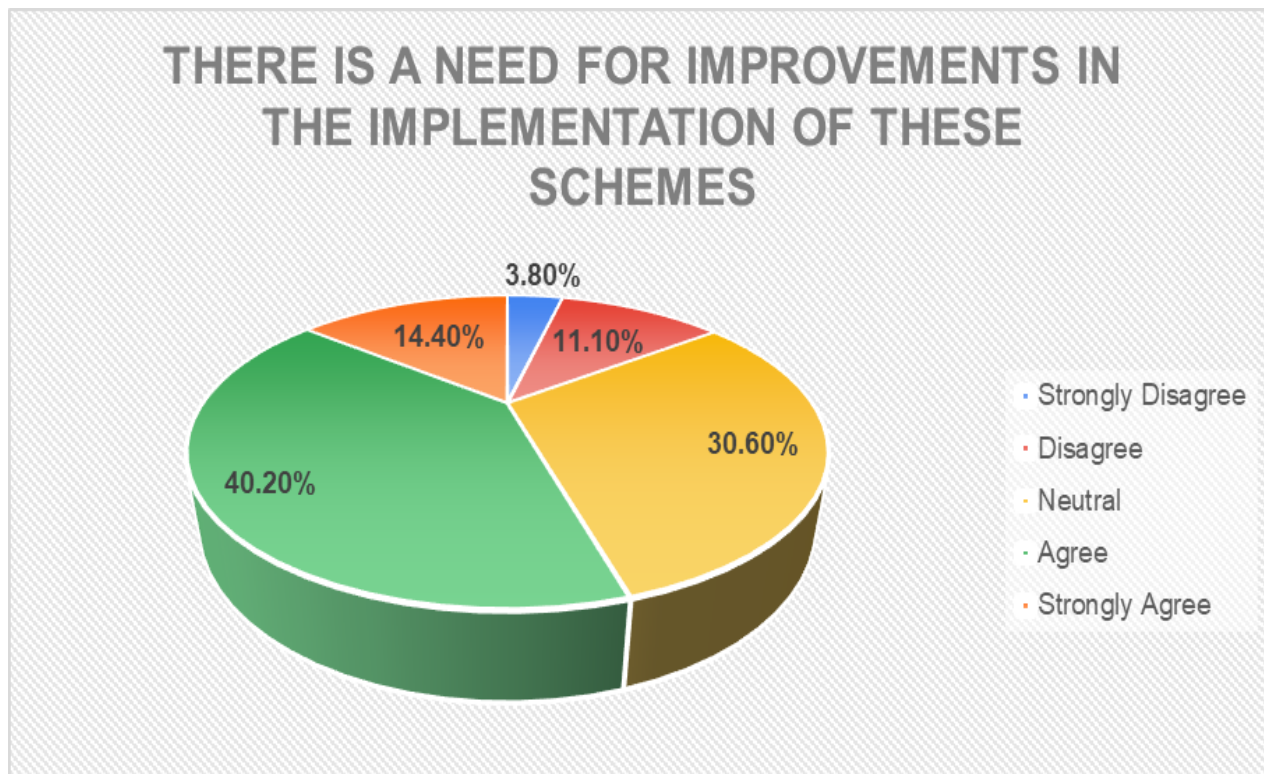
**24. OVERALL, I RATE THE IMPACT OF THESE SCHEMES ON WOMEN EMPOWERMENT AS**



**INTERPRETATION:** Based on the above data, 31% of respondents agree and 8.1% strongly agree that women's empowerment is positively impacted by women-centric welfare programs. 4.3% of respondents strongly disagree with the statement, 14.1% disagree, and 42.6% are neutral.

According to the results, a sizable percentage of women believe that welfare programs help them become more independent financially, have better access to opportunities, and live in better social and economic environments. The substantial proportion of neutral responses, however, suggests that many respondents might not have felt a significant or immediate benefit from these programs or could need more time to see discernible changes in their life. The answers show that although welfare programs help empower women in Bengaluru Urban, there is still room to improve knowledge, accessibility, and efficacy to have a bigger influence on recipients.

