



## Empowering Women's Mobility and Financial Independence: A Comprehensive Study of the Karnataka Shakthi Scheme

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### ABSTRACT:

"Shakti Plan" is an imaginative drive sent off by the Public authority of Karnataka in 2023. Roused by the fruitful execution of comparative plans in Delhi, Punjab and Tamil Nadu, the essential goal of Shakti Plan is to engage ladies by giving them free transport. transport administrations inside the country. The framework requires the obtaining of a savvy card through a web-based search process, enhanced by the utilization of transitory distinguishing proof techniques until the card is given. The assessed number of recipients of this drive surpasses 41,000 ladies, working with their admittance to a wide transport organization, including city lines, intercity transports and express transports. This not just further develops admittance to training, work, medical services and different open doors, yet in addition altogether adds to the monetary autonomy and general prosperity of ladies. In any case, there are still questions about the monetary effect of the Shakti program. Late information from the Division of Transport, Legislature of Karnataka offers a few empowering bits of knowledge. It shows that the Shakti plot has brought about a huge expansion in both ridership and income for every one of the four street transport organizations, including Karnataka State Street Transport Company (KSRTC) and Bengaluru Metropolitan Vehicle Partnership (BMTC). Starting from the presentation of the framework, the typical day to day number of travelers has expanded extensively. The information shows that around 36.5% of the respondents concur or firmly concur that the Karnataka Shakti program has urged ladies to partake in the country building process, while 63.5% differ or are nonpartisan about its effect, demonstrating the way that the view of the members. of the usefulness of the framework are unique. proficiency in such manner. the viability of the framework in such manner. Around 40.3% of respondents concur or firmly concur that the Shakthi framework has altogether added to ladies' financial steadiness, while 59.7% differ or are impartial, reflecting various view of the framework's effect on ladies' monetary dependability.

**Keywords:** Shakti Plan, KSRTC, BMTC

### 1. Introduction:

The Karnataka Shakti Plan is the lead plan of the Public authority of Karnataka. The super evenhanded behind the send off of Shakti Plan is to enable ladies monetarily by giving them free transport administrations. Under the Karnataka Shakti program, free transport traverse Karnataka is given to all female recipients in the territory of Karnataka. The complementary lift starting with one point then onto the next is substantial just inside the province of Karnataka. Female recipients can benefit complementary lifts under Shakti program just in normal, city, express and planned transports. Ladies don't get free transport administration in AC, AC Sleeper, Non AC Sleeper or extravagance transports. Ladies The recipient can go starting with one spot then onto the next, there is no base mileage limit.

A brilliant card is compulsory to utilize the free transport ride of the Shakti program. Ladies can apply for the Shakti Plan shrewd card with the expectation of complimentary transport travel by filling the internet based application structure. One of the five commitments that assisted the Congress with celebrating win Karnataka is the Shakti conspire, which gives free travel to ladies across the state in all non-empathetic transports. While any remaining commitments are yet to be satisfied, the Shakti framework was sent off on June 11 and from that point forward every one of the four transport organizations - Karnataka State Street Transport Enterprise (KSRTC), Kalyana Karnataka Street Transport Company (KKRTC), North. Western Karnataka Street Transport Enterprise (NWKRTC) and Bangalore Metropolitan Vehicle Company (BMTC) have developed consistently. Boss Clergyman Siddaramaiah offering free travel to ladies in KSRTC transports, Danamma from Bagalkot, a housewife who is going to Mysuru, said she intends to travel. By KSRTC transport without precedent for a decade. "On the off chance that the public authority had not given complementary lifts, I couldn't have ever visited the vacationer and strict spots," said Danamma, who was going with her grandma, sister and three little girls. He chose to end his visit quickly in the midst of hypothesis that the free travel could end after the 2024 general political decision.

A few ranchers from Hassan and encompassing regions who visit Madikeri and Kodagu showcases and go house to house to sell privately developed vegetables, said they can save more than Rs 200 every day through the Shakti plot. The plan is estimable. to accomplish this objective, however numerous ladies don't profit from it. A static transport armada implies many seats are unused or underserved. Ladies need to utilize private transports, mentors or different method for transport there at significant individual cost. For the Shakti framework to truly affect ladies, the transport armada should be multiplied to grow availability, increment recurrence and dispose of blockage. Activity is additionally expected to make strolling to transport stops protected and agreeable, he added. Savvy Card Shakti offers a chance to bring private and informal administrations under the framework. Ladies can go for nothing in all open or confidential transports and transport guides are repaid as per the quantity of cards utilized in the transport, Gadepalli said. Starting from the presentation of the Shakti program, BMTC guides have confronted a few difficulties in their days. - day to day exercises. One noticeable test is the expanded responsibility related with the quantity of travelers involving the framework for complementary lifts. A BMTC chief made sense of, "Prior, it was simpler on the grounds that around 30% of ladies had a card. Presently we need to give no passes to everybody. We used to give 40-50 passes to ladies, yet presently the number has expanded to 80-90."

