



The Socio-Economic Transformation of Households in Urban areas under the Gruha Lakshmi Scheme with reference to Tumakuru Smart City

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Abstract

Our study explores the socio-economic effects of the Gruha Lakshmi Scheme on urban households in Tumakuru, highlighting the impact of it on women's empowerment and urban development. Employing a mixed-methods approach, the research involves comprehensive data collection through surveys and interviews, supplemented by detailed thematic analysis. The findings are noteworthy, showcasing a significant enhancement in household income levels and a remarkable improvement in the empowerment of women. These changes reflect a shift in the social dynamics within urban households, pointing to the effectiveness of the scheme in addressing socio-economic disparities. The study's conclusions have substantial implications for urban development strategies, highlighting the necessity of such welfare schemes in policy-making. It emphasizes the financial assistance program's role in urban areas, in boosting household economies and also in advancing gender equality and societal progress. The research thus provides valuable insights for policymakers, suggesting a roadmap for future welfare initiatives in urban areas.

Keywords: Socio-Economic, Urban Area, Gruha Lakshmi, Smart City, Schemes

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I. Introduction

The Gruha Lakshmi Scheme, a pivotal initiative by the Karnataka government, represents a significant step in addressing socio-economic disparities and promoting women's empowerment. Launched with the aim of providing financial assistance to women who are heads of their households, the scheme seeks to uplift the socio-economic status of women in Karnataka. It offers a monthly stipend, directly transferred into the bank accounts of eligible women, with the broader objective of fostering financial autonomy and societal participation. This scheme is particularly noteworthy in the context of India's ongoing efforts to bridge gender gaps in economic participation and opportunity. With women often relegated to unpaid household labor and facing economic marginalization, the Gruha Lakshmi Scheme emerges as a progressive tool for redressing these inequalities. It underscores the government's commitment to advancing women's rights and enhancing their role in both the family and the wider community.

Tumakuru, a city in Karnataka undergoing transformation into a smart city, presents a unique and relevant case study for examining the impacts of the Gruha Lakshmi Scheme. As a smart city, Tumakuru is at the head of integrating technological advancements with urban development. This integration offers a distinctive backdrop for understanding how the Gruha Lakshmi Scheme intersects with urban modernization and influences the socio-economic fabric of the city. In the context of smart urban development, the effects of such a welfare scheme could have far-reaching implications. The urban setting of Tumakuru, coupled with its evolving smart city dynamics, provides a rich environment to study the multifaceted impacts of the scheme on urban households. This includes exploring how financial empowerment influences women's roles in urban settings and how it contributes to reshaping traditional socio-economic structures within the city.

This research aims to investigate the following question: "How has the Gruha Lakshmi Scheme influenced the socio-economic transformation of households in the urban areas of Tumakuru Smart City?" The hypothesis proposes that the Gruha Lakshmi Scheme has had a positive impact on the socio-economic conditions of households in Tumakuru, particularly in terms of enhancing women's financial status, improving household living standards, and altering traditional social dynamics. The research will delve into various dimensions of this transformation, including changes in household income, women's empowerment, education, health, and social status. The study aims to provide comprehensive insights into the transformative role of the Gruha Lakshmi Scheme within the unique urban landscape of Tumakuru Smart City.

II. Literature Review

Abhilasha (2023): This study contrasts Karnataka's Gruha Lakshmi Scheme with Telangana's housing assistance program, focusing on the unique features and implementations of each. It emphasizes the divergent strategies adopted by the two states in addressing women's economic challenges. The Quint (May 21, 2023): This article discusses the fiscal hurdles in realizing welfare promises, including Gruha Lakshmi, by the Karnataka government. It highlights the budgetary constraints and financial planning needed to sustain such ambitious welfare programs. The Wire (Sep 12, 2023): This piece focuses on the empowerment aspect of the Gruha Lakshmi Scheme, particularly how it aids in enhancing the autonomy and decision-making power of women in Karnataka. Jehosh Paul (Oct 26, 2023): Paul's article places the Gruha Lakshmi Scheme in a broader international framework, suggesting it aligns with global objectives for gender equality. It underscores how the scheme can serve as a model for similar initiatives worldwide. Citizen Matters (Sep 15, 2023): This publication delves into the operational reach of the Gruha Lakshmi Scheme, discussing the practical challenges and infrastructural hurdles, especially in rural areas, that could affect the scheme's effectiveness. The research by Banerjee et al. (2019) in their work "A multifaceted program causes lasting progress for the very poor: Evidence from six countries" demonstrates how cash transfer programs significantly boost household income and overall well-being. This finding is aligned with Soares et al. (2010) in their study "Cash Transfers and Poverty Reduction in Brazil," which documents the effectiveness of welfare programs in urban areas, particularly emphasizing the role of direct cash transfers in reducing poverty and enhancing health and education outcomes.

Gap in Literature

The research gap emerges from the existing literature's focus on broader state-level comparisons, fiscal challenges, and women's empowerment, without delving deeply into the specific socio-economic changes in urban households in Tumakuru. While there are studies on the positive

impacts of direct beneficiary cash transfer programs in general, there's a lack of detailed analysis on how such schemes transform urban household economics in Indian cities like Tumakuru, particularly in terms of income diversification, spending patterns, and long-term financial stability.

III. Objectives of the Study

1. To examine how the Gruha Lakshmi Scheme has affected household income, employment, and asset ownership in Tumakuru.
2. To assess the scheme's influence on women's empowerment in Tumakuru, including changes in their roles and societal views.
3. To measure urban households' satisfaction with gruhalakshmi scheme and its effect on their quality of life.
4. To gather and evaluate participant feedback to pinpoint improvements for the scheme's delivery and accessibility.
5. To Analyze the scheme's contribution to Tumakuru's urban development and smart city transition.