**25. THERE IS A NEED FOR IMPROVEMENTS IN THE IMPLEMENTATION OF THESE SCHEMES**



**INTERPRETATION:** According to the data above, 14.4% of respondents strongly agree and 40.2% of respondents agree that women-centric welfare programs need to be implemented better. 11.1% disagree and 3.8% strongly disagree with the statement, while roughly 30.6% of respondents are neutral.

The results indicate that while women-centric welfare programs are advantageous, a sizable percentage of participants think that their execution may be further enhanced. These opinions may have been impacted by issues like lack of knowledge, procedural hurdles, documentation issues, and accessibility issues. In order to make sure that women in Bengaluru Urban receive the advantages of welfare systems more effectively, the positive replies emphasise the need for increased openness, streamlined processes, efficient communication, and robust monitoring methods.

#### **4B. HYPOTHESIS TESTING**

##### **HYPOTHESIS**

A hypothesis is an assumption or tentative assertion regarding the link between two or more variables made by the researcher that can be verified by statistical analysis and study results.

It is a prediction statement that gives the study direction and aids in determining whether a certain link or impact exists between variables.

To put it simply, a hypothesis is an assumption that is established prior to study and then tested using data that has been gathered.

##### **HYPOTHESIS TESTING**

A statistical technique for examining presumptions or predictions about a population based on sample data is hypothesis testing. It assists the researcher in figuring out whether the variables in a study have a significant link or difference.

A tentative statement that can be statistically tested is called a hypothesis in research. Based on the data analysis, hypothesis testing allows the researcher to accept or reject the assumption.

There are primarily two categories of hypotheses:

##### **Null Hypothesis ( $H_0$ ):**

It states that there is no significant relationship or difference between the variables.

##### **Alternative Hypothesis ( $H_1$ ):**

It states that there is a significant relationship or difference between the variables.

The relationship between awareness, utilisation, and the effect of women-centric welfare programs on financial empowerment and well-being among women in Bengaluru Urban is examined in this study using hypothesis testing.

##### **1. Reliability Test**

To assess the consistency, stability, and dependability of the study's questionnaire, a reliability test is carried out. It aids in ascertaining whether the replies gathered from participants are trustworthy and devoid of significant discrepancies.

When the questionnaire is used to gauge respondents' awareness, use, and impact of welfare programs, reliability guarantees that the answers are consistent.

Cronbach's Alpha was used in this study to examine the questionnaire's reliability using SPSS software.

## Cronbach's Alpha

A statistical metric called Cronbach's Alpha is used to assess the internal consistency of questionnaire items. It shows the degree to which the set of questions measures the same notion.

### Cronbach's Alpha Values

Cronbach's Alpha Value	Interpretation
Below 0.6	Poor Reliability
0.6 – 0.7	Acceptable Reliability
0.7 – 0.8	Good Reliability
Above 0.8	Very Good Reliability

### Reliability Statistics - TEST

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.861	.859	12

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.861	0.859	12

### INTERPRETATION:

The reliability test was conducted using Cronbach's Alpha to measure the internal consistency and reliability of the questionnaire used in the study. The total number of valid responses considered for analysis was 50.

The Cronbach's Alpha value obtained is **0.861**, and the standardized Cronbach's Alpha value is **0.859** for 12 items included in the questionnaire. Since the Cronbach's Alpha value is greater than 0.8, it indicates a high level of reliability and strong internal consistency among the questionnaire items.

This result confirms that the questionnaire used for collecting data regarding awareness, utilization, and impact of women-centric welfare schemes is reliable and suitable for further statistical analysis.

Therefore, the responses collected from respondents can be considered consistent, dependable, and appropriate for conducting the study on financial empowerment and well-being among women in Bengaluru Urban.

### **NORMALITY TEST**

To ascertain whether the gathered data has a normal distribution, a normality test is performed. It assists the researcher in determining whether parametric or non-parametric statistical tests are appropriate for study and whether the data is symmetrically distributed around the mean.

