

**Responsiveness of various Schemes to Girls'  
Literacy/Education : Comparative Analysis of  
Karnataka and Andhra Pradesh**

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## EXECUTIVE SUMMARY

### Objectives and the Scope of the study

Education is considered as an element of creating/generating and increasing awareness with regard to overall development of a person. Educated girls/women help to improve their earning ability outside home and enhance their decision making power. Research studies also show that education of mother is likely to ensure a fair chance to her daughter's education. Hence, the education of girls and women assumes great importance in the society for its overall development. But there is gender gap in access to education in every level of education. In the last decade, an increasing commitment to closing the gender gap in education has been demonstrated all over the world. Even though over a period of time the literacy rate and enrolment of girls and women have increased substantially, still they represent 2/3rd of world's illiterate. The UN statistical office has estimated that 56 million girls would have to be enrolled in school simply to achieve parity with the boys.

All this factual information confirms that Gender Disparity in Literacy/ education exists not only in different regions but also among different social groups of population within the same region. Concerted efforts by the Government have been made to remove such disparities by introducing various schemes to improve the literacy /education of girls. **The present study aims at examining the effectiveness of different schemes for girls literacy/ education in two States viz., Karnataka and Andhra Pradesh.**

The gender disparity in literacy and enrolment has been estimated in both the States. It is found that though the disparity in literacy has declined over a period of time considerably (from 1971 to 1991) in both the States, still the disparity continues.

The gender disparity not only persists in literacy but also in enrolment/ dropout – non-enrolment and out of school children. The dropout of girls is higher than that of boys. Majority of the out of school children are girls. All these are more serious among the girls in rural areas, backward caste population and in backward regions. Even if they are admitted into the school, the survival rates of girls particularly in the primary stage (in the age group of 6-14) are extremely low in the context of the above situation.

### **Sources of Information**

We collected information about different schemes from the official records of respective state Governments of Karnataka and Andhra Pradesh. In both the states, the number of schemes exclusively meant for girls are more or less the same. Some centrally sponsored schemes like Balika Samruddhi Yojana, are common in both the states and the state sponsored schemes are different from each other. The effectiveness of the schemes was examined both from the supply side and demand side. Here, the Government is the source of supply of incentive schemes and the demand side is the real beneficiaries for whom the scheme is meant for. The records of the respective state Governments on both physical and financial targets and achievements of various schemes were examined. This provided us an idea about the effectiveness of the schemes in both the states.

The study then considered attempting a micro level analysis by utilizing the data collected through a sample survey of the households in both the states. Two districts, one from each state, were selected for the survey. The household survey provided us some insights about the impact of the scheme on the real beneficiaries.

## Main Findings

- In both the states the gender disparity in literacy rates was found. The disparity in Andhra Pradesh was higher than that of Karnataka.
- The gender inequality in enrolment in the age group of 6-14 years indicated that in Andhra Pradesh the inequality is 0.90 while in Karnataka it is 0.93. This shows that the inequality in Andhra is higher than that of in Karnataka.
- While examining some of the schemes common to the states, it was found that 69.89%, 69.42%, 17.93% and 2.35% of the total schools in Karnataka have the schemes of free uniform, free text books, midday meals and attendance scholarships respectively. The corresponding proportion of schools in Andhra Pradesh is 27.88%, 75.95%, 6.40%, and 0.84%. The proportion of girls benefited from the scheme is as follows:

States	<u>% of girls benefited from the scheme</u>			
	Midday meal	Uniform	Textbook	Attendance
Andhra	44.66	43.32	47.07	1.54
Karnataka	49.17	47.76	47.80	1.03

*Source: Sixth All India Education Survey, 1993.*

The achievements of the schemes in both the states seem not to be encouraging. The scheme of attendance scholarship seems to be negligible. The findings of the field survey result are as follows:

### ***Who benefits from the schemes ?***

- **No girl child in our sample is receiving the benefit from any scheme exclusively meant for the girl children at the elementary stage.**

- All the enrolled girls in the age group of 6-14 in our sample do not get the benefit from different schemes. **About 72.22 % of the school going girls (6-14) in Andhra and 76.05% in Karnataka receive the benefits.**
- **In educationally backward state (AP), the schemes appear to be urban biased.**
- Of the various schemes availed by our sample children, the most *popular schemes are “free text books and free uniforms”* in Karnataka while in Andhra Pradesh “**free text book**” is found to be the most popular.
- It appears that *children with better economic status enjoyed the benefits for longer duration in both the states and in the case of a developed state the beneficiaries are more than in the case of a less developed state.*
- It is found that the per capita money value of the benefit in Karnataka is more than double of Andhra Pradesh. Across the income groups, it is interesting to observe that in Karnataka the gap in per capita money value between the children living above poverty line and below poverty line is less than that in Andhra Pradesh.

***What is the effect of the schemes on the Performance in Education?***

- It was found that in both the states these *children have shown improvement in attending the schools regularly than securing good percentage of marks.* The *improvement in study among the beneficiaries seems to be more pronounced in better developed region, urban areas and among forward caste population.*

### ***What are the determinants of benefits from schemes?***

The logit model used to examine the determinants of benefit indicate that the benefits of the recipient are determined significantly by household income, adult female's education, the area to which the girl children belong, castes and by the occupational categories of the father. The results of the model indicate that, i) with the increase in income of the household the benefit increases; ii) with the rise in the levels of education of the females in the household, more and more children get the benefit from different schemes; iii) if the child is in rural area and belongs to backward caste, the benefit declines; iii) if the occupation of the father is business, trade, profession and service, the children are in more favourable condition to receive the benefit than those with the occupation as labour.

However, the results of the sample survey provide us a lot of insights for probing the matters more intensively. Of course, the sample size is too small to generalise the result for the state as a whole. But the empirical insight provided by the results of the sample survey gives us sufficient indication for the areas of policy focus in the future for meeting the challenges ahead with proper intervention strategy.

### **Challenges Ahead**

In spite of the emphasis on equal educational opportunities by many Commissions and Committees more particularly by the NPE in 1986 the problem of gender inequality continues to persist. Unless and until we can understand and identify the female specific problems in elementary education, it is just not possible to achieve Universalisation of Elementary Education even by the end of 21st century.

Gender is a crucial variable in determining the educational development. The importance of the variable is either ignored or if taken into account is underestimated. The Government has introduced many

schemes to promote Girl's Education. But the enrolment of girls at the elementary level is lower than the boys. The dropout and non-enrolment is higher than boys. The sex ratio is declining constantly which indicate that the female population is lower than males. This is happening in spite of the higher life expectancy of females than males. Also the population of boys in 6-14 age group is higher than girls. On the one hand the number of girls is lower and on the other hand their enrolment is lower than that of boys. What does it indicate ? It indicates that most of them are not enrolled. With a relatively low number, it is not an impossible task to achieve the parity between the gender.

The gender sensitive issues in education should be understood consciously by women folk as well as by males. If we examine the policy making level, it is found that the key posts relating to policy formulation are held mostly by men. In the field of education, the post like Head master, Sub-inspector, District Inspectors, Circle Inspectors, Directors / Commissioners of Public Instructions etc. are dominated by men. In this case it is very difficult on the part of these administrators/ policy makers to understand the gender sensitive problems in education. Hence more female members should also be included in the policy making body.

The various incentive schemes for promoting girl's education seem to be positive initiation in improving the discrimination against girls. The success of the scheme not only the responsibility of the government but the responsibility of all the citizens of the country.

It is observed that **very negligible proportion of the enrolled girls is getting the benefit.** Also it is found that the benefit of the scheme is not reaching to the needy family who are actually not able to bear the burden of education in general and girl's education in particular. The children from the high income group families are getting the benefit of

various schemes. This may be mainly due to the **under reporting of the income by the families**. This is not the fault of the family alone but the authorities giving income certificate are also responsible for this. These authorities if possible may be punished for such activities.

We may now ask the question to ourselves that how long will we live with self deception oblivious of the realities of life ? Instead of helping in the formulation/implementation of policy, we are helping for its failure. Always the policies/schemes and plans are good when they are formulated. But how many of us have understood the spirit behind it? The answer is: less than half of the total population (48.5% adult literacy rate) is able to **understand the motivation behind each policy**.

But while implementing any policy we do not involve ourselves in the process. In this case involvement of the people or in other words **peoples' participation ( Public Action by A.K. Sen) is more important in implementing any policy**. This aspect is totally absent in our country. In order to increase people's participation in the process of implementation of the schemes the following steps may be taken up:

- i) Motivating people about the importance of girls' education
- ii) Involving more NGOs in this type of activities because they are more close to the people
- iii) Awareness campaigns may be necessary about the prevailing schemes particularly in the rural areas. This may be through street plays or involving lady activists to explain to the rural and illiterate people about the schemes and their impact.

The **performance of the girl children benefiting from scheme may be improved if -**



- i) The 'home work' or readiness for the preparation of examination of the girls is completed in the school under the supervision of the teachers. Because after they go back from the school, they are required at home to assist the domestic activities. This affects their study severely.
- ii) More and more residential schools for girls should be opened.

The **success of the scheme** depends on the following:

Only **four schemes** in each State are exclusively meant for girl children. Of the four two schemes have not yet been implemented at the children 's level. It is too early to evaluate the other schemes.

- i) Constant monitoring and evaluation of the schemes are required in order to examine the reasons of success or failure of the schemes. This will help in proper modification of the schemes.
- ii) Proper identification of the beneficiaries on the basis of their household income needs to be taken up seriously. In case of mis identification the parents, children as well as the authority in charge of identification should be punished.
- iii) The schemes meant for the rural girls and SC/ST girls i.e. attendance scholarship and school bags, should be extended to all the girls and to the urban areas girls. Because the girls in a poor household in both urban and rural areas are with similar situations. Again under these schemes girls should be given the assistance from the class I instead of from class V. Because most of the girls either drop out or with drawn before they reach class V.

- iv) By sharing the experiences with each other, the states can learn many more. For example the magnitude of child labour in Karnataka is very serious. As per 1991 census there are 4.78 lakh girl child labour (5-14 years) in Karnataka. The government of Andhra Pradesh has adopted a scheme for the rehabilitation of girl child labour. If Government of Karnataka can adopt some such schemes for child labour, their enrolment may also increase. Hence the states should learn from each other about the success and failure of different schemes. As Dreeze and Sen (1998) has remarked rightly that **“India can learn a lot from the experiences of other countries which have done better and more than this India has much to learn from India itself.**

To conclude it may be said that the efforts by the Government so far to remove the gender disparity have remained unfulfilled. Unless it is fulfilled the objective of achieving Universalisation of Elementary Education may be a distant goal. More the efforts are taken to remove it, perhaps the more is the gender disparity. This is because the efforts are not well focused and not effectively and sincerely implemented. Specific and pointed gender sensitive policy needs to be formulated and implemented. Such a policy may consist of for example,

- i) Awareness campaign about the schemes for girl's education;
- ii) More female teachers at the elementary level;
- iii) Home work or reading of the girls in the school;
- iv) Rehabilitation of girl child labour etc.

## Chapter - I

### INTRODUCTION

#### 1.1. Why focus on Girls' Education?

Education is a tool for empowerment. Education enables a person to become active citizen, strong leaders, and have a life with multiple choices. The girls need education to be prepared to participate fully and equally in the political, social and economic development of the society.

Today about 132 million children in developing countries are not in school of which 2/3 are girls. UN statistical office has estimated that 56 million girls to be enrolled simply in order to achieve parity with boys. Now the question arises where are those girls if not in school? Some of them are (i) at home or in the labour market or working in the fields; (ii) on the street; (iii) married; (iv) no longer allowed in school; (v) too poor, too hungry and too rich. Now one may raise the question why in a rich family a girl child is not getting the opportunity to continue her education? This may be largely due to the socio cultural bias of the society against girl's education.

Generally more girls than boys dropout, repeat grades or do not finish the primary school. About 900 million adults are illiterate and 2/3<sup>rd</sup> of them are female. Even some girls in rural/ poor households come to school, they take rest on the desk during class (Xunyi country Kindergarten, Shaanxi province). However, they are in an **illiteracy-trap**. Now it is high time to break this trap.

In our country in spite of the concerted efforts by the government for the development of education for women since last fifty years, the gender gap is clearly discernible everywhere i.e. across regions, social groups and within the household. Starting from the Kothari Commission (1966) to the

NEP (1986) and Plan of Action (1992), each one has emphasised to reduce the gender disparity in education. It seems, however, that the more we are trying to remove the disparity, perhaps the more we are faced with gender disparity. As per 1991 census more than 60 per cent of women in the country are still illiterate as against 35.87 per cent of the male illiterate. Not only the illiteracy is higher among women but the enrolment among the girls is also lower and the dropout and never enrolled children are also found to be larger among the girls. The out of school children among girls in the age group of 6-14 is also higher than their male counterparts. About 52 per cent of girls in the age group of 6-14 years are out of school as against 38 per cent boys in the same age group are out of school as per 1991 census. Thus, the overall participation of girls in education is extremely low. This participation among socially backward population and in backward regions is still lower. The non formal education centres in various states are intended exclusively to improve girl's literacy rate of those girl's who are unable to attend formal schooling. These schemes are largely funded by central government i.e. 90 % of the financial assistance are met from central government. Realising the importance of the scheme there is an increase of the centres from 25 % to 40 % of the total in the Eighth Plan. In view of all these now we may ask the question: Why there are gender differences at all in the same household, same social group, same school and same region under similar situations ? What are the reasons for poor response of various schemes implemented by the government from time to time ? These are the basic issues, which need to be probed in detail with the help of empirical study. The present study examined these issues in the context of two states. The study is undertaken in two states for empirical verification i.e. Karnataka and Andhra Pradesh. The study has examined the effectiveness of various schemes operating for improving girls literacy/education and the reasons for their success / failure as the case may be in two dissimilar situations.

Now we may examine the development of girl's education in our country in the following section:

### 1.2. Girls/Women's Education in India: Satisfying Progress ?

Women are considered to be the first teacher and first school of the child. They constitute roughly one half of the world's population. But their social, economic and political status is lower than that of men in almost all the countries of the world. These are of course more serious in the developing countries including India. Female Literacy is considered to be a more sensitive index of social development as compared to overall literacy rates. Several research studies have found that female literacy is negatively related with fertility rates, population growth rates, infant and child mortality rates and positively associated with female age at marriage, life expectancy, participation in economic activities, and enrolment of girls. The female literacy rate in 1991 census was 39.29 per cent as compared to 64.21 per cent for males. This disparity is serious between rural and urban and between different social groups. The rural – urban divide is the sharpest among the females themselves. The scheduled tribe females are again placed at the lowest so far as the literacy performance is concerned.

**Table 1.2**

**Literacy Rate in India 1991 Census**

<b>Region/caste</b>	<b>Male</b>	<b>Female</b>
Urban	81.09	64.05
Rural	57.87	30.62
SC	49.91	23.76
ST	40.65	18.19

Source: Census of India, 1991.

### **1.2.1. Commissions and Committees for Girl's Education in India : From Independence till the end of the Century**

In recent times, there is a realisation that the educational status of women everywhere should be raised. In this context, the **University Education Commission**<sup>1</sup> (1948-49) under the chairmanship of Dr. Radhakrishna has rightly remarked that “there can not be educated people without educated women. If general education had to be limited to men or to women, that opportunity should be given to women, for them it would more surely be passed on to the next generations”. This report included a short chapter on women's education but it did not raise any special issues in this respect. With regard to higher education it was observed that education should have many common elements for both men and women but should not in general be identical in all respects. The Indian constitution came into force on 26th January, 1950 and under Article 15(1) provided that any state shall not discriminate against any citizen on any ground whatsoever.

**The Secondary Education Commission (1952-53)**<sup>2</sup> under the chairmanship of Dr A. Laxmanswamy Mudaliar was set up. The Commission did not include a separate chapter on women's education but remarked that every type of education open to men should also be open to women. However, the commission recommended that special facilities should be made available in all girl's schools and in co- educational or mixed schools.

**The National Committee on Women's Education (1958-59)**<sup>3</sup> under the chairmanship of Smt. Durgabai Deshmukh recommended that women's education need to be considered as a special problem by

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<sup>1</sup>. Education Commission (1948-49), Govt. of India, New Delhi.

<sup>2</sup>. The Secondary Education Commission (1952-53) popularly known as Mudaliar Commission, Government of India, New Delhi.

<sup>3</sup>. The National Committee on Women's Education (1958-59), Ministry of Education, Government of India.

establishing special councils at the national and state levels to look into the problems of Girl's education particularly. The committee recommended for free primary education and reduction in wastage and stagnation for girls.

**Smt. Hansa Mehta Committee**<sup>4</sup> on Differentiation of curricula for boys and girls (1961-62) was appointed to examine the problem of curricula for girls at all stages of education. The recommendations precisely stated that "In the ultimate democratic and socialistic pattern of society, education will be related to individual capacities, aptitudes, and interests which are not related to sex. There could therefore, be no need in such a society to differentiate curricula on the basis of sex".

**The Committee**<sup>5</sup> under the chairmanship of **Bhaktavatsalam** was appointed in 1963 to look into the causes of lack of public support, particularly in the rural areas for girls' education and to enlist public co-operation, various recommendations for the improvement of girls/women's education were made of which free education up to the secondary stage was welcome.

The Education Commission under the Chairmanship of **D.S.Kothari** popularly known as **Kothari Commission (1964-66)**<sup>6</sup> for Education did not include a separate chapter on girl's/women's education but the commission broadly recommended two strategies for the development of girl's education '(a) Special programmes recommended by the National Committee on women's education and (b) general programme that is to give attention to the education of girls at all stages and in all sectors and for the expansion and improvement of education'.

