

ASSESSING THE CONTEMPORARY IMPACT OF PRIME MINISTERIAL SCHEMES ON WOMEN'S EMPOWERMENT IN KARNATAKA.

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Abstract:

Women's empowerment, defined as the expansion of agency and the ability to make strategic life choices, has moved from the periphery to the center of development discourse in India. This research paper provides an exhaustive, data-driven evaluation of the impact of flagship Prime Ministerial (PM) schemes—specifically Pradhan Mantri Mudra Yojana (PMMY), Pradhan Mantri Ujjwala Yojana (PMUY), Pradhan Mantri Matru Vandana Yojana (PMMVY), Beti Bachao Beti Padhao (BBBP), and Sukanya Samridhi Yojana (SSY)—within the state of Karnataka. Utilizing a descriptive and analytical research design, the study synthesizes secondary data from the State Level Bankers' Committee (SLBC) Karnataka, National Family Health Survey (NFHS-4 and NFHS-5) fact sheets, and various government annual reports from 2018 to 2024. The analysis employs quantitative techniques, including Compound Annual Growth Rate (CAGR) and ratio analysis, to measure financial inclusion, health security, and social dignity. The findings reveal a dual narrative of high aggregate performance and persistent regional disparities. Karnataka ranks second nationally in PMMY disbursements and fifth in SSY account openings, indicating robust institutional delivery mechanisms. However, district-level granularity exposes a sharp divide between the commercially developed southern districts (e.g., Bengaluru Urban) and the Aspirational Districts of the Kalyana Karnataka region (e.g., Raichur, Yadgir). While financial inclusion metrics like bank account ownership have achieved near-saturation, deeper indicators of empowerment—such as participation in household decision-making and sustained usage of clean cooking fuel—show varying degrees of success. The paper concludes that while PM schemes have successfully created the infrastructure for empowerment (accounts, gas connections), the superstructure of social change requires targeted, region-specific interventions to bridge the gap between access and agency.

Key Words: Women Empowerment, Karnataka, Pradhan Mantri Mudra Yojana, Financial Inclusion, NFHS-5, Aspirational Districts, Gender Economics.

1. Introduction

1.1 Contextualizing Women's Empowerment in Karnataka

Karnataka represents a microcosm of India's developmental paradox. It is home to Bengaluru, the "Silicon Valley of India," which boasts some of the highest female literacy and workforce participation rates in the country. Conversely, the northern districts, particularly those in the Kalyana Karnataka region (formerly Hyderabad-Karnataka), struggle with historical deficits in human development indices. In this context, the role of centrally sponsored schemes becomes critical. These schemes, often prefixed with "Pradhan Mantri," represent a concerted effort by the Union Government to standardize social security and economic opportunity across state borders. The narrative of women's empowerment in Karnataka has evolved from purely welfare-based approaches (providing food and shelter) to rights-based and agency-based approaches (providing credit, assets, and decision-making power). The convergence of state initiatives like *Stree Shakti* with central mandates like *Mudra* and *Ujjwala* has created a complex ecosystem of interventions. Understanding the efficacy of this ecosystem requires a rigorous examination of data beyond mere beneficiary counts.

1.2 Overview of Key Prime Ministerial Schemes

This study focuses on five distinct schemes that target different stages of a woman's lifecycle:

1. **Beti Bachao Beti Padhao (BBBP):** Targeted at the very beginning of the lifecycle to arrest the declining Child Sex Ratio (CSR) and promote education.
2. **Sukanya Samriddhi Yojana (SSY):** A small savings scheme aimed at ensuring financial security for the girl child's education and marriage.
3. **Pradhan Mantri Matru Vandana Yojana (PMMVY):** A maternity benefit program providing partial wage compensation to support health-seeking behavior during pregnancy.
4. **Pradhan Mantri Ujjwala Yojana (PMUY):** Focused on reducing energy poverty and improving women's health by replacing biomass fuel with LPG.
5. **Pradhan Mantri Mudra Yojana (PMMY):** Aimed at providing economic agency through micro-credit to non-corporate, non-farm small/micro enterprises.

1.3 Research Problem

While administrative reports frequently cite "targets achieved," there is a paucity of academic literature that triangulates these administrative statistics with outcome-based surveys like the NFHS-5 to assess genuine impact. For instance, does the high number of Mudra loans in Karnataka translate to sustainable female entrepreneurship, or are these loans merely enhancing consumption? Does the provision of LPG connections under PMUY lead to a sustained transition to clean fuel in rural Karnataka? This paper seeks to answer these questions by assessing the *contemporary impact*-focusing on the period from 2018 to 2024.