Because many statistical methods depend on the data being regularly distributed for precise interpretation and hypothesis testing, the normality test is crucial.

#### **The Normalcy Test's Objective**

The test for normalcy is carried out:

- To determine if the gathered data has a normal distribution
- To ascertain whether statistical methods are appropriate
- To determine whether to employ parametric or non-parametric testing
- To increase statistical analysis's validity and accuracy

#### **Methods Used for Normality Test**

The normality of data is commonly tested using:

- **Kolmogorov–Smirnov Test**
- **Shapiro–Wilk Test**

These tests are performed in SPSS to examine the distribution of collected data.

#### **Interpretation of Normality Test**

<b>Significance Value (p-value)</b>	<b>Interpretation</b>
Greater than 0.05	Data is normally distributed
Less than 0.05	Data is not normally distributed

## NORMALITY TEST

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
normality_score	.158	48	.004	.934	48	.010

a. Lilliefors Significance Correction

**INTERPRETATION:** The Kolmogorov-Smirnov and Shapiro-Wilk tests were used in the normality test to ascertain whether the gathered data had a normal distribution.

From the table above:

The Kolmogorov-Smirnov test's significance value (Sig.) is 0.004.

The Shapiro-Wilk test's significance value (Sig.) is 0.010.

The data is deemed non-normally distributed because both significance values are less than 0.05.

As a result, the study comes to the conclusion that the gathered data does not meet the normalcy assumption. Therefore, non-parametric statistical methods are better suited for examining information about the awareness, use, and effects of women-centric welfare programs on women's financial empowerment and well-being in Bengaluru Urban.

## HYPOTHESIS & TEST - 1

**H<sub>0</sub>:** There is no significant association between women welfare schemes and education level in Bengaluru Urban.

**H<sub>1</sub>:** There is significant association between women welfare schemes and education in Bengaluru Urban.

## CHI - SQUARE TEST

A non-parametric statistical tool for determining if two categorical variables are significantly correlated is the Chi-Square test. The association between education level and awareness/utilization of women's welfare programs is examined in this study using the Chi-Square test.

### Decision Rule

- If the significance value (p-value) is **less than 0.05**, reject the Null Hypothesis (H<sub>0</sub>) and accept the Alternative Hypothesis (H<sub>1</sub>).
- If the significance value (p-value) is **greater than 0.05**, accept the Null Hypothesis (H<sub>0</sub>).

## REASON FOR USING CHI - SQUARE TEST

Because the study intends to investigate the relationship between two category variables, specifically:

**Education Level:** Knowledge of and Use of Women's Welfare Programs

Both factors fall into the following categories and are qualitative:

Level of education (No formal education,SSLC, PUC, Graduation, Post Graduation, Doctoral.)

Welfare scheme-related responses (Yes/ No)

A non-parametric statistical method for determining whether there is a significant relationship or association between categorical variables is the Chi-Square test.

The normality test verified that the data gathered from questionnaires and Likert-scale responses in the current study does not follow a normal distribution. As a result, non-parametric testing are preferable, and the Chi-Square test works well for examining the connection between women's welfare programs in Bengaluru Urban and education level.

Therefore, the Chi-Square test is employed to determine if educational background has a significant impact on women respondents' awareness of and use of women-centric welfare programs.

### CHI SQUARE TEST

#### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	3.774 <sup>a</sup>	5	.582
Likelihood Ratio	4.792	5	.442
Linear-by-Linear Association	.135	1	.714
N of Valid Cases	384		

a. 4 cells (33.3%) have expected count less than 5. The minimum expected count is .47.

### INTERPRETATION

The Chi-Square test was used to determine whether education level and women's welfare programs were significantly correlated among Bengaluru Urban women respondents.

With a significance value (p-value) of 0.582, the Pearson Chi-Square value is 3.774. The Alternative Hypothesis ( $H_1$ ) is rejected and the Null Hypothesis ( $H_0$ ) is accepted because the significance value is higher than 0.05.

Consequently, it is determined that among the respondents in Bengaluru Urban District, there is no meaningful correlation between education level and women's welfare programs.

