

Women Schemes of Karnataka: Bridging Gaps for Viksit Bharat Suman V. Muchakhandi

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ABSTRACT:

Women's empowerment is a core pillar in India's journey toward Viksit Bharat, a vision of an inclusive, equitable, and socially progressive nation by 2047. Karnataka, through its diverse women-centric schemes, has emerged as an important model for strengthening social development and narrowing gender-based disparities. This paper examines the key initiatives taken by Karnataka government such as Stree Shakti Self-Help Groups, Udyogini, Bhagyalakshmi, Shakti -Free Bus Travel Scheme, One-Stop Centres, and skill development programmes implemented by the Karnataka State Women Development Corporation (KSWDC). Through a qualitative review of policy documents, secondary data, and district-level insights, the study explores how these schemes contribute to social upliftment, economic independence, safety, and improved mobility among women. The analysis highlights that women-oriented interventions not only enhance individual well-being but also generate wider community transformation-leading to healthier families, stronger local governance, reduced poverty, and increased participation of women in education and the workforce. By bridging gaps in access, opportunity, and agency, Karnataka's women-focused programmes play a significant role in shaping the foundations of Viksit Bharat.

KEYWORDS:

Women empowerment, social upliftment, bridging gaps, Viksit Bharat.

Introduction:

In India's development agenda, Women's empowerment has increasingly become a central priority, especially under the national vision of Viksit Bharat 2047, which emphasizes inclusive growth, gender equity, and social transformation. Recognizing that no nation can progress without the holistic development of its women. Both the Union and State Governments have introduced a range of programmes aimed at improving women's social, economic, educational, and health outcomes. Karnataka, in particular, has emerged as a proactive state in designing and implementing comprehensive schemes that address multiple dimensions of women's

lives—from safety and mobility to entrepreneurship, skill development, and financial independence.

Karnataka's women-centric initiatives such as Stree Shakti Self-Help Groups, Udyogini, Bhagyalakshmi, Shakti Free Bus Travel Scheme, training programmes of the Karnataka State Women Development Corporation (KSWDC), and institutional support systems like One-Stop Centres reflect a multidimensional approach to empowerment. These schemes are aligned with national goals of reducing gender disparity, boosting women's participation in the workforce, and ensuring equitable access to resources and opportunities. They also play a crucial role in addressing region-specific challenges, especially in rural districts where socio-economic disadvantages often limit women's mobility, education, and earning potential. The educated, skilled, and financially independent women contribute significantly to family welfare, community development, and sustainable national progress. By bridging gaps in access to basic services, safety mechanisms, financial literacy, and employment opportunities, Karnataka's women-oriented schemes strengthen the social fabric and accelerate the nation's progression towards becoming a developed nation.

This paper examines the major women-centric schemes in Karnataka and evaluates how they contribute to the larger vision of Viksit Bharat. It explores the social, economic, and developmental impact of these programmes while highlighting their role in transforming women into active agents of change.

Objectives:

1. To study the major women centric schemes implemented in Karnataka.
2. To understand how these schemes support women's socio-economic development.
3. To evaluate the role of these schemes in contributing to Viksit Bharat.

Women-centric schemes of Karnataka:

The below mentioned are some major women centric schemes implemented in Karnataka to strengthen the socio-economic progression of nation towards becoming a developed nation.

1. Stree Shakti Program (Self-Help Groups):

The main Objective of this scheme is Socio-economic empowerment of women through SHGs. Over 1.5 million women are part of SHGs across Karnataka. SHGs promote savings, credit access, entrepreneurship,

and collective bargaining. It has led to increased confidence, better decision-making, and financial independence. Women contribute actively in community development, sanitation drives, and awareness campaigns. The scheme brought Stronger community leadership, reduced poverty, enhanced social status in women.

