



# Government Policies and Programmes for Promoting Women's Enrollment in Higher Education

Prathibha Hosur<sup>1</sup> & Dr A. R. Kulkarni<sup>2</sup>

<sup>1</sup> Research Scholar, Department of Economics, Centre for Multi-disciplinary development Research  
Karnatak University Dharwad, Karnataka, India

<sup>2</sup> Associate Professor, Department of Economics, Centre for Multi-disciplinary development Research  
Dharwad, Karnataka, India

**Abstract:** This detailed study looks into how programs run by the central and state governments have affected the Gross Enrolment Ratio (GER) in higher education across India. It specifically looks at key initiatives like the Rashtriya Uchchatar Shiksha Abhiyan (RUSA), the Pradhan Mantri Kaushal Vikas Yojana (PMKVY), and the Higher Education Commission of India (HECI) Act. India has many plans and programmes to improve GER in female enrollments. India has approved several United Nations agreements, including the Convention on the Rights of the Child, the Beijing Platform for Action, and the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). These international agreements show the country's dedication to safeguarding and supporting women and girls. The recently agreed-upon 2030 Sustainable Development Goals (SDGs) are expected to greatly influence development efforts by addressing key challenges like gender inequality, violence against women, and access to good education—issues that are vital for achieving these goals worldwide.

**Key words-** Gender equality, GER, Rastriya Uchchatar Shiksha Abhiyan(RUSA), SDG, WISE-Kiran scheme

**1)Introduction:** In the field of higher education, enrolment figures are a crucial indicator of a country's dedication to spreading knowledge and fostering societal progress. The patterns in enrolment ratios represent not just numerical data but also provide meaningful insights into changing educational frameworks and socio-economic conditions. This study will present a captivating story that captures years of educational goals, policy changes, and international comparisons. India, recognized for its persistent pursuit of academic excellence, finds itself at a distinctive juncture. Analyzing the elements that have driven the globalization of education is an intellectual exploration that crosses both geographical boundaries and spans multiple generations. It is crucial to comprehend how central government initiatives influence the Gross Enrolment Ratio (GER) in higher education within India, as this understanding is essential for developing effective policy measures. This evidence-based policymaking ensures that interventions make sense as the higher education system and its constituents change with the changing requirements and in a way that ensures the promotion of more accessible, high quality and inclusive higher education. Further, when political and policymakers are proactive about access, quality issues, gender, and other matters, informed policy interventions can lead to

favourable changes and holistic growth in the Indian higher education sector. India is grappling with a number of issues such as low levels of access, quality concerns, and disparities among genders in higher education. The paper aims at this end, by examining how government schemes affect GER and the extent to which this problem should be tackled. funding in government scheme is continuously increased by the central government. No. of universities and colleges are also increasing at large scale.

## 2) Women Enrolments in Higher education - over all problems in accessing higher Education:

Economy, society and culture	Systemic issues –	Content and process of Higher education -
<ul style="list-style-type: none"> <li>• Poverty and powerlessness</li> <li>• Status of women,</li> <li>• Discrimination in society.</li> <li>• Child labour</li> <li>• Harassment</li> <li>• Patriarchal norms prioritizing domestic roles,</li> <li>• severe financial constraints, limited funds</li> <li>• Caught up in survival battles</li> <li>• Traditional believes</li> <li>• Child marriage.</li> <li>• Social and cultural practices</li> <li>• Priority for male child</li> </ul>	<ul style="list-style-type: none"> <li>• Infrastructure &amp; Staff Shortages</li> <li>• Problem of Access,</li> <li>• Quality of Institutions</li> <li>• Lack of awareness</li> <li>• No Motivation</li> <li>• Existence of multiple issues in enrollments</li> <li>• Safety concerns</li> <li>• Lack of parents support,</li> <li>• High Fees for higher education makes , female enrollments to quit higher education</li> </ul>	<ul style="list-style-type: none"> <li>• Gender stereotyping,</li> <li>• Geographical and Mobility Issues</li> <li>• Discrimination by region, caste and status hinder equitable access to education.</li> <li>• Relevance of curriculum ,</li> <li>• Inadequate campus infrastructure.</li> <li>• Lack of hostels and scholarships.</li> <li>• Problems in accessing access to books, satellite and magazines, papers and so on, Appropriate</li> </ul>

**3) Government Schemes for Elementary Education-**The promotion of women's enrollment needs to be prioritized due to the unique challenges it poses for girls. These barriers collectively hinder women's ability to seek advanced degrees, thereby perpetuating the existing gender gap in higher education enrollment. With the formulation of National Policy on Education, India initiated a wide range of programmes for achieving the goal through several policy and Programme interventions.

**Sarva Shiksha Abhiyan, The Kasturba Gandhi Balika Vidyalaya (KGBV) , Beti Bachao Beti Padhao (BBBP) Yojana: Sukanya Samridhi Yojana, Mid Day Meal, Mahila Samakhya, Strengthening for providing quality Education in Madrassas ( SPQEM), Sarva Shiksha Abhiyan (SSA)** this programmes implemented because of universalizing elementary , school education. Its overall goals include universal access and retention, bridging of gender and social category gaps in education and enhancement of learning levels of children.

