



# Impact of Government Welfare Schemes on Economic Empowerment of Minority Women in Karnataka

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**Abstract-**Government welfare schemes have played a significant role in improving the socio-economic conditions of women in India. In a diverse state like Karnataka, minority women belonging to Muslim, Christian, Buddhist, Jain, Sikh, and Parsi communities often face multiple layers of disadvantage arising from gender inequality, socio-religious marginalization, limited education, and restricted access to employment opportunities. Welfare programmes introduced by both the Government of India and the Government of Karnataka aim to address these inequalities by promoting financial inclusion, self-employment, skill development, credit access, and social security. This study examines the extent to which these welfare schemes contribute to the economic empowerment of minority women in Karnataka. It highlights that although several schemes such as self-help group initiatives, microfinance programmes, entrepreneurship assistance, direct benefit transfers, and livelihood missions have created new opportunities for income generation, awareness and utilization of these schemes remain limited, particularly in rural and backward areas. The study argues that welfare schemes become effective only when they are accessible, well-communicated, and supported by training, institutional linkage, and local-level implementation. It concludes that true economic empowerment requires not only financial assistance but also education, confidence, mobility, and decision-making power among women.

**Keywords:** Minority women, economic empowerment, welfare schemes, Karnataka, self-help groups, financial inclusion, livelihoods, women's development.

## I. INTRODUCTION-

Women's economic empowerment is widely recognized as a fundamental requirement for inclusive and sustainable development. When women gain access to income, employment opportunities, financial resources, and decision-making power, their overall social status improves significantly. In Karnataka, minority women often experience greater vulnerability due to the intersection of gender discrimination and socio-religious marginalization. Many of them face barriers such as limited education, low participation in the formal labour market, restricted mobility, and lack of access to productive assets.

Government welfare schemes have been introduced to address these structural inequalities and promote economic inclusion. Over the years, both central and state governments have implemented various programmes aimed at improving women's access to credit, skills, employment, and social security. These include self-help group initiatives, livelihood missions, entrepreneurship schemes, skill development programmes, and direct cash transfer schemes.

However, the effectiveness of these welfare programmes depends on multiple factors such as awareness, accessibility, administrative efficiency,

and local support systems. In many cases, minority women are eligible for benefits but are unable to access them due to lack of information, bureaucratic procedures, or social constraints. Therefore, it is important to examine not only the availability of schemes but also their actual impact on economic empowerment at the grassroots level.

## II. CONCEPT OF ECONOMIC EMPOWERMENT

Economic empowerment is a multidimensional concept that goes beyond income generation. It refers to a woman's ability to access economic resources, control financial assets, make independent decisions, and participate actively in economic activities. For minority women, empowerment also includes overcoming social barriers, gaining mobility, and building confidence to interact with institutions such as banks, markets, and government agencies.

A financially empowered woman contributes to household income, improves family welfare, and supports investments in education and health. She also gains greater respect within the family and community. Economic empowerment is therefore closely linked to social empowerment, gender equality, and overall human development.



In the context of Karnataka, this concept is particularly relevant for minority women engaged in informal sectors such as domestic work, tailoring, petty trade, agricultural labour, and home-based production. Welfare schemes can help these women transition from low-income, unstable activities to more secure and productive livelihoods.

### **III. MINORITY WOMEN IN KARNATAKA**

Minority women in Karnataka belong to diverse religious communities, including Muslims, Christians, Jains, Buddhists, Sikhs, and Parsis. Among these groups, Muslim women constitute a large proportion and often face significant socio-economic challenges. Many minority women have limited access to higher education, formal employment, and institutional credit.

Social norms and cultural practices also influence their economic participation. In several communities, women's mobility is restricted due to family expectations or traditional beliefs. This limits their access to training centres, workplaces, financial institutions, and markets. In rural areas, additional constraints such as poor infrastructure, lack of transport, and digital exclusion further restrict their opportunities.

In this context, government welfare schemes play a crucial role in enabling minority women to overcome these barriers. By providing financial assistance, skill development, and institutional support, these schemes can create pathways for economic independence and social inclusion.

### **IV. MAJOR WELFARE SCHEMES**

Several welfare schemes have contributed to the economic empowerment of women in Karnataka. Self-help group programmes have been particularly effective in promoting savings, credit access, and collective entrepreneurship. These groups enable women to pool resources, access microfinance, and engage in income-generating activities.

