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Awareness of Prime Minister's Schemes on Women Empowerment in Karnataka: A Study with Special Reference to Ballari District (2014-2024)

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***Abstract-** The Government of India has, since 2014, launched a wide portfolio of Prime Minister's (PM) welfare schemes aimed explicitly or implicitly at advancing women's economic, social, and financial empowerment. Awareness among intended beneficiaries is the necessary first condition for any such scheme to translate policy intent into realised welfare gains. This study examines the level and pattern of awareness of six major PM schemes the Pradhan Mantri Matru Vandana Yojana (PMMVY), Beti Bachao Beti Padhao (BBBP), Pradhan Mantri Ujjwala Yojana (PMUY), Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri MUDRA Yojana (MUDRA), and Pradhan Mantri Awas Yojana (PMAY) among 300 women respondents drawn from urban, semi-urban, and rural pockets of Ballari district, Karnataka, over the period 2014–2024. Using a structured field survey and secondary literature, the study profiles respondents' educational status, employment type, social category, area of residence, and income status, and analyses their awareness of, and perceived governmental role in publicising, these schemes. Descriptive statistics, chi-square tests of goodness-of-fit and homogeneity, Pearson correlation, and compound annual growth rate (CAGR) analysis of secondary national-level indicators are employed. The results show wide and statistically significant variation in awareness across schemes (χ^2 = 440.19, p < .001), ranging from 85.3 per cent for PMUY to 16.7 per cent for MUDRA, with a composite six-scheme awareness index of 46.8 per cent. Awareness is found to track the visibility and directness of household-level benefit delivery more closely than scheme vintage (r = -.53, p = .28, not significant). Only 22.7 per cent of respondents considered the prevailing level of awareness adequate, and 42.0 per cent reported no perceived governmental role in generating awareness. The study identifies five principal challenges information asymmetry, low female literacy, weak last-mile institutional outreach, socio-cultural constraints, and documentation/procedural barriers and offers targeted recommendations for policymakers to strengthen scheme outreach in backward mining-belt districts such as Ballari.*

***Keywords** - Women Empowerment, Prime Minister's Schemes, Scheme Awareness, Ballari District, Karnataka, PMJDY, PMUY, MUDRA, Financial Inclusion, Rural Development.*

I. INTRODUCTION

Women's empowerment has occupied a central place in India's development discourse since independence, but it acquired renewed policy momentum after 2014, when the Union Government launched a cluster of flagship schemes explicitly targeting women's health, education, financial inclusion, entrepreneurship, and housing security (India TV News, 2025). Programmes such as the Pradhan Mantri Matru Vandana Yojana (PMMVY), Beti Bachao Beti Padhao (BBBP), Pradhan Mantri Ujjwala Yojana (PMUY), Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri MUDRA Yojana, and Pradhan Mantri Awas Yojana (PMAY) collectively represent an attempt to address the life-cycle vulnerabilities of women from maternal health and the girl child's survival, to clean energy access, banking inclusion, credit for micro-enterprise, and secure housing (Press Information Bureau, n.d.).

A scheme's design and budgetary allocation, however, translate into welfare outcomes only when intended beneficiaries are aware of its existence, eligibility criteria, and application process. A substantial body of Indian evidence suggests that awareness, not eligibility or entitlement design, is frequently the binding constraint on scheme utilisation, particularly among rural, less-literate, and socio-economically disadvantaged women (Kadam et al., 2024). Studies from Assam, Telangana, and the north-eastern states report persistent information gaps separating women especially those engaged in agriculture and the informal sector from schemes designed for their benefit (Baruah & G, 2022).

Ballari district in Karnataka presents a particularly instructive setting in which to examine this question. Historically dependent on iron-ore mining and allied activities, the district has experienced considerable economic disruption following the Supreme Court-mandated mining restrictions of 2011, and it continues to record female literacy substantially below the state average 58.2 per cent at the 2011 Census against a state figure exceeding 68 per cent, with rural female literacy lower still (Grokipedia, 2026). Rural sex ratios, high dependence on daily-wage and self-employed work, and pockets of Scheduled Caste and Scheduled Tribe concentration make Ballari a district where the gap between scheme design and scheme awareness is likely to be pronounced. Against this backdrop, the present study surveys 300 women respondents across urban, semi-urban, and rural areas of the district to assess how far the decade of PM scheme implementation (2014-2024) has percolated into public awareness, and what structural and institutional factors continue to constrain it.

1.1 Objectives of the Study

- To examine the socio-economic and demographic profile of women respondents in Ballari district.
- To measure and compare the level of awareness of six major PM schemes on women empowerment (PMMVY, BBBP, PMUY, PMJDY, MUDRA, and PMAY).
- To assess respondents' perception of the government's role in creating awareness and the adequacy of prevailing awareness levels.
- To identify the principal challenges limiting awareness and utilisation of these schemes.
- To suggest evidence-based policy recommendations for strengthening scheme outreach in Ballari district.

II. REVIEW OF LITERATURE

The literature on women-centric welfare schemes in India can be organised around four broad strands: (a) descriptive reviews of the scheme architecture; (b) awareness-focused field studies; (c) impact and outcome evaluations; and (d) region-specific studies bearing on Karnataka.