1.4 Objectives

1. To analyze the volume and value of financial transfers to women in Karnataka through PMMY and SSY.
2. To evaluate the health and social outcomes of PMUY and PMMVY using district-level health data.
3. To compare the performance of these schemes in "Aspirational Districts" (Raichur, Yadgir) versus developed districts (Bengaluru Urban).
4. To identify structural bottlenecks in scheme implementation and suggest policy correctives.

2. Review of Literature

2.1 The Economics of Micro-Credit and PMMY

The theoretical underpinning of the Pradhan Mantri Mudra Yojana (PMMY) lies in the concept of "funding the unfunded." Research specifically focused on Karnataka suggests that micro-credit serves as a catalyst for social and psychological empowerment. A study by Kanagavalli (2025) emphasizes that Mudra loans have raised earnings and employability among women entrepreneurs. Furthermore, quantitative assessments using logistic regression models indicate that the scheme reinforces women as "active agents of change" within the family structure. However, the literature also points to significant limitations. Gahlot et al. note that while the *number* of loans is high, the average loan size for women often remains in the *Shishu* category (up to ₹50,000), limiting the potential for scaling businesses. In Karnataka specifically, studies have identified a "net income gap" where female entrepreneurs, despite access to credit, report lower average monthly net incomes compared to their male counterparts, attributed to the nature of enterprises chosen and market access constraints.

2.2 Energy Transition and Women's Health

The Pradhan Mantri Ujjwala Yojana (PMUY) addresses the "gendered energy burden." Literature confirms that reliance on solid fuels is a primary driver of respiratory illness among rural women.

Impact assessments in Karnataka highlight that PMUY has been successful in facilitating *access*-providing the initial connection. A study utilizing National Family Health Survey (NFHS) data found a modest but significant 2.1 percentage point increase in LPG consumption attributable to the scheme. However, qualitative studies in rural districts reveal the challenge of “refill affordability.” The financial implication of regular LPG usage often forces households back to traditional biomass fuels, a phenomenon known as “fuel stacking”. This suggests that while the scheme empowers women by reducing the drudgery of firewood collection, the economic sustainability of this empowerment is fragile without continued subsidy support.

2.3 Social Dignity and the Girl Child

The Beti Bachao Beti Padhao (BBBP) and Sukanya Samriddhi Yojana (SSY) target deep-seated patriarchal norms. Evaluations of BBBP in Karnataka highlight high awareness levels but mixed outcomes in physical indicators like the Child Sex Ratio (CSR). Research indicates that while the scheme successfully generates mass mobilization, the translation into improved sex ratios at birth is a slow, decadal process. Conversely, SSY has seen immediate uptake. Karnataka consistently ranks among the top five states in SSY account openings, driven by the “willingness of parents to save” and the high-interest rate incentives. This literature suggests a dichotomy: economic incentives (SSY) garner faster compliance than social advocacy (BBBP).

3. Research Methodology

3.1 Data Sources

This study relies exclusively on secondary data drawn from authoritative government and institutional sources to ensure reliability and reproducibility.

1. **Banking & Financial Data:** Extracted from the State Level Bankers' Committee (SLBC) Karnataka agenda papers and minutes (166th, 165th, and 157th meetings) covering the period 2018–2024. This provides the primary dataset for PMMY, SSY, and PMJDY analysis.
2. **Health & Demographic Data:** Sourced from the National Family Health Survey-5 (2019-20) and NFHS-4 (2015-16) Fact Sheets for Karnataka state and specific districts (Bengaluru Urban, Raichur, Yadgir, Kalaburagi).
3. **Administrative Data:** Annual reports from the Ministry of Women and Child Development (MWCD), NITI Aayog's Aspirational Districts Dashboard, and Lok Sabha/Rajya Sabha parliamentary questions.

3.2 Research Design

The study adopts a **descriptive-analytical design**.

1. **Descriptive:** To map the physical progress of schemes (e.g., number of beneficiaries, total funds disbursed).
2. **Analytical:** To interrogate the quality of this progress using comparative metrics (e.g., Urban vs. Rural, Male vs. Female, Developed vs. Aspirational Districts).