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<sup>4</sup>. Smt. Hansa Mehta Committee (1961-62), Ministry of Education, Government of India, New Delhi.

<sup>5</sup>. Bhaktavatsalam Committee (1963), Ministry of Education, Government of India, New Delhi.

<sup>6</sup>. Kothari Commission (1964-66), Government of India, New Delhi.

**The National Policy on Education (1967-68)**<sup>7</sup> stated that “the education of girls should receive special emphasis and funds required for its advancement, particularly for the implementation of its special programmes, should be provided on a priority basis. The funds for girls education and its special programmes should be earmarked so that there is no possibility of their being diverted into other uses”.

**The National Policy on Education**<sup>8</sup> in 1979 took due cognizance of women’s rights and need of technical and vocational education for furthering their interest as citizens and human beings. It emphasised on widening the vocational education, which is employment, oriented. **National Policy on education** <sup>9</sup>(1986) probably known as the New Education Policy emphasized on removing inequality in education between man and women. Special emphasis needs to be put on eliminating sex stereotyping in vocational and professional courses and to promote women’s participation in non-traditional occupations, as well as in existing and emerged technologies. **The Plan of Action**<sup>10</sup> in 1992 also emphasized on the recommendation of NPE (1986).

The Central Advisory Board on Education<sup>11</sup> (CABE) in 1992 presented the views only on those of the recommendations, which are not treated elsewhere in the report of NPE (1986). Some of the significant suggestions are (i) the need for co-ordination between Department of Education and other departments like Women and Child Development (ii) endorsing the Mahila Samikya approach (iii) resource allocation needs not only to be earmarked for women’s education but should be considered along with SC and ST as a special component of Plan. National Perspective Plan

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<sup>7</sup>. National Policy on Education (1967-68), Government of India, New Delhi.

<sup>8</sup>. National Policy on Education (1979), Ministry of Education, Govt. of India, New Delhi.

<sup>9</sup>. National Policy on Education (1986), Ministry of HRD, Govt. of India, New Delhi.

<sup>10</sup>. The Plan of Action (1992) of NPE(1986), Ministry of HRD, Govt. of India, New Delhi.

<sup>11</sup>. Central Advisory Board on Education (1992), Government of India, New Delhi.



for women's education <sup>12</sup>(1998-2000 A.D) formulated some specific objectives for women education so that women may also participate in the area of social, cultural, political and also education. In order to fulfill these objectives many recommendations have been made. Special emphasis has been given to ST/SC and rural girls for the development of their education.

### **1.2.2. Girls'/Women's Education in the Five year Plans**

First Plan (1951-56) pointed out that the education of women can not be different from men and considered education in general. The second plan (1956-61) emphasized on secondary education of girls since it was felt that they lag seriously behind this level of education. Because out of the total population of 12 million girls in the age group of 14-17 years, about 3% were attending schools. Hence second plan emphasized on increasing the secondary schools and also enrolment of girls at this level.

The Third five year Plan (1961-66) intended to reduce the gap between boys and girls attending schools. During this plan appointment of more number of female teachers, provision of quarter for them, introduction of scholarship and prizes for attendance in the school, stipend to women teacher trainees etc., were initiated to promote girls education.

Special attempt was made in the Fourth Plan (1969-79) to increase the enrolment of girls since by the end of three plans it was still much below than their male counterparts.

During the Fifth five-year plan (1974-79) separate cells were set up in the state Directorate of Education to look after the programmes of girl's education. Establishment of Polytechnics for girls, construction of staff quarters for women teachers in rural areas, hostels for girls, introduction of condensed educational courses, assistance to voluntary organisation

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<sup>12</sup>. Perspective Plan for Women's education (1998-2000), Government of India, New Delhi.

working in the field of women's education and improving quality etc., were some of the steps taken during Fifth five year plan.

Sixth five year Plan (1980-85) for the first time introduced a separate chapter on Women and Development which included three important dimensions for women i.e. education, employment and health, increasing enrolment and retention at elementary level, provision of incentives to school going girls like uniforms, books, stationery, attendance scholarship etc., were some of the attempts in this plan.

Seventh Plan (1985-90) aimed at 100% enrolment of girls at the elementary level, continuation of incentive schemes of the 6th plan, expansion of non-formal education in the age group of 6-14 years girls. SC/ST and other weaker section girls were assisted under the scheme of Development of Backward Classes Sector. Emphasis was put on games and sports in providing incentives like scholarships, coaching, nutritional support etc.

Eighth Five Year Plan (1992-95) emphasized on universalization of elementary education, improving adult literacy, strengthening vocational education with special attention to girls and women.

In the Ninth Plan the emphasis is on to tackle the problem of universal elementary education and literacy through a strong social movement involving Governments, Panchayati Raj Institutions, Voluntary agencies, Social Activists etc. In this plan special attention is paid to education of girls from disadvantaged sections of society and rural/ tribal areas. Primary education is considered as the major thrust area during the Ninth Plan period. Provision of basic infrastructural facilities to educational institutions is one of the major objectives of the Ninth Plan.

### **1.3. Related Studies on Education of girls/women : What have the studies said ?**

Education acts as an instrument to reduce the inequality among the individuals and therefore it was included as the basic right for every human being in the Universal Declaration of Human Rights. The constitution of UNESCO also directs its efforts to achieve “The ideal of equality of educational opportunity without regard to race, sex, or any distinction, economic or social.”

The literature on educational problems also revealed a bias against women: from the beginning of the 1950s to the end of 1960s, there was very little attention to women and education ( Eliou, 1987).

The research studies conducted on girls/women’s education are very few and most of the studies concentrated largely on male-female differences in educational participation and achievements. Recently the researchers are becoming more concerned about the study of the determinants of female literacy, women education and the economic aspects of their education. T.W.Schultz (1961) who for the first time initiated the human capital investment into the economic stream, did not appear to have a special focus on education of girls in his pioneering studies on economic contribution of education. Female education is still regarded as a consumption and a welfare expenditure, if not a burden. In most of the countries the level of participation of women in education is much lower than those of men. Selowsky (1983) showed that any system where the level of schooling is determined by factors other than ability, particularly the gender of the child, induced misallocation of educational resources. Of the several dimensions of development of women, education has been considered as one of the most important dimension. Education is regarded as a crucial step in emancipating women and preparing them for an effective role in social, economic, political and public life.

## **Constraints on Girl's Education**

There are a number of factors responsible for the less progress with respect to education of females. But very few studies have been conducted to examine the factors responsible for slow progress. Recently T.P.Schultz (1987) using cross-country data analyzed inter-country variations in enrolment for males and females separately. His results make it clear that the relative importance of various factors differs for males and females. In a micro level study in rural Thailand, Cochrane and Jamison (1982) found that the determinants of educational participation and attainment varied between males and females. While access to schools was an important factor for boys participation, surprisingly it was not so for girls. On the other hand, the mother's desire for their daughters' education was found to be crucial. In another study in Malaysia De Tray (1988) found the gender difference in school attendance to be quite significant. Parental characteristics such as income, occupation, education and residence in urban areas explained the variations in enrolment significantly. Further, he observed that while many factors have a similar quantitative effect on both the genders, it seems that the fathers' education was more important in girls' education than it was in boys. Chernichovsky and Meesook (1985) analyzed the influence of several socio-economic factors on enrolment in Indonesia using data of 6000 households in 1978. They found that, given other factors, enrolment of girls was influenced by location of residence, household income/expenditure level, educational level of head of the household and his/her occupation etc.

In India several research studies have been conducted on the disparity of education between male and female, between scheduled caste and non-scheduled caste, between schedule tribe and non-scheduled tribe etc. But very few separate gender specific studies have been made to identify the determinants of female education. Of the studies conducted in several other countries the factors affecting female literacy / education can broadly be

identified as : (i) Economic factors; (ii) Community and Socio-Cultural factors; (iii) Schooling factors; (iv) Home Environments and (v) Demographic factors. However, these groups are not mutually exclusive.

### **i) Economic Factors**

The participation of females in education is closely associated with the economic factors according to studies. These factors include mainly per capita GNP, labour market factors, employment/unemployment, participation in the labour market and rates of return to education. However, there is no consensus among economists on these aspects. It is generally believed that the higher the level of per capita GNP, the higher is the level of male participation in schooling. T.P.Schultz (1987) confirmed this belief finding larger income elasticity for females than for male. Since the real opportunity cost of female education is higher than that of male, low income family forces girls to abandon their education. Some economists like Kelly (1984), Bowman and Anderson (1982), Smock (1981) and Deble (1980) are of the opinion that even if women's enrolment and GNP per capita are positively related, but GNP per capita cannot be taken necessarily as the best measure of levels of economic development. It is on the other hand considered to be the single most influential one.

The labour market conditions are expected to influence educational decision-making significantly. The participation rate of females in labour force is positively related to their level of education. In this connection the studies by Harman (1970) and Encarnacion (1974) for Philippines, Nagib (1986) and Corner (1987) for Indonesia are important. Mincer (1962) also observed that in view of the expected smaller rate of participation in the labour market, education of women is more strongly focused on the 'consumption' sphere and returns are non-pecuniary than for males.

Also the rates of return to education provide 'signals of direction' for additional demand for education. Several research studies in India and other countries show that the returns to women's education indicate lower enrolment of women. Woodhall (1973 a) rightly argued that the rate of return on women's education are likely to be much higher than those on men's if an allowance is made for non-market work for women. Tilak (1987) has also shown that improvement in the labour force participation of women would substantially increase the rate of return on women's education.

## **ii) Socio - Cultural Factors**

Socio-cultural factors are largely responsible for low participation of girls in education. These factors include the attitude of families/parents towards girl's education, religion, race/ethnic origin and marriage, which discourage girl's education. Since the gestation period of education is very long, parents do not wish to invest on their daughters' education because of the universalisation of marriage of girls, non-receipt of benefits of girl's education and so on. As Becker (1964) observed that "women go to college partly to increase the profitability of marrying a more desirable man".

The influence of religion on girl's education is also quite dominant. The regions/countries with Islamic religion are distinctly different from other countries in so far as girl's education is concerned. The effect of race and ethnicity in determining educational participation has been found to be quite significant in many countries. Mazumdar (1981) and De Tray (1988) and many other studies reported that a Malayan female has been better placed than Chinese women in Malaysia and both Chinese and Indian boys and girls in Malaysia had lower enrolment rates.

Marriage, which is universal for girls/women, discourages them to continue their education. Anderson (1975) in a micro level study in Taiwan

indicated that the age at marriage was strongly related to the level of education. Weeks-Vagina (1980) observed that age at marriage and levels of education of women were inversely related. Along with marriage, the pattern of dowry is also an important social factor in the economic dimensions. Many parents do not desire to give more education to their daughters with the fear to pay more dowries for a better-educated bridegroom. In this way it affects women's education.

### **iii) Schooling Factors**

Heyneman and Luxley and Fuller (1986) found that school characteristics are more important to levels of educational achievement than were factors related to socio-economic and home environment. Among the factors relating to school, special mention may be made to the provision of schools and distance to schools, type of schools (boys and girls) etc. The distance to schools negatively affects the participation in schools particularly by girls. It is not only the proximity or accessibility of school that influence parental decision regarding their daughters' education but it is the type and quality of schools that matters much. Many empirical research studies have observed that parents do prefer to send their daughters to girl's schools or where the number of women teachers is more.

### **iv) Home Related Factors**

Home related factors include socio-economic status of the family, race, religion, family size, parental occupation, education etc. Since economic factors, race, religion etc. have already been discussed and family size will be discussed under demographic factors, only two important factors are discussed here i.e. parental education and occupation.

Better educated parents perceive the intrinsic and monetary benefit of education more clearly than do less educated parents. Educated parents, particularly better educated working mothers tend to send their daughters

to school. Parental occupation is also equally one of the significant contributor to female education. Hermalin, Seltzer and Lin (1982) found that the most important variable influencing female educational attainment in Taiwan was parental occupation. The higher the level of occupation of parents in the occupational hierarchy, the higher the probability that their daughters would go to school.

As Bowman and Anderson (1982) stated “perhaps the firmest generalisation is that socio-economic status of parents has more influence on schooling of girls than of boys”.

#### **v) Demographic Factors**

Among the demographic factors, it may be expected inter-alia that the degree of urbanisation and size of the family would significantly influence girl's participation in education.

Several research studies indicate that there is a glaring disparity between urban and rural area about education of women. Urban based educated parents have made favourable decision regarding daughter's education than did parents with rural background.

Among several demographic factors that might influence female educational participation, family size has attracted wider attention among researchers. There is an inverse relationship between family size and girl's education. It is also argued that larger families cannot afford to send all their children to school and among the children boys get first preference.

It is clearly evident from the proceeding analysis that girls are discriminated in getting education. The commitment to the promotion of education of girls and the awareness of the multifaceted nature of the problem were expressed in official documents from the first five year plan



in 1950. The committees like National Committee on Women's' Education (1958-59), The committee on Status of Women (1974) and the National Education Policy (1986), The National Perspective Plan for women (1988-2000 A.D.) etc., emphasized the removal of disparities between male and female education.

Nayar (1989a) situational analysis of the girl child in Rajasthan found that the provision of schooling/educational facilities for girls is low and its utilisation is still lower on account of social, economic and sheer physical distance. The curriculum and its transaction remain sex stereotyped and biased. Poverty and hunger are listed as the chief causes of non – enrolment and non-attendance of girls. Nayar (1989b) in another situational study found that the learning opportunities available to the Indian girl child in the real life cycle are very low. This problem seems to be more severe in rural areas because of serious under provision of educational facilities in rural areas. Nayar (1991a) made some useful recommendation for the improvement of girl's education. Some of these are (i) rural areas may not be considered as an aggregative unit as the villages vary enormously by size. (ii) for the purpose of policy, women and girls need to be disaggregated by caste, class, region, and religion. (iii) identification of potential dropout and their retention. Nayar et. al.(1992) in another study taking 3000 households in urban slums and rural areas of Delhi, Bombay, Orissa and Rajasthan found that drop out of girls occur largely on account of the load of domestic work and sibling care in addition to the pressure of collecting fodder, fuel and fetching water and involvement in wage earning activities, early marriage, puberty, lack of separate schools for girls and distance of schools. Girls are considered as temporary members of the household and hence the intra household differential in investment in education is clearly visible. Nayar et. al. (1992) in a study in Haryana found that parents found it difficult to meet the non-tuition cost of education which seems to be substantially high. Given the preference, parents spend for the boy's education.

Among the factors that would remain to be resolved, however, would be the **persistent bias in favour of the male child**.

Besides the above analysis regarding the constraints of girl's education some studies of UNICEF has pointed out that:

Attitudes, practices, knowledge and behaviour can limit girl's access to completion of and performance in equitable, quality and relevant education, the main obstacles to girl's education may be summarized as follows:

- poverty
- time consuming chores
- school perceived as a low priority for girls
- high cost of education
- too few or over crowded schools
- discriminating attitudes, practices and behaviour by teachers, parents and community members
- gender bias in curricula, teaching methods, text books, and materials
- long distances between homes and schools
- early marriage
- teenage pregnancy

In view of this background, the government has also made concerted efforts to improve the literacy and enrolment of girls throughout the country. For that purpose many incentive schemes are introduced exclusively for the girl children in addition to the schemes which is existing for both the sexes. But it seems that no separate study has been undertaken on the impact of all these schemes on the education of the girl children. The present study is an attempt to fill up the void. The objectives of the study are based on these issues.

#### **1.4. Objectives of the study**

The main objectives of the study are:

- i) To examine the gender disparity in literacy/education ;
- ii) To identify various schemes operating in the states to influence the literacy/education of girls ;
- iii) To examine the causes of success or failure of the schemes for improving girl's literacy in two different situations ;
- v) To examine the determinants of benefits from different schemes;
- vi) To suggest some policy measures on the basis of the empirical findings of the study to modify/discontinue a particular scheme if necessary.

#### **1.5. Methodology**

##### **i) Universe of the study**

The study is restricted to two states. 1. Karnataka, 2. Andhra Pradesh. These two states are southern states and one is educationally backward while the other one is medium developed so far as educational development is concerned. The study of the education of girls in these two states with two different situations is expected to help us to understand the problems of girl's education in the two states. On the basis of the experiences from the study of each state we may be able to provide intervention strategy for formulating policy in the proper direction.

##### **ii) Sampling frame and Procedure**

The study is based primarily on secondary data collected from various official sources. This provides a macro picture of the operation of various schemes to improve girl's literacy. After studying the working of different schemes and their operation in the two states the reality with the actual beneficiaries was verified. The study then focused on micro level in order to examine the determinants of benefits of the schemes and the effect of various schemes on the real beneficiaries.

From each of the two states one district from the each group of districts was selected for empirical study of verification at the beneficiaries level. The districts have been grouped as per the female literacy level and difference in literacy between male and female. Thus three districts from each state have been grouped. In Karnataka the three districts are Dharwad, Gulberga and Raichur. The districts of Raichur and Gulberga are in the category of lowest female literacy districts while the district Dharwad is in the category of highest gender differences (male -female) in literacy level. From Andhra pradesh Mahaboobnagar, Adilabad and Cuddaph were under the group of districts. The districts Mahaboobnagar and Adilabad are in the category of lowest female literacy districts while the district Cuddaph falls in the category of highest gender differences districts. From each group of districts of the respective states, one district from each state was selected. Thus two districts were taken for primary survey. Then from each district, one block was selected following the same criteria and from each block one village was taken. From each village 50 households have been taken. From the urban area 50 sample households were also covered. Thus 100 households from the rural and 100 households from the urban area were covered.