2.1 Scheme Architecture and Policy Context

A comprehensive review of Indian government initiatives for women's empowerment documents BBBP, PMUY, and the National Rural Livelihood Mission as the principal instruments addressing gender inequality and economic independence, alongside health and welfare measures such as PMMVY and the Swadhar Greh scheme; the review concludes that while these programmes have improved outcomes on several fronts, accessibility, awareness, and cultural barriers remain persistent constraints (Government Initiatives and Schemes for Women's Empowerment in India, 2025). Official documentation confirms that PMMVY, a conditional cash-transfer maternity benefit scheme operative since January 2017, and BBBP, launched in January 2015 to address the declining child sex ratio, form part of a broader life-cycle continuum approach to women's empowerment (Press Information Bureau, n.d.). Complementary reviews note that PMUY, launched in May 2016, and allied ICT- and livelihood-based interventions such as the Karnataka State Rural Livelihood Mission form part of a wider ecosystem addressing gender-based structural disadvantage in the state (Prasad, as cited in ICT Empowerment of Rural Women in Karnataka, n.d.).

2.2 Awareness of Government Schemes among Women

Field-based awareness studies consistently report incomplete penetration of scheme information among rural and semi-literate women. A study of tribal women beneficiaries of state welfare schemes found substantial variation in benefit receipt across programmes, with television emerging as the dominant awareness channel (Kadam et al., 2024). A parallel study among rural women in Assam's Jorhat district reports that a slight majority of respondents were aware of agricultural schemes, with television, newspapers, and radio the principal information sources, underlining the importance of mass media in scheme communication (Awareness Regarding Government Schemes, 2025). Research on women farmers in India's North Eastern Region similarly identifies a wide information gap separating rural

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women from active agricultural schemes, describing this awareness deficit as a structural lacuna limiting agricultural progress (Baruah & G, 2022). Related work on digital government access finds that rural women exhibit systematically lower adoption and awareness of e-governance channels than men, even where assisted-access kiosks are available, pointing to a compounded digital and informational divide (Soni & Mitchell, 2022).

2.3 Financial Inclusion: PMJDY and MUDRA

The Pradhan Mantri Jan Dhan Yojana, launched in 2014 as India's flagship financial-inclusion programme, has been the subject of extensive secondary-data evaluation. National-level assessments using Ministry of Finance and RBI data spanning 2014 -2024 report a substantial increase in bank-account ownership and improved rural financial access, with particular benefit accruing to women and economically marginalised groups (Ashwath & Sachindra, 2025). Early awareness-focused studies, however, flagged brand-awareness and outreach gaps around business-correspondent banking channels as a persistent implementation challenge (Pradhan Mantri Jan Dhan Yojana, 2016). More recent state-level work from Haryana employing primary survey data reports that income level significantly influences ease of account access, underscoring that financial inclusion outcomes remain conditioned by respondents' socio-economic status even a decade after scheme launch (Ruchi et al., 2024). Qualitative evidence from Madhya Pradesh further suggests that formal account ownership under PMJDY does not automatically translate into operational financial agency for women, particularly regarding autonomous decision-making over deposits and credit (A Study on Women's Financial Inclusion, 2026).

Studies of the Pradhan Mantri MUDRA Yojana (PMMY), launched in 2015 to extend collateral-free micro-credit to small enterprises, report a generally positive relationship between credit access and women's entrepreneurial and psychosocial empowerment. Evidence from West Bengal's tribal districts, using ordered logistic regression, finds that MUDRA credit raises female entrepreneurial earnings, employability, and multidimensional empowerment (Agarwala et al., 2022). Complementary work from Haryana, using logit models and the Wilcoxon signed-rank test, similarly reports a significant positive interrelation between microcredit access, entrepreneurship, and women's empowerment before and after loan disbursal (Rathee & Aggarwal, 2025; Rathee & Aggarwal, 2023). At the same time, awareness-focused research from Chhattisgarh finds that awareness itself is a statistically significant predictor of women entrepreneurs successfully accessing PMMY assistance, reinforcing that credit-scheme impact is mediated by prior information levels (Awareness and Impact of the Pradhan Mantri Mudra Yojana, 2025). Rural-urban disparities in MUDRA outreach have also been documented, with rural beneficiaries reporting comparatively lower scheme penetration than urban counterparts (Mudra Yojana: A Catalyst in Promoting Women Entrepreneurship, 2024).

2.4 Karnataka- and Ballari-Specific Evidence

Regional evidence from Karnataka points to a compounded set of disadvantages facing rural women, including limited digital literacy and infrastructure that constrain the effectiveness of ICT-enabled empowerment programming across the state's revenue divisions (ICT Empowerment of Rural Women in Karnataka, n.d.). District-level evidence from Ballari specifically documents that women entrepreneurs face constrained family and community support and persistent barriers to institutional finance, with visible urban-rural and class-based disparities in the pace of women's economic advancement (A Study on Problems and Prospects of Women Entrepreneurs in Ballari District, 2015). Demographic data for the district confirm a female literacy rate considerably below the Karnataka state average, with the gap most pronounced in rural taluks, and a rural sex ratio below the national parity benchmark structural conditions that plausibly depress both the reach of, and responsiveness to, scheme-awareness campaigns (Grokipedia, 2026).

2.5 Research Gap

While a substantial literature evaluates individual schemes most often PMJDY and MUDRA in isolation, and largely at the national or state level, comparatively few studies undertake a multi-scheme, district-level awareness assessment that juxtaposes health, financial-inclusion, housing, and social-protection schemes within a single socio-economically distinct district such as Ballari. The present study addresses this gap by evaluating awareness of six PM schemes concurrently among a common sample of 300 women respondents, situating the results within Ballari's specific demographic and economic profile, and applying a battery of quantitative techniques chi-square, correlation, and CAGR analysis to test the statistical significance of observed differences.