BMTC guides face challenges in computerized While confirming IDs. The interaction is tedious, particularly during top hours when passage times are restricted. A few travelers might attempt to go without a legitimate ticket, realizing that the guide can't rebuff them. This has prompted situations where travel is ticketless. As ladies can now ride transports for nothing, a significant number of them have quit involving vehicles for driving, which has prompted a drop in drivers' pay. The Shakti plot has made driving issues for understudies in Bengaluru. Transports turned out to be progressively clogged as the quantity of travelers involving the plan for complementary lifts expanded. Understudies find it hard to track down sufficient room while driving to schools and universities consistently. Shakti Plan has without a doubt further developed public vehicle openness for ladies and transsexuals. Notwithstanding, it needs factors, for example, tending to the difficulties looked by BMTC representatives, drivers and confidential transport administrators, which are vital for the practical and fruitful execution of the framework.

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## 2. Review of Literature:

**Kanakamalini M.A. & Pratheeksha Gopinath (2003)** This paper analyzes the socio-economic impact of the Shakti system against the background of various critical comments received since its launch. It examines the decline in female labor force participation in Karnataka and the factors contributing to it. The nature of women's unpaid housekeeping is also taken into account. It looks at two main factors ie. financial dependence and financial security. It highlights various factors that prevent women from moving in public places.

**Jilly Philippa Joel Premkumar, Sameem Banu, Meenal J (2023)** This paper analyzes the benefits and effects of the program "Free bus rides for women in public transport for women to achieve several relevant Sustainable Development Goals (SDGs), such as goal 1.4 (access to basic services), goal 4.3 (equal access to more high education ), goal 5.2 (violence against women to eliminate in the public and private sectors), goal 8.5 (decent work) and goal 11.2 (safe public transport) and find out the problems that women face while benefiting from the system..

**S. PREETHIKA, Dr. M. KALIMUTHU (2023)** The purpose of this study is to better understand passenger opinion and female satisfaction about the free bus service provided by the government of Tamil Nadu and to assess the extent to which female passengers use these services. This study includes a detailed research report on the target group and a descriptive analysis of the impact of free buses in Tamil Nadu.

**S. Kiruthika, Dr.G. Ravi (2022)** This research paper described the impact of running free buses for women in the Tamil Nadu State Transport Corporation (TNSTC) in Tamil Nadu. After the government announced free bus rides for all women, most female passengers are likely to switch from private buses to government buses. Women who travel by other means of transport may also prefer to travel by government buses.

**Dr. (Smt.) Rajeshwari M. Shettar (2023)** This study is descriptive in nature and based on secondary data. The study found that women's empowerment can have many positive effects on women's lives, including better economic opportunities, more control over their lives, greater participation in politics and greater gender equality. The study also found that allowing women to participate fully in the economy leads to better-paid work for women, which can help lift them and their families out of poverty.

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## 3. Statement of Problem:

"Shakti Scheme" is an innovative initiative launched by the Government of Karnataka in 2023. Inspired by the successful implementation of similar schemes in Delhi, Punjab and Tamil Nadu, the primary objective of Shakti Scheme is to empower women by providing them free bus transport. transport services within the state. Empowering women to improve their work and achieve financial independence is one of the main concerns of every government.

The Karnataka government has promised free transport to the people and with the Shakti programme, the Karnataka government is trying to empower women in the state to develop their livelihoods. In this study, the researchers tried to understand the benefits that women received through the Shakti program launched by the Karnataka government. The researchers also used a structured questionnaire to find out how the system was financially profitable using basic data (203 responses).

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## 4. Objectives of the study:

1. To identify the obstacles and challenges to the proper execution of the Shakti Scheme.

2. To analyses women beneficiaries' perspectives and experiences with the Shakti Scheme.
3. To understand the shakti scheme's socioeconomic impact.
4. To assess the Shakti scheme's coverage, accessibility, availability and reliability of bus services for female beneficiaries.

## 5. Scope of the study:

The scope of our study could include examining the objectives and implementation of the scheme, analysing the impact on women's access to education, employment, and entrepreneurship opportunities, assessing the effectiveness of the scheme in promoting women's financial inclusion, and exploring the challenges and potential solutions for further enhancing women's mobility and financial independence. By conducting a comprehensive study, we can provide valuable insights into the empowerment of women through this scheme.

## 6. Methodology:

The Shakti Scheme, initiated by the Government of Karnataka in 2023, offers free bus transportation to women in the state. In the present study the researcher has collected data using a structured questionnaire which was designed after having a proper review of literature. The structured question was distributed in google forms to collect the required data. These questionnaires were distributed to students, working women, and girls at bus stops who regularly use buses for travel. The survey links were sent via email, WhatsApp, Facebook, and Twitter. To prevent duplicate responses, respondents had to verify their email addresses. The survey was conducted from January 6th, 2024, to February 25th, 2024, and received responses from 203 individuals. The collected data from the survey were analysed for further insights.

