The Evaluation of the Impact of

THE GRUHA JYOTHI YOJANE

in KARNATAKA

Conducted for

Indian Institute of Public Administration,
Karnataka Regional Branch (IIPA – KRB)

by

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PREFACE

The Gruha Jyothi Yojane is a flagship welfare scheme launched by the Government of Karnataka in July 2023 to provide up to 200 units of free electricity per month to every residential household in the state. It seeks to ease the financial burden of rising electricity costs, while encouraging energy conservation among beneficiary households.

This Report is an evaluation of the impact of the scheme. A structured mixed-method study, comprising 600 household interviews across 12 districts of Karnataka, was administered to a representative sample to elicit beneficiary experiences of the scheme. This Report presents the key findings and outlines a set of recommendations to strengthen implementation.

This evaluation provides insights for policymakers, implementers, and stakeholders to strengthen the scheme and enhance its contribution to sustainable human development in Karnataka.

We would like to extend our gratitude to all field stakeholders in all 12 districts of Karnataka for all support in conducting the interviews. The field work was conducted by Chethana V, Akshatha Poovappa, Angel Roshni, Sahana S Gejapathi, Samartha Moodi, Abhjit Varadaraj S. and Pooja Patne. This Report is the outcome of their hard work and perseverance. Quantitative data analysis has been done by Dr. Sushobhan Maiti and Dr. Tania Sengupta. Its first draft was put together by our Research Intern, Sahithi Satish. Their contribution is also duly acknowledged.

EXECUTIVE SUMMARY

The Gruha Jyothi Yojane, a paramount welfare initiative introduced by the Government of Karnataka in July 2023, provides residential households with a monthly entitlement of up to 200 units of free electricity. This policy intervention was designed to alleviate the financial strain of utility costs while simultaneously incentivising energy conservation. This evaluation, prepared for the **Indian Institute of Public Administration – Karnataka Regional Branch (IIPA-KRB)**, critically assesses the scheme's impact on household welfare, savings patterns, accessibility, and governance perceptions. Adopting a rigorous **mixed-method research design**, the study synthesises quantitative data and qualitative insights from a representative sample of **600 households across 12 districts**, ensuring balanced representation across rural and urban landscapes.

The findings indicate that the Yojane has meaningfully reduced household expenditure burdens, resulting in an **average monthly saving of ₹383.39** per family. These redirected funds are primarily utilised for essential subsistence needs, specifically **food (42.9%), healthcare (17.36%), and education (11.35%)**, situating the scheme as a vital form of indirect income support for economically vulnerable populations. While complete zero-billing remains limited to a small segment, the majority of beneficiaries experienced significant bill reductions, with the relief proving most consequential for low-income households where electricity represents a disproportionate share of monthly spending.

Furthermore, the evaluation suggests that the Gruha Jyothi Yojane has enhanced the overall quality of life by enabling better management of essential costs, expanding study hours for children, and strengthening household financial security. Approximately **61% of respondents noted improved living conditions**, and an overwhelming **83% advocated for the scheme's continuation**. Such outcomes reflect generally positive perceptions of state performance, indicating that the initiative has effectively bolstered public trust and social legitimacy through its implementation.

Despite these successes, the study identifies several administrative barriers, including application processing delays, non-standardised registration charges at local centres, meter-related eligibility challenges, and the exclusion of new tenants due to historical consumption baselines. While **96% of the sample reported a smooth experience**, the remaining narratives reveal isolated misinformation affecting Scheduled Tribe households and systemic gaps that require policy attention. Additionally, the data highlights that while women benefit from the financial relief, they often lack independent authority over savings utilisation, reflecting the persistence of traditional household decision-making norms.

To strengthen the implementation of the Yojane, this report recommends establishing robust application tracking and grievance redressal systems, standardising registration procedures, and refining meter verification for shifting residents. Moreover, targeted awareness campaigns for vulnerable groups and a review of the benefit allocation formula are necessary to ensure that low-consumption households receive equitable support. Implementing these measures would significantly enhance the transparency, accessibility, and overall contribution of the scheme to sustainable human development in Karnataka.

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01 Introduction

1.1 About the Gruha Jyothi Yojane

The Gruha Jyothi Yojane of the State of Karnataka is a flagship welfare programme, launched to provide up to 200 units of free electricity per month to every residential household in the state. It was launched, as part of the state government's major welfare initiatives introduced after the 2023 elections, to ease the burden of rising electricity bills across Karnataka that were placing a financial strain on many households (Government of Karnataka, 2023).

The scheme is best understood not merely as a welfare programme but as a policy intervention intended to reduce household expenditure burdens while improving access to basic services. The purpose of this study is therefore not simply to evaluate whether beneficiaries received the scheme, but to assess whether it has meaningfully affected household welfare, expenditure priorities, access, and perceptions of governance. In this context, electricity subsidies are of particular significance for rural and low-income households, where electricity costs represent a disproportionate share of monthly expenditure and where access to reliable power directly affects education, livelihood, and quality of life (International Energy Agency [IEA], 2023; United Nations Development Programme [UNDP], 2021).

It applies only to domestic electricity consumers in Karnataka, whose consumer numbers are linked with Aadhaar, including tenants with valid rental or address proof, once registration is completed on Seva Sindhu. Only one electricity meter per household is eligible for the benefit. Consumers receive 200 units or average monthly usage of 2022–23 + 10%, whichever is lower, and eligible households receive zero electricity bills if their consumption is within their entitled limit. If the consumer uses more than 200 units in a month then the full bill amount would need to be paid (Government of Karnataka, 2023).

1.1.1 Objectives of the Study

The objectives of this evaluation study are:

- To comprehend the trend and progress of the Gruha Jyothi Yojane in Karnataka
- To observe the utilisation patterns of the cash savings made by beneficiaries of the Yojane
- To find out the factors affecting access and utilisation of the scheme
- To suggest measures to overcome problems towards reaching the scheme objectives

On the whole, this evaluation seeks to critically assess the Gruha Jyothi Yojane's design, implementation and outcomes, and identify the gaps and challenges in its implementation. Adopting a rigorous qualitative methodology, it presents its outcomes after analysis of primary data collected, comprising 600 interviews conducted across 12 districts in Karnataka. This evaluation provides insights for policymakers, implementers, and stakeholders to strengthen the scheme and enhance its contribution to sustainable human development in Karnataka.

The study thus adopts a multidimensional approach, seeking to assess the progress and reach of the scheme; understand patterns of savings and their utilisation; identify barriers to access; and examine perceptions of state performance. It aims to move beyond narrow metrics of coverage to include behavioural, experiential, and governance dimensions. In particular, the focus on savings utilisation situates the scheme within broader questions of welfare, consumption, and everyday citizenship.

1.2 Objectives of the Gruha Jyothi Yojane

The Gruha Jyothi Yojane has been explained in detail at the Seva Sindhu website of the Government of Karnataka. Its primary objective is to offer relief to the families of Karnataka by providing up to 200 units of free electricity monthly. This helps in reducing the financial burden of electricity bills. Moreover, it encourages energy conservation, as families are incentivised to use electricity within the 200-unit limit to receive free electricity. Additionally, it contributes to environmental sustainability by promoting energy-saving habits. It was announced by the newly formed Karnataka government to come into effect from July 2023 and the state government issued guidelines on June 5th, 2023, specifying the conditions and eligibility criteria for availing the benefits of the scheme.

The victory of the Congress party in the 2018 Assembly Elections is said to have been on the back of five poll guarantees made to the people of the state. These are 200 units of free power to all households (Gruha Jyothi), Rs 2,000 monthly assistance to the woman head of every family (Gruha Lakshmi), 10 kilograms of rice free to every member of a BPL household (Anna Bhagya), Rs 3,000 every month for unemployed graduate youth and Rs 1,500 for unemployed diploma holders (both in the age group of 18-25) for two years (Yuva Nidhi), and free travel for women in public transport buses (Shakti) (Indian National Congress, 2023).

Subsequently, guidelines were altered, allocating 58 units for new connections, while existing users received free units based on the previous year's usage. Additionally, in January 2024, in a move expected to benefit poor families, the State Cabinet decided to tweak the Gruha Jyothi Scheme by giving households, whose average consumption is below 90 units, 10 extra units beyond their average consumption, while calculating the quantum of free power. Though it was opined then that the new formula may prove disadvantageous to households whose average consumption was above 100 units. Reports in 2025 stated that around 92 per cent of the domestic users in Karnataka are now benefitting from the scheme. Besides, responding to complaints that once a person/family registers for the scheme, there is no option to delink, the state government has also activated a user-friendly de-link link.

Latest Updates on GJY

According to the Seva Sindhu portal, as of February 2025, over 1.5 crore families have registered for the scheme. Besides, in response to feedback, the government has introduced some revisions:

- Families consuming less than 50 units per month will now receive an additional flat 10 units of free power.
- A Delink facility has been introduced for families that have shifted residences, allowing them to unlink their old application and re-register.

Meanwhile, the portal notes that for the year 2025, the average consumption from FY 2022-2023 was used to calculate the entitlement units.

Eligibility Criteria

- Permanent resident of Karnataka
- Average monthly electricity consumption for the year 2022-23 must not exceed 200 units
- Scheme applies only to residential electricity connections

Both APL (Above Poverty Line) and BPL (Below Poverty Line) ration card holders are eligible.

Ineligibility Criteria

- Applicants whose average monthly consumption in the last 12 months exceeds 200 units.

Documents Required

- Aadhar Card (linked with a mobile number for OTP authentication)
- Consumer ID or Account ID from the electricity bill

Online Process

- Visit the official Seva Sindhu Guarantee Schemes Portal: sevasindhugs.karnataka.gov.in
- Click on the “Gruha Jyothi” option and select “Click here for Gruha Jyothi registration”
- Choose your preferred language (English or Kannada)
- Select your ESCOM (Electric Supply Company) and enter your Account ID or Consumer ID
- Specify your occupancy type (Owner, Tenant, Family Member)
- Enter your Aadhar number and mobile number (for OTP authentication)
- Accept the declaration, complete the captcha, and click “Submit”
- An acknowledgment will be generated. Print this for future reference.

Offline Process

Visit any of the following locations along with your Aadhaar card and electricity bill: ESCOM office, Karnataka One, Grama One, or a Seva Sindhu Service Center.

02 Methodology

This study is exploratory and diagnostic in nature, aiming to critically evaluate the impact of the Gruha Jyothi Scheme using both qualitative and quantitative techniques and holistically capture the impact of the Yojane. Following the process of random sampling, from each of the 4 administrative divisions in Karnataka, 3 districts each were chosen. In each of these 12 districts, 25 interviews were conducted in rural areas, and 25 in urban areas. Thus, the sample comprised 600 respondents.

The field investigators were PhD and MA students of JAIN (Deemed-to-be University) who underwent a rigorous training over a one-day workshop on field work techniques, ethics, consent, and how to conduct mock interviews. One student was appointed as the Division Dead, and one PhD scholar as the State Coordinator.