III. RESEARCH METHODOLOGY

3.1 Study Area

The study was conducted in Ballari district, Karnataka, covering urban, semi-urban, and rural areas of the district in order to capture heterogeneity in access to information, banking infrastructure, and administrative outreach.

3.2 Research Design and Sampling

The study adopts a descriptive, cross-sectional research design based on a structured field survey of 300 women respondents selected through snowball sampling across urban, semi-urban, and rural strata of Ballari district. The sample size of 300 was chosen to allow reasonably precise estimation of awareness proportions while remaining logistically feasible for primary data collection.

3.3 Data Sources and Tools

Primary data were collected using a pre-tested structured interview schedule covering respondents' demographic and socio-economic profile (education, employment type, social category, area of residence, engagement in income-generating activity, and monthly income) and their awareness of six PM schemes on women empowerment PMMVY, BBBP, PMUY, PMJDY, MUDRA, and PMAY together with their perception of the government's role in creating awareness and the adequacy of existing awareness levels. Secondary data and contextual literature were drawn from peer-reviewed journals, government reports, and official scheme portals to contextualise the primary findings and to support macro-level CAGR analysis of national scheme indicators.

3.4 Analytical Techniques

- Descriptive statistics (frequencies and percentages) to profile the sample and present scheme-wise awareness levels.
- Chi-square (χ^2) goodness-of-fit tests to examine whether respondents are distributed non-randomly across categories within each demographic variable.
- Chi-square test of homogeneity across the six PM schemes to test whether awareness levels differ significantly between schemes.
- Pearson correlation between scheme vintage (years active as of 2024) and awareness level, to test whether awareness is primarily duration-driven.
- Compound Annual Growth Rate (CAGR) analysis applied to secondary, national-level PMJDY account-growth data (2015-2024) as a macro-contextual benchmark against which district-level awareness is interpreted.
- A composite Multi-Scheme Awareness Index, computed as the unweighted mean of the six scheme-wise awareness percentages.

All statistical tests were conducted at the conventional 5 per cent ($p < .05$) level of significance using Python (SciPy 1.x). The primary survey frequencies reported by the respondent, reproduced in Tables 1-14, have been retained without alteration; all percentages shown are as recorded in the original field tabulation

IV. DATA ANALYSIS AND INTERPRETATION

4.1 Demographic and Socio-Economic Profile of Respondents

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Table 1: Educational Status of Respondents

S.N	Educational Status	No. of Respondents	Percentage (%)
1	Illiterate	101	33.7
2	Below Primary	12	4.0
3	Primary	18	6.0
4	Higher Primary	57	19.0
5	Higher Secondary	72	24.0
6	UG/PG	40	13.3
	Total	300	100.0

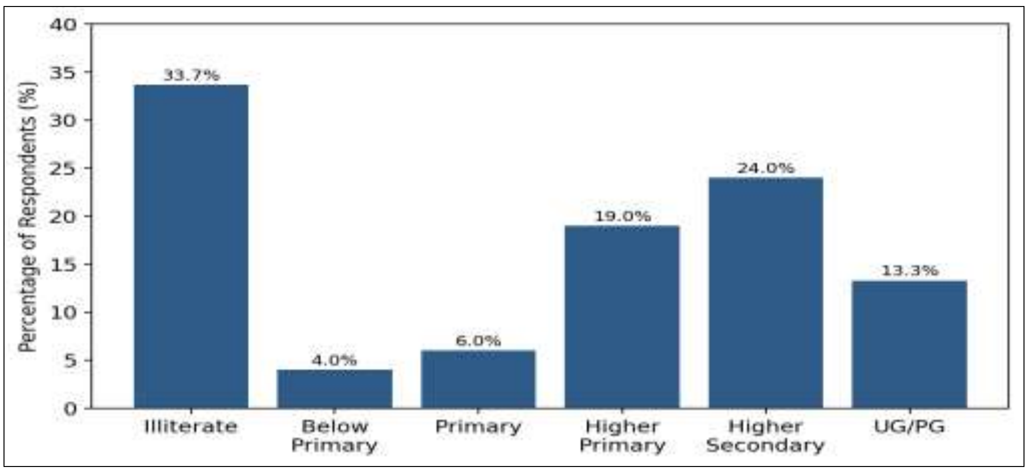

Figure 1. Educational Status of Respondents (N = 300)

One-third of respondents (33.7%) are illiterate and a further 10 per cent have education below the primary level, so that roughly 44 per cent of the sample has minimal or no formal schooling. A chi-square goodness-of-fit test confirms that respondents are distributed highly non-uniformly across educational categories ($\chi^2 = 114.04$, df = 5, $p < .001$), consistent with Ballari's below-state-average female literacy documented in secondary sources (Grokipedia, 2026). This concentration of low-literacy respondents has direct implications for scheme awareness, since print- and text-based communication channels are likely to be less effective for a large share of the sample.