Sl. No.	Name of sample unit	Questionnaires sent	Responses received	Response rate
1	Students	75	64	
2	Working women	70	62	
3	Household women	80	77	
	Total	225	203	90%

(Source: Primary Data)

## 7. Limitations:

1. Our study survey covers the part of Bengaluru we are able to cover by our student communication means which were mostly students or colleagues.
2. Generally, survey results depend upon the truthfulness of the responses we collect from the respondents.

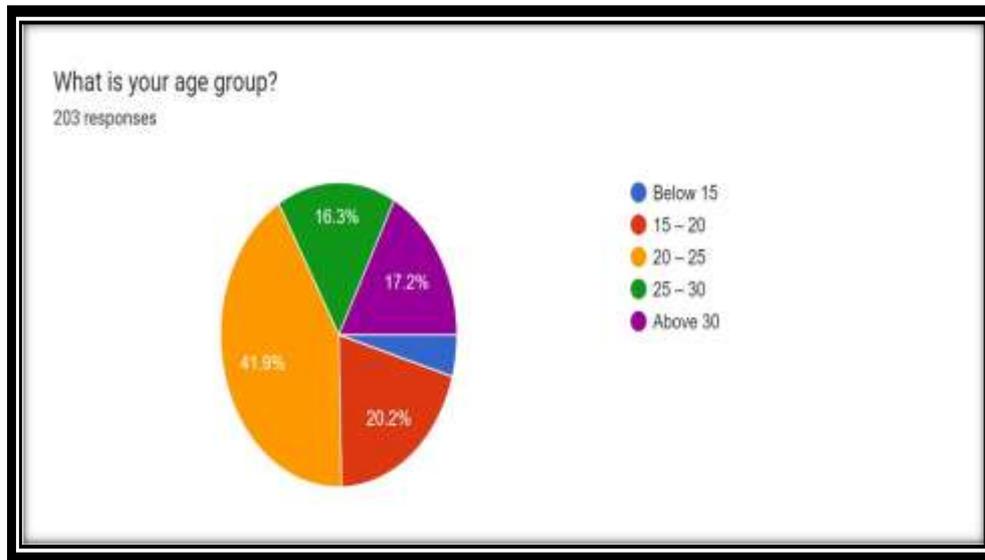
## 8. Data Analysis and Interpretation:

Table 1

Showing Age of the Respondents

Age Group	No of respondents	Percentage
below 15	9	4.4
15-20	41	20.2
20-25	85	41.9
25-30	33	16.3
above 30	35	17.2
Total	203	100

(Source: Primary Data)

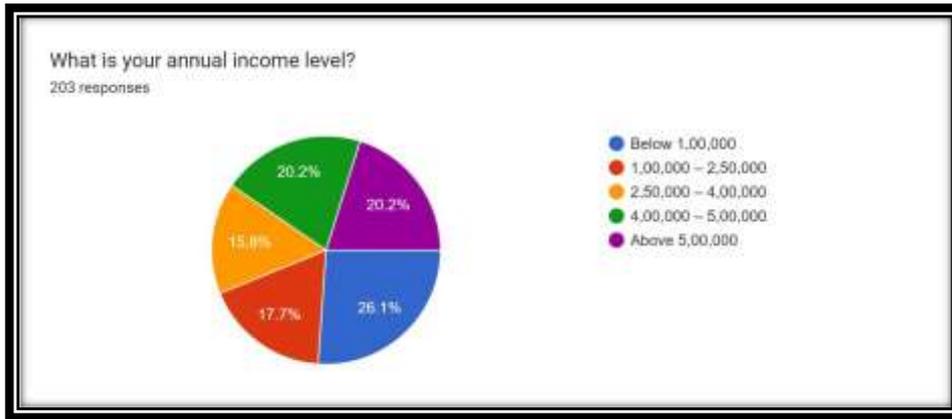
**Graph - 1****Showing Age of the Respondents****Analysis & Interpretation**

The above data shows the age of respondents. The majority of respondents are under the age category of 20-25 that shows from Table 1 and fig 1 discloses the age-wise classification of respondents, the age group 20-25 is the most represented, accounting for approximately 41.9% of the responses. Age groups 15-20 and 25- 30 follow closely, each comprising around 20% of the responses. Individuals above 30 years old make up approximately 17% of the responses, while those below 15 years old are the least represented, constituting about 5% of the responses.