This suggests that respondents' educational background has little bearing on their awareness of and use of women's welfare programs. Welfare scheme awareness and participation may be more significantly influenced by other factors as media exposure, government initiatives, social networks, and accessibility.

## HYPOTHESIS AND TEST - 2

**H0:** There is no significant association between Financial Independence and Income, savings, and economic opportunities.

**H1:** There is significant association between Financial Independence and Income savings, and economic opportunities.

## CORRELATION TEST

The degree and direction of a relationship between two or more variables can be determined via correlation analysis. It aids in determining if variations in one variable are connected to variations in another.

In the present study, correlation analysis is used to examine the relationship between:

- Financial Independence
- Income
- Savings
- Economic Opportunities

## REASON FOR COORELATION TEST

Since the study's goal is to examine the link between factors associated with financial empowerment, the correlation test is employed. Likert-scale responses are used to measure these factors, allowing respondents to indicate how much they agree with statements like increased income, savings, financial independence, and economic prospects following the use of social programs.

### Spearman's Rho, a non-parametric correlation test

The following relationships were investigated using the Spearman's Rank Correlation test:

Being financially independent  
Savings on Income  
Financial prospects

A non-parametric statistical test called Spearman's correlation is employed when ordinal or Likert-scale responses are used to measure data that does not follow a normal distribution.

### Why Spearman's Correlation Is Used

The gathered data is not regularly distributed, according to the results of the normality test. As a result, the study should use a non-parametric correlation test.

The reason for using Spearman's correlation is

- Likert-scale questionnaire responses are used in the study.
- The information is not typical.
- Finding the connection between financial empowerment variables is the goal.

### Decision Rule

- If the significance value (p-value) is **less than 0.05**, reject the Null Hypothesis (H<sub>0</sub>) and accept the Alternative Hypothesis (H<sub>1</sub>).
- If the significance value (p-value) is **greater than 0.05**, accept the Null Hypothesis (H<sub>0</sub>).

### SPEARMAN'S CORRELATION

#### Nonparametric Correlations

Correlations						
			My savings have improved after availing the schemes	Income	Welfare schemes contribute to economic opportunities	My financial independence has improved after availing the schemes
Spearman's rho	My savings have improved after availing the schemes	Correlation Coefficient	1.000	-.026	.020	.397**
		Sig. (2-tailed)	.	.613	.693	.000
		N	384	384	384	384
	Income	Correlation Coefficient	-.026	1.000	-.003	-.080
		Sig. (2-tailed)	.613	.	.951	.118
		N	384	384	384	384
	Welfare schemes contribute to economic opportunities	Correlation Coefficient	.020	-.003	1.000	.020
		Sig. (2-tailed)	.693	.951	.	.689
		N	384	384	384	384
	My financial independence has improved after availing the schemes	Correlation Coefficient	.397**	-.080	.020	1.000
		Sig. (2-tailed)	.000	.118	.689	.
		N	384	384	384	384

\*\* . Correlation is significant at the 0.01 level (2-tailed).

### HEAT MAP

	Income	My savings have improved after availing the schemes	Welfare schemes contribute to economic opportunities	My financial independence has improved after availing the schemes
Income	1			
My savings have improved after availing the schemes	-0.02545	1		
Welfare schemes contribute to economic opportunities	-0.00737	0.023037	1	
My financial independence has improved after availing the schemes	-0.07454	0.406943	0.004399	1

improved after availing the schemes				
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## INTERPRETATION

### Spearman's Correlation Analysis Interpretation

The Spearman's Rank Correlation test was used to investigate the association between the respondents' income, improved savings, economic possibilities, and financial independence following their use of social programs.

#### 1. Income and Savings

With a p-value of 0.613, the correlation coefficient between income and savings improvement is  $r = -0.026$ . This suggests that the variables have a very weak negative association. The association is not statistically significant because the p-value is higher than 0.05.

#### Acceptance of the Null Hypothesis ( $H_0$ )

Deny the Alternative Hypothesis ( $H_1$ )

In conclusion

Income and savings growth following the use of social programs do not significantly correlate.