Table 2: Employment Type of Respondents

S.N	Employment Type	No. of Respondents	Percentage (%)
1	Public Sector	0	0.0
2	Private	45	15.0

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S.N	Employment Type	No. of Respondents	Percentage (%)
3	Self-Employed	92	30.7
4	Agriculture	44	14.7
5	Daily Wage	72	24.0
6	SHG	8	2.7
7	Unemployed	15	5.0
8	Others	24	8.0
	Total	300	100.0

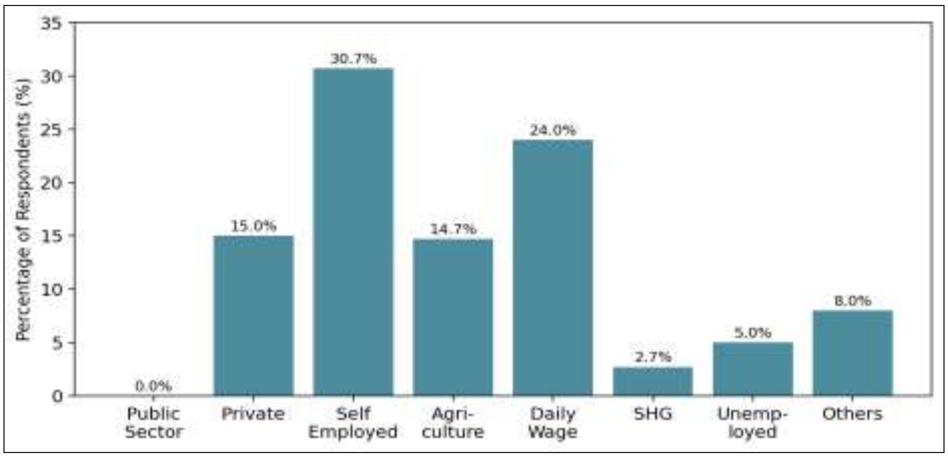

Figure 2. Employment Type of Respondents (N = 300)

Self-employment (30.7%) and daily-wage labour (24.0%) together account for over half the sample, with no respondent in public-sector employment (χ^2 = 192.64, df = 7, p < .001). This employment pattern — dominated by informal, own-account, and wage-labour activity — is precisely the segment that financial-inclusion and credit schemes such as PMJDY and MUDRA are designed to serve, but it is also the segment least likely to be reached through formal institutional communication channels.

Table 3: Social Category of Respondents

S.N	Social Category	No. of Respondents	Percentage (%)
1	General	99	33.0
2	OBC	61	20.3
3	SC	74	24.7
4	ST	66	22.0
	Total	300	100.0

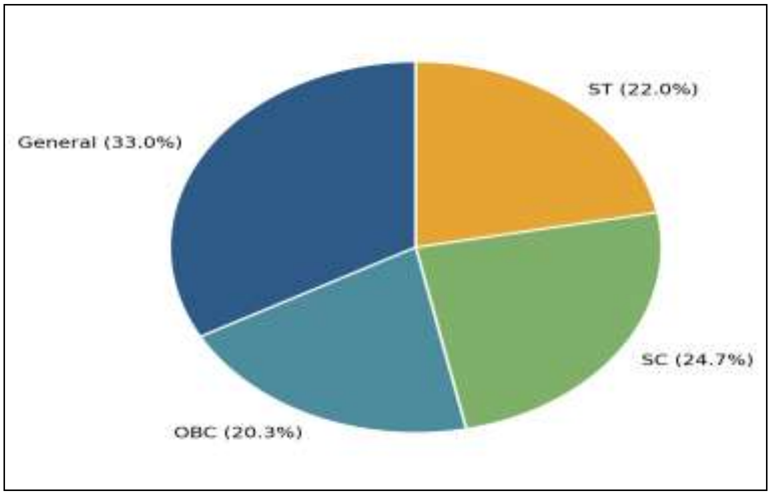

Figure 3. Social Category of Respondents (N = 300)

SC and ST respondents together constitute 46.7 per cent of the sample, broadly reflecting Ballari's substantial Scheduled Caste and Scheduled Tribe population share reported in constituency-level demographic data (Bellary Rural Assembly Constituency, 2026). The distribution differs significantly from an equal split across categories ($\chi^2 = 11.39$, df = 3, $p = .010$).

Table 4: Area of Residence of Respondents

S.N	Area	No. of Respondents	Percentage (%)
1	Urban	66	22.0
2	Semi-Urban	69	23.0
3	Rural	165	55.0
	Total	300	100.0

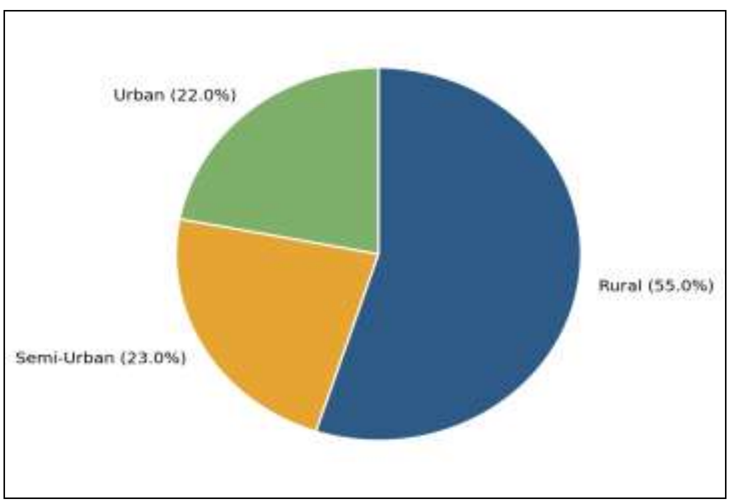

Figure 4. Area of Residence of Respondents (N = 300)

More than half the sample (55.0%) resides in rural areas, a distribution significantly skewed away from an equal urban/semi-urban/rural split ($\chi^2 = 63.42$, df = 2, $p < .001$), and appropriate given the study's objective of capturing awareness gaps in relatively remote and less-served locations.