Why a Mixed-Method Approach?

The study employs a mixed-method approach because no single method adequately captures the full range of impacts the scheme produces. Quantitative survey data was necessary to identify patterns of access, savings, and utilisation across a large and geographically diverse sample of beneficiaries. Qualitative responses, on the other hand, were required to understand lived experiences, implementation challenges, and beneficiary perceptions that cannot be captured through numerical indicators alone. Together, the two approaches allow the study to move from identifying what is happening to understanding why and how it is happening at the household level (Creswell & Plano Clark, 2018).

Limitations of the Study

Findings are based on self-reported responses, which may be subject to recall bias, particularly when beneficiaries were asked to estimate previous expenditure patterns or consumption levels. There is also no non-beneficiary comparison group, which means it is not possible to isolate the scheme's effect from other changes in household circumstances over the same period. These limitations do not undermine the overall findings but should be borne in mind when interpreting the results.

2.1 Sample

600 Respondents (Households)

- 300 Urban
- 300 Rural

2.2 Field – 12 Districts in 4 Administrative Divisions

50 Interviews in each district (25 rural / 25 urban), Total 600

Table 1: Sample Distribution by Administrative Region and District

Administrative Region	District	Urban/Rural	Total
Bengaluru Division	1. Bengaluru Urban	25+25	50
	2. Bengaluru Rural	25+25	50
	3. Kolar	25+25	50
Kitturu Karnataka / Belagavi Division	4. Uttara Kannada	25+25	50
	5. Gadag	25+25	50
	6. Belagavi	25+25	50
Kalyana Karnataka / Kalaburagi Division	7. Bidar	25+25	50
	8. Kalaburagi	25+25	50
	9. Ballari	25+25	50
Mysuru Division	10. Mandya	25+25	50
	11. Kodagu	25+25	50
	12. Udupi	25+25	50

03 Data Analysis

3.1 Objective 1 — Trend and Progress of the Scheme

This section examines the socioeconomic profile of beneficiaries, patterns of scheme coverage, and district-level progress as measured through a composite index.

Table 2: Socioeconomic Characteristics of Respondents

Parameters	Groups	Per cent
Age (years)	10-20	1.2
	21-40	35.2
	41-60	45.1
	60 & Above	18.5
Gender	Female	51.6
	Male	48.4
Education level	Illiterate	11.5
	Primary	18.4
	Secondary	36.9
	Graduate	23.7
	Postgraduate and Above	9.5
Occupation	Farmer	15.4
	Daily wage worker	14
	Salaried	18.7
	Self-employed	15.4
	Homemaker	27.9
	Retired	5.7
	Other	3
Caste	General	38.7
	Other Backward Caste	46.9
	Scheduled Tribe	2.3
	Scheduled Caste	12
Monthly household income	Less than ₹10,000	30.6

	₹10,001–20,000	35.2
	₹20,001–40,000	17.4
	Above ₹40,000	16.9
Type of residence	Own	76.5
	Rented	23.0
	Other	0.5

3.1.1 Demography

The following analysis presents the demographic profile of respondents. It is worth noting at the outset that gender demographics are of particular importance to this study, as several of the scheme's outcomes — including savings utilisation and spending decision-making — are shaped by gender-specific household dynamics, especially in rural and low-income contexts.

Age- Amongst the respondents, 1.2 per cent were in the age group of 10-20 years and 18.5 per cent fell under the age group of 60 years and above. The majority of the respondents were within the age bracket of 21- 60 years. 35.2 per cent were 21-40 years and 45.1 per cent lay in the age group of 41-60 years.

Gender - In this evaluation study, the female respondents were slightly higher (51.6 per cent) than the male respondents (48.4 per cent). The slight majority of female respondents is significant when read alongside occupation data. A substantial proportion of female respondents are homemakers (27.9 per cent of the total sample), which has direct implications for savings utilisation patterns and household decision-making authority, as discussed in Section 3.3.2.

Education — As far as educational qualification of the respondents is concerned, the highest per cent (36.9 per cent) of them had completed secondary level of education, followed by 23.7 per cent who were graduates. 18.4 per cent were primary educated and 11.5 per cent were illiterate. Only 9.5 per cent of the respondents were post graduate and above.

Occupation — 27.9 per cent of respondents were homemakers, followed by 18.7 per cent salaried respondents. 15.4 per cent were farmers and another 15.4 per cent were self-employed. 14 per cent were daily wage earners and only 5.7 per cent were retired.

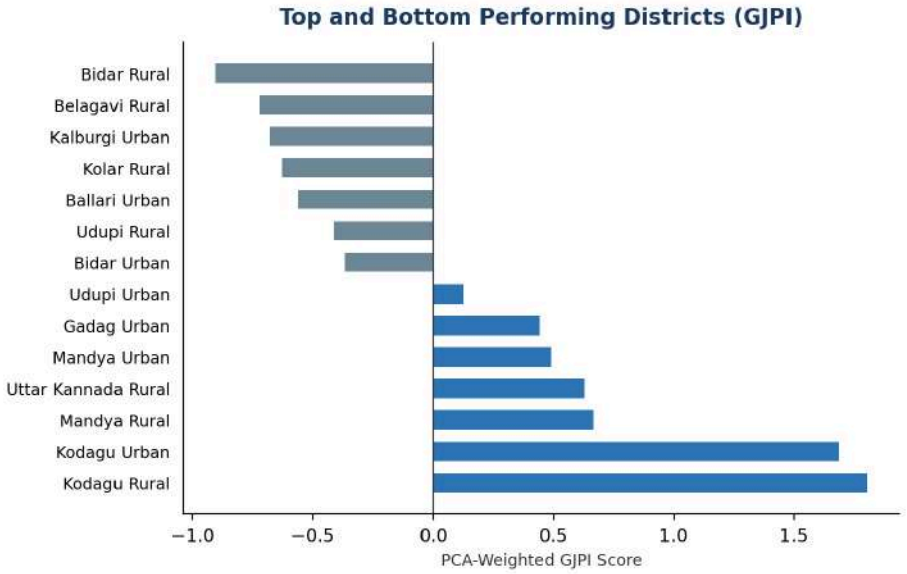
Caste — 47 per cent of respondents belonged to OBC followed by 39 per cent general category. 12 per cent of the respondents were Scheduled Caste and the remaining 2 per cent were Scheduled Tribe.

Income — 35.2 per cent of respondents' monthly household (HH) income is between ₹10,001–20,000, followed by 30.6 per cent HH earning less than ₹10,000 monthly. 17.4 per cent HH earns ₹20,001–40,000 and 16.9 per cent HH earns more than ₹40,000 per month.

Residence — Majority, i.e. 76.5 per cent, of the respondents had their own house.

3.1.2 PCA-Weighted Gruha Jyothi Progress Index (GJPI)

In this research, Principal Component Analysis (PCA) was used to summarise the Gruha Jyothi project performance into a single composite score. The indicators used were Beneficiary Coverage (BCR), Average Bill/Spending Improvement (ABR), Savings Intensity (SIS), Income and Savings Correlation (ISP), Caste Equity Score (CAE), and Electricity Efficiency Proxy (ECSI).



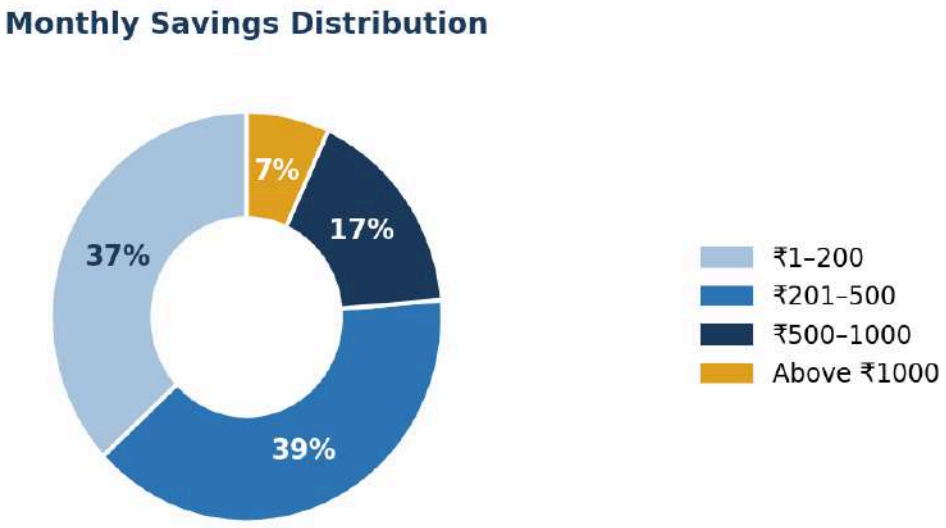
The PCA score shows that in districts like Kodagu Rural, Mandya, and Uttara Kannada, the progress of the Gruha Jyothi Yojane is above average, with PCA scores greater than 0. Kodagu district, both rural and urban, captured the largest variation in project progress, producing a PCA score of 1.80. The positive and relatively high value indicates that the project in this district demonstrates above-average progress and performance compared to the overall dataset.

In districts like Kalaburagi Rural, Ramanagara Urban, Ballari Rural, Bengaluru Rural and Urban, Gadag Rural, Belagavi, Kolar, Bidar, and Udupi Rural, the PCA score is negative, implying that project progress in these districts is below average.

3.2 Objective 2 — Utilisation Patterns of Cash Savings

The following section analyses the amount households are saving as a result of the scheme, their current electricity bills, and the purposes for which those savings are being used. Together, these findings reveal the extent to which the scheme is functioning as a form of indirect income support for beneficiary households

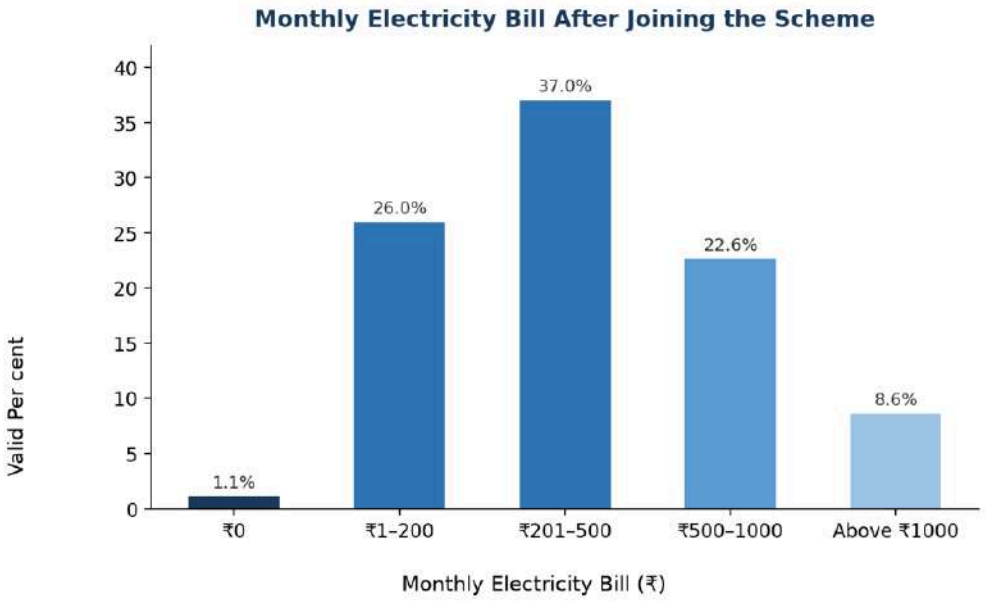
3.2.1 Savings Distribution



The data collected in this study reveals that 39.41 per cent of the beneficiaries save ₹201–500, followed by 36.89 per cent who save up to ₹200 from the Yojane amount. 16.86 per cent save ₹500–1000, and only 6.84 per cent save above ₹1000.