#### 2. Savings and Economic opportunities

Economic possibilities and savings improvement have a correlation coefficient of  $r = 0.020$  and a p-value of 0.693. This indicates a very slight positive correlation between the variables. The association is not statistically significant because the p-value is higher than 0.05.

#### Acceptance of the Null Hypothesis ( $H_0$ )

Deny the Alternative Hypothesis ( $H_1$ )

In conclusion

The improvement of savings and economic opportunities do not significantly correlate.

#### 3. Savings and Financial Independence

Improvements in savings and financial independence have a correlation coefficient of  $r = 0.397$  and a p-value of 0.000. This suggests that the factors have a somewhat positive association. The link is statistically significant because the p-value is less than 0.01.

Rejecting the null hypothesis ( $H_0$ )

**Accept the alternative hypothesis ( $H_1$ ).**

In conclusion

Improvements in savings and financial independence following the use of social programs are significantly positively correlated.

#### 4. Income and Economic opportunities

Income and economic opportunities have a correlation coefficient of  $r = -0.003$  and a p-value of 0.951. This suggests that there is no significant correlation between the variables. There is no statistically significant link.

##### Acceptance of the Null Hypothesis ( $H_0$ )

Deny the Alternative Hypothesis ( $H_1$ )

In conclusion

Income and economic possibilities do not significantly correlate.

#### 5. Income and Financial Independence

Income and financial independence have a correlation coefficient of  $r = -0.080$  and a p-value of 0.118. This suggests a very modest inverse link. The association is not statistically significant because the p-value is higher than 0.05.

##### Acceptance of the Null Hypothesis ( $H_0$ )

Deny the Alternative Hypothesis ( $H_1$ )

In conclusion

Income and financial independence are not significantly correlated.

#### 6. Economic Opportunities and Financial Independence

Economic opportunities and financial independence have a correlation coefficient of  $r = 0.020$  and a p-value of 0.689. This is not statistically significant and demonstrates a very slight positive association.

##### Acceptance of the Null Hypothesis ( $H_0$ )

Deny the Alternative Hypothesis ( $H_1$ )

In conclusion

Financial independence and economic possibilities are not significantly correlated.

#### Overall Conclusion

The majority of variables show weak or insignificant correlations and are not statistically significant, according to the Spearman's correlation analysis. Nonetheless, there is a statistically significant and somewhat positive correlation ( $r = 0.397$ ,  $p < 0.01$ ) between increased savings and financial independence. This implies that assistance programs that assist recipients in increasing their savings also have a favourable impact on women's financial independence in Bengaluru Urban.

#### ACCEPTANCE AND REJECTION SUMMARY

Relationship	p-value	Decision
Savings ↔ Income	0.613	Accept $H_0$
Savings ↔ Economic Opportunities	0.693	Accept $H_0$
Savings ↔ Financial Independence	0	Reject $H_0$
Income ↔ Economic Opportunities	0.951	Accept $H_0$
Income ↔ Financial Independence	0.118	Accept $H_0$
Economic Opportunities ↔ Financial Independence	0.689	Accept $H_0$

## CHAPTER- 5 SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSIONS

### 5.1 INTRODUCTION

This chapter summarizes the key findings from the analysis and interpretation of data gathered from women respondents in Bengaluru Urban. It also offers recommendations to enhance the effectiveness and implementation of women-focused welfare schemes and concludes the study based on the overall results.

### 5.2 SUMMARY OF FINDINGS

The key findings of the study are as follows:

#### DEMOGRAPHIC FINDINGS:

- The largest age group among respondents is 21–30 years, comprising 31.9%.
- A majority of respondents (67.8%) are married women.
- A significant portion of respondents are graduates (34.2%) and postgraduates (26.7%).
- Most respondents (61.3%) are employed.
- The majority belong to middle-income groups, with earnings ranging from Rs. 10,001 to Rs. 50,000.