Table 5: Engagement in Income-Generating Activity

S.N	Income Generating	No. of Respondents	Percentage (%)
1	Yes	253	84.3
2	No	47	15.7
	Total	300	100.0

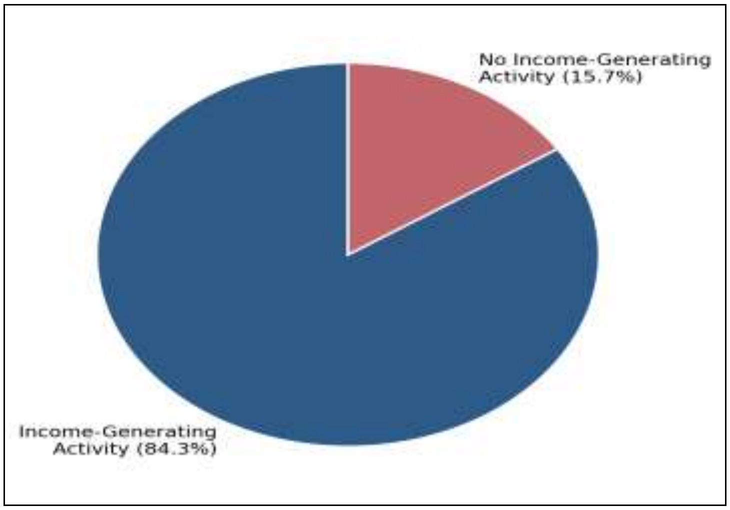

Figure 5. Engagement in Income-Generating Activity (N = 300)

A large majority of respondents (84.3%) report engagement in some income-generating activity (χ^2 = 141.45, df = 1, $p < .001$), suggesting broad potential exposure to livelihood- and credit-linked schemes such as MUDRA and PMJDY, even where formal awareness of these specific programmes remains limited.

Table 6: Monthly Income of Respondents (₹)

S.N	Monthly Income (₹)	No. of Respondents	Percentage (%)
1	≤ 5,000	128	42.7
2	5,001–10,000	87	29.0
3	10,001–15,000	29	9.7
4	15,001–20,000	2	0.7
5	> 20,000	8	2.7
6	No Income	46	15.3
	Total	300	100.0

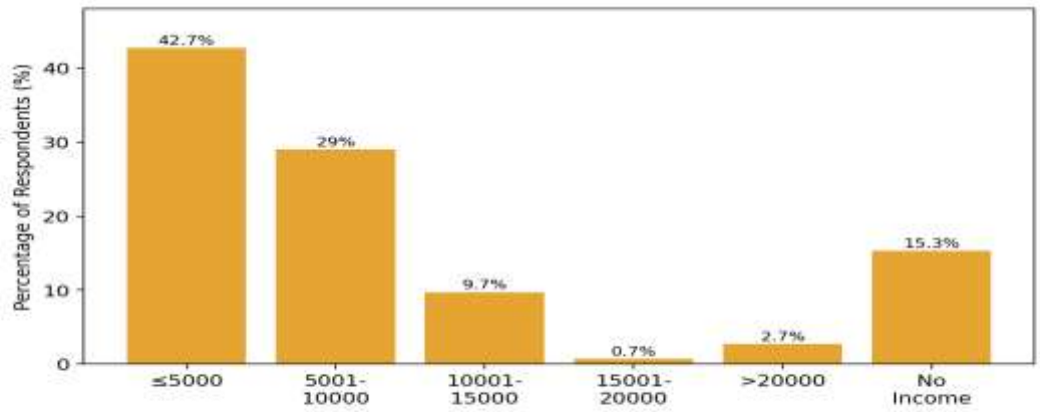

Figure 6. Monthly Income of Respondents (N = 300)

Nearly 43 per cent of respondents report a monthly income at or below ₹5,000, and combined with the 15.3 per cent reporting no income, close to 58 per cent of the sample falls into the lowest income band. The distribution departs sharply from uniformity ($\chi^2 = 239.56$, df = 5, $p < .001$), confirming that the sample is heavily weighted towards economically vulnerable women — the population segment PM welfare schemes are principally designed to serve, and for whom awareness gaps carry the greatest welfare cost.

4.2 Awareness of Prime Minister's Schemes on Women Empowerment

Table 7: Awareness of Six PM Schemes on Women Empowerment

Scheme	Aware (No.)	Aware (%)	Not Aware (No.)	Not Aware (%)
PMMVY	201	67.0	99	33.0
BBBP	56	18.7	244	81.3
PMUY	256	85.3	44	14.7
PMJDY	156	52.0	144	48.0
MUDRA	50	16.7	250	83.3
PMAY	123	41.0	177	59.0