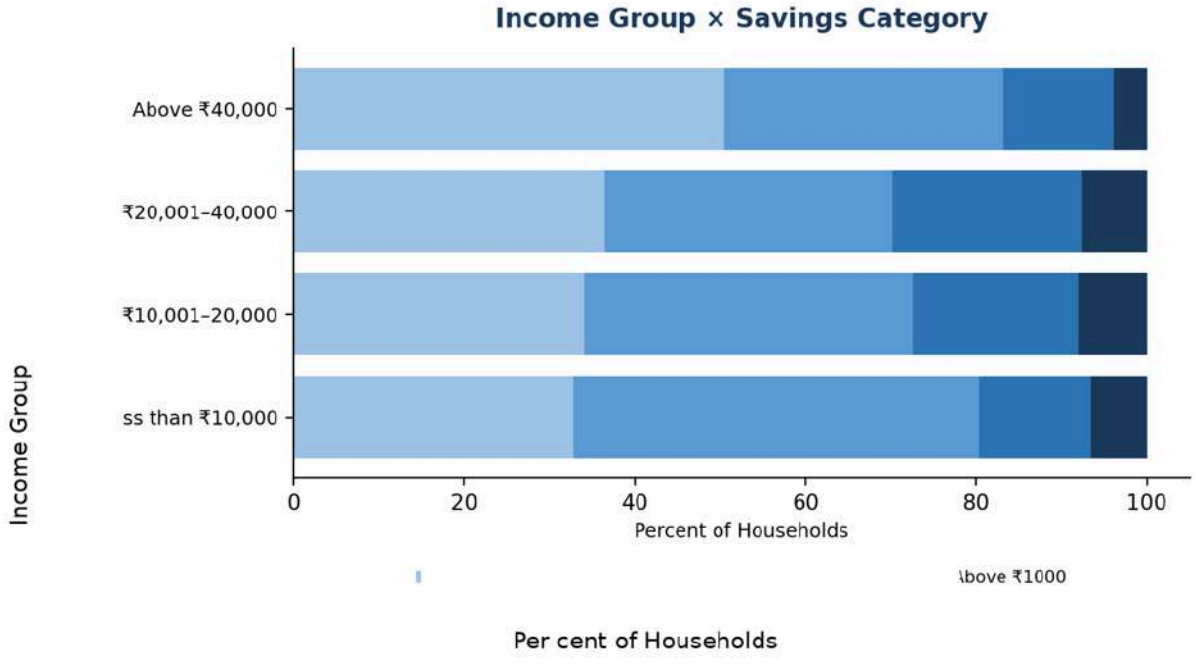
Monthly Electricity Bill After Joining the Scheme

This data should be read alongside the savings distribution above, as the two together indicate the scheme's overall financial impact on households.



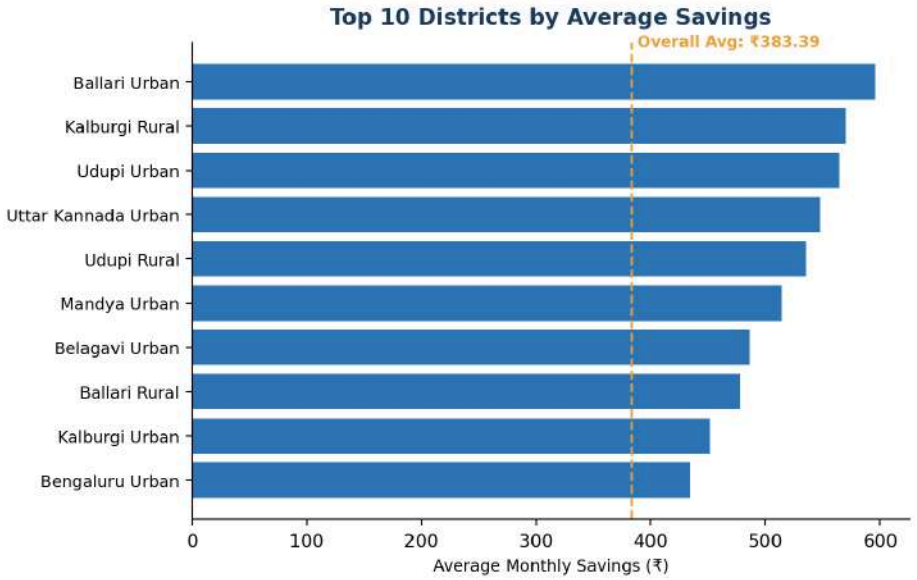
The data indicates that only 1.1 per cent of respondents currently receive a zero bill, while the majority — approximately 63 per cent — pay between ₹1 and ₹500 per month after joining the scheme. This suggests that for most beneficiaries, the scheme has functioned primarily as a bill reduction mechanism rather than as a means of eliminating electricity costs entirely.

3.2.2 Income and Savings Per centage



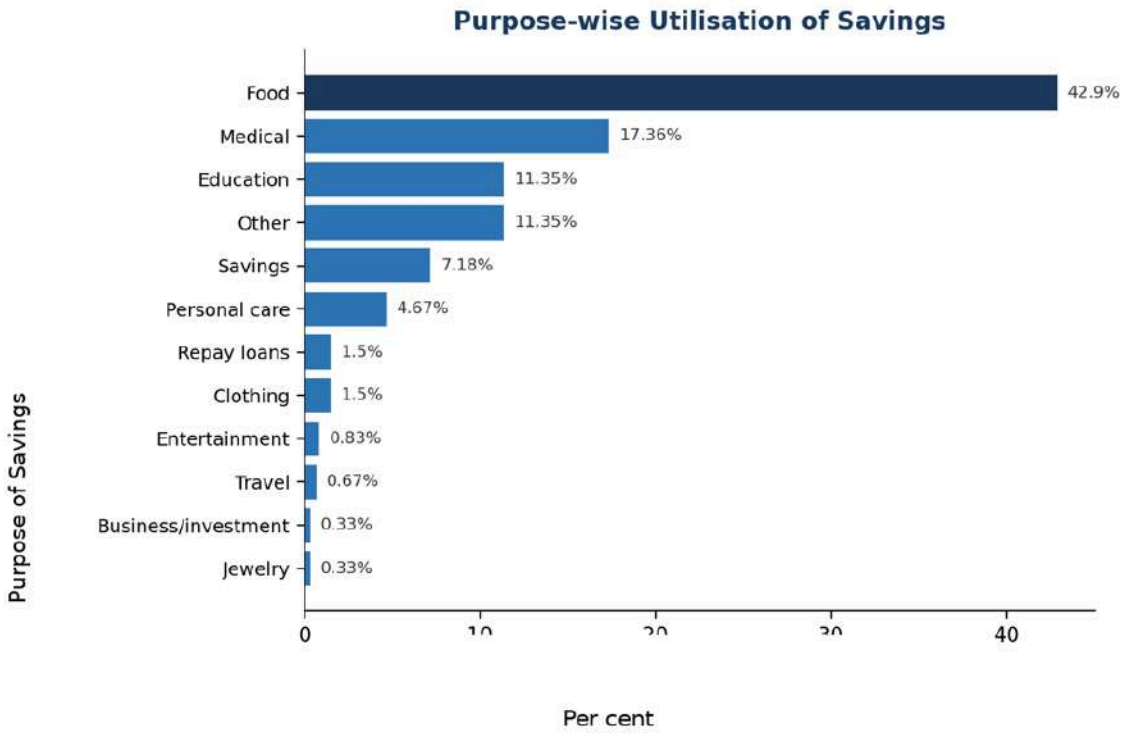
A detailed comparison of the lowest and highest income groups reveals an important divergence. Households earning below ₹10,000 per month are most likely to save in the ₹201–500 range (47.54 per cent), indicating that even modest savings are meaningful at this income level. By contrast, households earning above ₹40,000 per month show a higher concentration in the ₹1–200 category (50.5 per cent), suggesting that their proportional savings from the scheme are lower. This demonstrates that the value and significance of the scheme is experienced differently across income groups, and that it is of greatest consequence to economically vulnerable households.

3.2.3 District Savings Average



Ballari, Kalaburagi Rural, Udupi, and Uttara Kannada Urban rank highest in average monthly savings, while Kolar (both rural and urban) ranks lowest at ₹140. The overall average saving per household per month across the sample is ₹383.39.

3.2.4 Purpose-wise Utilisation



The highest amount of savings was spent by the respondents on food. 42.9 per cent of the beneficiaries spent the saved amount of the Gruha Jyothi Yojane in buying food items, followed by 17.36 per cent in medical expenses. 11.35 per cent of beneficiaries spent on education. 7.18 per cent saved that amount for future use. Beneficiaries have also spent the saved amount on entertainment, loan repayment, clothing, personal care, travel, buying jewellery and for other miscellaneous purposes.

The concentration of savings expenditure on food, healthcare, and education indicates that the scheme is primarily functioning as a form of indirect income support for economically vulnerable households rather than simply as a mechanism for reducing electricity expenditure. The dominance of food expenditure is particularly significant, as it suggests that a substantial proportion of beneficiary households were already facing a degree of consumption deficit before the scheme, and that the savings generated are being redirected toward meeting basic household needs. In this sense, the scheme can be understood as contributing to consumption smoothing among low-income beneficiaries.