**Table 2****Annual Income of Respondents (Yearly)**

Annual Income	No of respondents	Percentage
Below 100000	53	26.1
100000-250000	36	17.7
250000-400000	32	15.8
400000-500000	41	20.2
Above 500000	41	20.2
Total	203	100

**Graph – 2****Showing Annual Income of Respondents (Yearly)**



**Analysis and Interpretation**

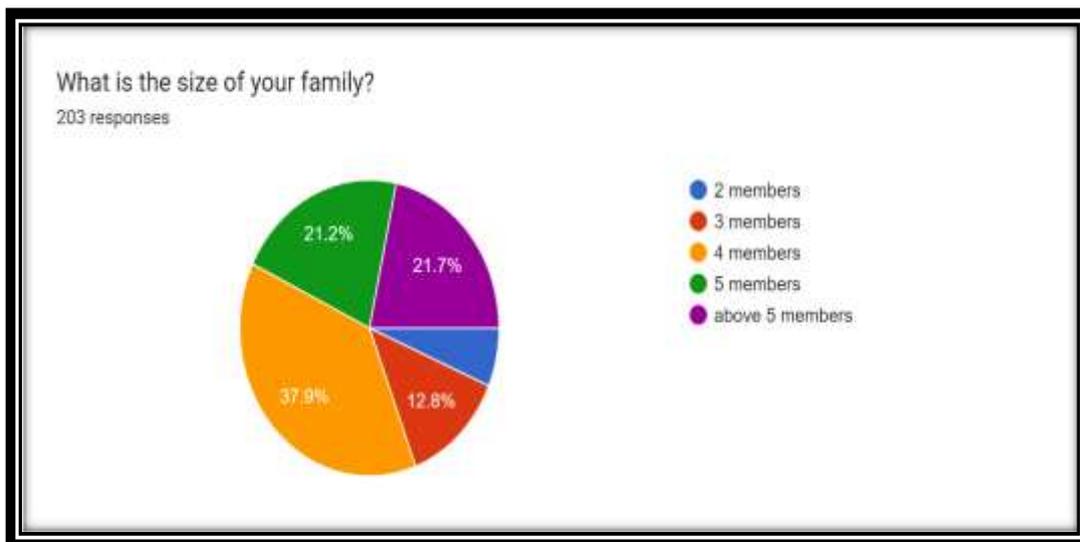
Table 2 divulges the yearly annual income of the respondents. About (approximately 17.7%) reported an annual income between 1,00,000 and 2,50,000. Majorly 26.1% indicated an income level below 1,00,000, while another 15.8% fell within the range of 2,50,000 to 4,00,000. The remaining respondents were distributed across the higher income brackets, with 20.2% between 4,00,000 and 5,00,000, and 20% reporting income levels above 5,00,000.

**Table 3**

**Family Size of respondents**

Family size	No of respondents	Percentage
2 members	13	6.4
3 members	26	12.8
4 members	77	37.9
5 members	43	21.2
above 5 members	44	21.7
Total	203	100

**Graph – 3**



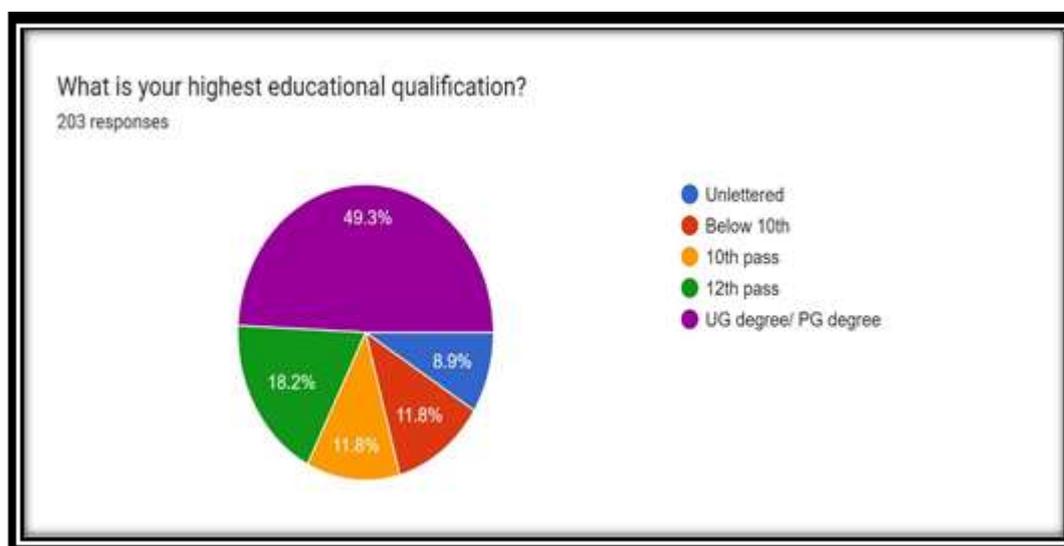
The most common family size is 4 members, comprising approximately 37.9% of the responses. Family sizes of 2 and 3 members follow, each representing around 6.4% and 12.8% of the responses respectively. Families with 5 members make up approximately 21.2% of the responses, while those with more than 5 members are the least common, accounting for about 21.7% of the responses.