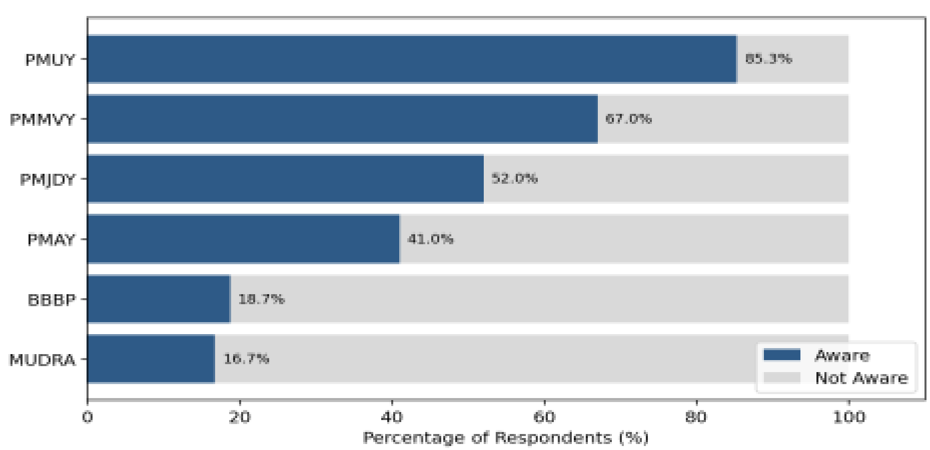

Figure 7. Ranked Awareness Level of Six PM Schemes (N = 300)

Awareness levels differ dramatically across the six schemes, ranging from a high of 85.3 per cent for PMUY to a low of 16.7 per cent for MUDRA — a spread of nearly 69 percentage points. A chi-square test of homogeneity, treating the six schemes as an aware/not-aware 6 × 2 contingency table, confirms that this variation is highly statistically significant ($\chi^2 = 440.19$, df = 5, $p < .001$), indicating that awareness is not uniform across the PM scheme portfolio but is instead strongly scheme-specific.

The unweighted mean of the six scheme-wise awareness rates yields a composite Multi-Scheme Awareness Index of 46.8 per cent, meaning that, on average across the six schemes examined, fewer than half of the respondents were aware of any given scheme. PMUY and PMMVY — both linked to tangible, immediate household benefits (a free LPG connection; a direct cash transfer during pregnancy) — recorded the highest awareness, whereas MUDRA and BBBP, whose benefits are less immediately visible to the individual respondent (a credit facility contingent on entrepreneurial intent; a longer-horizon social outcome), recorded the lowest.

To examine whether awareness is primarily a function of how long a scheme has been operative, a Pearson correlation was computed between each scheme's years active as of 2024 (ranging from 7 years for PMMVY to 10 years for PMJDY) and its awareness percentage. The relationship is weak, negative, and not statistically significant ($r = -.53$, $p = .28$; Spearman $\rho = -.52$, $p = .30$), as shown in Figure 10. This indicates that scheme vintage alone does not explain awareness levels — PMUY, despite being neither the oldest nor the newest scheme, records by far the highest awareness, while PMJDY, the longest-running scheme in the set, ranks only third. The evidence therefore points to benefit visibility, delivery mechanism, and communication intensity — rather than mere duration of implementation — as the more plausible drivers of awareness differentials, a conclusion consistent with the finding that television and interpersonal channels, not scheme age, are typically the strongest predictors of awareness in comparable Indian studies (Awareness Regarding Government Schemes, 2025).

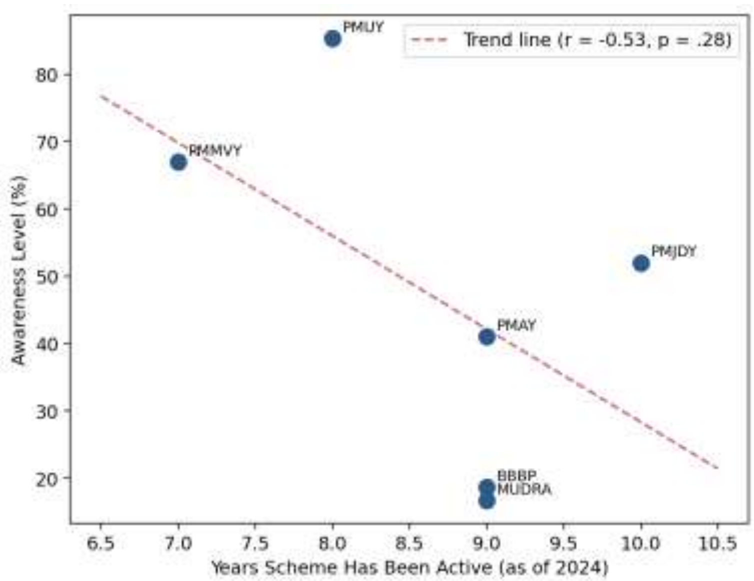

Figure 10. Correlation between Scheme Duration (Years Active by 2024) and Awareness Level

4.3 Compound Annual Growth Rate (CAGR): National Benchmark for PMJDY

Because the primary survey is cross-sectional (a single point-in-time field enumeration) rather than a time series, CAGR cannot be computed directly on the respondent-level awareness data. To provide a growth-rate benchmark against which district-level awareness can be interpreted, this study applies

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CAGR to secondary, national-level PMJDY beneficiary-account data spanning the scheme's first decade. Using reported account figures of approximately 14.72 crore accounts shortly after launch (January 2015) and approximately 53.13 crore accounts by 2024 (Ashwath & Sachindra, 2025; Pradhan Mantri Jan Dhan Yojana, 2016), the implied CAGR over the nine-year period is:

$$CAGR = [(53.13 / 14.72)^{(1/9)} - 1] \times 100 \approx 13.70\%$$ per annum

This double-digit national growth rate in account enrolment stands in contrast to Ballari district's measured PMJDY awareness of only 52.0 per cent in 2024, illustrating a gap between nationally reported enrolment momentum and localised awareness — a pattern consistent with prior evidence that PMJDY account opening has periodically outpaced genuine beneficiary understanding and active usage of the facility (Pradhan Mantri Jan Dhan Yojana, 2016; Ruchi et al., 2024).