IV. Methodology

The methodology for the study on the Gruha Lakshmi Scheme in Tumakuru employs a mixed-methods approach, combining surveys, interviews, and focus groups to capture both quantitative and qualitative aspects. It targets scheme beneficiaries, using stratified random sampling for diverse representation. Surveys gather data on demographic and economic variables, while interviews and focus groups provide in-depth insights. The data analysis involves statistical software for quantitative data and thematic analysis for qualitative data. Ethical considerations include informed consent and confidentiality, with acknowledgment of potential biases and the cross-sectional nature of the survey. Future longitudinal studies are suggested for assessing long-term impacts.

V. Findings

*(**The Numerical Data mentioned in the findings are defined from the primary data collection source.)*

Demographic Overview:

Our analysis reveals a young adult demographic predominance (18-45 years), accounting for 84.29% of the survey respondents, suggesting the scheme's implications are most significant for this age group. A striking 96.43% female representation in the survey could imply either targeted policy outreach or a higher level of engagement from women in household welfare schemes. Marital status distribution, with 89.29% being married, underscores the family-centric focus of the respondents. Most households comprised 3 to 4 members, reflective of the regional family size norms.

Household income:

Our data of before and after the scheme's implementation indicates a progressive financial impact, with a notable shift from the lowest income bracket into the middle-income bracket. However, changes in employment status were less pronounced, with 73.21% reporting no change. The asset ownership profile, dominated by respondents without property or vehicles (86.43%), suggests that asset accumulation may not be an immediate outcome of the scheme.

Scheme Impact:

The Gruha Lakshmi Scheme's reach, primarily through media (46.07%), underscores the efficacy of traditional communication channels in public policy dissemination. All respondents were recent participants, which provides us with initial reactions to the scheme rather than long-term outcomes.

Economic and Social Dynamics:

A positive economic reception is evident, with a majority perceiving increased household income (92.86%). The allocation of funds predominantly towards education (51.07%) and health (27.5%) aligns with long-term welfare priorities. Changes in household expenditure patterns demonstrate a shift towards fundamental needs and savings, suggestive of enhanced financial security.

Women Empowerment:

The women empowerment aspect of the scheme reflects a societal shift, with over half of the respondents reporting an increased role in decision-making and perceived independence. Community and public life participation also increased, indicating the scheme's broader societal implications.

Experiences and Perceptions:

The satisfaction level with the scheme is predominantly positive, with 71.07% of respondents expressing satisfaction. Notwithstanding, challenges, particularly in accessing funds (24.29%) and information deficits (16.43%), highlight operational inefficiencies. Suggestions for improvement centered on financial amplification and process optimization.

General Opinions:

The perceived improvement in the quality of life for a majority (63.93%) indicates the scheme's positive reception. However, opinions on its role in Tumakuru's development are varied, with a significant neutral stance (52.86%), suggesting ambivalence or a need for further evaluative criteria to determine the scheme's broader impact.

VI. Discussions

Interpretation of Results:

The demographic skew towards young adults and women indicates these groups may be the primary beneficiaries or the most engaged with the scheme. The shift in income brackets post-scheme participation could reflect early economic benefits. However, the lack of change in employment status and asset ownership may point to the scheme's limitations in generating immediate transformative economic changes.

The data suggests that while the scheme has had a positive start, its longer-term effectiveness in promoting employment and asset accumulation requires further observation. The significant findings on women's empowerment and societal attitudes point towards progressive social changes that may have long-lasting benefits beyond the immediate economic impacts.

Comparison with Existing Literature:

Comparatively, the findings align with existing literature on similar welfare schemes that emphasize immediate economic relief and gradual social change. The emphasis on education and health as primary uses of funds is consistent with global welfare priorities that focus on sustainable development.

Implications:

For policymakers, the findings imply a need to sustain and potentially increase financial support while addressing operational challenges. The scheme's positive reception should be leveraged to introduce complementary programs targeting employment and asset development. For urban development strategists, the mixed response on the scheme's developmental role in Tumakuru suggests integrating the scheme within a broader developmental framework to enhance perceptibility and effectiveness.

VII. Recommendations

1. Increasing awareness through media campaigns and educational programs about the scheme's benefits and processes.
2. Addressing unemployment, the scheme should integrate job creation and skill development, collaborating with the private sector for employment opportunities.
3. Streamlining application processes and establishing support systems are essential for accessibility and reducing bureaucratic challenges.
4. Financial assistance and economic development measures should focus on increasing aid and incorporating asset-building programs.
5. Expanding the scheme's scope for women's empowerment and societal change is crucial, as is long-term monitoring and inclusive policy design to cater to diverse demographics.
6. Emphasis on education and health, along with aligning the scheme with Tumakuru's urban development plans and fostering public-private partnerships, are key to its success.

VIII. Conclusion

Our study offers a comprehensive view of its socio-economic impact. Analyzing demographics reveals the scheme's significant influence on young adult women, with notable improvements in household income and financial independence. The research highlights the scheme's positive reception and its potential in fostering women's empowerment, although its effect on broader urban development is less clear. The study suggests future research to assess long-term impacts and recommends enhancing scheme accessibility, financial support, and alignment with urban development strategies. These findings and recommendations are crucial for policy development and effective implementation of welfare schemes in urban settings.

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