**The details of sampling are summarised as follows:**

<b>1. States :</b>	<b>Karnataka</b>	<b>Andhra Pradesh</b>
<b>2. Districts Group</b>	<b>Dharwad Raichur &amp; Gulberga</b>	<b>Mahaboobnagar Adilabad &amp; Cuddapa</b>
<b>3. Selected Districts</b>	<b>One district Dharwad</b>	<b>One district Mahaboobnagar</b>

**4. Rural : One village from each district - 50 household from each village**

- i) Morab village in Dharwad**
- ii) Khilaghanapur in Mahaboobnagar**

**5. Urban : One urban centre from each district - 50 household from each urban area.**

- i) Dharwad city**
- ii) Mahaboobnagar city**

**Total number of Households : 200 households from urban and rural areas.**

In view of time and resource constraints, the study had to be confined to this small sample though it should be emphasised that the picture does not change with a change in the sample size.

**iii) Universe of observation**

The universe of observation of the study is parents ( Households), teachers, students, panchayat representatives, village leaders, social workers, NGO workers etc. through discussions and field enquiries. This we did in order to know whether the success or failure of the scheme is due to the government machinery or due to the people themselves or due to some other reasons.

**iv ) Data and coverage:**

The study has used mainly secondary data and some primary data for empirical verification. The girls in the age group of 6-14 and classes from I-VII were covered in our study.

**(v) Statistical Tools used**

The study has used Sopher's Index to measure the gender disparity in literacy rate. Ratios and percentages have been used to examine the proportionality in enrolment and dropout etc. In order to examine the

determinants of benefits from various schemes, the logit model is used. The details of the model are given in respective chapters ( Chap-II and Chap-III).

### **1.6. Organisation of the study**

The study starts with the executive summary bringing together the main findings of the study along with the intervention strategy. Besides, the study consists four chapters. The first chapter presents the introduction along with the review of related studies, objectives and methodology of the study. The second chapter deals with the education of girls in Karnataka and the incentive schemes taken up by the government of Karnataka to promote girl's literacy/education. In the third chapter the educational development of girls in Andhra Pradesh and the incentive schemes taken by the state from time to time to promote girl's literacy/education is presented. A comparative analysis of the educational development of girls and the schemes for developing the educational status of girls in both Karnataka and Andhra Pradesh is presented in the fourth chapter.

## **C h a p t e r – I I**

### **LITERACY/ EDUCATION OF GIRLS IN KARNATAKA AND THE INCENTIVE SCHEMES**

#### **2.1. GENERAL PROFILE**

Prior to 1956, the state of Karnataka was divided mainly into five parts. These were Bombay Karnataka, Hyderabad Karnataka, Madras Karnataka, Kodagu Karnataka and Mysore Karnataka. On 1st November, 1956, all these divided Karnataka were merged and became the new state of Mysore with ten districts. In 1973, the state of Mysore was renamed as Karnataka with the number of districts being 19. In 1986, Bangalore was divided and another district was added, i.e., Bangalore became Urban and Rural Bangalore. In 1997-98, a further division of districts was effected taking the total number from 20 to 27. The state occupies a total geographical area of 191719 Sq. kms. The total population of the state is 449.77 lakhs with 16.4% scheduled caste population and 4.3% scheduled tribe population. The sex ratio of the state was 963 in 1981 and declined to 960 in 1991. The real per capita income of the state in 1995-96 was Rs.2551/ as against the National average of Rs 2608/. There are serious regional disparities in the levels of development in the State.

#### **2.2. EDUCATIONAL PROFILE**

The literacy rate of the state as per 1991 Census was 56%, the male literacy being 67.3% and female literacy 44.3%. As per 1992-93 Survey of International Institute of Population Science, children between the ages of six and fourteen attending school are more in rural areas in the state compared to all India. In rural areas of Karnataka, 65.3% of students (6-14) attend the school as against 62.6% for All India. The urban school attendance in this age group is at par with All India average, i.e., 82.4%. But Karnataka appears to be far behind Kerala in both rural and urban enrollment. It is also behind Assam, Gujarat, Haryana, Maharashtra, Orissa, Punjab and Tamil Nadu as far as attendance of rural children in

primary school is concerned. The state hardly spends 3 per cent of its GDP on education, which is much below the norm of 6 % of GDP/SDP on education as suggested by Kothari Commission (1964-66) and NEP (1986). However the progress in primary education in the state seems to be reasonable since 1995-96. About 13 percent increase in the number of schools between 1995-96 and 1998-99 and 5.5 per cent increase in enrolment during the same period. The growth of enrolment is lagging behind the growth of institutions. It seems the enrolment grows at a slower rate than the increase in schools. This needs special drive for reducing the gap between enrolment and institution. Across the gender the enrolment of girls increased by 5 % while that of boys increased by 6 % between 1995-96 and 1998-99. The quality of education is much depends on the teachers. It seems many sanctioned posts of the teachers remained unfilled. In 1995-96 only 5 % of the sanctioned posts were filled in while in 1998-99 only 7 per cent posts were filled. **It is interesting to note that in spite of the unfilled posts of teachers the teacher pupil ratio is improving from 1:47 in 1995-96 to 1:41 in 1998-99.** It may be due mainly to the slower growth of enrolment as mentioned already.

### 2.2.1. Is there gender disparity with respect to literacy/education ?

Table 2.1 presents the disparity rate in literacy for all the districts of Karnataka in three Census years. The disparity index is computed by using Sopher's Disparity Index (DI)<sup>1</sup>. The male-female differential even if narrowing down still it is very high. Over a period of three decades there was a constant decline in disparity rates in literacy rate. Across the districts of Karnataka, the lowest gender disparity in literacy was found in Kodagu in all the census years prior to 1991 but in 1991, Bangalore had the lowest disparity rate. Similarly the highest disparity rate was found in Bidar

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1.  $DI = \log(X_1 / X_2) + \log\{(Q - X_2) / (Q - X_1)\}$

Where  $X_1 \geq X_2$  and  $Q = 100$ , but we have used here  $Q=200$  for better results.

The value of the index generally lies between 0 and 1.

When the value tends to 1, the disparity is more and when the value tends to 0(zero), the disparity is less.



through out except 1991. In 1991 the highest disparity was found in Raichur, the sample district Dharwad has the disparity rate (0.27) higher than the state average disparity (0.25).

The coefficient of inequality in enrolment for all the districts of the state is presented in Table 2.2. Across the districts, Shimoga and Bangalore urban are performing very well (above state average) in terms of female enrolment. The districts like Bellary, Bijapur, Gulbarga and Raichur are lagging far behind the state average. The gender inequality is the highest in Raichur district.

The net enrolment ratio, which is a real measure of enrolment, is presented in Table 2.2. The net enrolment ratio of girls is the lowest in Raichur (45.57) and it is the highest in Bangalore urban (85.65) in 1997-98. Not a single district has achieved the gender equality in enrolment in spite of the concerted efforts by the government to remove gender disparity in education. Also equally important is the number of out of school children (Table 2.2). The out of school girls outnumbered their male counterparts in all the districts. The highest out of school girl children are found in Raichur and the lowest in Bangalore urban. The out of school children among girls varies from a low of 14.36 % to a high of 54.43 %. The corresponding figure for the boys is 33.24 % and 11.07 % respectively.

The drop out rate of children also shows the similar pattern like out of school children. As usual the dropout among the girls are much higher than the boys. Over a period of time the dropout rate has declined equally for both the genders, which is an encouraging trend. But the gender gap remained the same. The drop out rate of girls in the year 1997-98 varies from a low of 6 % in D. Kannada to a high of 72.70 % in Raichur. The corresponding rate for boys was 9 % in the same district and 66.53 % (highest) in Bidar (Table 2.3).

The sample District Dharwad has recorded the gross enrolment ratio (GER) of 83.17 for girls as against 90.60 for boys in 1996-97 in elementary education, which is lower than the state GER. The net enrolment ratio of the district was 63.69 for girls and 73.31 for boys in the same year showing a wide gender gap.

The gender gap is clearly observed in case of literacy, enrolment (both NER and GER), dropout, and out of school. In each case the girls are lagging behind their boy counterparts. Let us discuss the progress of primary education for girls separately in the state.

### **2.2.2. Girls' Education at the primary stage**

In 1966-67, the enrolment of girls at the primary level was 40.88% of the total enrolment and it increased to 47.45% in 1997-98. The gross enrolment ratio at this level in 1996-97 was 87.82 for girls as against 95.49 for boys. While the net enrolment ratio was 77.26 for boys and 67.25 for girls in the same year. If we examine the out of school children in the 6-14 age group, it is found that 32.74% of girls and 22.74% of boys were out of school in 1996-97. The school dropout in 1986-87 was 67.86 for girls and it decreased to 46.28 in 1997-98.

The education of girls is determined by a set of demand and supply side factors. Table 2.4 provides the information about the determinants of girl's education in Karnataka. It is found that the enrolment of girl's education over the period (12 years) has increased little more than 3 per cent. This low enrolment of girls is largely due to the socio economic factors. It is found that more than 1/3 rd of the population ( 40.15 %) of the state live below poverty line. Very low adult female literacy rate in the state (37 %) is responsible for the educational achievement of girls. The adult female illiteracy in the state in 1991 census was about 63 per cent, which affects the education of girls adversely. Other factors like the proportion of female

teacher's (43.60) and availability of school contribute to the dropout rate of girls. All these together affect the enrolment of girls and ultimately contribute to the low survival rate than their counterparts at the primary school level.

### **2.3. What are the efforts by the government to improve the literacy/education of girls?**

In this background the government has made serious efforts to promote the literacy level and the educational level of girls. For this purpose many incentive schemes have been introduced from time to time to improve the enrolment of girls and their retention who are in the school and out of school. Now the important questions we raise: (i) What are the schemes specifically meant for the girl children for promoting their literacy/education ? (ii) Whether the schemes really help in promoting their education level? We seek to examine /answer these two questions in the course of our analysis. Some of the important schemes to promote the literacy / education of girls are discussed in the following section.

#### **Incentive Schemes for improving the literacy/education of girls in Karnataka**

In this section some important schemes, which are meant for improving the literacy/education of girl's upto the age group of 14 years, are discussed. The list of schemes is presented in Table 2.5.

**Table 2.5**  
**List of Schemes for Girls' Education in Karnataka**

Name of the Scheme	Year of initiation
1. Our Daughter Our Strength.	1996-97
2. Attendance Scholarship for Girls from Rural Areas.	1992-93
3. Balika Samruddhi Yojana	1997
4. Financial Assistance for the Education of Children in Difficult Circumstances.	1991-92
5. Hostel for Girls at District Level.	1990-91
6. School Bags for Girls (Studying in Vth to VII class)	1996-97
7. Textbooks and Uniforms (Vidhya Vikas Yojana).	1996-97
8. <b>DPEP</b> – special emphasis on girls' enrolment ( <b>Child centered</b> )	1995-96

The summary of the achievements of the schemes is presented in Table 2.6.

The details of the individual schemes are discussed below.

**Table 2.6**  
**Schemes for Girl's Education : Summary Statistics (Karnataka)**

Name of the Schemes	Objectives	Sponsored by	Started with from	Beneficiaries so far (Nos)
1. Our daughter Our strength	To provide financial assistance for girls upto the level of SSLC through LIC of India	Govt.of Karnataka	1996-97	33575
2. Attendance scholarship	To encourage retention and prevent dropout among the rural girls	Govt.of Karnataka	1992-93	374476
3. Balika Samridhi Yojana	To improve enrolment and retention of girl children in school and to enhance the self esteem and self confidence of the girl child	Govt.of India	15.08.1997 (50th year of Independence)	29856
4. School Bags for SC/ST girls	To promote enrolment and retention at the elementary level (5th to 7th student)	Govt.of Karnataka	1996-97	4.38 lakhs
5. Financial assistance for the education of children in difficult circumstances	To pursue general education from standard V onwards till she attain the age of 18 years	Govt.of Karnataka	1991-92	5033
6. Vidya Vikasa Yojana	To encourage the enrolment of children from class I to VII	Govt.of Karnataka	1989-90	3034019

**I. OUR DAUGHTER OUR STRENGTH (Namma Magalu Namma Shakti)** sponsored by Department of Women and Child Development (DWCD), Government of Karnataka in collaboration with Life Insurance Corporation (LIC) of India was implemented in the year 1996-97. This scheme mainly takes care of pre primary education of the girl child.

### **Objective**

The main objective of the scheme is to raise the status of girl child by giving her **financial assistance for education up to the level of SSLC** along with other benefits. Financial assistance will be given to the girl child in the name of her mother or natural guardian subject to fulfillment of the following conditions.

## Conditions of assistance

1. Health - In order to get benefit of this scheme the girl child should be vaccinated.
2. The family lives below poverty line with an annual income Rs 11000/
3. Education
  - i. Girls age limit should be between 5-6 years
  - ii. Girl should join Nursery (Balawadi) compulsorily
  - iii. To get yearly benefits girl child **should successfully complete primary education and learn up to SSLC level**
4. Freedom from Child Labour
5. Age at Marriage  
To get full benefit of this scheme the girl child should not marry before 18 years
6. Family Planning

Parents of girl child should adopt permanent family planning measures. There should not be more than three children in her family and only two daughters will be benefited under the scheme.

## Operation of Funds/Mode of Financial Assistance

At 5 years age, an amount of Rs 2,500/- per beneficiary will be deposited with the local LIC Branch. **Starting from the 6th year of age, the girl will get an annual dividend on the deposit.** The dividend payable is as under :

06 - 09 years	Rs 200/- per annum
10 - 13 years	Rs 300/- per annum
14 - 17 years	Rs 400/- per annum

At the age of 18 years, she will get Rs 4,410/- if she does not get married before 18 years of age. The age group of 6-9 and 10-13 is meant for the primary education of the girl child. The financial assistance will be

discontinued if the girl child stops her education at any time. The achievements of the scheme are presented in Table 2.7.

Across the districts, it is found that in the initial year, the number of beneficiaries in Belgaum was the highest and in the second year the number was the highest in Gulbarga. More surprisingly the highest number of beneficiaries were found to be in Bangalore rural in 1998-99. So far as the expenditure on scholarship is concerned it is found that Gulbarga got the highest share in 1997-98 while Bangalore rural got the highest share in 1998-99. But the district Raichur which is in the lowest ladder of educational development i.e. lowest female literacy rate, highest dropout rate for girls, highest out of school girls, highest gender disparity in education, does not get much attention in respect of this scheme. Also the share of our sample district Dharwad is declining over the years.

One interesting point needs to be observed here that there is a great deviation from the norm for the amount of money per head (Rs 2500=00) has actually not been paid to the beneficiaries. The amount varies from low Rs 1753.04 in Mandya to Rs 2499.58 in Uttar Kannada. It is difficult to know the reasons for this deviation from the actual norm. On discussion with the officials it was not possible to find out the reason for this.

### **Comments on the scheme**

The amount of financial assistance given to the child for education seems to be extremely low. The drop out rate of girls is generally very high at the lower primary stage. The financial assistance is not sufficient to cover the cost of education. The cost of education is very high to the poor parents because of the high opportunity cost of the children in the poor household (which forms the major part of private cost). Also the girls are required at home to take up many domestic responsibilities. Due to these reasons the children from the poor households either do not go to the school or are

withdrawn from the school. Hence, the monetary benefit given under the scheme seems not to be very attractive to increase enrolment and reduce dropout at the elementary level

## **II. ATTENDANCE SCHOLARSHIPS FOR RURAL GIRLS**

This is a scheme of the **Government of Karnataka** introduced in the year 1992-93. The scholarship is given to the rural girls, on the basis of their 5<sup>th</sup> standard attendance and is given from 6<sup>th</sup> standard to 10<sup>th</sup> standard.

### **Objective**

The objective of the scheme is to encourage retention and prevent dropout among the rural girls by providing financial assistance.

### **Conditions and Nature of Payments**

1. Girls with her family reside in a rural area where population limit of a village should be less than 20,000.
2. Her family income from all sources does not exceed Rs 10,000/ per annum.
3. She is not getting maintenance free of cost, any other scholarship/ stipend /freeship from any govt., private or any charitable institutions ( except “Akshaya Scheme” – meant for the provision of free text books and uniforms).
4. She has to secure a minimum attendance of 80 % and passed in the first attempt securing not less than 40 % marks in aggregate in the class in which she claims attendance scholarship.



### Mode of Financial Assistance

Class	Scholarship per month	Duration
Class V and VII (both inclusive)	Rs 25	10 months
Class VIII to X (both inclusive)	Rs 50	10 months

This scheme seems to be more useful to increase the retention rate of girls in rural area at the upper primary level. This is helpful in increasing enrolment at the upper primary level.

### Achievements

The details of financial and physical achievements are given in Table 2.8.

It is found that the average scholarship has increased marginally over the years (7 years) from Rs 284.00 to Rs 332.00. Across the districts, there is no uniform distribution of the scholarships in any of the years. **The backward districts seem to be receiving relatively less attention than the advanced districts. However the overall distribution of the scholarship seems to be very un equal.**

**Comment on the Scheme:** The status of enrolment of the girl children in a poor household is similar in both rural and urban areas. Hence this scheme should not be restricted to rural areas only. The amount of scholarship remained unchanged after 7 years. The value of scholarship needs to be changed in view of inflationary effects.

### III. BALIKA SAMRUDDHI YOJANA

It is sponsored by the **Government of India** initiated the year 1997 i.e. on the 50th year of India's Independence. This was mainly in the

context of the actions being taken to implement the National Plan of Action for the SAARC Decade of the Girl Child (1991-2000 A.D). It was announced on 15th August 1997, that Government will provide financial assistance to the families to whom a girl child is born and living below the poverty line. The scholarship will be given when the girl child starts going to school.