4.4 Perceived Government Role and Adequacy of Awareness

Table 8: Perceived Government Role in Creating Awareness

S.N	Government Role	No. of Respondents	Percentage (%)
1	Fully	47	15.7
2	Partial	127	42.3
3	Not Aware	126	42.0
	Total	300	100.0

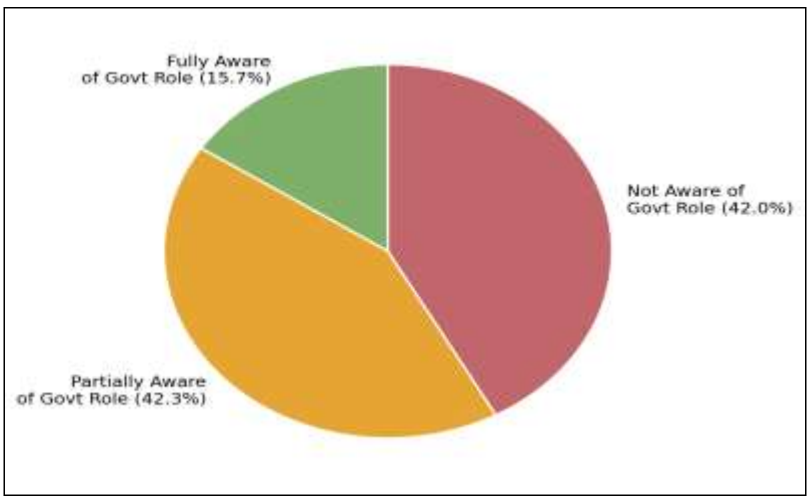

Figure 8. Perceived Government Role in Creating Scheme Awareness (N = 300)

Only 15.7 per cent of respondents perceive the government as having played a full role in creating awareness of these schemes, while 42.0 per cent report no perceived governmental role at all — a distribution that differs significantly from chance ($\chi^2 = 42.14$, $p < .001$).

V. RESULTS AND DISCUSSION

The findings collectively depict a district in which women respondents are predominantly low-literacy, informally employed, rurally located, and economically constrained precisely the profile that PM welfare schemes are designed to reach, yet also the profile most vulnerable to information exclusion. Awareness of the six schemes examined is neither uniformly high nor uniformly low; it is sharply differentiated, and this differentiation is statistically robust rather than incidental ($\chi^2 = 440.19$, $p < .001$).

The pattern of high awareness for PMUY and PMMVY alongside low awareness for MUDRA and BBBP is consistent with the broader Indian literature's emphasis on tangible, immediate, household-level benefit as the strongest single driver

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of awareness and recall, more so than scheme age, budgetary scale, or duration of implementation (Awareness Regarding Government Schemes, 2025; Kadam et al., 2024). The weak and statistically insignificant correlation between years-active and awareness level ($r = -.53$, $p = .28$) reinforces this: simply keeping a scheme running longer does not, by itself, raise awareness in a district like Ballari. This has a direct policy implication outreach investment needs to be sustained and renewed throughout a scheme's life, not concentrated only at launch.

The gap between the buoyant national CAGR of PMJDY account growth (≈13.7% per annum, 2015–2024) and the more modest 52.0 per cent district-level awareness recorded in Ballari echoes a recurring finding in the financial-inclusion literature: quantitative account-opening targets can be met even while qualitative awareness and effective usage lag behind (Ruchi et al., 2024; A Study on Women's Financial Inclusion, 2026). This suggests that supply-side account proliferation and demand-side awareness are only loosely coupled and require distinct, complementary policy instruments.

Finally, the finding that only 15.7 per cent of respondents credit the government with a full role in awareness creation, against 42.0 per cent who perceive no governmental role at all, is consistent with evidence from other Indian states that scheme communication frequently under-utilises the channels television, community meetings, and interpersonal networks shown elsewhere to be most effective for low-literacy rural audiences (Awareness Regarding Government Schemes, 2025).

VI. FINDINGS

- Nearly 44 per cent of respondents have minimal or no formal education (33.7% illiterate, 10.0% below primary), and educational status is significantly non-uniform across categories ($\chi^2 = 114.04$, $p < .001$), constraining text-based scheme communication.
- Informal employment dominates the sample: self-employment (30.7%) and daily-wage labour (24.0%) together account for over half of respondents, with zero representation in public-sector employment.
- Awareness varies enormously and significantly across the six PM schemes examined ($\chi^2 = 440.19$, $p < .001$), from 85.3 per cent (PMUY) to 16.7 per cent (MUDRA), yielding a composite Multi-Scheme Awareness Index of only 46.8 per cent.
- Scheme duration is not a statistically significant predictor of awareness ($r = -.53$, $p = .28$); benefit visibility and delivery mechanism appear more influential than years since launch.
- The national CAGR of PMJDY account growth (≈13.7% p.a., 2015–2024) considerably outpaces the 52.0 per cent district-level awareness of the scheme recorded among Ballari respondents, indicating a supply-demand awareness gap.
- Only 15.7 per cent of respondents perceive the government as having played a full role in generating scheme awareness, while 42.0 per cent perceive no governmental role at all.
- A majority of respondents (59.3%) regard current awareness levels as inadequate; only 22.7 per cent consider them adequate.
- Credit- and entrepreneurship-linked schemes (MUDRA, 16.7% aware) and social-protection schemes with longer-horizon benefits (BBBP, 18.7% aware) show markedly lower awareness than health- and utility-linked schemes with immediate household benefit (PMUY, PMMVY).