3.3 Data Analysis Techniques

1. **Trend Analysis:** Tracking the year-on-year growth of scheme beneficiaries.
2. **Gap Analysis:** Comparing the performance of Karnataka against national averages and neighboring states.
3. **District-Level Disaggregation:** Utilizing NITI Aayog's Delta Rankings to assess the performance of backward districts.
4. **Quantitative Techniques (QT):**

1. Percentage Growth: To measure the velocity of scheme adoption.
2. Ratio Analysis: Comparing Credit-Deposit (CD) ratios and Sex Ratios.
3. Descriptive Statistics: Mean and comparative percentages for health indicators.

4. Data Analysis: Financial Inclusion and Economic Agency

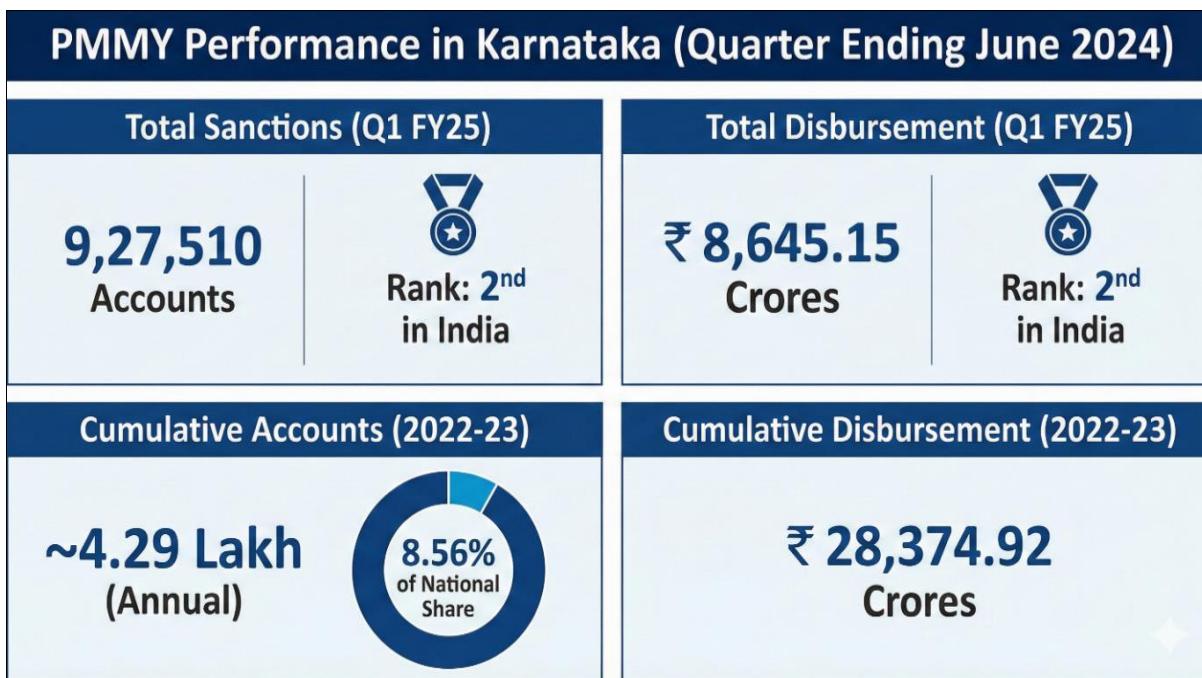
4.1 Pradhan Mantri Mudra Yojana (PMMY) in Karnataka

The PMMY is the flagship scheme for unfunded micro-enterprises. In Karnataka, the implementation is spearheaded by a network of Public Sector Banks (PSBs), Private Sector Banks, and Regional Rural Banks (RRBs).

Table 1: PMMY Performance in Karnataka (Quarter Ending June 2024)

| Parameter | Statistic | National Context |
|------------------------------------------|---------------------|-------------------------|
| Total Sanctions (Q1 FY25) | 9,27,510 Accounts | Rank: 2nd in India |
| Total Disbursement (Q1 FY25) | ₹ 8,645.15 Crores | Rank: 2nd in India |
| Cumulative Accounts (2022-23) | ~4.29 Lakh (Annual) | 8.56% of National Share |
| Cumulative Disbursement (2022-23) | ₹ 28,374.92 Crores | - |

Source: SLBC Karnataka 166th Meeting Minutes and Jetir Research.



Analysis of Loan Composition: The SLBC data classifies loans into three categories: Shishu (up to ₹50,000), Kishore (₹50,000-₹5 Lakh), and Tarun (₹5 Lakh-₹10 Lakh). The guidelines specify that Shishu loans act as the entry point for subsistence entrepreneurs.