### **Objective**

This scheme is a part of the long term strategy to change social attitudes and behavioural practices towards the girl child and towards her mother. The main objective of the scheme is **to improve enrolment and retention of girl children in school and to enhance the self-esteem and self-confidence of the girl child.**

### **Conditions for Target Group**

- i. The post delivery grant amount under the Balika Samruddhi Yojana will cover girl children born on or after 15th August 1997 in families living below the poverty line as defined by the Government of India. In Rural areas this will be as per the Integrated Rural Development Programme (IRDP) BPL list and in Urban areas as per the poverty line defined under the Swarna Jayanti Sahakari/Shahari Rozgar Yojana.
- ii. The benefits under the Balika Samruddhi Yojana will be restricted to two girl children in each household irrespective of the total number of children in the household.

### **Mode of Financial Assistance**

- (a) A post delivery grant amount of Rs 500/- to be given to the mother on the birth of a girl child as a gift from Government.
- (b) Annual scholarships to the girl child for attending school

The funds for the scheme will be released by the Central government to the district level implementing agency. So far as the rural area, is concerned, the implementing agency is Gram Panchayat and in the urban areas it is the Municipalities/local self government. The details of the achievement of the scheme are presented in Table 2.8.

### **Achievements**

It is observed **that 11 districts out of 20 districts are not able to spend the money released for the purpose.** The highest amount released and spent under this scheme was for the district Belgaum. The gap between released amount and expenditure was estimated and Mysore was found to have the highest gap. The release amount in Mysore was Rs 1195000.00 while the district could able to spend only Rs 200000.00, which is about 17 per cent of the total released amount. The number of beneficiaries was the highest in Mangalore while the lowest number was found in Tumkur district. There was also a large variation so far as the per capita financial grant was concerned. The norm for the grant is Rs 500.00 per Mother while the data showed the variation from a low of Rs 329.00 to a high of Rs 805.00. **It indicates that the norm is not followed strictly.** In case the norm followed strictly, the districts where more money per head is given the number of beneficiaries will be increases and vice versa.

No girl child has yet received the scholarship, as the time for the first-born child to go to the school has not come. The scheme was started in 15 th August, 1997 and in 2003 the first scholarship to the girl children at the time of their attending school will be given. The amount of scholarship has not yet been determined.

#### **IV. SCHOOL BAGS AND NOTE BOOKS FOR GIRLS (5<sup>th</sup> to 7<sup>th</sup>)**

This scheme is introduced **for promoting the girl's enrolment and retention particularly SC/ST girls in classes V to VII** in 1996-97. This provides the incentive to the girl children to continue their education beyond the lower primary school. It is found that across the districts the norm is the same. The bag and note books costing an amount of Rs 133.00 is given equally to each child. It seems that the scheme is good for promoting enrolment and retention at the elementary level. But it fulfils partly the necessities of a child to go for the school. **This scheme certainly provides a bag to the child but not the text books and other requirements of the child going to the school.** So the children enjoying the benefit under this scheme should not be deprived of other related schemes like free text books, uniforms etc. The details of the achievement under this scheme are provided in Table 2.10. The highest number of beneficiaries is found in Mysore district and the lowest in Kodagu district. Under this scheme the bag is provided but not the cash to purchase the bag.

#### **IV. FINANCIAL ASSISTANCE FOR THE EDUCATION OF CHILDREN IN DIFFICULT CIRCUMSTANCES**

It is proposed by Government of Karnataka under the Department of Women and Child Development in the year 1991-92. The child in difficult circumstances includes the child of an ex-devadasi, ex-prostitute, ex-prisoner having annual family income less than 15,000/- from all sources.

##### **Objective**

Under this scheme financial assistance is given to the students (both boys and girls) for pursuing general education **from standard V** onwards till they attain the age of 16 years in case of boys and **18 years in case of girls.**

### Conditions for target groups

- (i) He / She is a child under difficult circumstances.
- (ii) He / She is citizen of India.
- (iii) Studied in recognized educational institutions within the State of Karnataka from 1st standard to the present year of claiming.
- (iv) He / She was not residing and getting maintenance free of cost in institutions run, maintained or aided by Govt. of Karnataka / India or local authorities.
- (v) He / She was not in receipt of any scholarship or free-ship/ stipend.
- (vi) Pass in first attempt.

### Mode of Payment

All payments under this scheme shall be made by 'Account Payee Cheques' jointly drawn by the Director and the Accounts Officer on a State Govt. Treasury. Payments shall be made to the beneficiaries, through the head of the institution, in which they are studying at that time.

The categories, rates and duration of financial assistance under this scheme are as follows:

Category	Rate of financial assistance per month	Duration
Classes from V std. To VII std.	Rs. 40/-	10 months
Classes from VIII std. To X std.	Rs. 75/-	10 months
Post-matriculation stage	Rs. 125/-	10 months

It is clear that Rs 400.00 is the norm fixed for the elementary school children.

The achievements under the scheme for the state are provided in Table 2.11 for five years. The number of beneficiaries over the years has increased more than double (from 526 to 1336). The absolute amount of assistance has also been increased substantially. But the assistance per child has declined. The per head assistance was Rs1283.00 in the year 1994-95 while it was Rs.922.00 in the year 1998-99. Across the districts the data is not comparable as the number of districts varies over the years. However with a glance through the data for the latest year, it is found that Bellary has the highest number of beneficiaries and Bagalkot has the lowest number of beneficiaries.

About this scheme it may be noted that the identification of the beneficiaries is a problem as the real beneficiaries may be reluctant to reveal their identity due to the social and cultural reasons. So the number of actual beneficiaries might be much more than what has been recorded.

## **VI. VIDYA VIKAS**

Under this scheme the **children are provided free uniforms and text books in classes I- VII in Government schools.** This scheme was introduced in 1989-90. This scheme of course is meant for both the gender. The details of the achievements under the scheme are provided in Table 2.12. It is found that mostly in the backward districts the boy's beneficiaries out numbered the girls. **Also the per capita financial assistance is lower in the backward districts than the forward districts.**

After studying the educational scenario of the state we shifted our analysis to the sample district to study the education of girls and the impact of the incentive schemes in more detail in the context of a micro level. The following section deals with this aspect.

#### **2.4. EDUCATIONAL SCENARIO OF DHARWD : A Glance**

Dharwad district has a geographical area of 4092 Sq.km. It has five talukas. The district is situated in the semi arid area of Karnataka with a population of 13.75 lakhs (1991 census). The density of population of the district was 336 per Sq. km. The SC and ST population of the district constitutes 11.72 per cent and 3 % respectively.

The literacy rate of Dharwad in 1961 was 39.55 % and it increased to 58.68 % in 1991 as against the state average of 29.80 and 56.04 respectively in 1961 and 1991. The female literacy rate was 22.05 in 1961 and it increased to 45.20 per cent in 1991. It is found that more than half of the females are illiterate in the district. The number of primary schools in the district in 1997-98 was 2603 of which 84.70 % of the schools are government schools. About 48.41 percent of the students in the primary schools are girls. The gross enrolment ratio in primary schools is 83.17 for girls and 90.60 for boys as against the state average of 95.49 and 86.82 respectively for boys and girls in 1996-97. The net enrolment ratio on the other hand is much lower than the gross enrolment ratio. It was 73.31 for boys and 63.69 for girls. The out of school children in the same year were 36.61 % for girls and 26.69 % for boys. The dropout rate of girls in primary school was 49.76 % as against 42.11 % for boys in the year 1997-98 and this rate is slightly higher than the state average. It is clearly found that girls are in disadvantaged position in every aspect of education. Serious gender gap is found in literacy rate and enrolment rate in the district. The enrolment data is given in Table 2.13 for a period of 23 years. It is found that the enrolment of girls at the primary and upper primary level over the period has remained more or less constant.

The schemes as introduced in the state are also available to the children in the district. A glance through the achievement of the schemes (Table 2.14) indicates the following:

1. The number of beneficiaries under the scheme “our daughter our strength” declined from 1166 in 1997 –98 to 352 in 1998-99. This decline may not be the real decline. This may be due to the division of Dharwad district into three districts. We do not have data for other districts. The number of beneficiaries under the scheme is very negligible.
2. The beneficiaries under the **attendance scholarship** scheme also show a similar pattern, i.e. declined steadily from 6162 in 1996-97 to 1268 in 1998-99. The per capita financial assistance has also declined from Rs 341 to Rs 333.00. **The percentage of beneficiaries to the total enrolled children is hardly 0.01 percent.**
3. The per head financial assistance under the Balika Samruddhi Yojana is Rs 805.06 as against the norm per head is fixed at Rs 500.00. They are getting much higher amount than the norm. This is mainly due to the reason that the number of beneficiaries is less than the allotted number and they are given the amount whatever has been sanctioned. There is no reason cited for this by the officials except the one already given.
4. The beneficiaries under **children under difficult circumstances** are also decreasing over the years but the financial assistance per head is increasing.
5. Under **Vidya Vikas Yojana** the number of beneficiaries has remained more or less unchanged over the years. But the per head financial assistance has declined. This indicates that there is



relatively low allocation of funds. The proportion of girls to the total enrolled girls enjoying the benefit under this scheme is 47.45 per cent, which seems to be fairly reasonable.

6. The proportion of beneficiaries to the total enrolled girls provided with **school bags is about 0.02 per cent.**

The negligible proportion of girls beneficiaries to the total enrolled girls of the schemes may have two implications:

- i. The parents of these girls are not aware of the incentive schemes due to high incidence of illiteracy among them particularly mothers;
- (ii) The government might not have done much of propaganda to make these people aware of the availability of the schemes. Under these situations, the message of the schemes should go to beneficiaries in order to increase the enrolment and retention of girl children at the primary level. They should be aware of the importance of education for girls.

Coming to the **Dharwad taluka** it is found that mostly two schemes exclusively for girls are in operation. One is **attendance scholarship** for rural girls and the other one is **free note books and school bags** to SC/ST girls studying in class 5<sup>th</sup> to 7<sup>th</sup> class. The details of the schemes and beneficiaries are presented in Table 2.15. Out of 167 government primary schools in Dharwad taluka, only 5 schools are exclusively for girls. The attendance scholarship has been introduced in the year 1992-93. It is found that there is a great variation in the number of beneficiaries of the scheme. There were 430 children getting benefit of the scheme in 1995-96 while it declined in the year 1996-97 and 1997-98. But in the year 1998-99 the beneficiaries increased to 532. Also the per capita scholarship showed variation over

the years. So far as the other scheme is concerned, the number of beneficiaries is declining from 426 in 1997-98 to 415 in 1998-99. This may be due to the reasons already stated.

## **2.5. MICRO LEVEL STUDY (household level data analysis)**

After examining the various schemes and their effects utilising the official level data, we examined the different dimension of schemes from the view point of real beneficiaries, their parents/households. This aspect was examined by collecting data through sample survey in the Dharwad district in both rural and urban areas. The detail of sampling design is presented in chapter-1. The results of the survey are discussed in the following section.

### **Distribution of Households by Caste and Occupation**

The Occupation pursued by the respondents is an important determinant of economic status. Table 2.16 gives the caste-wise occupational breakup of Households. It is found that a majority of the respondent belonging to SC,ST and OBC group are engaged in labour and cultivation work. It can be clearly seen that this group constitutes 60%. Across caste groups it was found that only 40% belong to SC, ST and OBC group and the rest 60% belong to the forward castes. The data in the above Table signifies that SC,ST and OBC respondents are largely work as labourers. About 33% of the respondents are engaged in cultivation as their main occupation and majority of them belongs to forward caste.

### **Educational Status of Members of the sample Households**

Table 2.17 shows educational status of male and female members of beneficiary households. About 27.63% male members and 32.18% female members are illiterates and the average male-female literacy rate is 69.62% among respondents. About 4.16% of the members in the household have technical and higher education. Across region not much difference in

educational status could be noticed among male and female members from rural and urban areas.

### **Child Population by Age and Sex**

Table 2.18 presents sex and age distribution of children of the sample households. It could be seen that the total number of child population below 14 years is 291 of which 194 (67 %) are girls. A distinctive feature observed here is that girls are outnumbering boys. The percentage of girls is 70.76 and that of boys is 33.34. This feature is more pronounced in the age group of 6-11 years. Of the total girls in the age group of 6-14 years the proportion of girls getting the benefit from different schemes is 76.05 %. It indicates that all the girls in our sample do not get the benefits of the schemes.

### **Child Population (6-14) by caste and economic status**

The economic status of the households is broadly divided into two groups. One is, households living below poverty line (whose annual income is Rs 11500/) and the other is households living above poverty line (more than Rs11500). Table 2.19 shows the distribution of children in the income categories as well as caste categories. There are no forward caste children in the sample households living below poverty line in both rural and urban areas. Girls in each caste group and region outnumbered the boys. In both rural and urban areas the forward caste children are more than double of the backward caste children.

### **Children beneficiaries among the sample households**

As mentioned earlier all the children in our sample do not get the benefits of the schemes. About 76 per cent get the benefits (Table 2.20) The child beneficiaries in the urban area are more than those in rural areas. About 73 % of the total forward caste and 82 % of the backward caste children do get benefits from the schemes.

### **Caste and region wise Children beneficiary from various schemes :**

From Table 2.21 it is found that there is not much difference between urban and rural background of the beneficiaries. Out of the total beneficiaries 50.39 belong to the rural and 49.61 belong to the urban areas. However, with regard to caste wise beneficiaries, a significant difference is observed. The beneficiary children belonging to SC,ST and OBC group constitutes only 36.22% where as for forward castes it is 63.78%. **It indicates that benefits in the schemes go in favour of forward caste children.**

### **Distribution of children as economic status of the family :**

It is observed that 85 % of the beneficiaries belong to the higher income group and 15 % belong to the households living below poverty line (Table 2.22). Of the total beneficiaries 25 per cent are backward caste and 75 per cent are forward caste children. This gives the impression that **the benefits of the schemes go in favour of forward castes and higher income groups.**

### **Scheme wise distribution of beneficiaries :**

The number of beneficiaries availing benefits of various schemes is presented in Table 2.23.

It seems that no respondent of our sample enjoys the benefits of the scheme exclusively meant for girls as discussed earlier. In our sample all the schemes as listed by our respondents are for both the sexes. We separated out the share of girl's benefit for each scheme for the purpose of analysis.

The close observation of Table 2.23 reveals that there is no significant difference among rural and urban children for availing benefits from different schemes. The most popular schemes are Textbooks, Midday Meals and Uniforms.

But so far as midday meal scheme is concerned it is like a public good with the characteristics of non-exclusion. When the meal is provided in a school no one is excluded from the meal.

The scholarship of girls, which is given for their merit, is enjoyed by more number of urban girls than those of rural girls. In rural area 44 % of the girls and 56 % in urban area enjoying the benefits of scholarship. It interesting to note here that not only the share of urban girls is found to be higher.

### **Duration of Receipt of Benefits**

Duration of the scheme is calculated and presented in Table 2.24. The longer duration is found between 3 to 5 years where the highest number of beneficiaries receives the benefit i.e. 47.24 per cent. Very less number of girls receive the benefit for more than five years. i.e. 11.02%. Higher proportion of urban children (13%) is found to enjoy the scholarship for longer periods (more than 5 years) than rural children (9%).

### **Duration of receipt of benefits according to castes**

About 41 percent of the SC/ST and OBC population enjoy the benefit for more than 3 years and only 13% among this group get the benefit for more than 5 years (Table 2.25). Among the forward castes more than 60% of the population enjoying the benefit for more than 3 years. It gives the impression that **urban children in both the castes enjoying the benefit for longer durations (more than 5 years).**

### **Duration of benefits according to occupation**

Occupation-wise duration of benefits is presented in Table 2.26. Among the cultivators only 11.90% of the beneficiaries get the benefit for more than 5 years, while about 45% get it between 3-5 years . Among the labour class more than 65% of the girls receive the benefit for 3-5 years but

about 5% get it for more than 5 years. About 42 percent beneficiaries in business households and about 58% from the service class enjoying the benefit for more than 3-5 years. It gives the impression that the duration of benefits for more than 3-5 years enjoyed among all categories of occupation. **But the longer duration (more than 5 years) is enjoyed by business and service categories.**

It seems that among the labour class and business class urban beneficiaries are more than three times of the rural beneficiaries. In other groups the children in rural area are getting more share than in the urban areas.

#### **Duration of benefits according to Economic status :**

Table 2.27 presents the duration of benefits received by the beneficiaries as per the income level.

We have grouped the households into two categories : (I) below poverty line and (ii) above poverty line. About 15% of the beneficiary households are living below poverty line while 85% are above poverty line. In the category of households living below poverty line only 47% enjoy the benefit more than 3 years while more than 60% enjoy the same among the households living above poverty line. There is not much difference between urban and rural areas among the richer households while significant difference is observed among the households living below poverty line. In this category (below poverty line) urban beneficiaries are more than the rural beneficiaries. **It appears that the relatively better off and urban population have taken better advantage from the various schemes.**

#### **Scheme wise beneficiaries by Caste**

Table 2.28 presents the details of beneficiaries as per their caste groups. All the children are getting the benefits from mid day meals in both

rural and urban areas. There is not much difference between rural and urban areas of beneficiaries. But within the rural and urban areas it is found that more than 2/3 rd of the children of general castes get the benefit of all the schemes. This clearly indicates that **the benefits in each scheme are biased in favour of forward caste children.**

### **Money value of benefits as per the economic status of the household**

The money value of the benefits from different schemes seems to be more among the children of the families living above poverty line than those in below poverty line. In the group of beneficiaries below poverty line, of the total amount more than 60 % goes to the urban area children and the rest goes to the children in the rural area. But among the households living above poverty line, the reverse is the case i.e. relatively more share goes to the rural and less to the urban areas. It gives the impression that **the allocation of funds is mostly in favour of urban areas and among higher income groups. But the per capita value of the benefit is more or less the same in both rural and urban area and among each income group.**

Table 2.29 and table 2.30 provide the details of money value of the schemes.