VII. KEY CHALLENGES

On the basis of the data analysis and supporting literature, five principal challenges emerge as constraints on effective scheme awareness and utilisation in Ballari district.

7.1 Information Asymmetry and Weak Outreach Infrastructure

The wide dispersion in awareness across schemes from 85.3 per cent to 16.7 per cent indicates that outreach effort is unevenly distributed across the scheme portfolio rather than delivered as an integrated information package. Comparable studies find television, newspapers, and radio to be the dominant awareness channels for rural women, yet penetration of these channels, and of scheme-specific messaging within them, remains inconsistent (Awareness Regarding Government Schemes, 2025).

7.2 Low Female Literacy and Limited Digital Access

With 43.7 per cent of respondent's illiterate or below primary level, and Ballari's rural female literacy trailing the state average by a wide margin (Grokipedia, 2026), text-heavy or digitally-mediated communication formats are structurally ill-suited to reach a large share of the target population. Evidence from rural Karnataka more broadly confirms that limited digital literacy and infrastructure constrain the effectiveness of ICT-enabled awareness and service-delivery channels (ICT Empowerment of Rural Women in Karnataka, n.d.; Soni & Mitchell, 2022).

7.3 Weak Last-Mile Institutional and Community Outreach

That 42.0 per cent of respondents perceive no governmental role whatsoever in awareness creation, and 59.3 per cent judge current awareness inadequate, points to a shortfall in last-mile institutional contact through Anganwadi workers, SHGs, bank correspondents, and Gram Panchayat functionaries who are typically the most trusted and effective interpersonal channels for scheme communication in rural India.

7.4 Socio-Cultural and Structural Constraints

Nearly 47 per cent of the sample belongs to Scheduled Caste or Scheduled Tribe communities, groups that district-level evidence associates with compounded disadvantage in family and community support for economic participation (A Study on Problems and Prospects of Women Entrepreneurs in Ballari District, 2015). Combined with the district's post-mining-ban economic disruption and high dependence on daily-wage work, these structural constraints limit both the time and mobility available to women to access scheme information and complete application processes.

7.5 Documentation, Procedural, and Design-Linked Barriers

Schemes with more complex eligibility or procedural requirements such as MUDRA's business-plan and creditworthiness criteria show markedly lower awareness and, by extension, likely lower effective take-up, than schemes with simple, near-universal eligibility (PMUY, PMMVY). This is consistent with national evidence that awareness itself, not merely entitlement, significantly predicts successful access to MUDRA assistance among women entrepreneurs (Awareness and Impact of the Pradhan Mantri Mudra Yojana, 2025), and that documentation and procedural hurdles disproportionately affect low-literacy, low-income applicants.

VIII. SUGGESTIONS AND POLICY RECOMMENDATIONS

- Design an integrated, multi-scheme information campaign rather than scheme-by-scheme publicity using television, radio, and community meetings, given their demonstrated effectiveness among low-literacy rural audiences.
- Prioritise last-mile, interpersonal outreach through Anganwadi workers, ASHA workers, SHG federations, and Bank Sakhis, who carry higher trust and reach among rural and SC/ST women than print or digital media alone.
- Simplify documentation and application procedures for lower-awareness, credit-linked schemes such as MUDRA and PMAY, and pair simplification with dedicated facilitation camps in rural and semi-urban wards.
- Institute periodic (not one-time) awareness renewal campaigns for longer-running schemes, since the data show scheme vintage alone does not sustain awareness; MUDRA and PMJDY in particular warrant renewed publicity despite their longer operational history.
- Strengthen convergence between the Department of Women and Child Development, banking correspondents, and Gram Panchayats to close the gap between national-level scheme enrolment momentum (e.g., PMJDY's ≈13.7% CAGR) and localised awareness.
- Develop vernacular, audio-visual, and low-literacy-friendly Information, Education and Communication (IEC) material tailored to Ballari's specific socio-economic and literacy profile rather than relying on generic national campaigns.

- Introduce periodic district-level awareness audits (on the model of the present study) to track awareness trends over time and evaluate the effectiveness of outreach interventions empirically.

IX. CONCLUSION

A decade after the launch of India's principal women-centric PM schemes, awareness among women respondents in Ballari district remains partial, uneven, and on respondents' own assessment largely inadequate. The composite awareness index of 46.8 per cent across six major schemes, together with statistically significant variation between schemes ($\chi^2 = 440.19$, $p < .001$) and a weak, non-significant relationship between scheme duration and awareness, indicates that awareness generation has not kept pace uniformly with scheme rollout. Schemes offering immediate, visible household benefit (PMUY, PMMVY) have achieved substantially wider recognition than credit- or procedure-intensive schemes (MUDRA) or those with longer-horizon social objectives (BBBP). Given Ballari's below-average female literacy, high share of informal and daily-wage employment, and substantial SC/ST population, the district illustrates how structural socio-economic disadvantage compounds informational exclusion. Bridging this gap will require sustained, locally-tailored, and interpersonally-delivered outreach rather than reliance on scheme longevity or generic national publicity if the welfare intentions embedded in these Prime Minister's schemes are to be more fully realised among the women of Ballari district.

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