Table 3: Income and Purpose of Savings Expenditure

3.2.5 Income Group × Purpose of Savings Expenditure (in %)

Income Group	Food	Educ.	Medical	Entert.	Loans	Savings	Cloth.	Pers. Care	Travel	Jewel.	Bus./Inv.	Other
Less than ₹10,000	53.55	8.2	21.31	0.55	0	3.83	1.64	6.01	0	0	0.55	4.37
₹10,001–20,000	36.97	12.32	19.91	0	3.79	8.53	2.37	2.84	0.95	0.47	0.47	11.37
₹20,001–40,000	30.77	16.35	15.38	1.92	0.96	9.62	0.96	2.88	0.96	0.96	0	19.23
Above ₹40,000	48.51	9.9	6.93	1.98	0	7.92	0	7.92	0.99	0	0	15.84

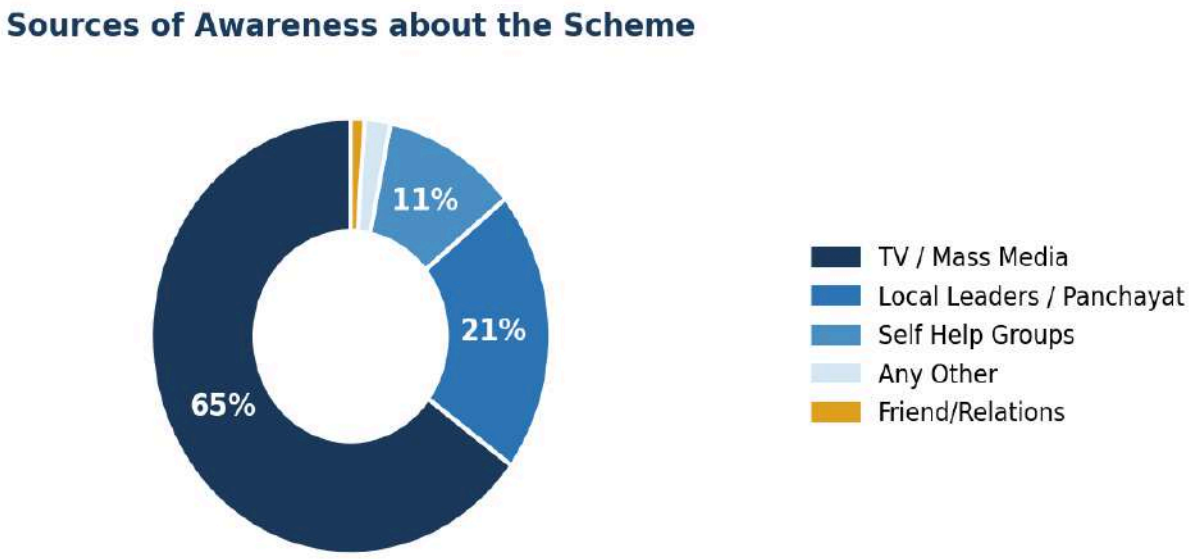
Amongst the beneficiaries with HH income less than ₹10,000 per month, 53.55 per cent of them spent the money that they have saved from the scheme in buying food items, 8.2 per cent of them spent on education, 21.31 per cent spent on medical reasons. The beneficiaries with HH income between ₹10,001–20,000 per month 36.97 per cent of them spent the money that they have saved from the scheme in buying food items, 12.32 per cent of them spent on education, 19.91 per cent spent on medical reasons. The beneficiaries with HH income between ₹ 20,001–40,000 per month 30.77 per cent of them spent the money that they have saved from the scheme in buying food items, 16.35 per cent of them spent on education, 15.38 per cent spent on medical reasons. The beneficiaries with HH income above ₹ 40,000 per month 48.51 per cent of them spent the money that they have saved from the scheme in buying food items, 9.9 per cent of them spent on education, 6.93 per cent spent on medical reasons. Irrespective of income level, beneficiaries of Gruha Jyothi Yojane spent majority of their saved amount from the Yojane in buying food items, followed by medical expenses and education.

A comparison of the lowest and highest income groups highlights the differential way in which the scheme's benefits are experienced. Households earning less than ₹10,000 per month devote 53.55 per cent of their savings to food and 21.31 per cent to medical expenses, indicating a high degree of economic vulnerability and a reliance on the scheme to cover basic subsistence needs. In contrast, households earning above ₹40,000 per month, while still allocating the largest share to food (48.51 per cent), show comparatively lower medical expenditure (6.93 per cent) and are more likely to allocate savings toward personal care and discretionary spending. This variation confirms that the scheme holds greater welfare significance for lower-income beneficiaries, for whom it represents meaningful support toward essential consumption.

3.3 Objective 3 — Factors Affecting Access and Utilisation

The following section examines the factors that shape beneficiary access to and utilisation of the scheme, including how awareness is spread, how registration is completed, what challenges are encountered, and how gender and caste intersect with access. The awareness and registration data presented here provide the quantitative foundation for the qualitative challenges documented in Section 3.4.

3.3.1 Awareness about the Scheme



Television and other mass media emerges as the dominant channel through which beneficiaries first learned about the scheme, accounting for 64.9 per cent of valid responses. Local leaders and panchayat-level outreach collectively accounted for approximately 21 per cent of responses, while Self Help Groups and community organisations contributed a further 10.9 per cent. Awareness through personal networks such as friends or family was negligible at 0.2 per cent. The heavy reliance on mass media raises an important access consideration: households with limited television access — including sections of the rural poor, the elderly, and those with low literacy — may be systematically underinformed about the scheme. The role of Self Help Groups, while modest in the aggregate, represents an effective last-mile communication channel that could be strengthened to improve reach among more marginalised beneficiaries.

Table 4: Channel for Obtaining and Submitting the Application Form

Channel	Obtaining Form (%)	Submitting Form (%)
Online	61.2	62.4
Panchayat Office	12.6	11.2
Taluk Office	6.2	6.4
Any Other	20.0	19.9

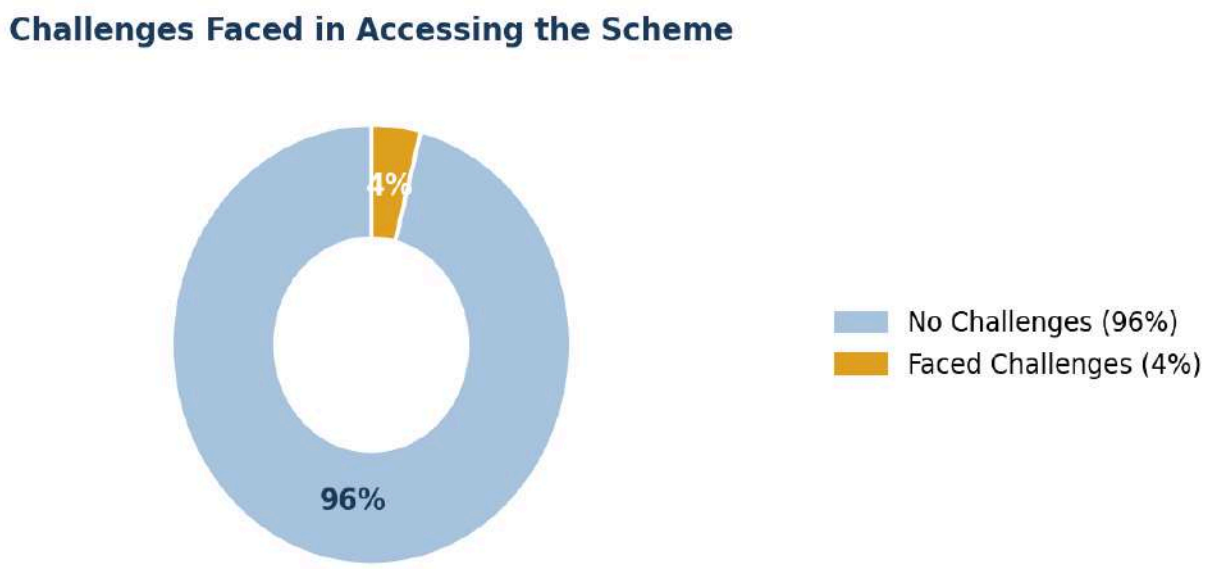
The distribution of submission channels closely mirrors the distribution of form-access channels, with approximately 62 per cent using the online route in both cases. At the same time, the substantial share of respondents — nearly 20 per cent — who accessed the form or submitted through channels categorised as 'any other' suggests that informal intermediaries, such as local cyber centres or community assistants, played a significant role in the registration process. This has direct implications for access equity, as discussed under Section 3.4.2.

Table 5: Documents Provided for Verification

Document Submitted	Per cent (Valid)
Aadhaar Card	76.0
More than One Document	18.8
Any Other	3.1
Voter ID	1.6
Ration Card / Caste Certificate / Don't Know	0.8

Aadhaar card was the primary document submitted by 76 per cent of respondents, consistent with the scheme's Aadhaar-linked registration requirement. However, 18.5 per cent of respondents submitted more than one document, which may reflect cases where beneficiaries — particularly tenants, Scheduled Tribe households, or those with addresses not matching their Aadhaar records — were required to provide additional proof of eligibility. This is consistent with field findings discussed in Section 3.4, where documentation-related barriers were reported by tenants and marginalised communities.

3.3.2 Challenges Faced



Irrespective of educational qualification and income level, 96 per cent of beneficiaries mentioned that they did not face any kind of challenges while applying for or availing the scheme. While this aggregate figure reflects a broadly smooth registration experience, the experiences of the 4 per cent who did face challenges — 23 respondents — are analytically more significant. These households represent cases where the scheme's barriers were real and consequential, and their experiences reveal implementation

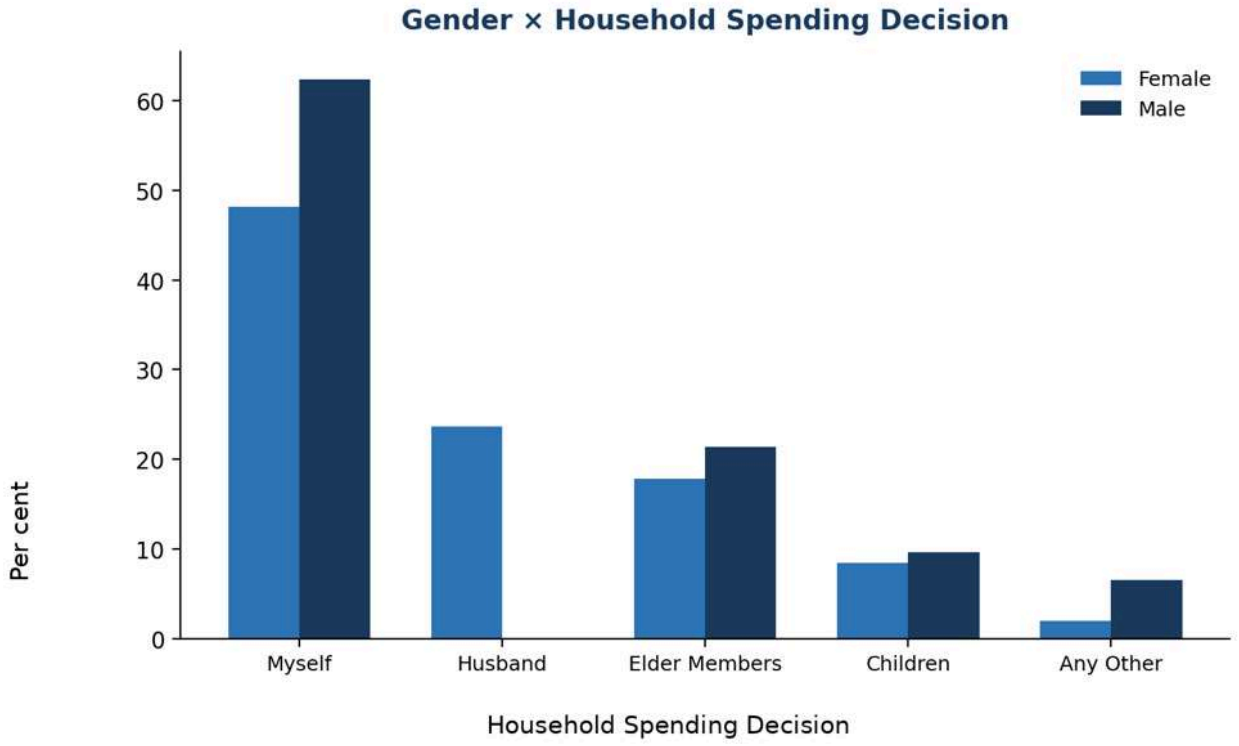
gaps that aggregate satisfaction data would otherwise obscure. The nature of these challenges, drawn from field interviews across districts, is examined in detail under Section 3.4.