### **Sources of Receipt of Benefits**

As far as the source of receiving the benefit (Table 2.31) is concerned table-10 shows the respondents have mentioned one source namely, Zilla Parishad. Across regions beneficiaries have equally mentioned Zilla Parishad as the only source of receiving benefits.

### **Improvement shown by the Beneficiaries of the schemes**

We have considered here only two indicators of evaluating the impact of the schemes on the beneficiaries i.e. regular attendance and achieving good percentage of marks . The close observation of Table 2.32 reveals that

children have shown more improvement in regular attendance than in achieving good percentage of marks. Not much difference is observed between rural and urban areas in case of both the indicators.

### **Improvement of the Beneficiaries by caste**

All the respondents did not provide answers to this question. However of the total responses 77.17 per cent said about regular attendance while 61 per cent replied in favour of achieving good percentage of marks (Table 2.33). There is not much difference between rural and urban areas. Across the caste group, more than 2/3<sup>rd</sup> of the respondents were in favour of both the indicators by forward caste children. Among the backward caste favourable impact was observed among the children residing in urban areas than those in rural areas. It implies that backward caste children in the urban set up can improve faster than their rural counterparts.

### **Improvement of the Beneficiaries by economic status of the household**

Generally the impact of the schemes in improving attendance in the class is more than the academic performance of the child in each income group (Table 2.34). It is found that the children in the households living below poverty line show better performance than those belong to the category of above poverty line. This may be due to the reason that the performance of children in the later category depends not only on incentive schemes but on other socio economic indicators like parental education, occupation etc. The study provides the evidence that the girl children in the poor households do perform well in studies if they are provided with sufficient incentives.

## **2.6. DETERMINANTS OF BENEFITS : STATISTICAL ANALYSIS**

In this section we estimated the determinants of girl children's receiving benefits from various schemes. We used logit model since the dependent variable is discrete, taking the value of zero or one. For estimation purpose we write the model as follows:



The model :  $\text{Ln } EY / 1-EY = X\beta$

Where ' $\beta$ ' represents the co-efficients and EY – the probability (Y=1) of getting the benefit.

In this model probability of getting the benefit is the dependent variable (If one receives the benefit the value may be 1 or else it assures 0). Age of the child, Age square (because the square term in age captures the non-linearity in age), caste of the child, the area which she belongs to (rural & urban), family income of the child, adult female's education (schooling years) and father's occupation. The variables age, income and adult female's education are in years, rupees and years of education respectively. Other variables are dummies.

As the dependent variable is dichotomous or dummy in nature, the application of OLS regression is not advisable. The OLS estimates may give the value for dependent variable some times more than or less than zero which is impossible. Also OLS violates the assumption of homoscedasticity. So we used logit model. The model assumes non-linear relationship between dependent and independent variables.

The mean and standard deviation of the variables used are presented in Table 2.35. The results of logit model is given in Table 2.36. The likelihood ratio test shows that the co-efficients taken together, are significantly different from zero and significant at 1% level. The variable age and age squared are both significant in determining the benefits of beneficiaries and suggest a concave relationship between benefits and age. **Household income has come out significantly indicating that with the increase in income the benefits of the recipient increase which is quite surprising. The variables rural and backward caste are found to be negative and significant which implies that the benefits do not favour rural and backward caste population. The variable**

**adult female education is found to be positive and significant. This indicates that with increase in education of females the benefits also increase. It may be due to the increasing awareness among the household about different schemes as a result of female education. In the occupational category only two variables have come out significantly i.e. labour and business /trade. When the household occupation is labour the benefit is not favourable and it favours the business class indicating bias for richer class.**

## **2.7. Perceptions of Government Officials on different Schemes for improving Girls' education in Karnataka**

On discussion with different government officials the following observations are made:

- Wide time gap between the allocation of the scholarship and actual percolation to the real beneficiaries.
- Socio-cultural factors rather than economic factors mostly affect the dropout or out of school of girl children.
- The money value of all types of scholarships/ incentives is insufficient to meet any of the expenses of education.
- All the schemes are good provided they fulfill the following criteria:

Social awareness about girl's education among parents, teachers and society

- i. Proper and effective implementation of the schemes.
- ii. Proper co-ordination among different officials.
- iii. Utilization of the fund for the purpose for which it is meant.
- iv. School – specific /Gender – specific/ Caste – specific / region – specific plans are necessary for implementing a particular scheme. It should start from the school level.

- Assistance given for girls staying in the hostels is considered to be not very effective one due to the following reasons:
  - i. Food provided to them in the hostel is not nutritious.
  - ii. Lack of security in the hostel.
  
- **About the quality of schemes**
  - i. The scheme **Our daughter is our strength** does not seem to be very useful. Because the benefits do not percolate immediately for education of the girl children.
  - ii. **Attendance scholarship** for rural girls is considered as the best scheme. Because it increases enrolment and retention. This should be extended to all girls in both rural and urban areas households living below poverty line.
  
- **Difficulties encountered about the implementation of the schemes**
  - i. Time management of the schemes is very erratic.
  - ii. Frequent change of administrative pattern particularly for those who are involved in the operation of the schemes.
  - iii. No proper guidelines are provided regarding the functions of various schemes at the state level (State sponsored schemes) while the centrally sponsored schemes do provide proper guidelines.
  - iv. Unnecessary paper work regarding writing reports, frequent meetings/ seminars etc., which do not actually help in implementation of the schemes.
  - v. Insufficient number of staffs affects the smooth functioning of the schemes. For Example: The number of staffs has remained unchanged in spite of the fact that the number of schemes has now multiplied. Hence, the workload is naturally heavier on the existing staff which in turn slows down the overall official work.

vi. Identification of the beneficiaries is a great problem particularly under the scheme of **children under difficult circumstances**.

### **Suggestions**

- i. All the schemes except attendance scholarship need to be rural based.
- ii. Utilization of funds needs to be evaluated and monitored frequently.
- iii. Girls from SC/ST and Minorities should be treated as a special category.
- iv. The quality of the existing incentive schemes needs to be emphasized rather than introducing more number of new schemes.

All these raise the question as to the fulfillment of the objectives of the schemes.

## **Chapter – III**

### **GIRLS' EDUCATION IN ANDHRA PRADESH AND THE INCENTIVE SCHEMES**

#### **3.1. GENERAL PROFILE**

Andhra Pradesh comprises of 23 districts and 1122 Mandals spread over an area of 2,75,045 Sq Kms. Andhra Pradesh, is the fifth most populous state in India with a population of 665 lakh as per the 1991 census with a growth rate of 24.2 %. The SC and ST population account for 15.93 % and 6.31 % of the total population respectively. The population of the state has increased by more than 2.13 times from 1951 to 1991. The population in urban areas increased by 3.29 times while the population in rural areas increased by 1.88 times during the same period. The growth of population during 1971-81 was 2.3 per cent per annum and during 1981-91 it was 2.4 per cent per annum showing an increasing rate. The population density in Andhra Pradesh (AP) increased from 195 in 1981 census to 242 in 1991 census. The sex ratio in AP declines from 986 in 1951 to 972 in 1991. The development of women is affected adversely by the factors like (i) rapid urbanisation, (ii) shifts in the occupational structures, (iii) declining sex ratio, low age at marriage etc. The state has the lowest mean age at marriage in the country i.e. 17.9 years (1991), which has been increased from 14.7 years in 1971. This low age at marriage contributes to a high level of maternal and infant mortality rate. This again leads to declining sex ratio. What is most disturbing here is to know about the social attitude of people to get rid of a girl child. This is mostly found among socio economically backward population / areas. The discrimination against the girl child is mainly due to low level of literacy and education of the population particularly female population. In the following section we examine the educational status of the state.

### 3.2. EDUCATIONAL PROFILE

Andhra Pradesh occupies the twenty sixth positions among the states and Union Territories in the country so far as literacy rate is concerned. In 1961 the literacy rate was 30.19% and it increased to 55.13% in 1991 census. Female literacy rate has shown a steady increase from 12.03 % in 1961 to 32.72 % in 1991 census. There is wide difference between rural and urban literacy as it is 35.74 % and 66.32% respectively for rural and urban. Again there is gender difference within the rural and urban areas and among the SC and STs. The literacy rate for the 1991 census is given in Table 3.1.

**Table 3.1**  
**Literacy Rate (%) in Andhra Pradesh, 1991**

	<b>Female</b>	<b>Male</b>	<b>Difference</b>
Andhra	32.72	55.13	22.41
Rural	23.92	47.28	23.36
Urban	56.41	75.81	19.40
SC	20.92	41.88	20.96
ST	08.68	25.25	16.57

*Source: Census of India, 1991.*

Over the period, the gender difference is narrowed down. But the disparity in literacy rate does exist between social groups (backward & forward), within one group between genders in the state. The disparity index has been estimated by using Sopher's disparity index for different census years. It is found that the gender disparity in 1961 was 0.37 and it declined to 0.29 in 1991 in the state. The gender disparity has declined more sharply during the 80's. Across the districts, the district Medak showed the highest gender disparity in 1961 while the lowest gender disparity was observed in West Godavari district. Till 1991 census the position of the two districts has remain unchanged. The sample district Mahabubnagar has shown some improvement from 1961 to 1991, but still

its disparity rate is much higher (0.41) than the state average (0.29). In 1991 census the district had the lowest literacy rate in respect of male, female and total population. Table 3.1 presents the district wise disparity index.

Andhra Pradesh is one of the nine educationally backward states in India, so far as the enrolment of children in primary schools is concerned. The number of primary schools has increased from 29795 in 1957-58 to 49919 in 1997-98 showing an annual compound growth rate of 12.67 %. The number of upper primary schools has increased from 629 in 1957-58 to 8142 in 1997-98 registering 64.45 % compound growth rate. Despite the rapid increase in the number of primary schools in the state, the current enrolment status of girls at the primary level has increased from 37.66 % in 1957-58 to 47.56 % in 1997-98. At the upper primary stage the enrolment of girls was 21.33 % in 1957-58 and it increased to 43.07% in 1997-98. The total enrolment at the primary stage during 1957-58 to 1997-98 increased by 4 times while the girls enrolment increased by 3 times. At the upper primary stage the enrolment during this period increased by 7.5 times while that of girls is 15 times. At the secondary and higher secondary stages, the total increase in enrolment is by 7 times and that of girls by 20 times. If we look at the enrolment of girls as percentage to total enrolment, the gender disparity is quite evident. Table 3.2 presents the enrolment in primary and upper primary stage. It is clearly evident that as the girls move to upper classes their survival rate is reduced. Hence gender disparity increases. The enrolment ratio of girls to boys shows that the ratio is declining at the higher classes. Across the districts, it is found that in five districts there is more enrolment of girls than their counterparts indicating gender equality in enrolment at primary stage in these districts. The highest gender disparity in enrolment is found in the sample district of Mahabubnagar both at primary and upper primary stage. This is also one of the reasons for selecting the district for our sample survey.

The districts except East Godavari, which were showing gender equality at primary stage, became unequal at the upper primary stage.

Since enrolment ratio is a better measure of enrolment than mere enrolment, we consider the gross enrolment ratio for the state. It is presented in Table 3.3. It is found that the difference in GER between the gender has narrowed down over the years from 29.03 to 5.72 at the primary level. But at the upper primary level no uniformity in narrowing down the gender inequality is observed. In the year 1997-98 the difference in enrolment between gender is found to be more (11.36) at the upper primary level than that of primary level.

The dropout rate of girls is always found to be higher than that for boys. The same is much higher at the upper primary stage. Over a period of time the dropout rate of girls has declined more sharply than for boys (Table 3.4). The dropout rate of SC and ST girls at the primary stage is about 57 per cent and 78 per cent respectively in 1997-98. Across the districts, the drop out rate of girls at the primary stage is the highest in Adilabad (64.61%) and the second highest dropout rate (63.04) of girls is found in the sample district Mahabubnagar (Table 3.5). The teacher pupil ratio in the year 1997-98 was 1:68 at the primary stage and at the upper primary stage it was 1:30. It seems that at the upper primary stage it is below the norm (1:35) while at the primary stage, it is much higher than the norm (1:40) as per Majumdar Committee.

In view of this background, the Government of Andhra Pradesh has taken initiatives to improve the enrolment of children with particular emphasis on girls. Some of the schemes worth mentioning here are APEP (Andhra Pradesh Primary Education Project), Universalisation of Girl's Education (UGE), Open school learning, Audio Visual education, Non formal education etc. These initiatives are expected to increase the enrolment in



the schools and their retention. At present these schemes are not in operation. But the govt. has taken up various new and innovative schemes with a long term perspective for the girl children's education. These initiatives certainly help in increasing the enrolment of the girls in schools and their retention. The details of the schemes are presented in the following section.

### **3.3. SCHEMES FOR GIRLS' EDUCATION IN ANDHRA PRADESH**

The government of Andhra Pradesh has introduced many incentive schemes for improving the educational standard of girls in the state. The detail list of schemes is given in Table 3.6. The achievements of various schemes for girls' education are summarized and presented in Table 3.7.

**Table 3.6**  
**List of Schemes in Andhra Pradesh**

<b>Name of the Schemes</b>	<b>Year of Initiation</b>
1. Girl Child Protection Scheme	1996-97
2. Kishore Balika Pathakam	1998-99
3. Balika Samruddi Yojana	1997
4. Integrated Girl Child Labour Rehabilitation Programme	1997
5. Back to School (50% Girls)	1997
6. Ashram School Scheme for Girls	
7. DPEP	1994-95

Some of the important schemes are discussed in detail in the following section.

**Table 3.7**  
**Schemes for Girl's Education in Andhra Pradesh: Summary statistics**

Name of the scheme	Objectives	Sponsored by	Started with effect from	Beneficiaries so far
1. Girl Child Protection Scheme	To encourage enrolment of girl child in school and to reduce school dropout	Government of Andhra Pradesh	1996-97	129612
2. Kishore Balika Pathakam	To engineer change in social attitudes, self esteem and self perception of girls to achieve 100 % elementary education.	Government of Andhra Pradesh	1998-99	25761
3. Balika Samrudhi Yojana	To improve enrolment and retention of girl children in school and to enhance self confidence of the girl child.	Government of India	15-8-1997	53777
4. Girl Child Labour Rehabilitation Programme	To withdraw girls engaged in various occupations below 14 years of age and to enrol in a bridge course in order to enable them to take admission into schools.	Government of Andhra Pradesh	1997	2749
5. Back to school Programme	To bring back the working and non-school going children to the main stream of education.	Government of Andhra Pradesh	1997-98	100573 (enrolled in school)

## I. GIRL CHILD PROTECTION SCHEME

The Government of Andhra Pradesh during 1996 to promote the girl child's education and prevent early marriage introduced the scheme. The main objectives of the scheme are as follows:

### Objectives

- To eliminate the prejudice against girl child through direct investment in terms of long term deposits by the government in the name of the girl child.
- To **encourage enrolment of girl child in school** and to ensure her education up to secondary level at the minimum.
- To **reduce school dropout** and encourage higher education among girls up to graduation level.
- To encourage the girls to marry after 18 years.

- To encourage the parents to adopt family planning after 2 children
- To provide social and economic empowerment to the girl child.

### **Eligibility**

- The beneficiary child should be less than 3 years of age at the time of enrolment in the scheme.
- Families with income less than Rs 11000/ per annum
- Orphans, children of Basavis, Jogins, victims of atrocities and widows and weaker sections – earmarking at least 15 per cent for SC, 6 % for ST, 25 % for BC, 10 % for minorities and 3 % for physical handicapped children.

### **Funding Pattern**

The investment by the government in the name of the girl child listed in the scheme is as follows:

- 0 – 1 year Rs 3500.00
- 1 – 2 year Rs 3975.00
- 2 – 3 year Rs 4450.00

This money will be deposited in a Nationalised bank and the scheme shall be implemented through it.

The deposits of the above amount have been enhanced in view of the decline in the rate of interest of the banks. The revised deposits for the current year are as follows:

- 0 – 1 years Rs 4732 = 00
- 1 – 2 years Rs 5222 = 00
- 2 – 3 years Rs 5779 = 00

### **Pattern of release of the fund**

- On the next birthday after her enrolment in the scheme Rs 500/ will be paid
- On enrolment in primary school Rs 500 / will be paid
- On enrolment in VI standard Rs 500 will be paid
- At the rate of Rs1000/ per annum from VIII th standard to graduation for 8 years i.e. Rs 8000/ will be given.
- On completion of 20 years either for higher studies or for settling down in life She will be paid Rs 20,000/.
- Thus a total sum of Rs 29,500=00 will be spent by the government per girl child.

### **Achievements**

The statistical information about the achievement of the scheme is presented in Table 3.8 from the year of initiation of the project. The per capita financial assistance of the scheme was Rs 2246.86 in 1996-97 and the same increased to Rs 5133.36 in the next year but suddenly it has declined to Rs 3220.15 in 1998-99. In the year 1999-2000 it has shown very low per capita assistance. But this can not be accepted as the final figure as the process for that year is still on going. Across the districts, it is found that three districts are getting the per capita share less than Rs 50.00. In the next year Hyderabad got the highest per capita share. It seems that the distribution of the financial assistance is unequal between the districts in the initial year and in the subsequent years the inequality became more serious.

## **II. KISHORE BALIKA PATHAKAM**

This scheme was introduced in 1998-99 with the following objectives :

- To engineer change in social attitudes, self esteem and ensure capabilities, self perception of girls to achieve 100 % elementary education.

- To generate awareness against child labour and education
- To discourage early marriage
- To mobilise community on the issues like sanitation, health and child development.

It is proposed to cover 20 villages in each mandal and 20 girls from each village every year.