2. Udyogini Scheme (KSWDC)

It has an Objective of encourage women entrepreneurs by providing loans and subsidies. The scheme supports women in small businesses such as tailoring, petty shops, food processing, and handicrafts. It helps to remove financial barriers through subsidies for SC/ST, minority, and rural women. It Generates employment and enhances local economic activity and boosts rural entrepreneurship and women-led microenterprises.

3. Bhagyalakshmi Scheme

This is one of the popular schemes with the objective of support girl children's education, health, and future security. It provides financial incentives for girl children of BPL families. The scheme ensures improved schooling outcomes and delays child marriage and promotes gender equality within families. And the result is Increased girl enrollment, reduced dropout rates, changing social attitudes.

4. Shakti Scheme (Free Bus Travel for Women)

One of the most popular schemes of Karnataka with the aim of improve mobility and access to opportunities. It enables women to travel free across Karnataka in state buses. It makes to aims to make transportation affordable and reduces family expenses significantly, especially in rural households. It promotes increased participation in education, employment, and healthcare visits.

5. One-Stop Centres (OSC) & Women Helpline 181

The scheme launched by MWCD, intended to support women affected by violence, in private and public spaces within the family, community and at the workplace facing violence. It provides medical, legal, psychological, and shelter support under one roof. It builds confidence to report violence and seek justice. Strengthens institutional mechanisms for women's protection. The scheme promoting to build a safer society, reduced vulnerability, and bring greater public confidence.

6. Skill Development Initiatives (KSWDC Training Programs)

The state conducts various training programs to support women's skill development, self-employment and economic independence.

Training offered in tailoring, beauty culture, computer basics, handicrafts, etc. Digital literacy programmes help women adapt to new technology and online markets. It increases job-readiness and boosts income levels. The scheme helps to improve the skilled women and increase in productive workforce which cause for multiplier development.

7. ICDS & Health Schemes for Women

Integrated Child Development Services program implemented through Anganwadi centers to support women and children. The scheme aims to improve maternal health, nutrition, and child development. Anganwadi's ensure holistic support for mothers and children. PMMVY and Janani Suraksha Yojana promote safe deliveries. Malnutrition rates decrease where awareness and participation are high. We find the impact of this scheme in healthier families, improved learning abilities of children, and long-term societal gains.

All these schemes help in Viksit Bharat. The vision of Viksit Bharat rests on inclusive growth, gender equality, social justice, economic participation, and human development. Karnataka's women-centric schemes directly contribute to these goals. The schemes bring Social Inclusion, Economic Growth, Mobility & Accessibility, Human Capital Development, Community-Level Leadership, Breaking Social Barriers and Rural Development. All these are key requirements for Viksit Bharat. Women's empowerment is not a separate goal – it is the foundation of Viksit Bharat. Karnataka's schemes act as bridges that close gaps in education, income, safety, and opportunity, enabling women to contribute fully to nation-building.

Suggestions / Recommendations:

- Strengthen implementation and monitoring at the grassroots level
- Expand awareness campaigns to increase women's participation
- Enhance skill development with market-oriented training
- Strengthen financial inclusion and access to credit for women
- Promote women's leadership in local governance

Conclusion:

Women's empowerment is central to India's progress toward the vision of Viksit Bharat. Karnataka, through its comprehensive women-centric schemes, has demonstrated a strong commitment to enhancing social and economic outcomes for women. Schemes such as Stree Shakti, Udyogini, Bhagyalakshmi, Shakti mobility scheme, One-Stop Centers,

and targeted skill development programmes collectively address the multidimensional challenges faced by women.

These initiatives have improved women's mobility, safety, financial independence, health, and educational access, enabling them to emerge as active contributors to family welfare and community development. The ripple effect of empowered women extends to improved child outcomes, reduced poverty, more inclusive governance, and greater social harmony. Karnataka's model highlights that gender-responsive policies are not merely welfare measures; they are powerful instruments for national development. Continuous investment, awareness, and community engagement are essential to ensure that every woman becomes a catalyst of sustainable and inclusive growth.

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The Authors have no conflict of interest to declare that they are relevant to the content of this article.

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