Table 6: Income Group × Challenges Faced (%)

Income Group	Faced Challenges	No Challenges
Less than ₹10,000	2.73	97.27
₹10,001–20,000	4.74	95.26
₹20,001–40,000	5.77	94.23
Above ₹40,000	1.98	98.02

Challenge rates do not follow a simple linear pattern with income. Middle-income households (₹20,001–40,000) report the highest challenge rate at 5.77 per cent, while both lower and higher income groups report lower rates. This may reflect the fact that very low-income households have already adapted to navigating welfare scheme bureaucracy, or that higher-income households have greater capacity to resolve problems through informal means. In any case, the figures confirm that challenges are not concentrated exclusively among the poorest beneficiaries.

3.3.3 Gender and Spending Decision



The data analysed implies that when it comes to making the spending decision, men make it more for themselves than women. While 48.2 per cent of the women respondents said they make the spending decision for themselves in contrast to 62.41 per cent of men. 23.6 per cent of the women respondents accepted that their husbands make it for the family. 17.8 per cent responded that they are spending on the elder members of the family. In comparison to that, 21.38 per cent male spend for the same. When it comes to spending on children, 8.41 per cent of women are doing it while males spend only 9.66 per cent on the same. On the question of any other expenses, 1.94 per cent of the women respondents said they make expenses in comparison to 6.55 per cent of men.

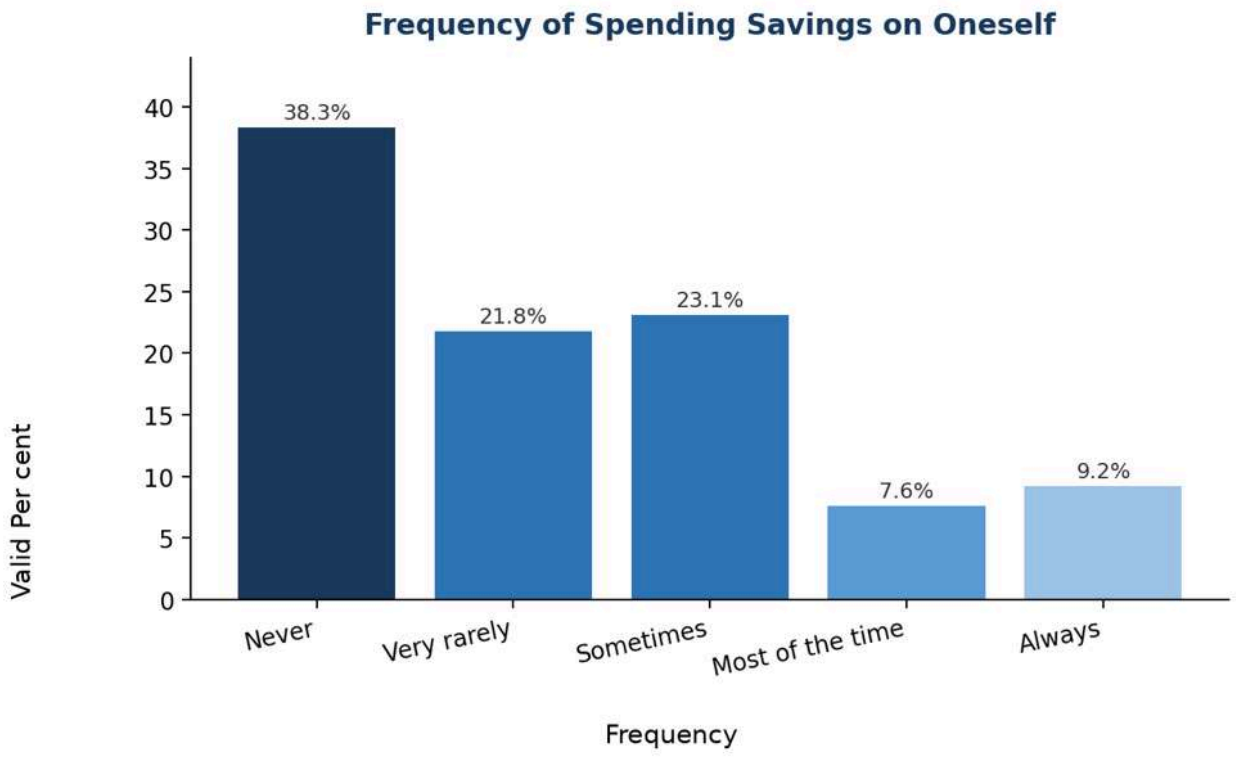
This graph highlights gender-based differences in household spending decision-making patterns. Among female respondents, decision-making is relatively shared. This includes, 48.22 per cent make spending decisions themselves. A notable 24 per cent rely on husbands, indicating continued male influence. Approx 18 per cent depend on elder family members, showing the role of traditional authority structures. Around 8 per cent involve children and others include around 2 per cent. In contrast to that, among male respondents, decision-making is far more individualistic. A majority 62 per cent take decisions themselves, reflecting higher financial autonomy. 0 per cent dependence on wives is particularly striking, showing a gender asymmetry. 23 per cent consult elder members, indicating some influence of family hierarchy. Minor shares include children - approximately 10 per cent, and others 7 per cent.

Gendered Implications of Household Savings

Although women benefit from reduced electricity expenditure under the scheme, the findings suggest that financial relief does not always translate into independent decision-making authority. While approximately 48 per cent of female respondents reported making spending decisions themselves, a substantial 23.6 per cent indicated that husbands continued to determine how savings were used, and a further 17.8 per cent deferred to elder family members. This highlights an important distinction between access to household resources and control over household resources — a distinction that welfare scheme evaluations must take into account when assessing impact.

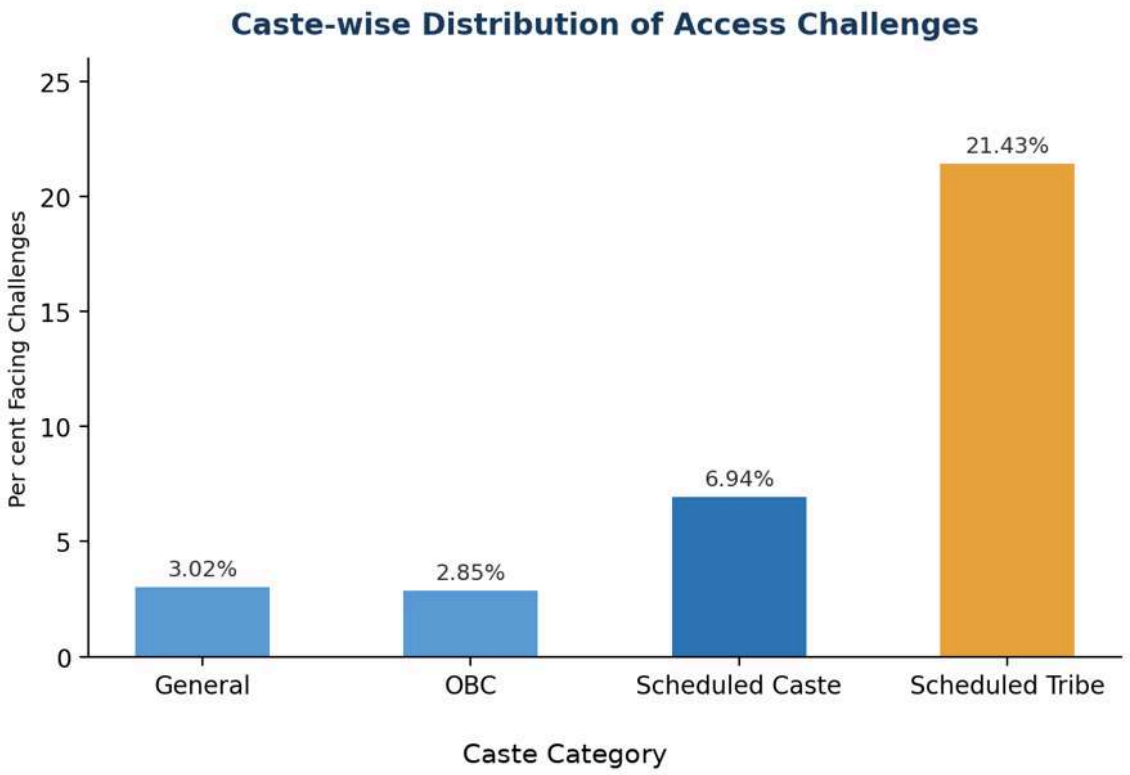
This finding should also be read alongside the demographic discussion in Section 3.1.1, since women constitute a significant proportion of the beneficiary sample and are often primarily responsible for managing household expenditure. Yet the data suggests that the financial relief generated by the scheme does not automatically translate into expanded financial autonomy for women, particularly in households where traditional decision-making norms remain strong.

Spending Savings on Oneself



Nearly 60 per cent of respondents reported that they never or very rarely spent the scheme's savings on themselves. This finding reinforces the pattern above: for a large share of beneficiaries, savings are directed toward household needs rather than individual expenditure. When read alongside the gender data, this finding is particularly notable, as it suggests that female beneficiaries - who already show lower rates of autonomous spending decision-making — are also among those most likely to redirect savings away from personal use. The scheme provides financial relief to the household, but the distribution of that relief within the household is shaped by existing social and gender dynamics.