This scheme though does not directly promote the education of the girl child, it ultimately leads to increase in enrolment of girls as laid down by the objectives. Girls in the age group of 11-17 years who are poor, school dropouts, child labourers and child prostitutes will be selected and given training. The trainings are divided into three parts. i) One year training (bridge course) is given to the girls who are school dropouts in the age group of 11-15 years. The volunteers (with SSLC) are selected at the village level to teach the course and these volunteers are known as Vijaya Volunteers. After that they will be admitted into the schools. ii) Skill training to the girls for 3 months who are 16-17 years of age; iii) Exposure visit and workshops for the girls who are 16-17 years of age. The fund for the scheme is released by the state Government to the district and then to the block/mandal. The Block authorities disburse the amount to the beneficiaries. Table 3.9 indicates the details of achievements of the scheme.

### **Achievements**

So far 13 districts of the state, 1315 villages and 25761 beneficiaries are covered under the scheme.

Across the districts, it is found that the highest number of beneficiaries is from the district Ananthapur and the lowest number is found in Visakhapatnam. The sample district, Mahabubnaagar is not included in the list. As per the norm of 20 villages and 20 beneficiaries in village, all the districts except Warangal have fulfilled the norm.

This scheme seems to be favourable for the adolescent poor girls in destitute condition. Since it has started only in 1998- 99, it too early to evaluate the scheme.

### **III. BALIKA SAMRUDDHI YOJANA**

It is sponsored by the **Government of India** initiated the year 1997 i.e. on the 50th year of India's Independence. This was mainly in the context of the actions being taken to implement the National Plan of Action for the SAARC Decade of the Girl Child (1991-2000 A.D). It was announced on 15th August 1997, that Government would provide financial assistance to the families to whom a girl child is born living below the poverty line. The scholarship will be given when the girl child starts going to school.

#### **Objective**

This scheme is a part of the long-term strategy to change social attitudes and behavioural practices towards the girl child and towards her mother, **to improve enrolment and retention of girl children in school and to enhance the self-esteem and self-confidence of the girl child.**

#### **Conditions for Target Group**

- i. The post delivery grant amount under the Balika Samruddhi Yojana will cover girl children born on or after 15th August 1997 in families living below the poverty line as defined by the Government of India. In Rural areas this will be as per the Integrated Rural Development Programme (IRDP) BPL list and in Urban areas as per the poverty line defined under the Swarna Jayanti Sahakari/Shahari Rozgar Yojana.
- ii. The benefits under the Balika Samruddhi Yojana will be restricted to two girl children in each household irrespective of the total number of children in the household.

### **Mode of Financial Assistance**

- a. A post delivery grant amount of Rs 500/- is given to the mother on the birth of a girl child as a gift from Government.
- b. Annual scholarships to the girl child for attending school will be given ( So far the money has not been given to the girl child since the time has not yet come for the girls born after Aug, 1997 to attend the school). The amount of assistance has also not yet been determined.

### **Achievements**

The funds for the scheme will be released by the Central government to the district level implementing agency. So far as the rural area, is concerned, the implementing agency is Gram Panchayat and in the urban areas it is the Municipalities/local self-government. The details of the achievement of the scheme are presented in Table 3.10. Even though the per capita figure comes to be equal for all the districts, the distribution of beneficiaries seems to be very unequal. It varies from a low of 400 in Hyderabad to as high as 1946 in East Godavari district in the year 1997-98 and the same trend is retained in the year 1998-99 also.

## **IV. GIRL CHILD LABOUR REHABILITATION PROGRAMME**

Millions of Children in our Country are deprived of all the rights and joys of childhood, Child Labour is prevalent on almost every economic activity ranging from agriculture to trade, unorganised to organised sectors, territory services to manufacturing units and so on. Andhra Pradesh State has 16.61 lakhs of Child Labour. Given the magnitude of problem, the Department of Women Development & Child Welfare initiated the "Integrated Project for Girl Child Labour in October, 1997. The APWCFC Ltd., is implementing this programme from 1997 in 23 District of Andhra Pradesh.

The programme of Kishore Balika Pathkam also aims at rehabilitating the girls who are engaged as labour and other types of destitute girls in the age group of 11-17. The present programme is exclusively meant for the girl child labour and that too in the age group of 6-14 years of age.

The Programme is being implemented in all the 23 districts in the State. In Hyderabad the programme centered at the Working Women's Hostel at Kushaiguda and in the Mahaboobnagar at the State Home. In rest of the 21 districts the programme is centered in the TBMPPs ( Telugu Bala Mahila Pragati Pranganam). A special school for Tribal Girls is running at Arakavally in Visakhapatnam District covering (100) Tribal Girls.

#### **The Objectives of the Programmes :**

- **With drawing girls below 14 years of age engaged in various occupations and enroll them into bridge course.**
- Motivating the parents for Girl Child Education.
- Sensitizing the Community to stop Child Labour practice and the need for Girl Child Education
- Creating awareness on Child Labour issues and child rights
- Development of "Human Resource to combat child labour and to take up rehabilitation programme.
- Building effective co-ordination with Government and Non-Government agencies for child labour rehabilitation.



### **Rehabilitation Programmes :**

- Organise Special Camp for such (100) girls for a period of 10 months at TBMPP for the girls withdrawn from the child labour i.e. Hazardous/Non-Hazardous Industries, Agriculture Labour, Work spots etc.
- The Principal agency is the Pranganam Committee in each district with District Collectors as the Chairperson and representatives of departments concerned with Health, Education, Labour, National Child Labour Project and Voluntary organisation as members and District Manager of A.P. Women's Co-operative Finance Corporation Ltd., will be the implementing officers.
- Efforts are made to provide nutritious food, formal education and vocational skill development for all the girls admitted into Pranganams.
- Alongwith formal education, various vital issues on Health, Sanitatuion, Rights of Women & Child etc. are included in the curriculum,
- Special focus on Extra-Curricular activities for the girls to induce self-confidence and strength in them.
- Activity based teaching and learning - Emphasis on innovative and attractive teaching methods.
- Dissemination of information through capsules on children's rights/women's rights and Health problems.
- Finally to protect the right the girl children/adolescent girls from exploitation of different kinds and lead them to empowerment.
- Creating Public awareness through workshops/Seminars/Media and Sensitizing the community to stop child labour and the need for girl child education.
- It is a residential programme to facilitate the overall development of girls admitted in the Pranganams, which are located in peaceful and healthy atmosphere.

### **Achievements**

In the year 1997-98, out of 1792 girl child labour admitted, 1487 completed the bridge course in the Pranganams, 1128 (75.89 %) girls have joined in the Residential hostels/regular schools. An amount of Rs. 1.00 crore was released for the purpose. In the year 1998-99, out of 2507 admitted, 1985 completed the bridge course. Out of these girls 1621 (81.66 %) were admitted in the schools. The details of achievement are given in Table 3.11 for all the districts. It is found that in the educationally backward districts the difference between completion of the bridge course and taking admission into the school seems to be relatively more than the educationally forward districts.

Regional workshops were conducted in collaboration with UNICEF to sensitise the community, official and NGOs on issues of Child Labour. As a part of the ongoing Girl Child Labour Rehabilitation Programme, "BALIKA UTSAV" on 14th November and 15th November, 1998 was conducted. At about 2000 Girl Child Labour participated from all over the state. Sports and Cultural activities were conducted for them at Foot Ball Stadium, SAAP, Hyderabad.

### **Action Plan 1999-2000**

Government of A.P. has approved for the continuation of girl child rehabilitation programme during 1999-2000 also and allotted Rs. 87.04 lakhs for the project. 2,338 number of girl child labour are presently undergoing bridge course in all TBMPPs during 1999-2000. An amount of Rs. 6.19 lakhs was sanctioned by UNICEF for elimination of child labour, improvement of skill among adolescent girls in four districts at Nizamabad, Karimnagar, Adilabad & Medak for a period of one year. The programme started from July 1999.

## V. BACK TO SCHOOL PROGRAMME

This programme intends mainly to bring back the working and non-school going children to the main stream of education. This scheme is meant for both the sexes but **special emphasis was given to improve the educational standard of girls.**

The Government of Andhra Pradesh with a view to increase the literacy among the vulnerable sections in general and SC and ST in particular launched a scheme known as 'BACK TO SCHOOL' Programme in April, 1997. First it was launched as a Pilot Project. Majority of the SC/ST children, are workers. It is found that 86% of male and 94% of female child workers in rural areas are illiterate. As against this, 70% of male and 88% of female child workers in urban areas are illiterate. The children up to the age of 11 years are included under this scheme.

### **Main Objectives of the Scheme:**

- i. To identify the children who are dropouts and never attended the school and prepare them for admission into schools depending on their age and capacity to learn.
- ii. To identify the children who are working as bonded labourers or who are engaged in work in the houses or to look after the cattle etc. or any other working children and to prepare them for admission into schools after making them to under go short bridge course specially prepared for the purpose.
- iii. **To improve literacy rate among girls by giving preference to the girls who are school dropouts, child labour etc.**

**Target group:**

- Children who are working as bonded labour
- Children of parents who are working as bonded labour
- Children of Jogins/ Basavis or any such type by which they are called in different districts
- Children whose parents are engaged in unclean occupations
- Children who are made to work in the organised or unorganised sections as labourers
- Children who are made to work as domestic help in their own homes
- Preferably children of the age group up to 11 years
- Preference to be given to girls since the incidence of dropout among SC/ ST girls is very high (SC dropout is 57.25% and ST dropout is 75.25%)

In the initial year, more emphasis was made for SC Children but the change made in the next year was 70% SC, 10% ST and the rest 10 % can be BC and Others. However, the proportion of ST, BC and Others can be altered by the respective District Collectors depending on the actual availability of children from these categories.

**It was however, stressed that 50% of the children enrolled under the programme must be girls (as the out of school, never enrolled girls among SC/ STs are much higher).**

**Achievements**

The table below summaries the achievement in the State so far as the Scheme is concerned.

**Table 3.12**

**Details of Back to School Programme in Andhra Pradesh**

<b>Year</b>	<b>Children targeted (Nos.)</b>	<b>Children admitted in Centres (Nos.)</b>	<b>Children admitted in Schools (Nos.)</b>	<b>Back to School Centres (Nos.)</b>	<b>Expenditure incurred (in crores of Rs.)</b>
1997-98	23,000	38,385	-	381	2.72
1998-99	1,00,000	1,20,626	1,00,573	1,063	6.50
1999-2000 (as on 01.06.99)	2,00,000	1,52,245	-	1,895	12.75

*Source: Government of Andhra Pradesh.*

It is found that the enrolment of children increased more than 3 times during the period of 3 years. Similarly, the Centres and the expenditure have increased more than 6 times during the same period. The physical achievement and the expenditure have shown an increasing trend.

**Impact of the scheme**

In view of the above discussion, now the question arises, what is the real impact of the scheme on its beneficiaries ?

The overall impact of the programme was positive as the enrolment of the targeted children grew three fold. **But the girl child enrolment has not shown much improvement.**

In fact many of the Organizers admitted that they **did not make any special effort to increase the enrolment of girls in spite of the provision that 50 % of the children should be girls under the scheme.**

### **Short Comings of the scheme**

(As surveyed by Centre for Public Policy Studies, Hyderabad)

- Identification and enrolment of the target children, categorisation of children on age, learning levels and earlier education and adoption of modern teaching and assessment methods are no way better than last year's programme.
- About 27% of the wardens said that the Co-operation extended by the education department was either not good or needs to be improved.
- No uniform method of classifying the enrolled children was used.
- **No special effort was made to increase the enrolment of girls to achieve the target of 50% girls of the total children.**

### **VI. Universalization of Girl's Education Programmes**

This programme is being implemented in the district of **Anantapur and Mahabubnagar** by **UNICEF** with the aim of universalizing girl's access to enrolment and attainment of 5 years of primary education through formal streams. The programme also seeks convergence of existing facilities available in the districts to enable optimum use of resource to maximise educational opportunities for girls. But this scheme has been discontinued since 1993-94. Since UNICEF does their work mostly through NGOs the information about the achievement of the scheme was not possible to obtain in spite of our best efforts.

### **3.4. Educational Scenario and Incentive Schemes in The Sample District (MAHABUBNAGAR)**

Mahabubnagar is the second largest district in Andhra Pradesh spreading in an area of 8-9 thousand square km. in Telangana region. In 1991 census the total population of the district was 30.77 lakhs of which 75.88 per cent live in rural areas. The male population constituted 15.59 lakhs and the females 15.17 lakhs. The sex ratio of the district in 1991

census was 973 as against 983 in 1981 showing a decline. The density of population of the district is 167, which is much less than the state average of 242. The SC population constitutes 17.63 % and 7.39 per cent of the population are STs. These two groups of population are higher in the district than the state average of 15.93 (SC) and 6.31 (ST). The growth rate of population was 25.87 per cent, which is higher than that of the states average growth rate (24.20%). This rate is still higher among the SC and ST population. Due to poor economic condition and lack of sufficient employment opportunities in the district many families migrate from the district.

The literacy rate of the district indicate that the district occupied the lowest position in literacy rate in the state in respect of male, female and the overall literacy rate. The table below reflects the educational scenario of Mahabubnagar district.

<b>District/State</b>	<b>Literacy Rate ( % )</b>		
	<b>Male</b>	<b>Female</b>	<b>Total</b>
Mahabubnagar	23.27	5.42	14.53
Andhra Pradesh	41.88	20.92	31.59

In respect of all the indicators of education the district's position in relation to states position is found to be depressing. In 1997-98 the number of primary schools in the district was 1916 as against the state total of 49919. The estimated school going children in the age group of 6-11 is 470480 in the district. The enrolment in primary schools is 246793 indicating only 52 % of the school going children is enrolled in the school in the district while the same comes out as 59 per cent for the state. The enrolled girls in the primary stage as proportion of total girl population is about 45 per cent in the district while the same is 60 per cent for the boys. The corresponding statistics for the state as whole is 57 per cent for girls

and 60 per cent for boys. The gap in enrolment between the genders seems to be wider in the district as compared to the state as a whole. The children per primary school are about 129 as against the state average of 119 per school. The upper primary schools in the district are 527 as against 8142 in the state. The estimated children in the age group of 11-13 in the district are 178975 of which 79.36 % are enrolled in the school at the upper primary stage. The corresponding percentage for girls is 63.49 % and that of boys is 94.81 % for the district. The difference between girls and boys enrolment ratio is 31.32 % as against 9.37 % for the state as whole at the upper primary stage. The enrolled children per school in the district at the upper primary stage are 269 while the same in case of the state as a whole is about 279.

The dropout rate of the children in primary education of this district is 62.11 % as against the state dropout rate of 45.48 %. The same is 61.54 % and 63.04 % for boys and girls respectively in primary schools in the district. The gap between the genders in dropout rate at the primary stage is almost the same for the state and the district. So far as the dropout rate at the upper primary stage is concerned, the district is in a better position than the state as whole.

The percentage of female teachers is only 22.21 % at the primary level as against the same is 33.22 % in the state. The corresponding percentage for the upper primary level is 31.21 % and 40.35 % respectively for the district and the state. On the whole the sample district has a poor performance in case of all the indicators of educational development.

The achievements of different schemes in Mahabubnagar are briefly presented in Table 3.13.



### **3.5. MICRO LEVEL STUDY (Analysis of Household Survey)**

So far we discussed all about the socio economic, demographic and educational background along with the status of education of the girl children of the state and the district by using the information available from various official documents. Now in this section we want to examine the determinant and impact of various schemes on the beneficiaries by using the household level data collected through a field survey conducted in the district of Mahabubnagar. This we did in order to know whether the benefits of different schemes actually percolating to the children for which they were meant for. This section has largely discussed the socio economic and demographic characteristics of the sample households and the impact of various schemes on the girl children. The broad issues discussed here are: Which social groups of girl children do enjoy the benefits of different schemes? Whether the benefits percolate more to the poor children? Whether the benefits of different schemes flow more to the rural areas? What is the impact of these schemes in showing improvements in studies among the beneficiaries? These are some of the questions to which we seek to answer in this section.

#### **Sample Households by caste and occupation**

The caste components of the households show that 73% of the sample households belong to SC, ST and OBC, and the rest 27% of the household belong to the forward caste population. It is interesting to note that highest (35%) number of households earn their livelihood from wage labour followed by business/trade profession.

A distinct feature may be observed here that more than half the sample households engaged in business/trade or profession and service sector, (Table 3.14). This pattern is observed among all the castes as well as in rural and urban areas.

### **Educational Status of the population**

Looking at the educational status of the population among the sample households (Table 3.15), it is found that 26.15% are illiterate. The illiteracy among females is much higher (31.63%) than their male counterparts (18.38%). In between rural and urban areas, it is noticed that the illiteracy between genders shows the similar pattern. A very low proportion (6.01%) of the population is with the higher education and very negligible proportion opted for technical education.

### **Child population by age and sex**

Table 3.16 presents the age and sex distribution of children in the sample households. The children between 6-14 years of age are 89.40% of the total child population. Of the total child population girls dominates the boys in 6-14 years age group of population. Girl children in 6-14 years of age constitute about 71% and 29 % are boys. Similar pattern is observed in both rural and urban areas also.

### **Child population by caste and economic status**

The caste wise distribution of child population in 6-14 year age group showed that about 75% of the children belong to SC, ST and OBC and the rest 25% are forward castes. If we look at the economic status of the children it is found that about 93% of the children belong to the households living above poverty line and only 7% of the children belong to the households living below poverty line ( Table 3.17).

### **Region wise beneficiary child population**

All the enrolled girls in our sample are not getting the benefit. Only 72.22% get the benefit. Across region, **it is noticed that 92.55% of the urban girl children are getting the benefits from different schemes while just 50% of the rural girls are enjoying the benefit.** This may

be due to more awareness among the urban households than the rural households about the schemes. The details are given in Table 3.18.