#### FINDINGS RELATED TO AWARENESS:

- Women-centric welfare programs are known to a very high percentage of respondents (93.8%).
- The Shakthi Scheme has the highest awareness level (66.9%) of all the initiatives.
- The main source of information about welfare programs is television (38.3%).
- The majority of responders (65.1%) only have a moderate understanding of assistance programs.

#### FINDINGS RELATED TO UTILIZATION:

- 90.8% of respondents, a sizable majority, reported having used at least one women's welfare program.
- At 68.4%, the Shakthi Scheme has the greatest utilisation rate.
- The majority of respondents were undecided about how simple the application process was.
- The biggest obstacle to accessing schemes is found to be documentation problems (25.4%).
- 

#### FINDINGS RELATED TO FINANCIAL EMPOWERMENT

- Many respondents concur that social programs have helped to boost savings and income.
- Most respondents said they had easier access to financial services and bank accounts.
- The majority of respondents think that welfare programs have improved their confidence in their ability to make financial decisions and their level of financial independence.
- Additionally, respondents concur that assistance programs support women's economic chances.

#### FINDINGS FROM HYPOTHESIS TESTING

- The Chi-Square test revealed no significant association between education level and women welfare schemes.
- Spearman's correlation analysis showed a significant positive relationship between savings improvement and financial independence.
- Most other relationships among income, savings, economic opportunities, and financial independence were found to be statistically insignificant.

### 5.3 SUGGESTIONS

The following recommendations are made in light of the study's findings:

- To increase women's knowledge of assistance programs, the government should run more awareness efforts, particularly in places where awareness is low or moderate.
- Information about welfare programs should be disseminated using a variety of platforms, including social media, television, local groups, and public servants.
- To lessen the administrative challenges and documentation problems that female beneficiaries have, the welfare plan application procedure should be streamlined.
- To lower corruption and guarantee effective scheme execution, government officials should enhance transparency and monitoring systems.
- To increase accessibility and financial inclusion, women from economically disadvantaged groups should receive particular attention.
- To increase women's understanding of banking services, savings, and financial decision-making, financial literacy initiatives should be set up.
- To improve economic prospects and long-term financial empowerment for women, more employment-oriented and entrepreneurship-based welfare programs should be implemented.

### 5.5 SUGGESTIONS FOR FURTHER STUDIES

The current study primarily focuses on a few women-centric welfare programs and is restricted to female respondents in Bengaluru Urban. Thus, the following topics could be investigated further by future researchers:

- Comparing the awareness, use, and effects of welfare programs between urban and rural women can be done through similar research in rural areas.
- For more comprehensive and broadly applicable results, future studies might use a bigger sample size that encompasses several Karnataka districts.
- To investigate differences in the execution and efficacy of women's welfare programs, comparative studies between various states might be carried out.
- Additional research may concentrate on particular welfare programs in order to examine their precise effects on the socioeconomic advancement of women.
- Scholars can investigate how welfare programs affect women's employment, entrepreneurship, and financial stability over the long run.
- Future research may incorporate other characteristics that affect awareness and use of welfare programs, such as digital literacy, family support, social standing, and cultural influences.
- Future research can employ sophisticated statistical tools and analytical methods for a more thorough examination and interpretation of variable correlations.
- Research may also examine how digital platforms and technology might enhance women beneficiaries' access to social programs.

### 5.4 CONCLUSION

The Karnataka government's women-centric welfare programs are crucial in advancing Bengaluru Urban women's financial empowerment and well-being. According to the study, women's awareness and use of welfare programs are comparatively high, suggesting that a sizable portion of beneficiaries are being reached by government activities.

The results also demonstrate that welfare programs have improved women's income, savings, financial independence, access to financial services, and confidence in their ability to make financial decisions. But there are still concerns that need to be resolved, like low awareness levels, problems with documentation, and gaps in implementation.

The results of the hypothesis test show that women recipients' increased savings greatly contribute to their financial independence. The study's overall findings indicate that women-centric welfare programs have a good effect on women's empowerment; yet, in order to maximise its efficacy and guarantee equitable socioeconomic growth, more advancements in awareness, accessibility, and implementation are required.

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