3.3.4 Caste-wise Distribution of Access Problems

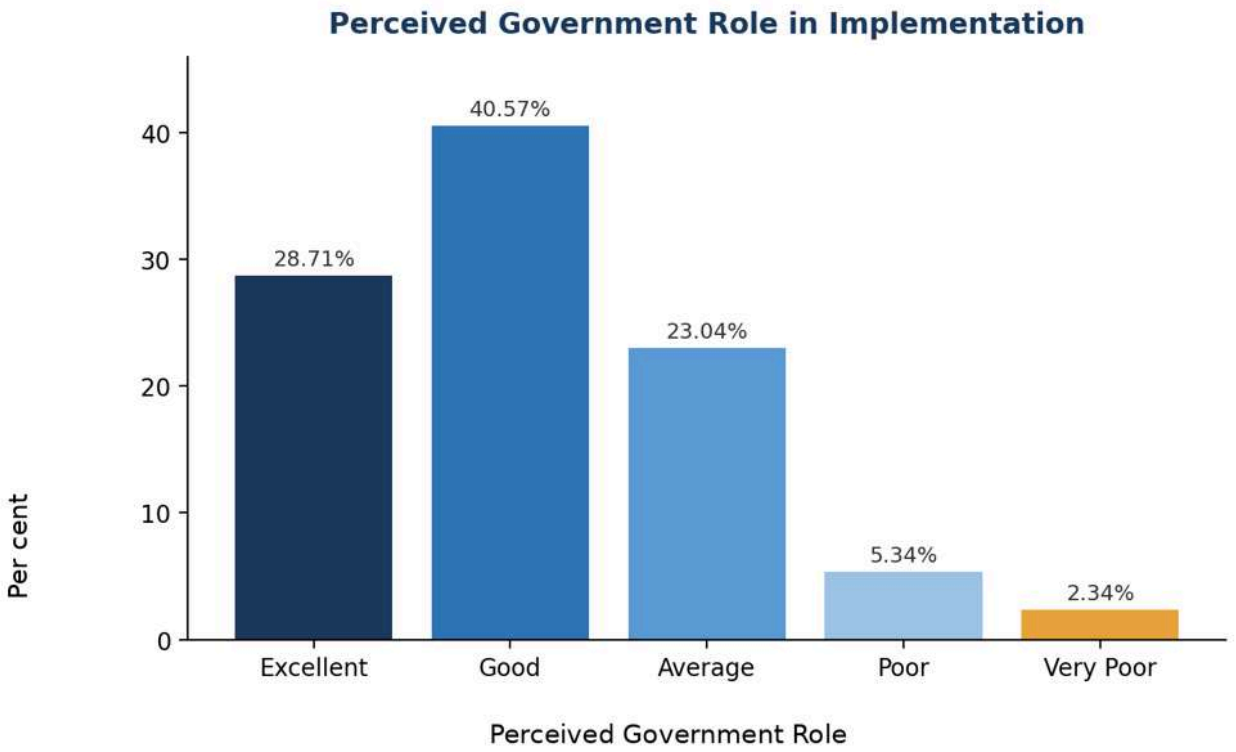


This graph presents disparities in access-related challenges under the Gruha Jyothi Yojane across caste groups. Among the General category, only 3.02 per cent reported facing challenges, while an overwhelming 96.98 per cent did not encounter any issues. Similarly, Other Backward Castes (OBCs) show minimal difficulty, with 2.85 per cent facing challenges and 97.15 per cent reporting no problems. In contrast, Scheduled Tribes (STs) exhibit significantly higher vulnerability, with 21.43 per cent facing access issues the highest among all groups while 78.57 per cent reported no challenges. Scheduled Castes (SCs) fall in between, with 6.94 per cent facing challenges and 93.06 per cent not facing any.

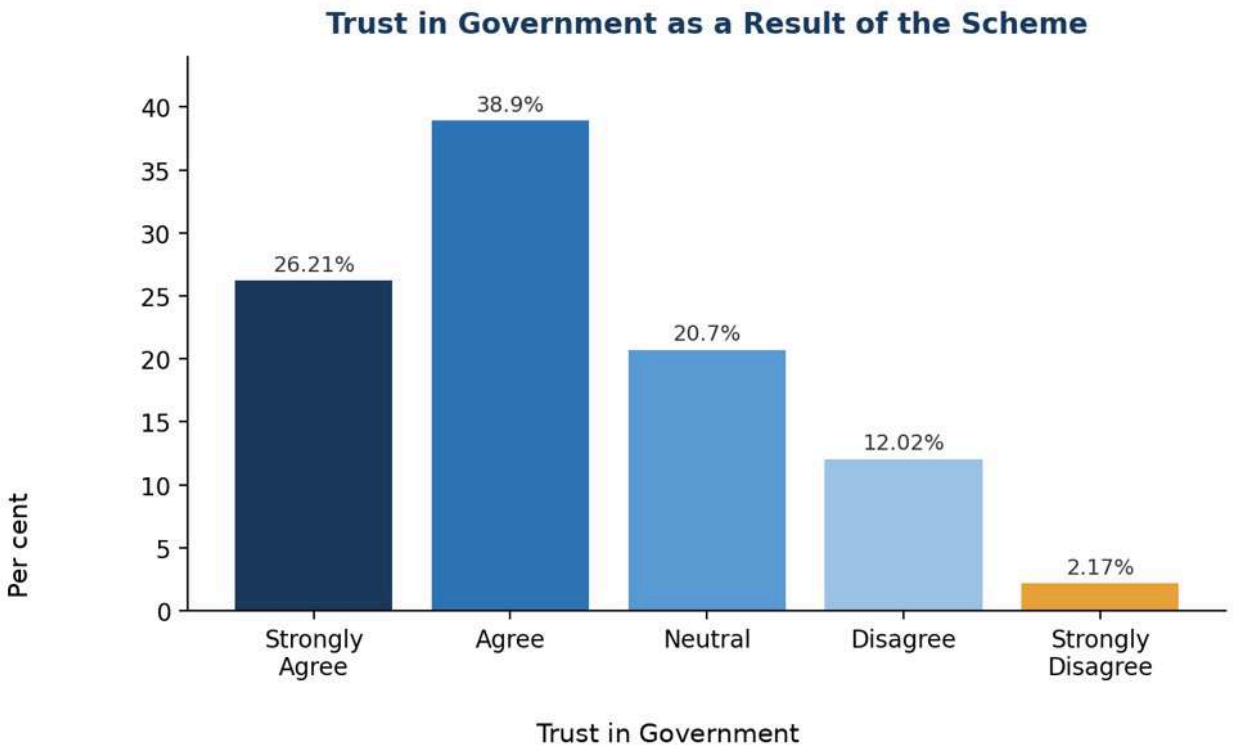
The Scheduled Tribe finding is one of the most significant in the study, yet it requires careful interpretation given that the ST sample is small (n=14), and the percentage should be read as indicative rather than statistically conclusive. Nevertheless, the directional finding is striking and consistent with wider patterns of administrative exclusion. Several factors may account for the higher challenge rate among ST households, including geographic isolation, lower levels of digital and administrative literacy, information asymmetry, and informal barriers at the point of implementation. This interpretation is supported by the qualitative evidence presented in Section 3.4.4, where an ST household in Udupi was incorrectly informed by a local electricity officer that the scheme applied only to Scheduled Castes and not to Scheduled Tribes. Such cases of

misinformation reflect the need for stronger awareness and accountability mechanisms among implementing authorities, particularly in areas with significant ST populations.

3.3.5 Perceptions of Governance



This graph evaluates the respondents' perceptions of government performance in implementing the scheme. A majority rated the government positively: Good (40.57 per cent) is the most common response. Excellent (28.71 per cent) also constitutes a significant share. Average ratings (23.04 per cent) indicate moderate satisfaction among a sizable group. Negative perceptions are relatively low i.e. Poor (5.34 per cent) and Very Poor (2.34 per cent).



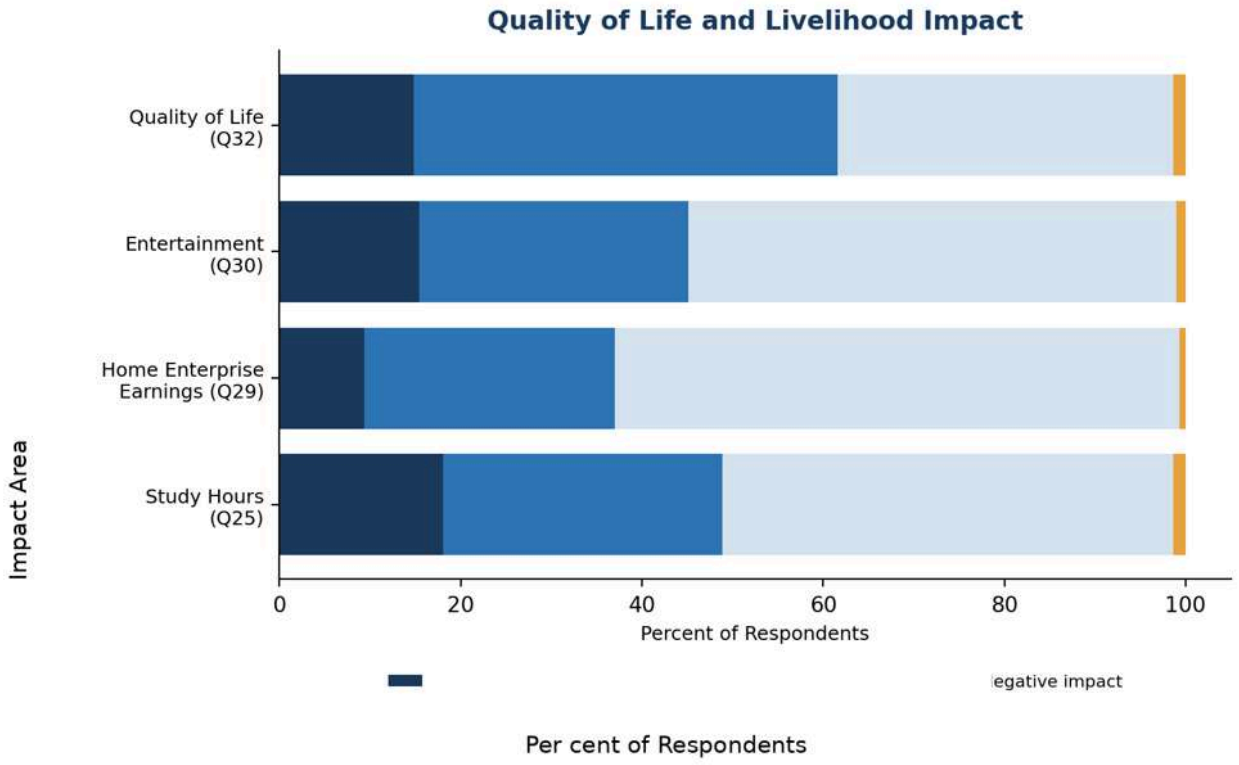
Positive trust levels dominate: Agree (38.9 per cent) and Strongly Agree (26.21 per cent). However, Neutral responses (20.70 per cent) indicate some uncertainty or ambivalence. While lower levels of distrust are observed with Disagree (12.02 per cent) and Strongly Disagree (2.17 per cent). The data reflects a generally high level of public trust, with over 65 per cent expressing agreement, though a neutral segment suggests scope for strengthening confidence.