1. **Observation:** The high volume of accounts (over 9.2 lakh in just one quarter of 2024) indicates massive penetration. Karnataka's 2nd rank nationally is indicative of its mature banking infrastructure.
2. **Gender Implication:** Research suggests that women overwhelmingly dominate the Shishu

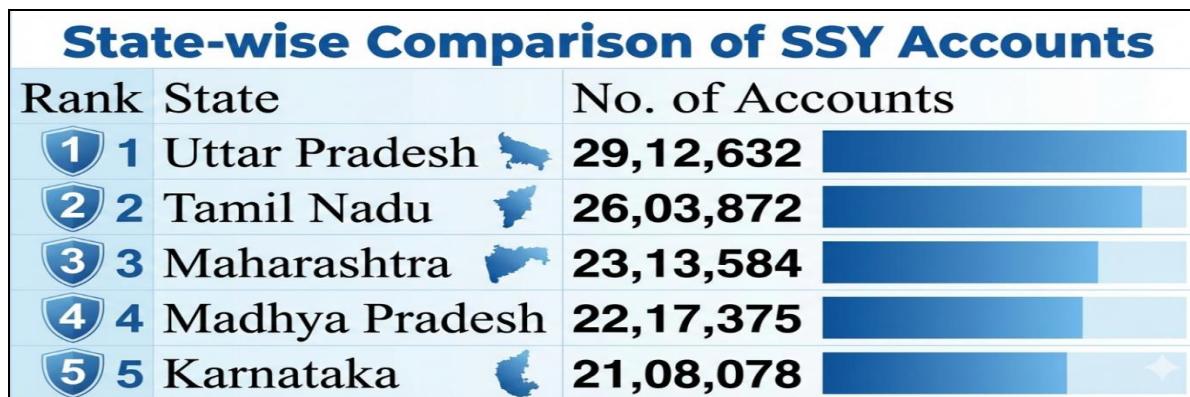
category. While this drives “financial inclusion,” the low-ticket size (sub-₹50,000) suggests that women are primarily engaged in low-capital trading (e.g., vegetable vending, tailoring) rather than capital-intensive manufacturing. The transition from Shishu to Kishore remains a critical bottleneck for women seeking to scale their enterprises.

4.2 Sukanya Samriddhi Yojana (SSY): Building Assets for the Future: SSY is a targeted intervention to encourage asset creation for the girl child.

Table 2: State-wise Comparison of SSY Accounts (As of Oct 2021)

| Rank | State | No. of Accounts |
|------|----------------|-----------------|
| 1 | Uttar Pradesh | 29,12,632 |
| 2 | Tamil Nadu | 26,03,872 |
| 3 | Maharashtra | 23,13,584 |
| 4 | Madhya Pradesh | 22,17,375 |
| 5 | Karnataka | 21,08,078 |

Source: PIB Release.



Institutional Channel Analysis:

Data from the National Savings Institute reveals a significant preference for Post Offices over banks for SSY in Karnataka.

- Post Office Accounts (2019):** ~14.15 Lakh accounts with ₹5,171 Crores collected.
- Bank Accounts (2019):** ~1.03 Lakh accounts with ₹1,181 Crores collected.

Insight: This 14:1 ratio favoring Post Offices highlights the critical role of the Department of Posts in rural Karnataka. For a rural woman in a district like Koppal or Haveri, the local post office is often more accessible and less intimidating than a commercial bank branch. This accessibility is a key driver of the scheme's success in the state.

4.3 Pradhan Mantri Jan Dhan Yojana (PMJDY)

Financial inclusion is the bedrock of empowerment. As of June 2024, Karnataka reported significant progress in Aadhaar seeding, which enables Direct Benefit Transfer (DBT).

- Total PMJDY Accounts:** 1.90 Crores (as of June 2024).
- Aadhaar Seeded Accounts:** 1.46 Crores.
- Seeding Percentage:** 77%.

Implication: A 77% seeding rate means that the vast majority of women beneficiaries are plugged into the digital financial ecosystem, reducing leakages in receiving maternity benefits (PMMVY) or gas subsidies (PMUY).

5. Data Analysis: Health, Nutrition, and Social Indicators

5.1 Pradhan Mantri Ujjwala Yojana (PMUY)

Karnataka has been a significant beneficiary of the Ujjwala scheme, aimed at providing smoke-free kitchens.

Table 3: PMUY Connections in Southern States

| State | Total Connections Released |
|------------|----------------------------|
| Karnataka | 28,36,102 |
| Kerala | 2,21,067 |
| Tamil Nadu | (State Scheme Dominant) |

Source: PIB Release.