**Table 4**

**Highest Qualification of respondents**

Highest educational qualification	No of respondents	Percentage
Unlettered	18	8.9
Below 10th	24	11.8
10th pass	24	11.8
12th pass	37	18.2
UG degree/ PG degree	100	49.3
Total	203	100

**Graph – 4**



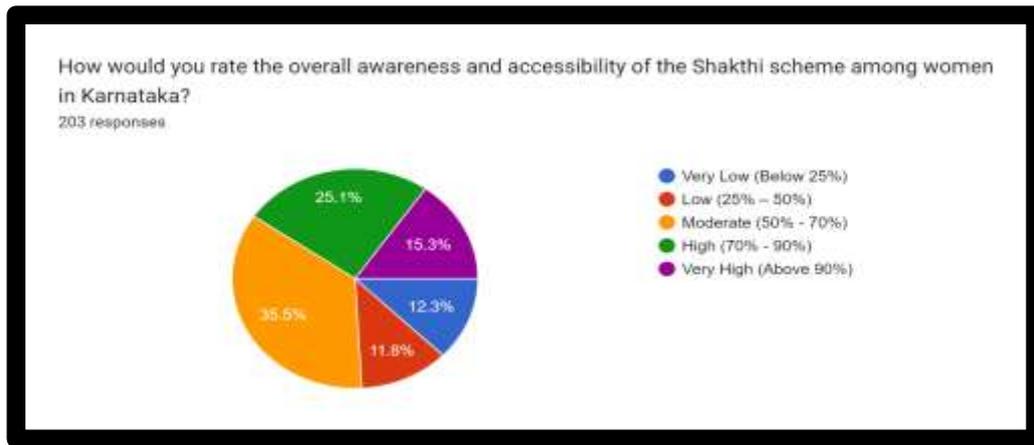
UG degree/PG degree holders are the most prevalent, constituting approximately 49.3% of the responses. Those with a 10th pass qualification follow closely, representing around 11.8% of the responses. 12th pass individuals make up approximately 18.2% of the responses, while respondents below 10th and unlettered individuals are less common, each accounting for about 11.8% and 8.9% of the responses respectively.

**Table 5**

**Awareness of the scheme to respondents**

Awareness of the scheme	No of respondents	Percentage
Very Low (Below 25%)	25	12.3
Low (25% – 50%)	24	11.8
Moderate (50% - 70%)	72	35.5
High (70% - 90%)	51	25.1
Very High (Above 90%)	31	15.3
Total	203	100

Graph – 5



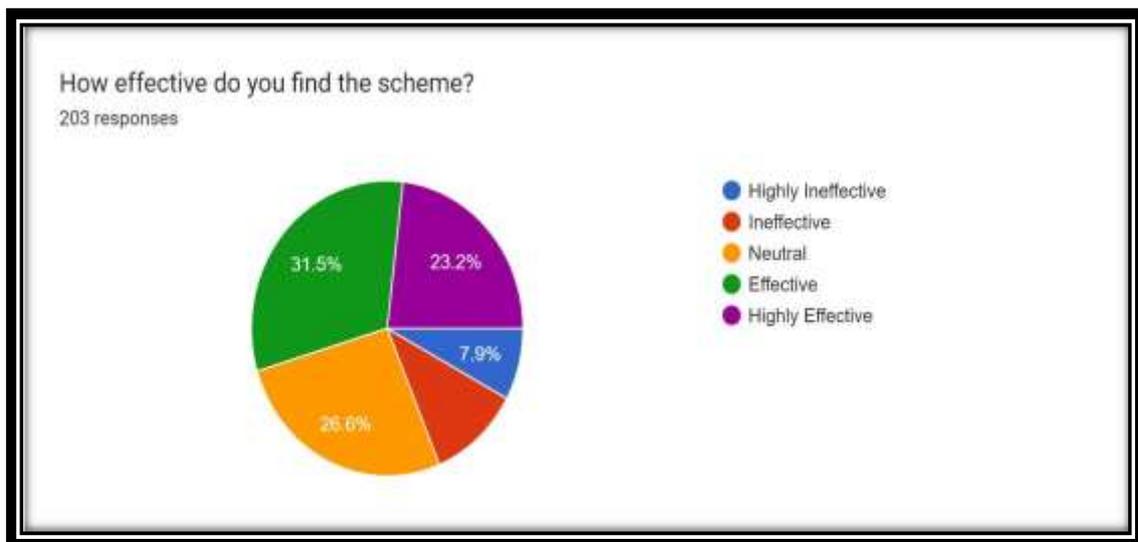
Moderate ratings, indicating awareness and accessibility between 50% to 70%, were most prevalent, with approximately 35.5% of responses falling within this range. High ratings, suggesting awareness and accessibility between 70% to 90%, were reported by about 25.1% of respondents. Ratings of Low (25% - 50%) and Very High (above 90%) each received approximately 11.8% and 15.3% of the responses respectively, while Very Low ratings (below 25%) were the least common, constituting about 12.3% of the responses.