Table 7: Composite Governance Perception Insight

Indicator	Positive Perception (%)
Implementation Quality	69.28
Trust Enhancement	65.11

3.4 Quality of Life and Livelihood Impact

This section presents findings on the broader impact of the scheme on household quality of life and livelihood activities, drawing on a dedicated battery of impact-assessment questions. Together, these findings offer a more complete picture of the scheme's welfare significance.



Approximately 49 per cent of the respondents reported an improvement in their ability to study for longer hours, a meaningful educational benefit particularly in households with school-going children. By contrast, 62.3 per cent reported no change in their ability to earn through home enterprise, suggesting the scheme has had limited direct impact on productive livelihood activities — consistent with the savings utilisation data showing that savings are primarily redirected toward consumption rather than business investment. Over 61 per cent reported that the scheme had improved household quality of life to some extent, supporting the broader conclusion that the scheme functions most effectively as a household relief mechanism.

Electricity Efficiency Behaviour

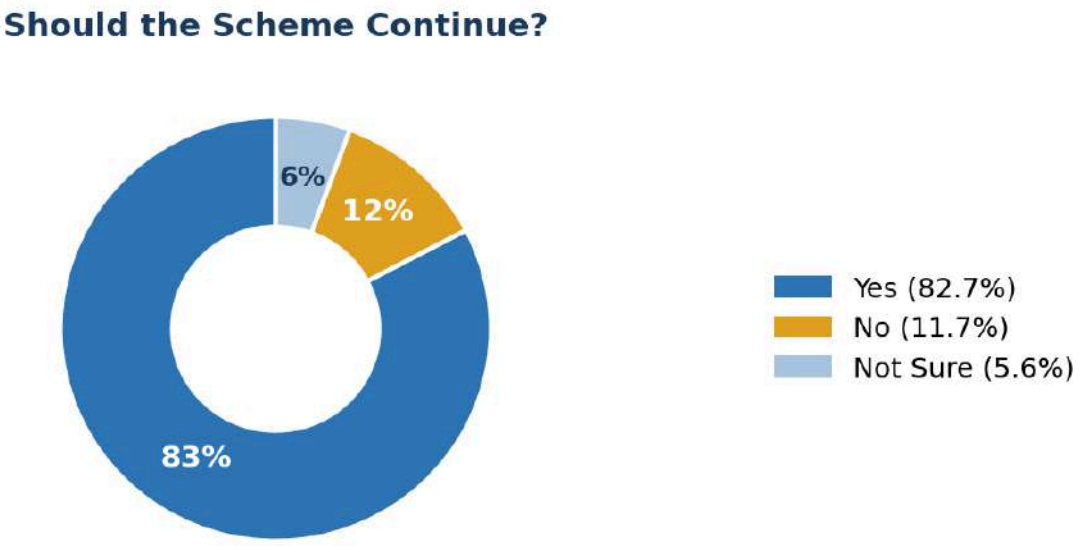
The scheme's stated objective of encouraging energy conservation is not strongly reflected in the data: 47.1 per cent of respondents reported no change in efficiency behaviour, compared to 44.2 per cent who reported an increase. This suggests that passive benefit receipt alone is insufficient to drive conservation behaviour, and that targeted measures — such as awareness campaigns on efficient appliance use or tiered benefit structures rewarding conservation may be needed.

Table 8: Who Benefits Most from the Scheme?

Perceived Beneficiary	Per cent (Valid)
Poor households	43.6
Others	34.5
All equally	9.1
Middle-income households	2.5

While 43.6 per cent of respondents believed poor households benefit most from the scheme, a substantial 34.5 per cent selected 'Others' — a response that may reflect a perception that the scheme's

benefits do not accrue primarily to the most vulnerable, consistent with field findings from Kalaburagi where households with higher appliance usage were seen to derive greater advantage.



An overwhelming 82.7 per cent of respondents expressed support for the scheme's continuation, with only 11.7 per cent opposed and 5.6 per cent uncertain. This strong expression of public legitimacy should be read alongside the quality of life data above: respondents can simultaneously recognise the scheme's limitations and still support its continuation, because the financial relief it provides, however modest, remains meaningful at the household level.

3.5 Objective 4 — Implementation Barriers and Recommendations

The following section presents the qualitative evidence gathered through field interviews regarding implementation barriers. This evidence directly informs the recommendations made under Objective 4. It is organised thematically, corresponding to the categories of challenges identified during fieldwork: application processing, online registration, electricity meters, caste-related barriers, tenancy, billing issues, and broader structural concerns.

The field findings also point to important gaps in implementation, irregular benefits, misinformation, and inadequate communication in rural areas. There was also a perception that the benefits are not reaching all those who genuinely need them.

3.5.1 Application

In Udupi district some families said that though they applied for the scheme, their applications were never processed. Many rural households complained of lack of clarity about whom to contact or how to check their eligibility. This information gap was a recurring complaint. A significant number of people reported that they had applied for the scheme but never received the benefit. (Ballari) One woman said she faced a lot of difficulties while applying online. The server was always busy, and she expressed frustration that it took almost a week. (Bidar) Some households reported difficulties in getting enrolled in the scheme even after applying. A few pointed out that their applications had been pending for long or that they had received no communication about the status (Kalaburagi).

3.5.2 Online Registration

Another recurring concern discovered in Udupi district was the variation in charges collected for online registration. Beneficiaries reported that local cyber centres and online agents charged different amounts for registration. Some took ₹50, while others charged up to ₹100. This inconsistency indicates the absence of a standardised registration process and creates unnecessary financial pressure on poorer households.

The quantitative data supports this finding: 12.4 per cent of respondents (71 households) reported paying an amount for the sanction of their application, despite the scheme being officially free to register. The absence of standardised registration charges creates an uneven and regressive access barrier, placing a disproportionate burden on lower-income households who can least afford informal fees. This requires a standardised and clearly communicated registration procedure, with designated no-cost facilitation points at Panchayat and Taluk offices.

3.5.3 Electricity Meters

Another common problem raised by rural households was related to meter updates. Some families who were constructing new houses when the scheme was launched said their old meters were used for registration. For instance, in Udupi, one family mentioned that in their old house they used to consume about 40 units per month. After moving to their new home with additional fans and appliances, the meter reading naturally increased. Since then, they no longer qualify for free electricity. Moreover, with the rise in unit price, their current electricity expenses are even higher than before. Such cases show that the system/scheme has not adapted well to the practical realities of changing household conditions.

3.5.4. Caste Related

A family, in Udupi, belonging to the Scheduled Tribe (ST) community shared a particularly concerning incident. They said that the local electricity officer denied them the benefit, claiming it was only for Scheduled Castes (SC) and not for STs. Such misinformation and discrimination reflect the urgent need for better awareness and accountability among implementing authorities.

3.5.5. Tenancy related

Families living in rented houses faced a different type of problem. Several tenants said that even though they were new residents, the electricity meter still carried the consumption pattern of the previous tenants. Since the earlier occupants had used more electricity, the current tenants were not eligible for the benefit. (Ballari)

3.5.6. Meter related

Another unexpected issue came from households where KEB staff had changed the electricity meter recently. Some beneficiaries said that initially they received zero bills as per the scheme's promise, but after the meter change, the bills suddenly tripled. They couldn't understand the reason behind the sudden jump. In a few houses, people even showed electricity bills amounting to ₹15,000–₹17,000 despite having only one fan and one light at home. (Ballari) Some respondents reported that after receiving the new meter board, their current electricity consumption readings appeared high, despite using the same amount of electricity as before. (Belagavi rural)

3.5.7. High Bills

In one general-category household, the house owner said that earlier they used to receive only 100 rupees in the bill for a month, but now it has become 250 rupees some months and 300 rupees in others. They complained that even after applying for the Gruha Jyothi Yojane, they were still having to pay high bills. (Bidar) A few families reported paying significantly more than before despite using the same appliances. They felt helpless because they did not fully understand why their bills were suddenly inflated, and they did not know whom to approach for clarification. In several cases, respondents shared that the bill amounts seemed disproportionate to their actual consumption (Kalaburagi).

3.5.8 Structural Concerns and Perceived Inequities

Some households strongly believed that the Gruha Jyothi Yojane, along with the free bus service, should be cancelled, arguing that such schemes foster dependency. Several rural respondents felt there was no need for the scheme, citing increased prices of essential commodities that severely impact their daily living. Many urban beneficiaries shared concerns regarding the discrepancy between the promised 200 units of free electricity and the average consumption they are receiving. (Belagavi).

In Mandya, there was noted frustration over reduced units from the promised 200 units to 34 units. Some want the scheme to be cancelled due to dissatisfaction with the government. Others expressed concerns about increasing prices of essential commodities and doubts on whether the government considers citizens' suggestions. There was also a demand for cancellation of Ration Cards for ineligible beneficiaries. Many opined that more facilities should be provided to genuinely poor families.

A sizeable group, especially from areas near the masjid region, shared that even though their electricity charges have reduced, the sharp increase in prices of essential goods has cancelled out any savings they might have expected. Many pointed out that they used to spend around ₹300 for their electricity bill earlier, but now end up spending ₹600 on medicines alone, due to inflated rates. They expressed frustration that the relief provided through electricity savings does not translate into actual financial security because the cost of living keeps rising. Some respondents stated very openly that "it feels like a waste because we are not able to save anything." (Kalaburagi)

Many felt that richer households are benefitting more than the poor. According to them, families with higher appliance usage seem to get more advantage. Several people argued that those with minimal usage mostly the poor are unable to see any actual savings, as they were already consuming within low limits. (Kalaburagi)

3.5.9 Policy Recommendations

1. Based on the challenges identified across the preceding subsections, the following recommendations are proposed for strengthening the implementation of the Gruha Jyothi Yojane

2. **Strengthen Application Tracking Systems**: Introduce a beneficiary-facing tracking mechanism so applicants can check application status without in-person visits, addressing the recurring complaint of pending applications and lack of communication.

3. **Standardise Registration Procedures**: Fix and publicly communicate charges for registration assistance across all facilitation centres, including cyber cafes and Panchayat offices, to reduce informal fee-charging.

4. I**mprove Meter Verification Mechanisms**: Establish a systematic process to review meter registrations when households change residence or receive new meters, preventing loss of eligibility due to consumption changes that do not reflect actual usage.

5. **Strengthen Targeted Awareness Campaigns:** Direct outreach specifically at Scheduled Tribe communities, tenants, and geographically isolated households, with clearer eligibility guidance for implementing officers.

6. **Address Tenant Exclusion:** Introduce a mechanism allowing tenants to submit fresh consumption baselines upon establishing new residency, rather than inheriting prior occupants' usage history.