The Udyogini scheme provides financial assistance and subsidized loans to women entrepreneurs, enabling them to start small businesses in sectors such as retail, services, and manufacturing. Similarly, the Stree Shakti programme focuses on organizing women into groups, promoting financial literacy, and encouraging savings and credit activities.

Livelihood programmes such as Sanjeevini support women's collectives by providing training, capacity building, and enterprise development opportunities. These programmes are especially beneficial for minority women as they combine financial support with skill development and social mobilization.

Direct benefit transfer schemes such as Gruhalakshmi provide financial assistance directly to women, enhancing their economic security and decision-making power within households. Skill development programmes in areas such as tailoring, food processing, and digital literacy further contribute to women's economic empowerment.

### **V. IMPACT ON INCOME AND LIVELIHOODS**

Welfare schemes have a direct impact on women's income and livelihood opportunities. Financial assistance, microcredit, and subsidies enable women to start or expand small businesses such as tailoring units, food processing activities, petty shops, and home-based enterprises. Even small amounts of financial support can significantly improve income levels and economic stability.

Group-based activities through self-help groups allow women to access credit collectively and invest in income-generating ventures. This reduces dependence on informal moneylenders and enhances financial security. Direct benefit transfers also improve household income by providing regular financial support, which can be used for essential expenses and savings.

### **VI. IMPACT ON FINANCIAL INCLUSION**

One of the major achievements of welfare schemes is the promotion of financial inclusion. Many minority women who previously lacked access to banking services now have bank accounts, savings, and access to credit. Welfare schemes encourage formal financial participation through direct transfers and SHG-bank linkage programmes.

Financial inclusion enables women to manage their finances independently, build savings, and access institutional credit. However, challenges such as low digital literacy and dependence on intermediaries still persist, indicating the need for further capacity building.



## VII. IMPACT ON SOCIAL STATUS AND DECISION-MAKING

Economic empowerment leads to improved social status and greater participation in household decision-making. Women who earn income or receive financial support gain confidence and respect within the family. They are more likely to participate in decisions related to education, health, and household expenditure.

Participation in self-help groups and community organizations also enhances leadership skills and social interaction. However, the extent of empowerment varies depending on awareness and access to welfare schemes.

## VIII. CHALLENGES IN IMPLEMENTATION

Despite the availability of welfare schemes, several challenges limit their effectiveness. Lack of awareness is a major issue, particularly in rural areas where women may not be informed about available schemes. Documentation requirements, such as identity proof and bank accounts, create barriers for many beneficiaries.

Social restrictions and mobility constraints also limit women's participation. In addition, weak implementation, lack of follow-up, and fragmentation of schemes reduce their overall impact. Without integrated support, women may not fully benefit from these programmes.

## IX. POLICY SIGNIFICANCE

To enhance the impact of welfare schemes, policy interventions should focus on awareness generation, simplified procedures, and effective delivery systems. Community-based organizations, NGOs, and local institutions can play an important role in outreach and implementation.

Training programmes should be practical and linked to market opportunities. Credit support should be combined with mentoring and market access. Digital inclusion initiatives should ensure that women can independently access and utilize welfare schemes.

## X. CONCLUSION

Government welfare schemes have made a significant contribution to the economic empowerment of minority women in Karnataka by providing financial

support, livelihood opportunities, and access to institutions. Programmes such as self-help groups, Udyogini, Stree Shakti, and direct benefit transfers have created new avenues for income generation and financial independence.

However, the impact of these schemes remains uneven due to challenges such as low awareness, procedural barriers, and social constraints. For effective empowerment, welfare schemes must be accessible, well-implemented, and supported by training and institutional linkages.

Economic empowerment is not only about income but also about dignity, autonomy, and decision-making power. With improved policy design and grassroots implementation, welfare schemes can play a transformative role in enhancing the lives of minority women in Karnataka.

For future empirical strengthening, the study may use secondary data from government reports together with simple descriptive statistics such as growth rate, percentage share and comparative trend analysis. Where primary data are available, beneficiary or respondent responses may be summarized through frequency tables and weighted averages.

The economic argument is strengthened by computational modelling, location-based clustering, fuzzy decision reasoning and welfare-oriented analytical perspectives [8]-[11]. These sources support the use of evidence-based and data-oriented economic interpretation. Recent policy and institutional sources further support the discussion on economic change, digital transformation and inclusive development [12]-[14].

The study highlights that economic transformation must be assessed through inclusive growth, access, welfare impact and institutional effectiveness. Data-based and computational approaches can strengthen economic interpretation, but policy conclusions should remain sensitive to local realities and beneficiary-level differences.

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