Table 6

Effectiveness of the scheme to respondents

effectiveness of the scheme	No of respondents	Percentage
Highly Ineffective	16	7.9
Ineffective	22	10.8
Neutral	54	26.6
Effective	64	31.5
Highly Effective	47	23.2
Total	203	100

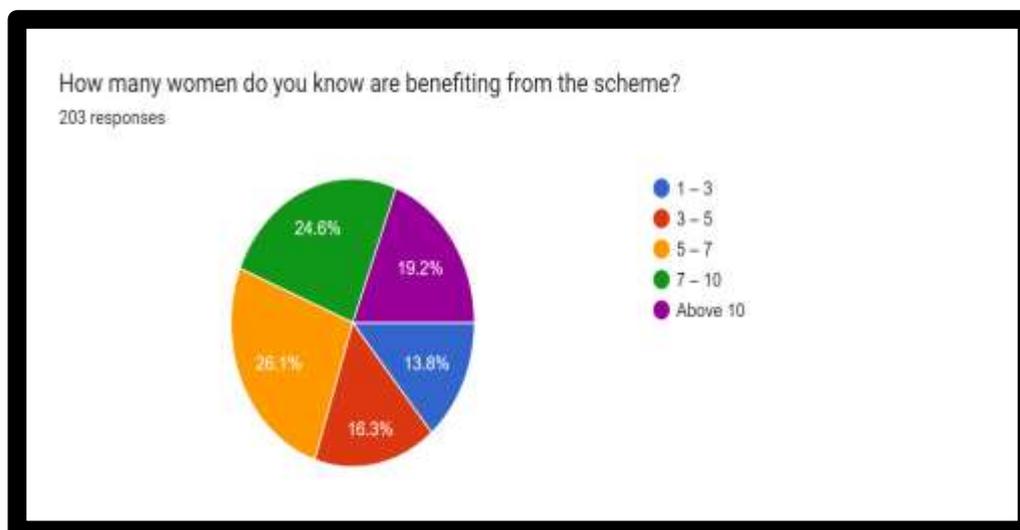
Graph –



The majority of respondents rated the effectiveness of the scheme as either Effective or Highly Effective, with approximately 54.7% of responses falling within these categories. Neutral ratings were less common, comprising around 26.6% of the responses. Ratings of Ineffective and Highly Ineffective each received approximately 18.7% of the responses, indicating a smaller proportion of respondents perceiving the scheme as less effective.

**Table 7****Number of Women Beneficiaries**

Number of Women beneficiary	No of respondents	Percentage
1 – 3	28	13.8
3 – 5	33	16.3
5 – 7	53	26.1
7 – 10	50	24.6
Above 10	39	19.2
Total	203	100

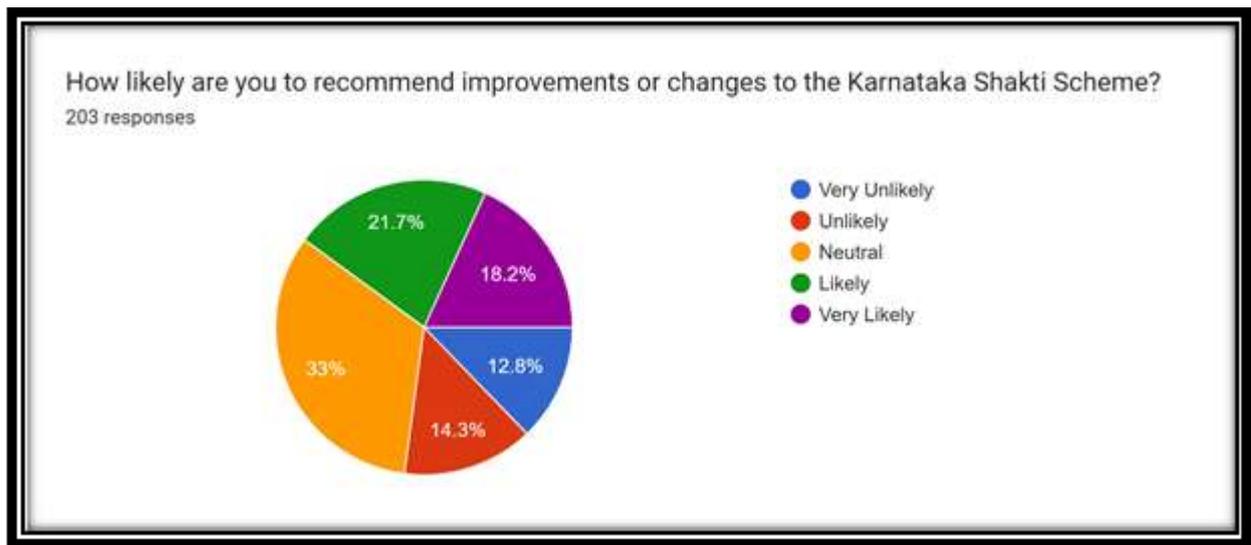
**Graph – 7**

The most common response indicates that 1 to 3 women are benefiting from the scheme, with approximately 13.8% of the responses falling within this range. Responses indicating 3 to 5 and 5 to 7 beneficiaries are each reported by around 16.3% and 26.1% of the respondents. Fewer respondents reported higher numbers, with approximately 24.6% indicating 7 to 10 beneficiaries and another 19.2% reporting above 10 beneficiaries.