Utilization Metrics: While connection release numbers are high, the *utilization* is the true measure of empowerment.

- Refill Data:** During the COVID-19 period (2020-21), refill rates spiked due to the provision of up to three free refills under the Pradhan Mantri Garib Kalyan Yojana (PMGKY).
- Socio-Economic Variance:** Research indicates that Scheduled Caste (SC) households showed substantial benefits from the scheme, whereas Scheduled Tribe (ST) households were less affected, pointing to gaps in reaching tribal hamlets in districts like Chamarajanagar or Kodagu.

5.2 Pradhan Mantri Matru Vandana Yojana (PMMVY)

This scheme provides a cash incentive of ₹5,000 in three installments for the first live birth.

- Beneficiaries in Karnataka:** 66,098 (during the referenced reporting period).
- Comparison:** Karnataka's beneficiary count is higher than Kerala (33,120) and Tamil Nadu (54,481) in this specific central dataset. This is significant because Tamil Nadu and Kerala have strong state-level maternity schemes. The high uptake in Karnataka suggests effective integration with the Integrated Child Development Services (ICDS) infrastructure (Anganwadis).

5.3 Health Outcomes: The NFHS-5 Verdict

The ultimate test of these schemes is the improvement in health indicators reported by the National Family Health Survey-5 (2019-20) compared to NFHS-4 (2015-16).

Table 4: Comparative Health Indicators for Karnataka (NFHS-4 vs. NFHS-5)

| Indicator | NFHS-4 (2015-16) | NFHS-5 (2019-20) | Trend |
|--------------------|------------------|------------------|-----------------|
| Sex Ratio (Total) | 979 | 1034 | Positive |
| Women Literacy | 66.00% | 71.70% | Positive |
| Bank Account Usage | 59.40% | 88.70% | Strong Positive |

| | | | |
|------------------|--------|--------|------------------|
| Clean Fuel Usage | 54.70% | 68.30% | Positive |
| Spousal Violence | 20.60% | 44.40% | Negative Concern |

Source: PIB Release.

| Comparison of Key Indicators: NFHS-4 (2015-16) vs. NFHS-5 (2019-20) | | | | |
|------------------------------------------------------------------------------------------------------|------------------|------------------|-------------------------------------------------------------------------------------|------------------|
| Indicator | NFHS-4 (2015-16) | NFHS-5 (2019-20) | | |
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|  Clean Fuel Usage | 54.70% | 68.30% |  | Positive |
|  Spousal Violence | 20.60% | 44.40% |  | Negative Concern |

A disturbing finding in NFHS-5 is the sharp rise in spousal violence in Karnataka (from 20.6% to 44.4%). This presents a paradox: women are becoming more financially included (Bank Accounts ~88%) and educated, yet domestic violence is rising. Sociologists suggest this could be a “backlash effect” where shifts in traditional power dynamics within the household trigger violence, or it could reflect increased reporting due to higher awareness generated by schemes like BBBP and One Stop Centres (Sakhi).

6. Regional Disparities: The Aspirational Districts Case Study

Karnataka's development narrative is split between the affluent South and the developing North. The NITI Aayog's **Aspirational Districts Programme (ADP)** focuses on two districts in Karnataka: **Raichur** and **Yadgir**.

6.1 Raichur: The Health Turnaround

Raichur has shown remarkable progress under the ADP, particularly in health and nutrition, driven by the convergence of PMMVY and Poshan Abhiyaan.

- Ranking:** Raichur was ranked as the **1st Most Improved District** in the Health & Nutrition theme in a NITI Aayog delta ranking assessment (Delta Score: 21.9).
- Institutional Births:** Rose from 63.5% (public facility) in NFHS-4 to higher levels in NFHS-5, driven by the incentivization of institutional delivery.
- Nutrition:** Despite progress, the burden of anemia remains high, with 344,180 non-pregnant women reported as anemic in 2020.

6.2 Yadgir: Battling the Baseline

Yadgir presents a more challenging scenario but shows “Tier 1” performance in specific indicators like pre- and post-natal care.

- Sex Ratio at Birth:** In NFHS-4, Yadgir had a sex ratio at birth of 950. BBBP interventions have

focused intensely here.

2. **Sanitation:** In 2015-16, only 18.1% of households had improved sanitation. The convergence of Swachh Bharat Mission (SBM) with women's safety initiatives has been critical here.