7. **Improve Grievance Redressal Systems**: Establish a clear, accessible grievance channel through Seva Sindhu or ESCOM offices for beneficiaries facing billing anomalies or sudden cost increases following meter changes.

04 Case Studies

Case Study 1: The Burden of Documentation

In Udupi district, a Scheduled Tribe household applied for the scheme but was wrongly told by the local electricity officer that the benefit was reserved only for Scheduled Castes. This single incident captures a wider pattern: across the sample, ST households face access challenges at nearly seven times the rate of the general population (21.43 per cent versus 3.02 per cent). The family eventually had to seek help from a community worker to have their eligibility reconsidered — a reminder that misinformation at the point of implementation can quietly exclude exactly the households a welfare scheme is meant to protect.

Case Study 2: When Savings Don't Feel Like Savings

In Kalaburagi, several respondents — particularly those near the masjid region — explained that even though their electricity bills had dropped, the rising cost of essential goods cancelled out any benefit. One respondent put it plainly: “it feels like a waste because we are not able to save anything.” Families that once paid ₹300 for electricity now spend ₹600 on medicines alone. This captures a recurring tension in the data: a scheme can deliver real bill relief and still fail to translate into a felt sense of financial security when the broader cost of living is rising in parallel.

Case Study 3: Mandya — The Gap Between Promise and Delivery

In both rural and urban areas of Mandya, the most frequently cited frustration was the gap between the government’s original promise of 200 units of free electricity monthly and the far lower entitlement most households actually received — in several cases as few as 34 units, determined by the prior-year consumption baseline. Respondents felt this discrepancy had not been adequately communicated. Some rural households called for the scheme to be cancelled altogether, citing both the reduced unit allocation and the rising cost of essentials that cancelled out any benefit. Urban residents demanded greater transparency and better support for lower-income families. Despite these frustrations, a portion of beneficiaries continued to find the scheme useful and appreciated its intent. The Mandya findings point to a structural design gap: any scheme whose reach depends on a historical consumption baseline will inevitably leave recently-connected or low-consuming households with a smaller benefit than they expected.

Case Study 4: Kolar — Light, Time, and the Opportunity to Study

For many rural households in Kolar, the scheme's most significant impact has been on children's study hours. A 14-year-old girl explained that before the scheme, her day effectively ended when it got dark: after helping with household chores, there was little time or light left for studying. Now, she said, she can sit and study after dinner without worrying about the electricity bill. She described the change as giving her not just light, but more time — and a better chance to focus on her future. Her account illustrates a benefit that aggregate data on educational spending cannot fully capture: access to electricity after dark expands the effective number of usable hours in a child's day, with direct consequences for learning outcomes. That this benefit was felt most acutely by a girl who combined domestic responsibilities with schoolwork also speaks to the gendered dimensions of energy access discussed in Section 3.3.3. Not all Kolar voices were positive, however: an older resident expressed deep scepticism about whether such welfare initiatives produce any meaningful change, suggesting that public confidence in the scheme varies significantly by generation and lived experience of the state's past welfare record.

Case Study 5: Impact on Women

One widow shared that earlier she used to switch off lights early at night to save electricity, as her son had to bear the burden of paying extra charges. Now, she said with relief, "I keep the light on till midnight until my son comes home. I don't have to worry anymore about the bill." Another single mother, who used to spend about ₹500 every month on her electricity bill, now deposits that saved amount in a recurring deposit. At the end of the year, she said proudly, "I will use that money to buy a small piece of gold for my daughter." In Ballari, one woman who used to spend almost ₹2,000 a month on electricity now donates that entire amount to a local NGO that feeds the poor — for her, the scheme gave her the means to support a cause she believed in, not just a personal saving.

05 Findings and Policy Recommendations

The following conclusion is organised according to the four objectives of the study, providing a synthesis of findings before offering a final assessment of the scheme's overall effectiveness.

Objective 1: Overall Reach and Beneficiary Coverage

The Gruha Jyothi Yojane has achieved substantial reach across Karnataka, with over 1.5 crore families registered as of February 2025 and approximately 92 per cent of domestic users benefitting. The PCA-based Gruha Jyothi Progress Index constructed in this study reveals significant variation in scheme performance across districts, with Kodagu and Mandya demonstrating above-average progress and districts such as Bidar and Belagavi showing below-average outcomes. This variation points to the need for targeted support and improved implementation in underperforming districts.

Objective 2: Nature of Savings and Expenditure Patterns

The average household saving generated by the scheme is ₹383.39 per month, with the majority of beneficiaries saving between ₹201 and ₹500. These savings are predominantly directed toward essential consumption — food (42.9 per cent), medical expenses (17.36 per cent), and education (11.35 per cent) — indicating that the scheme functions primarily as a form of indirect income support and consumption smoothing for economically vulnerable households. The scheme has been most effective as a household relief mechanism; it has contributed meaningfully to day-to-day welfare but has had limited direct impact on productive livelihood activities or long-term economic mobility.

Objective 3: Remaining Barriers and Implementation Gaps

While 96 per cent of respondents reported no challenges in accessing the scheme, the experiences of those who did face difficulties reveal important structural and administrative gaps — application processing delays, informal registration charges, meter-related eligibility issues, tenant exclusion, and caste-based misinformation. Scheduled Tribe households show a disproportionately high challenge rate of 21.43 per cent. Gender also emerges as a significant variable: while women constitute a majority of the sample, a substantial proportion do not exercise independent control over how scheme savings are used, highlighting the distinction between access to welfare resources and control over those resources.

Objective 4: Policy Recommendations

Specific recommendations arising from the study's findings are presented in Section 3.4.9, including strengthening application tracking and grievance redressal systems; standardising registration charges across facilitation channels; improving meter verification mechanisms; designing targeted outreach for Scheduled Tribe and tenant households; and reviewing the unit allocation formula to ensure low-consumption households receive equitable benefit.

Final Assessment: Overall Effectiveness of the Scheme

The Gruha Jyothi Yojane in Udupi district has undoubtedly made a significant difference in the lives of many. It has provided financial relief, encouraged savings, and improved the quality of life for widows, single mothers, and elderly citizens. The scheme has helped families spend more freely on essential needs such as food, medicine, and small household comforts. In Ballari district, many beneficiaries

expressed genuine relief and acknowledged that the scheme had brought some level of improvement or support to their household expenses. Several households in Ballari district reported that the scheme helped them reduce their monthly financial burden. For families surviving on daily wages or unstable incomes, even a small amount saved made a difference. Some women said that the money saved from electricity bills now goes towards recharging phones, buying small items for children, or meeting urgent expenses at home. These small changes gave them a sense of relief and stability.

Families with school going children also highlighted the benefits. Parents said that the savings are being used to buy slightly better books and stationery. In several households, especially those with irregular incomes, respondents spoke about using the saved amount to buy groceries and vegetables. They mentioned that they are now able to bring home a bit more than before, which has made a difference in improving the quality of everyday meals. (Kalaburagi)

Impact on Women - A large majority of the respondents expressed gratitude for the scheme, saying it has helped them manage their monthly expenses better. For many, especially widows and elderly people, the scheme has been a source of independence. One widow shared that earlier she used to switch off lights early at night to save electricity, as her son had to bear the burden of paying extra charges. Now, she said with relief, "I keep the light on till midnight until my son comes home. I don't have to worry anymore about the bill." This simple change reflects how the scheme has improved both comfort and safety within households.

Another single mother narrated how the Gruha Jyothi Scheme has transformed her savings habits. Earlier, she used to spend about ₹500 every month on the electricity bill. Now, with that amount saved, she deposits it in a recurring deposit (RD). At the end of the year, she said proudly, "I will use that money to buy a small piece of gold for my daughter." Her story represents how financial savings created by government schemes can promote small but meaningful long-term investments for families. (Udupi)

One woman, who works as a daily wage laborer, expressed some relief. She said that because of the savings from the scheme, she is now able to travel by auto every day, whereas earlier she had to walk everywhere. (Bidar) A mother from an urban household mentioned that she can now afford to buy her son two extra snacks every month, something she could not do before. These small lifestyle changes may appear minor, but they reveal how the scheme has added emotional value to people's daily lives. (Udupi).

One woman shared a story that stood out. She said she used to spend almost ₹2,000 every month on electricity. After receiving the Gruha Jyothi benefit, she started saving the entire amount. Being an active social worker, she decided to donate this ₹2,000 each month to a local NGO that feeds the poor. For her, the scheme did not just reduce personal expenses but also gave her the chance to support a social because she believed in. (Ballari)

Women said they used the savings to pay their children's tuition fees. Some women in the families had saved the money and bought sarees or other items they liked. (Bidar)

Elderly - Among the elderly respondents, many expressed a strong sense of satisfaction. A grandfather shared that the scheme allows him to buy his medicines on time without depending on his son for money. Another 75-year-old grandmother stood out for her strong awareness of the program. She said she tracks every unit consumed in her home and makes sure not to waste electricity. She also takes the initiative to spread awareness among her neighbours. Her case shows that the scheme not only eases financial pressure but also fosters a sense of responsibility and civic awareness among beneficiaries. (Udupi)

Across several neighbourhoods, especially those with a high proportion of economically weaker families, the scheme has been a meaningful support system. Widows and elderly women were among the most satisfied respondents. Many of them depend primarily on small pensions, and even a minor reduction in electricity expenditure makes a noticeable difference in their monthly budgeting. (Kalaburagi).

Several households also mentioned that the scheme has indirectly encouraged them to make small improvements in their living conditions. One family shared that through monthly savings from reduced bills, they were able to purchase a new refrigerator after two years. Such outcomes show the gradual economic empowerment that can result from social welfare programs like Gruha Jyothi. (Udupi)

Survey results show that the Gruha Jyothi Scheme has been largely effective in providing assistance to the economically weaker sections of the society and enabling an easy onboarding process through ESCOM and Taluk-level facilitation. Nevertheless, the gaps in rural enrolment, the issue of limited or negative net savings, and the dissatisfaction with certain eligibility thresholds point to the necessity of policy review and taking targeted corrective measures. The public views the program quite differently and these views are influenced more by the person's economic status and political alignment than by age or gender.

The review of the Gruha Jyothi Scheme in Belagavi shows that while some residents benefit from and value the scheme, many households remain dissatisfied due to unmet expectations, increasing living costs, and a lack of trust in government responsiveness. In Kolar, Majority households noted the populist nature of the scheme and how it does not cater to a single broader public policy issue. The savings arising from the scheme is minimal for several households and they do not account for it in their monthly budget.

The overall impression is that the majority of people support the continuation of the scheme in the near future in spite of understanding its populist nature and financial burden on the government. They also opine that such schemes build trust in the government and create a positive impression among the general public. Nevertheless, improving service delivery, addressing power outages and implementing schemes that aim to address larger policy questions that strengthen governance mechanisms is the need of the hour.

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