**Table 8****Improvements/Recommendations to the Scheme**

Improvements/Recommendations to the scheme	No of respondents	Percentage
Very Unlikely	26	12.8
Unlikely	29	14.3
Neutral	67	33
Likely	44	21.7
Very Likely	37	18.2
Total	203	100

Graph - 8



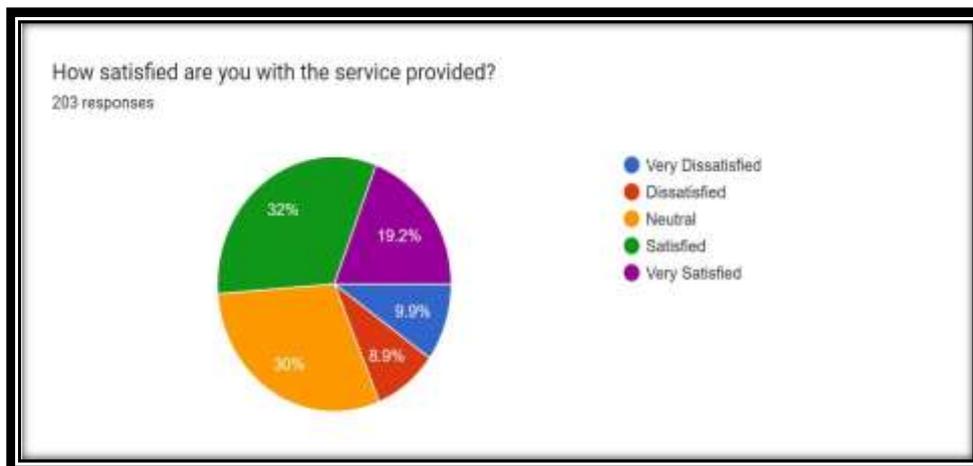
A significant portion of respondents (around 39.9%) expressed a likelihood to recommend improvements or changes to the Karnataka Shakti Scheme, falling within the Likely and Very Likely categories. Neutral responses were also notable, comprising approximately 33% of the responses. Responses indicating Very Unlikely and Unlikely were less common, each representing around 27.1% of the total responses.

Table 9

Satisfaction of the respondents

Satisfaction	No of respondents	Percentage
Very Dissatisfied	20	9.9
Dissatisfied	18	8.9
Neutral	61	30
Satisfied	65	32
Very Satisfied	39	19.2
Total	203	100

Graph - 9



Satisfaction levels varied, with approximately 51.2% expressing satisfaction (Satisfied and Very Satisfied categories), while around 30% remained Neutral. Dissatisfaction levels were lower, with approximately 18.8% indicating dissatisfaction (Dissatisfied and Very Dissatisfied categories)

**Table 10****Opinion about the Shakti Scheme**

Sl. No	Statements	Strongly agree	agree	Neutral	Disagree	Strongly Disagree
1	Have you found the outcome of the scheme beneficial?	94	31	38	32	15
2	Do you believe this scheme is beneficial for women in your household?	18	100	43	39	14
3	Do you think the scheme is a waste of taxpayer money?	39	43	74	32	18
4	Do you believe the scheme has increased the burden on the state?	28	52	62	36	30
5	Has the scheme encouraged women to participate in the nation-building process?	31	45	63	34	35
6	In your opinion, has the Shakti scheme successfully empowered women in Karnataka?	30	39	54	50	32
7	Do you think the Shakti scheme has positively impacted women's economic independence in the state?	30	39	51	48	39
8	Do you agree that the scheme has remarkably contributed to enhancing the financial stability of women?	31	43	49	52	33
9	Do you agree that the Shakti Scheme has significantly and positively impacted your daily life?	38	33	54	45	36
10	Have you faced any challenges or difficulties while using the Shakti Scheme's free bus services?	26	51	51	53	25
11	Do you agree that recommending improvements or changes to the Karnataka Shakti Scheme is essential for its enhancement and effectiveness?	44	36	49	43	32

12	Is the application process for obtaining a Smart Card under the Shakti Scheme straightforward and user-friendly?	25	58	52	37	31
13	Do you agree that the Shakti Scheme's buses are highly preferred over other modes of transportation?	39	45	46	43	32
14	Do you agree that the scheme fulfils its promises?	37	49	45	51	22
15	Do you agree that you feel very well informed about the Karnataka Shakti Scheme?	31	51	50	42	31
16	Do you agree that the Karnataka Shakti Scheme has substantially contributed to the financial independence of women beneficiaries?	31	47	56	41	28
17	Do you agree that you frequently use the provided service?	47	34	50	41	31
18	Do you agree that the government effectively communicates news and essential information about the scheme?	27	49	47	47	35
19	Do you believe that the scheme should be expanded throughout India?	39	45	47	49	26
20	Do you agree that other public transports are affected by this scheme?	28	48	53	55	25

(Source: Primary Data)

More than half of our responders believe that this scheme has positively impacted the economic independence of women in the state thus helping in enhancing their financial stability and positively impact their lives without them facing any difficulties while availing the services of the scheme.