### **Beneficiary children by economic status and caste**

Among the beneficiary girl children more than 80% are from the backward castes and less than 20% belong to the forward castes. Between rural and urban, it is found that more than 2/3 rd of the beneficiaries are from urban areas (Table 3.19). When the beneficiaries are distributed among different income groups, it is found that more than 65% of the beneficiaries are from the households living above poverty line and less than 35 per cent are from the households living below poverty line. This clearly indicates that among the sample children **higher proportion of girls from urban area and with higher economic status seems to enjoy more benefits out of different schemes in Andhra Pradesh** (Table 3.20).

### **Duration of benefits received by the beneficiaries**

The duration of benefits varies from one year to more than 5 years. About 28% of the beneficiaries are getting the benefit for more than 5 years. About 34% of the beneficiaries receive the benefit for less than 3 years and about 56% of the beneficiaries enjoy the benefit for more than 3 years. Across the region, there is not much difference between rural and urban areas so far as the duration of receipt of benefits are concerned. The details are given in Table 3.21.

### **Duration of benefits by Castes**

Caste-wise distribution of children receiving benefit indicates that more than half of the children among the forward caste enjoy the benefit for more than 5 years. About 20 to 22% of the children among SC and ST enjoy the benefit for more than 5 years and about 30% of OBC get the benefit for more than 5 years. This implies that the **more forward caste children**

**than their counterparts enjoy the longer duration of benefit.** Table 3.22 provides the details of the duration of benefits by caste groups.

### **Duration of benefits by occupation**

Occupation-wise duration of receipt of benefits is presented in Table 3.23. The proportion of beneficiaries enjoying the benefit for more than 5 years are found to be more than 40% among the business class. The urban beneficiaries enjoy the benefit for more than 5 years and the highest (50%) number of them is found among the service class. In the rural areas the beneficiaries from labour class and business class equally (43.75 %) share the duration (more than 5 years) of the benefits. It appears that **mostly the children from the business/trade (40 %) and service class (50 %) living in urban areas enjoy the benefits of the schemes for longer duration.**

### **Duration of benefits by economic status**

The duration of receipt of benefits as per the economic status of the children is presented in Table 3.24. About 58.33% of the children from households living above poverty line and 41.67% from the households living below poverty line get the benefits for more than 5 years. Starting from 1 year to more than 5 years, more number of children from the household living above poverty line gets the benefit than those living below poverty line. It gives the impression that the children from the households with better economic status enjoy the benefits for longer duration than those with low economic status.

The main sources of receipt of the benefits are the school as reported by most of the respondents (Table 3.25).

### **Scheme wise distribution of beneficiaries**

Scheme-wise distribution of beneficiaries (Table 3.26) indicates that there is a significant difference between rural and urban area beneficiaries. The urban beneficiaries are more than double number in rural areas in the each scheme except mid-day meal and text books. Hardly 4 to 5 % get the benefits from other schemes and this 4 to 5 % are mostly from urban areas. This indicates that the rural area children perhaps are not aware of the benefits from other schemes and very few urban children do know about these schemes. This may be due to very low level of literacy of the sample district in general and the rural area in particular.

### **Scheme wise distribution of children by caste**

Distribution of beneficiaries from different schemes by caste is presented in Table 3.27. It is found that 100% of the children get the text book and about 14% of the children get mid-day meals. Hardly 4% of the children derive benefits from uniforms, scholarships etc. It is interesting to note that no SC, ST and OBC child gets the benefits from the schemes other than text books and mid-day meals in rural areas. But in urban areas the backward caste children get the benefit from other schemes in addition to textbooks. Interestingly not a single child in our sample gets mid-day meals in urban areas. So far as the money value of the items of benefits is concerned, the highest share goes to SC children followed by the forward caste children in rural areas. But the monetary share of ST and OBC in urban areas is found to be higher than that in rural areas. It appears that **the backward caste children in urban areas with better economic status tend to derive more benefit from the schemes than those in rural areas.** It indicates that the backward caste in urban set up is more aware about the schemes than their rural counterparts.

### **Scheme wise benefit as per economic status of the beneficiaries**

When we examine the benefits derived from different schemes as per the annual income of the family (Table 3.28 and Table 3.29), it is noticed that **the monetary share of the households living above poverty line** are much higher than those live below poverty line. Across the schemes, it is found that the highest share i.e. 87.34% of the total money value goes to text books among the children from rich households as against the same is 62.30 per cent for the children among poor households. The share of other schemes goes more in favour of children living below poverty line.

### **Improvement shown by the children enjoying benefit**

The impact of the scheme has been examined by taking two broad indicators i.e. (1) regular attendance and (2) achieving good percentage marks. It is found that (Table 3.30) children have shown more improvement in regular attendance than achieving good percentage marks in both rural and urban areas. It seems the rural children's attendance increases more than their urban counterparts. But there is no significant difference between rural and urban in achieving good percentage marks.

### **Improvement of the beneficiary children by social groups**

The improvement of the beneficiaries as a result of incentive schemes needs to be examined among different social groups. It is found from Table 3.31 that among all the social groups children's attendance in the school has increased considerably. The increase in attendance varies from 50% to 70%. The higher responses for achieving good percentage marks are found among OBC followed by forward caste population. In both the indicators the rural children perform better than their urban counterparts except ST attendance. But the general castes in urban areas have shown improvement in securing good percentage marks. It may be largely not due to incentive schemes but due to some other reasons (like parental education, occupation etc.,).

### **Improvement of the beneficiary children as per economic status**

The improvement of the beneficiaries as per economic status of the family is presented in Table 3.32. The children have shown more improvement in both the indicators among the rich households than those in poor households. Across the indicators, the responses in favour of regular attendance are more than achieving good percentage marks. This may be largely not due to incentive schemes but due to providing private tuition etc. by the high income categories of households.

### **3.6. DETERMINANTS OF BENEFITS : STATISTICAL ANALYSIS**

In this section we estimated the determinants of girl children's receiving benefits from various schemes. We used logit model since the dependent variable is discrete, taking the value of zero or one. For estimation purpose we write the model as follows:

$$\text{The model : } \ln \frac{EY}{1-EY} = X\beta$$

Where ' $\beta$ ' represents the co-efficients and  $EY$  – the probability ( $Y=1$ ) of getting the benefit.

In this model probability of getting the benefit is the dependent variable (If one receives the benefit the value may be 1 or else it assures 0). Age of the child, Age square (because the square term in age captures the non-linearity in age), caste of the child, the area which she belongs to (rural & urban), family income of the child, adult female's education (schooling years) and father's occupation. The variables age, income and adult female education are in years, rupees and schooling years respectively. Other variables are dummies.

The results are presented in Table 3.33 and Table 3.34. The results have shown similar pattern for both the states. The likelihood ratio test shows that the co-efficients taken together, are significantly different from zero and significant at 1% level. The variables household income, adult female's education, rural and backward caste have come out significantly indicating that the benefits of the recipient increase with increase in income of the households, female's education and it do not favour rural area children and backward caste. In the occupational category only two variables have come out significantly i.e. labour, service and business /trade. When the household occupation is labour the benefit is not favourable and it favours the business class and the service class indicating bias for richer class.

### 3.7. Summary

The main findings are summarised as follows:

- **The disparity in literacy and enrolment between genders exists in the state.**
- **No girl Child in the sample gets the benefit from the schemes exclusively meant for girl children.**
- **All the enrolled girls are not getting the benefit from the schemes. Only 72% of the total enrolled girls get the benefit**
- **Higher proportion of girls from the urban areas and from the households living above poverty line enjoys the benefit than their counter parts.**
- **Forward caste girls and the girls from the households living above poverty line enjoy benefit for longer duration.**
- **So far as the impact of the schemes is concerned, attendance of the children seems to have improved.**
- **The benefit from different schemes is influenced positively by household income, adult female's education and father's occupation (service,business/trade/profession) and negatively by caste (backward), and the area (rural) to which she belongs to.**



## Chapter - IV

### **GIRLS' EDUCATION AND GOVERNMENT'S INITIATIVE: COMPARATIVE ANALYSIS OF ANDHRA PRADESH AND KARNATAKA**

4.1. The two states of Andhra Pradesh and Karnataka are among the southern states of the country with geographical areas of 2,75,045 and 1,91,719 sq. km. respectively. At present the number of districts in Andhra Pradesh is 23 as against 27 districts in Karnataka. The population density of Karnataka is 234 per Sq.km as against 242 in Andhra Pradesh as per 1991 census. The sex ratio was 972 in Andhra Pradesh while 960 in Karnataka in 1991 census. The SC and ST population in both the states seem to be competitive (Table 4.1)

**Table 4.1**  
**Comparative Status of Andhra Pradesh and Karnataka**

States	Area (in sq. km.)	No. of Districts	Population density	Sex ratio	% of SC Population	% of ST Population
Andhra Pradesh	275045	23	242	972	15.93	6.31
Karnataka	191719	27	234	960	16.38	4.26

*Source: Census of India 1991*

The Development of a country/region can be viewed from many dimensions. One such dimension, which is rather considered as a proxy for development, is real Gross Domestic Product for the country and SDP (State Domestic Product) for the states. In respect of Real per capita income (SDP) it is found that Andhra Pradesh is having lower real SDP (Rs 2059) in 1995-96 than the SDP of Karnataka as it was Rs 2551 in the same year. The country GDP in that year was Rs 2608=00 which is higher than both Karnataka and Andhra Pradesh. But this is not a complete measure of development. Human Development Index (HDI) which includes other

indicators along with GDP is considered as a better measure of development.

So far as HDI is concerned, it is found that Andhra Pradesh lies below All India average. But the HDI in Karnataka is higher than HDI of All India as well as HDI of Andhra Pradesh. The rank of Andhra Pradesh and Karnataka at the national level is 9 and 7 respectively. Adding to HDI another important indicator of development is GDI - i.e. Gender Development Index. Since this study intends to examine the literacy/education of Girls in both the states, the status of GDI in both the states merits discussion. In respect of GDI, Karnataka (0.417) lies above the all India average (0.388) as well as Andhra Pradesh (0.371). Andhra Pradesh lies below the all India average. This indicates that Andhra Pradesh is less developed than Karnataka in respect of both the development indicators i.e. HDI and GDI. But it is not a matter of complacency to take a view that in Karnataka there is no gender inequality/disparity in respect of educational development. Let us discuss the literacy/educational scenario in the following section.

#### 4.2. Literacy / Educational Scenario in AP and Karnataka

The Literacy scenario of the states (Table 4.2) gives the impression that Karnataka is better placed than its counterpart (Andhra Pradesh).

**Table 4.2**

**Literacy Rates in 1991 Census**

States	All Population			SC			ST		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Andhra	55.13	32.72	44.09	41.88	20.92	31.59	25.25	8.68	17.16
Karnataka	67.26	44.34	56.04	49.65	25.95	38.06	47.95	23.57	36.01

*Source: Census of India, 1991.*

So far as the female literacy is concerned it is found that the literate females in Karnataka is much higher than Andhra Pradesh and it is observed among all the caste groups. The female literacy among ST in

Andhra Pradesh is 1/3 rd of that of Karnataka. Above all it is found that Karnataka is better in respect of female literacy than Andhra Pradesh.

### Gender Disparity in Literacy/Education

**Now the question we ask: Is there gender disparity in literacy rates in both the states ?**

This is a primary question to raise for each state and the country when we are striving for achieving Universalisation of Elementary education since independence. The Table 4.3 provides the summary of disparity index in literacy rate.

**Table 4.3**  
**Gender Disparity\* in Literacy rate in Karnataka and Andhra Pradesh**

States	1961	1971	1981	1991
<b>Andhra Pradesh</b>	<b>0.37</b>	<b>0.36</b>	<b>0.33</b>	<b>0.29</b>
<b>Karnataka</b>	<b>0.46</b>	<b>0.35</b>	<b>0.30</b>	<b>0.25</b>

*\* Disparity index is estimated by using Sopher's disparity index.*

In 1961 Census the disparity in literacy in Andhra Pradesh was lower than that of Karnataka. But by 1991 Census, the result was reverse. Over a period of three decades there was a constant decline in disparity rates in literacy rate in both the states. But the decline was sharper in Karnataka than Andhra Pradesh. This provides an impression that Karnataka is developing faster to narrowing the gender disparity in literacy rate. That means, the literacy rate of females in Karnataka is constantly increasing which tends to narrow the gap in literacy between male and female. However, it is very clear that the gender disparity in literacy rate in both the states still persists.

Between the two sample districts in both the states, Dharwad (0.28) is having lower gender disparity than Mahabubnagar(0.41). The sample

district Mahabubnagar has shown some improvement in reducing the disparity rate (0.61 to 0.41) but its status in relation to state disparity rate (0.29) is found to be much higher. Similar is also the case with the district of Dharwad.

### **Institutions and Enrolment**

The Table 4.4 provides the institutions in both the states.

**Table 4.4**  
**Number of Primary schools in Andhra and Karnataka in 1996-97**

States	Primary	Upper primary	Total
<b>Andhra</b>	<b>48899</b>	<b>7733</b>	<b>56632</b>
<b>Karnataka</b>	<b>22870</b>	<b>18485</b>	<b>41355</b>

Except in upper primary level, the institutions in Andhra Pradesh are higher than Karnataka. The primary schools in Andhra Pradesh are more than double than those in Karnataka. Table 4.5 provides gross enrolment for both the states by gender.

**Table 4.5**  
**Gross Enrolment Ratio in Andhra and Karnataka in 1996-97**

States	Primary	Upper Primary
<b>Andhra Pradesh</b>		
Boys	83.65	50.92
Girls	76.15	38.56
Total	79.95	44.83
<b>Karnataka</b>		
Boys	111.70	67.00
Girls	100.40	54.90
Total	106.10	61.10

*Source: Respective State Govt. Educational Statistics*

Even if the schools at the primary level in Andhra Pradesh is higher than the schools in Karnataka, the gross enrolment ratio in Karnataka is much higher at both primary and upper primary level than Andhra Pradesh. However, the gender gap in enrolment ratio at primary level is more in Karnataka (11.30) than that in Andhra Pradesh (7.50). The gender gap at the upper primary level is more or less the same (12.36 in AP and 12.11 in Karnataka) in both the states. and at the primary it is 8 in Andhra Pradesh while those are 12 in both primary and upper primary in Karnataka.

Another important obstacle of educational development is the dropout rate, which is given in Table 4.6.

**Table 4.6**

<b>Dropout rate (%) of Children in Primary Stage (1997-98)</b>			
<b>States</b>	<b>Boys</b>	<b>Girls</b>	<b>Total</b>
Andhra	63.03	64.01	63.46
Karnataka	41.34	46.28	43.71
Gap	21.69	17.73	19.75

*Source: Respective State Govt. Educational Statistics*

The dropout rate of children is found to be higher in Andhra Pradesh than Karnataka. The distance between the state's dropout rates is to the extent of about 20 per cent. Across the gender the dropout rate of girls are always found to be higher than their counterparts in both the states. The difference in dropout rate between genders is found to be higher in Karnataka than Andhra Pradesh.

The aforesaid analysis provides us sufficient evidence that there is disparity in literacy/education in both the states. This disparity can be reduced considerably by increasing the level of literacy / education of girls. In order to achieve this objective of narrowing down the gender disparity in

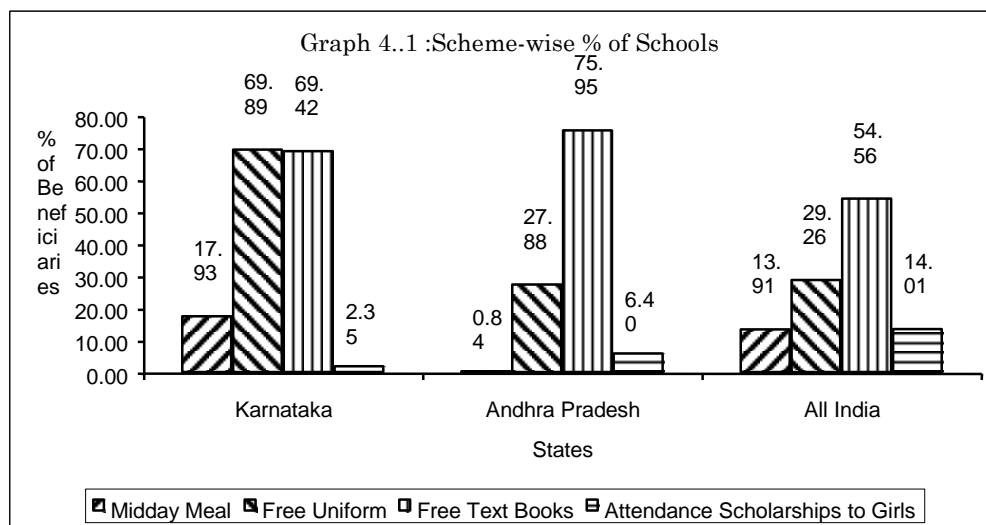
education, the Government has introduced various incentive schemes from time to time exclusively for the girls. Now the questions arise: Why the gender disparity is still continuing in spite of the incentives given particularly to the girls? Is it due to the reason that: Are these schemes not proper in terms of improving the educational status of the beneficiaries? Or Are they not reaching to the real beneficiaries? These are some of the issues which actually need more probing. The following section deals with the schemes and its impacts on the education of girls in both the states.