6.3 Bengaluru Urban: The Benchmark

Comparison with the state capital highlights the gap.

1. **Literacy:** 87.3% (Bengaluru) vs. ~50% (Raichur/Yadgir rural averages).
2. **Hygienic Menstrual Protection:** 98.5% coverage in Bengaluru Urban.
3. **Financial Inclusion:** 95% of households have bank accounts.

Analysis: The “catch-up” rate in Aspirational Districts is faster than in Bengaluru, validating the ADP approach. However, the absolute gap in human capital (literacy, health) remains a multi-generational challenge.

7. Findings and Discussion

7.1 Quantitative Findings

1. **Financial Saturation:** The PMJDY and PMMY have effectively saturated the state with financial access points. With 1.9 crore Jan Dhan accounts and over 21 lakh SSY accounts, the infrastructure for financial empowerment is largely in place.
2. **Credit Utilization:** While PMMY disbursals are high (₹28,374 Crores cumulative), the dominance of Shishu loans implies that women are using credit for working capital in micro-trades rather than asset creation or industrial entrepreneurship.
3. **Digital Divide:** The disparity between Post Office SSY accounts (14 lakh) and Bank SSY accounts (1 lakh) exposes the digital/banking divide between rural and urban Karnataka.

7.2 Qualitative Findings

1. **The “Fuel Stacking” Phenomenon:** Despite 28 lakh Ujjwala connections, high cylinder costs prevent the complete abandonment of biomass, diluting the health benefits (reduced indoor pollution) promised by the scheme.
2. **The Empowerment-Violence Paradox:** The correlation between rising empowerment metrics (bank accounts, literacy) and rising domestic violence reports in NFHS-5 is a critical area for policy intervention. It suggests that economic empowerment without social sensitization of men may lead to household conflict.
3. **Aspirational District Success:** Raichur's #1 ranking in health improvement proves that focused administrative monitoring (ADP) combined with central funds (PMMVY/NHM) yields tangible results in the most backward regions.

8. Suggestions and Policy Recommendations

Based on the analysis, the following recommendations are proposed to enhance the impact of PM schemes in Karnataka:

1. **Graduation Strategy for Mudra:** The state should implement a “Mudra Plus” mentorship program to identify women borrowers with good repayment tracks in the *Shishu* category and actively assist them in graduating to *Kishore* category loans. This requires bundling credit with business skill training (e.g., via RSETIs).
2. **Refill Subsidy for North Karnataka:** To combat “fuel stacking,” the State Government could consider a targeted additional subsidy for Ujjwala refills specifically for BPL households in the Kalyana Karnataka region (Raichur, Yadgir, Kalaburagi), where per capita income is lower.

3. **Digital Literacy for SHGs:** Leveraging the massive *Stree Shakti* network, the government should launch a digital financial literacy drive focused on operating mobile banking. This will reduce the reliance on physical Post Office visits and empower women to manage their own finances directly.
4. **Menstrual Hygiene & BBBP:** The success of Bengaluru in menstrual hygiene (98.5%) needs to be replicated in rural districts. BBBP funds should be utilized not just for advocacy but for the subsidized distribution of sanitary products in rural schools to reduce dropout rates.
5. **Social Audits for Violence:** Given the NFHS-5 data on domestic violence, a mandatory “Gender Sensitivity” module should be integrated into the training of Anganwadi workers and Asha workers, who are often the first point of contact for women in distress.

9. Conclusion

The assessment of Prime Ministerial schemes in Karnataka paints a picture of a state that is aggressively building the hardware of empowerment-bank accounts, gas connections, and school enrollments. The sheer volume of beneficiaries-21 lakh girls with savings accounts, 28 lakh households with gas connections, and nearly a million women accessing micro-credit quarterly-is a testament to the administrative efficiency of the state and the relevance of the central design.

However, the software of empowerment-agency, decision-making power, and freedom from violence-is evolving at a slower pace. The regional disparity between the tech-savvy South and the agrarian North remains the state’s most significant developmental fault line. The Aspirational Districts Programme has begun to bridge this gap in health, but economic convergence remains distant.Ultimately, the contemporary impact of these schemes is “transformational but incomplete.” They have successfully moved millions of women from the informal to the formal systems of finance and health. The next decade of policy must focus on deepening this engagement-moving from “access to credit” to “enterprise growth,” and from “enrolment in schools” to “employability in the workforce.” Only then will the vision of Nari Shakti be fully realized in the diverse landscape of Karnataka.

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