It's fascinating to see the diverse opinions surrounding the Karnataka Shakti Scheme. People have varying perceptions about its effectiveness and impact on women in households. Concerns about the scheme's financial efficiency are also evident. Additionally, there are differing views on whether it has increased the state's financial burden. Overall, it's clear that the scheme has sparked a range of opinions and discussions among respondents.

## 9. Findings:

1. The outcome of the Shakti Scheme is perceived as beneficial by a majority, with 94% agreeing or strongly agreeing.
2. 100% of respondents believe the scheme is beneficial for women in their household, indicating high approval within this demographic.
3. There is a split opinion on whether the scheme is a waste of taxpayer money, with 43% agreeing and 39% disagreeing.
4. 52% of respondents believe the scheme has increased the burden on the state, indicating a significant portion expressing concern.
5. 45% agree that the scheme has encouraged women to participate in the nation-building process, while 35% strongly disagree, suggesting mixed perceptions.
6. There is a divide in opinions on whether the Shakti scheme has successfully empowered women in Karnataka, with 39% agreeing and 32% strongly disagreeing.

7. 39% of respondents believe the scheme has positively impacted women's economic independence in the state, while 39% strongly disagree.
8. Views on whether the scheme has contributed to enhancing the financial stability of women are varied, with 43% agreeing and 33% strongly disagreeing.
9. 38% agree that the scheme has significantly and positively impacted their daily life, while 36% strongly disagree.
10. Challenges or difficulties using the scheme's free bus services are reported by 51% of respondents, indicating a significant portion facing issues.
11. 44% agree that recommending improvements or changes to the scheme is essential for its enhancement and effectiveness.
12. Opinion on the user-friendliness of the application process for obtaining a Smart Card is mixed, with 58% agreeing and 31% strongly disagreeing.
13. The Shakti Scheme's buses are preferred over other modes of transportation by 39% of respondents, while 32% strongly disagree.
14. 49% agree that the scheme fulfills its promises, while 22% strongly disagree.
15. A significant portion (51%) feel well informed about the Karnataka Shakti Scheme, while 31% strongly disagree.
16. 47% agree that the scheme has substantially contributed to the financial independence of women beneficiaries.
17. 47% agree that they frequently use the provided service, indicating a significant portion benefiting from it.
18. There are mixed views on the effectiveness of government communication about the scheme, with 49% agreeing and 35% strongly disagreeing.
19. 45% believe the scheme should be expanded throughout India, while 26% strongly disagree.
20. Views on whether other public transports are affected by the scheme are mixed, with 48% agreeing and 25% strongly disagreeing.

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## 10. Suggestions:

Empowering women's mobility and financial independence is crucial for their overall well being and societal progress. Drawing insights from various studies, here are suggestions based on the Karnataka Shakti Scheme:

### a) **Implement Psychological Empowerment Programs:**

Psychological empowerment has been shown to enhance overall well-being in families and Communities. Incorporating such programs into the Karnataka Shakti Scheme can help women gain confidence and autonomy.

### b) **Enhance Financial Literacy:**

Empowering women through financial literacy programs has been effective in various regions. Including financial education components in the scheme can equip women with the knowledge and skills to make informed financial decisions.

### c) **Utilize Corporate Social Responsibility (CSR):**

Leveraging CSR activities, as seen in Nigerian banks, can be instrumental in empowering women financially and socially. Collaborating with corporate entities to support women's initiatives under the scheme can broaden its impact.

### d) **Encourage Participation in Self-Help Groups (SHGs):**

Involvement in SHGs has been linked to psychological empowerment and overall well-being. Encouraging women to join and actively participate in SHGs can foster a sense of community and support.

### e) **Promote Education:**

Education plays a vital role in enhancing women's autonomy and decision-making power. Including educational components within the scheme can empower women to take charge of their financial futures.

### f) **Facilitate Mobility:**

Women's physical mobility has been linked to economic empowerment. Creating opportunities for women to access markets, resources, and networks through enhanced mobility can significantly contribute to their financial independence. By incorporating these suggestions into the Karnataka Shakti Scheme, policymakers can create a more comprehensive and impactful initiative to empower women's mobility and financial independence.

## 11. Conclusion:

The Shakti scheme, implemented by the Siddaramaiah-led Karnataka government, has garnered attention due to its provision of free ridership for women on buses operated by various government agencies. While similar schemes have been introduced by other state governments in the past, a comprehensive evaluation of the success of these schemes will take a few years as most of them are recent initiatives. The benefits of such policies can accrue over a long period and extend beyond safety and more employment opportunities to being more free, enjoying more leisure time and having the ability to take on more activities.

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