#### **4.3. Schemes operating at the All India level** (Data available from Sixth All India survey)

Various schemes have been introduced from time to time to promote the enrolment of girls in order to remove gender disparity in education. These schemes are mid-day meal, free uniform to children, free textbooks and attendance scholarships for girls (Sixth All India Educational Survey). Some of the factual data are presented in Table 4.7. This gives an idea about the implementation of the schemes at the all India level. It is found that about 14% of the schools are having **mid-day meal** scheme at the All India level. It seems that the scheme is not popular in Andhra Pradesh as less than 1% of the schools in Andhra Pradesh have this scheme. In Karnataka, about 18% of the schools are providing mid-day meals which is more than All India level.

At the All India level, 29% of the schools have the scheme of **Free Uniforms** and 55% have the scheme of **Free Text Books**. It is found that **Free Uniforms** and **Free Text Books** are most popular in Karnataka as more than two-thirds of the schools in Karnataka have these two schemes. The scheme of 'free text books' in Andhra Pradesh seems to be most popular as three-fourths of the schools in Andhra have this particular scheme. Of the total schools, about 14% of the schools have **attendance scholarships**

at the All India level. The scheme of ‘attendance scholarship’, which is specifically meant for girls, seems to receive very negligible attention in both the States. In Karnataka a little more than 2 per cent (2.35) of the schools have this scheme and hardly 1 per cent of the total enrolled girls in Karnataka receive the benefit of the scheme. In Andhra, less than 7 per cent of schools have this scheme and less than 2 percent girls are found to be benefited from this scheme. The graph 4.1 shows clearly the percentage of schools having different schemes in both the states and at the All India level.

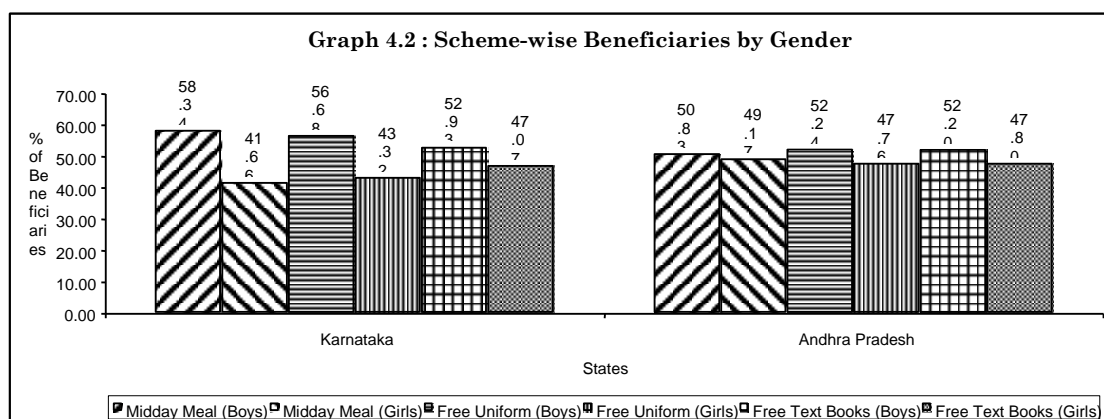


But the number of girls benefiting from this scheme seems to be relatively more in Andhra Pradesh as compared to Karnataka on the one hand and on the other hand the gender discrimination of benefits in Andhra Pradesh is found to be higher than that in Karnataka. That means more boys than girls in Andhra get the benefits of the schemes. The beneficiary girls getting free text books are found to be more or less same in both the states while the proportion of girls getting uniform is found to be lower in Andhra Pradesh than in Karnataka. On the whole, it is observed

that this scheme even though exclusively meant for girls, has received very little attention. It may be due to mainly.

- (i) the policy makers do not pay much attention for its implementation,
- (ii) due to the high incidence of female illiteracy, the awareness of the scheme seems to be very negligible.

On the whole it is observed that the number of girl beneficiaries in each scheme is much below than their counterparts in both the states (Table 4.7). The graph 4.2 reveals the gender wise achievements from different schemes.



#### 4.4. Common Schemes for Girls at the State level (Karnataka and Andhra Pradesh)

Various schemes operating at the state level have already been discussed in the earlier chapters. Except the centrally sponsored schemes, other schemes by the state Governments are not comparable. The respective states have their own schemes which are non comparable. We can compare the field survey results.



One of the centrally sponsored schemes is **Balika Samruddhi Yojana** the achievement of which can be compared between Andhra and Karnataka. This scheme was introduced in 1997 on the occasion of 50 th year of India's Independence (Swarna Jaynti). Till now the girl child has not received the benefit as the child is expected to receive the benefit at the time of her admission into the school. Hence the Mothers of the girl children have got the benefit of Rs 500-00 if she gives birth to a girl child. The achievement under this scheme for both the states is shown in Table 4.8 for the year 1998-99.

**Table 4.8**

**Achievements under Balika Samruddhi Yojana (1998-99)**

States	No. of beneficiaries	Total amount spent (Rs)	Per head asst.(Rs)
Andhra	26032	13016000	500.00
Karnataka	29856	13130525	439.80
<b>Sample Districts</b>			
Dharwad	1521	1224500	805.06
Mahabubnagar	1536	768000	500.00

Source:Dept. of Women and Child Development, Govt. of AP and Karnataka.

The beneficiaries in Karnataka are more in number than the beneficiaries in Andhra Pradesh. In Karnataka the per head financial assistance seems to **be below the norm of Rs 500.00** to the mothers of the child. When asked the reason for such uneven financial distribution the officials expressed that there is a caveat in the data set. If the money of Rs 500.00 is to be given to the beneficiaries, the number of beneficiaries will be 26261, which are nearer to the beneficiaries in Andhra Pradesh. Coming to the sample districts, it is found that the beneficiaries in Mahabubnagar is more than those in Dharwad but the per head financial assistance in Dharwad is much higher than Mahabubnagar and also than the norm of

Rs500.00. In this case if we take the norm of Rs.500 and divide it by the amount spent, the number of beneficiaries will be 2449 in Dharwad district which is much higher than Mahabubnagar.

#### **4.5. Comparison of Field Survey Results at the micro level**

##### ***i) Who gains from the schemes?***

The general profile of the sample households indicate that in Karnataka 60 % of the households are forward castes and 40 % belong to the backward castes. The corresponding figure for Andhra Pradesh is 27 and 73 per cent. The literacy rate for Andhra is 74 % while that of Karnataka is 70 %. Across the gender, it is found that 82 % male and 71 per cent females are literates in Andhra while in Karnataka 72% male and 68 % female are literate. All the school going girls in the age group of 6-14 in our sample do not get the benefit from different schemes. **About 72.22 % of the school going girls (6-14) in Andhra and 76.05% in Karnataka receive the benefits.**

- Across the region, it was found that there is not much difference (49.61% and 50.39% for urban and rural respectively) between rural and urban in Karnataka while the difference (66.92 % for urban and 33.08 % for rural) is very wide in Andhra Pradesh. It gives the impression **that in educationally backward state, the schemes appear to be urban biased.**
- Across castes, it is found that in Karnataka about 64 per cent beneficiaries belong to forward castes as against the same is 19.23 % for Andhra Pradesh. So far as backward castes are concerned, they are 36 % in Karnataka as against 81 per cent in Andhra Pradesh. This comes out as per the distribution of population in each caste group in both the states.

- It was found from the sample households that by and large, **no girl child in our sample is receiving the benefit from any scheme exclusively meant for the girl children at the elementary stage.** No respondent in our sample is either aware of or receiving the benefits from the schemes like attendance scholarships for rural girls, school bags and note books for SC/ST girls etc. All our respondents are enjoying the benefits from the schemes, which are common to both the genders.
- Of the various schemes availed by our sample children, the most ***popular schemes are “free text books and free uniforms”*** in Karnataka while in Andhra Pradesh **“free text book”** is found to be most popular. Of course midday meal is very popular in Karnataka while the same is enjoyed by very negligible proportion of children (13.85 %) in Andhra Pradesh.
- While examining the economic status of the beneficiaries, it was found that in both the states majority of the beneficiaries belong to the households living above poverty line. The proportion of such beneficiaries in Karnataka is 85.04% as against this is 65.38% in Andhra Pradesh. Hence, **it seems that the benefit of different schemes mostly goes to the children with better economic status in both the states.** This may have two main implications:
  - i) The ***Schemes do not seem to percolate to the needy households*** (children from the households living below poverty line) for whom it is meant as very few of such households do derive the benefits(15 % in Karnataka and 35 % in Andhra). It may be due to the fact that while submitting the income certificate for getting the financial assistance, the income is under reported. But during the household survey the actual income has been reported which is higher than the income revealed with the application form for getting the benefit.

ii) **People in the developed region (here Karnataka) and economically better off households derive more benefits from various schemes than others.** This gives the impression that the selection of the children at the govt. level perhaps is not done properly. Also post - evaluation of the scheme is not done in order to rectify the error done if any.

- 86 per cent of the children belonging to the households living above poverty line in Karnataka enjoyed the benefits for a longer duration (more than 5 years) while the corresponding proportion for Andhra Pradesh is 58 %. It appears that *children with better economic status enjoyed the benefits for longer duration in both the states and in case of the developed states the beneficiaries are more than the backward states.*
- The money value of the benefit has been estimated for the sample children as it is considered as a better indicator in providing some guidelines about the benefits from various schemes. It is found that the per capita money value of the benefit in Karnataka is more than double than that of Andhra Pradesh. Across the income groups, it is interesting to observe that in Karnataka the gap in per capita money value between the children living above poverty line and below poverty line is less than that of Andhra Pradesh. The details are given in Table 4.9.

**Table 4.9**  
**Per capita Money Value of the benefits received by the children**

States	Money value in Rs per child		
	APL	BPL	Total
Andhra	231.12	242.57`	235.08
Karnataka	590.93	596.32	591.73

It indicates that **the girls in better developed state are getting more advantage from the schemes than the backward state.**

***What is the impact of the Schemes on the beneficiaries?***

- While examining the effect of various schemes on the attendance and academic achievements of beneficiaries, it was found that in both the states these ***children have shown improvement in attending the schools regularly than securing good percentage of marks.*** It is interesting to note here that in Karnataka children's performance in both "regular attendance" as well as "good percentage marks" seem to be better than in Andhra Pradesh. The ***improvement in study among the beneficiaries seems to be more pronounced in better developed region, urban areas and among forward caste population.*** One may not draw any inference from this conclusion because the improvement in the study may be due to some other reasons (the socio-economic status of the parents) rather than due the impact of the schemes only particularly in a developed region.

***What are the determinants of the benefits?***

In order to examine the determinants of the benefits of the schemes we used logit model in which the dependent variable was dummy variable i.e. if the child is getting the benefit we assigned 1, other wise 0. The dependent variables were age and age square of the child, household income, adult female's education, caste, area (rural/ urban), occupation of the father. It was found that the household income has come out as the most significant variable in influencing the benefit of the children. Within the occupational categories, business/trade and service showed positive influence on the benefits while the occupation labour showed negative influence. The details of the results are discussed in chapter II and III. The variable, adult female education is found to be positive and statistically

significant. It implies that if the education level of females increases, the likelihood of receiving benefits by the girls also increases. This may be perhaps due to the reason that level of awareness about various schemes increases among the educated females.

However, the results of the sample survey provide us a lot of insights for probing the matters more intensively. Of course, the sample size is too small to generalise the result for the state as a whole. But the empirical insight provided by the results of the sample survey gives us sufficient indication for meeting the challenges ahead with proper intervention strategy.

## **Chapter – V**

### **SUMMARY AND CONCLUSIONS**

**5.1.** The study was undertaken in two southern states of the country. These states are Karnataka (educationally developed) and Andhra Pradesh (educationally backward). The main objectives of the study are; i) to examine the gender disparity in literacy/education; ii) to evaluate the effects of various incentive schemes operating in the states to promote girl's literacy/education and iii) to examine the determinants of benefits from various schemes. In order to examine the aforesaid objectives, official information on various schemes were collected from the respective state governments. The information from the official records provided the achievement of the schemes which may be considered as the supply side. But the effect of the schemes on the beneficiary children may be regarded as the demand side information. These information were collected through a field survey conducted in the two states. One district from each state and the households both from rural and urban areas were covered under the household survey. The details of the sampling design are discussed in chapter – I. The gender disparity in literacy was estimated by using Sopher's disparity Index (formula is given in chapter-II). The effects of the determinants were examined by using logit model where the dependent variable is a dichotomous variable and the independent variables are age of the child, age square, household income, adult female education, caste of the child, area to which the child belongs to (rural /urban) and father's occupation. The details of the model are discussed in chapter-II and III.

#### **5.2. Main Findings**

The main findings of the study are as follows:

- In both the states the gender disparity in literacy rates was found. The disparity in Andhra Pradesh was higher than that of Karnataka.

- The gender inequality in enrolment in the age group of 6-14 years indicated that in Andhra Pradesh the inequality is 0.90 while in Karnataka it is 0.93. This shows that the inequality in Andhra is higher than that of in Karnataka.
- The schemes exclusively meant for girl children in both the states are very few in number. Only four schemes in each state are in operation which are only meant for the education of girls at the elementary level. Of the four three are sponsored by respective state governments and one is by the central government. Besides, girls get benefit from other schemes, which are meant, for both the gender.
- So far as the achievements of the schemes are concerned, first we examined the data available in the Sixth All India Educational Survey, 1993. This provided us a macro picture about the achievements of the schemes. It was found that in each of the schemes the proportion of girls beneficiaries are lower than that of boys. The scheme of attendance scholarship, which is meant for girls only, seems to get very negligible attention by the government. The proportion of beneficiaries in attendance scholarship in Andhra Pradesh is 0.84 % as against 2.35 % in Karnataka. The schools, which have this scheme, are 1.03 % of the total schools in Karnataka and 1.54 % in Andhra Pradesh.
- Coming to the schemes operating in the respective state governments, it may be noted that 'Our daughter our strength' in Karnataka and 'Girl child protection scheme' in Andhra Pradesh are yet to reach to the beneficiary girls. The same is also the case with 'Balika Samruddhi Yojana'. The former two schemes were introduced in the year 1996-97 and the financial assistance will be percolated to the beneficiaries when



the girl children will reach the age of 5/6. The later was introduced in the year 1997 August. Similar condition is laid down in this scheme. Hence, the benefit has not reached to the children.

- While discussing the field survey results, it was found that all the enrolled girls do not get the benefits from different schemes. Also no girl child in our sample get the benefit from any scheme exclusively meant for them.
- Of the various schemes availed by our sample children, the most popular schemes are “free text books and free uniforms” in Karnataka while in Andhra Pradesh “ free text book” is found to be the most popular scheme.
- In Andhra Pradesh, the schemes appear to be more urban biased, as more children from urban areas get the benefits from different schemes. In other words, in educationally backward state the schemes are urban biased.
- Higher proportion of girls from the families living above poverty line enjoys the benefits for longer duration in both the states. In case of the developed state (Karnataka) the beneficiaries are more than those in the backward state (Andhra).
- The per capita money value of the benefits in Karnataka is found to be higher than that of Andhra Pradesh. It gives the impression that the girls in better developed state are getting more advantage from the schemes than the backward state.
- The impacts of the incentive schemes on the children were examined through two indicators. These were; i) regular attendance and securing good percentage marks. It was found that in both the states the children

have shown improvement in attending the schools regularly than securing good percentage marks. The improvement in study among the beneficiaries seems to be more pronounced in better developed region, urban areas and among forward caste population.

- The benefits are determined positively by the household income, adult female education and occupation of the father while it is negatively influenced by the caste of the child particularly backward caste, rural area to which the child belongs to. This implies that with increase in the family income and with the increase in the level of education of the adult females, the likelihood of benefit of the child increases while the likelihood of benefit of the child declines when the child belongs to the backward caste and rural areas.

### **5.3. Policy Implications and Suggestions**

In spite of all the efforts of the government, the gender disparity in literacy and education continues to persist in both the states. The enrolment of girls is lower than the boys and the dropout is higher than the boys. The incentive schemes are not percolating to the real beneficiaries. In order to increase the awareness among the parents for sending their girls to schools and availing the benefits from different schemes, the mothers should be motivated. For this purpose more and more awareness campaigns needs to be organized particularly in rural areas. Since the female literacy rates are very low in general and in rural areas in particular, they need to be motivated in favour of educating the girls. This attempt is not the duty of the government only but the duty of every citizen of the country. The involvement of the public in the motivation campaign is more important.

People's awareness about the schemes seems to be very low. More and more propagation through Institutional means is necessary. The introduction and merits of the schemes need to be reached to the people. This can be done through posters, documentary films, street plays etc. The schemes like attendance scholarships, school bags for SC/ST girls, should be extended to all girls irrespective of caste and region.

More and more girls with better economic status derive the benefits from various schemes because of the reason that these households under report their income in order to get the benefits. But during the household survey they reveal their income on the basis of which we could reach to such conclusion. These cases should be identified and punished so that more and more girls from the poor households should enjoy the benefit of the schemes, which are flowing to the girls coming from richer households.

Constant monitoring and evaluation of the achievements of the schemes need to be under taken by the government as well as the public. Now enough time have been passed to review any scheme thoroughly. On the basis of such evaluation we can correct ourselves to achieve the best result. To quote Dreeze and Sen (1980) “ India can learn a lot from the experiences of other countries which have done better and more than this India has much to learn from India itself”.

#### **5.4. Limitations of the study and Scope for Future Research**

The sample size is too small to draw any general inferences. Since there are four Southern States i.e. Kerala, Tamil Nadu, Karnataka and Andhra Pradesh, the analysis would have been more revealing if all the four states should have covered in the study. The two States have explained the partial picture of the Southern States. The present study has covered only schemes for formal education of girls. There are many schemes like ICDS, Anganwadi etc. which take care of the education of girls in a non formal way. If these schemes should have covered under the study, one would get a comparative idea about the schemes for promoting formal vis-à-vis non formal education of girls.

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