**4) Government Policy and Programmes to encourage women in Higher education-**Secondary Education is the most significant stage in the educational hierarchy as it prepares the students for higher education and the world of work. The policy at present is to make secondary education of good quality available, accessible and affordable to all young persons in the age group of 14-18. At present, the following schemes targeted at secondary stage (i.e. class IX to XII) are being implemented in the form of Centrally Sponsored Schemes:

- Rashtriya Madhyamik Shiksha Abhiyan
- Girls Hostel Scheme
- National Scheme of Incentives to Girls for Secondary Education
- Inclusive Education for Disabled at Secondary Stage
- Scheme of Vocational Education
- National Merit-cum-Means Scholarship Scheme
- Scheme for construction and running of Girls' Hostel for students of secondary and higher secondary schools
- Scholarship schemes for Minority students
- National Scholarships.

**4.1) The National Council for Educational Research and Training (NCERT):** works to eliminate inequalities and provide equitable educational opportunities for all students while also promoting educational growth in both quantitative and qualitative aspects. Through the National Talent Search Scheme, NCERT recognizes and values students' academic excellence. Through the Chacha Nehru Scholarships for creative and innovative achievement, it also aims to celebrate artistic eminence. Through the Bal Shree program, the National Bal Bhawan established a mechanism in 1995 to recognize gifted children across various age groups.

**4.2) Through the National Education Policy (NEP) 2020:** The Indian government is aggressively encouraging higher education enrollment in order to reach a 50% Gross Enrollment Ratio (GER) by 2035. Aiming to improve accessibility, affordability, and quality, important programs include the PM VidyaLakshmi Scheme for loans without collateral, RUSA for infrastructure finance, and SWAYAM for digital learning. An inclusive framework for equitable education is required by the National Education Policy (NEP) 2020. In order to boost the female Gross Enrollment Ratio (GER), it requires the provision of safe, free hostel facilities and creates a special Gender Inclusion Fund to assist impoverished girls.

- **Women's Studies Centers (WSCs):** Funding for the establishment of WSCs at colleges and universities is provided by the University Grants Commission (UGC). These centers concentrate on gender-related outreach, curriculum development, teaching, and research.
- **Supernumerary seats:** have proved effective in improving female enrollment in Indian Institutes of Technology from below 10% to 20%. With the aim of reducing the gender disparity in the leading technology institutes of the country, certain institutes like the IITs and NITs have introduced supernumerary seats for female candidates.

#### 4.3) Educational Policy for Women in India-

**Rashtriya Uchchar Shiksha Abhiyan (RUSA)-** were launched in 2013, it is a centrally-sponsored scheme that aimed at improving the quality of higher education in India. The RUSA is the key components of establishment of new women's colleges and universities, as well as the extension of existing women's institutions.

**4.4) Udaan Policy** - launched in 2014, the aims of this program is to increase the enrolment of girls in engineering colleges and other technical institutions. The program also provides concession for selected students with free coaching and mentoring to help the students prepare for engineering entrance exams.

**4.5) National Scheme Policy-** Incentives to Girls for Secondary Education that scheme provides financial incentive to encourage girls from low-income families to endure education beyond the secondary level. The

scheme offers a one-time scholarship of Rs. 3,000 to girls' students who complete secondary school and enrol in a higher education program.

**4.6) Pragati** -is a scheme which support to women pursuing technical education and it offers scholarship of up to Rs. 30,000 per annum to girls studying in AICTE-approved institutions.

#### **4.7) Schemes for Higher Education-**

Higher Education is the shared responsibility of both the Centre and the States. The coordination and determination of standards in institutions is the constitutional obligation of the Central Government. The Central Government provides grants to UGC and establishes Central Universities in the country. Meritorious students, from families with or without necessary means, need an incentive or encouragement to keep on working hard in their studies and go to the next level of education in their academic career. This is where the scholarships and education loans play a crucial role.

**Following are some significant fellowship schemes/scholarships awarded by the various institutions:**

- Scheme of Apprenticeship Training
- National Scholarships
- Post-Doctoral Research Fellow (Scheme)
- Junior Research Fellowships for biomedical sciences
- All India Council for Technical Education Scholarships
- Department of Science and Technology grants and fellowships
- DST's Scholarship Scheme for Women Scientists and Technologists
- Biotechnology fellowships for doctoral and postdoctoral studies by DBT
- Scholarships /Awards at Undergraduate & Postgraduate level in various science courses at the University of Delhi
- Fellowships/Scholarships/Awards by the Jawaharlal Nehru University
- Sports Authority of India promotional schemes
- Empowerment of Persons with Disabilities - Schemes/Programmes
- Scholarship Schemes for ST Students by Ministry of Tribal Affairs
- Post-matric Scholarships for SC /ST students
- Scholarships for Minority Students

#### **4.8) Model Educational Loan Scheme for Higher Education in India and Abroad-**

Education is crucial for the growth and empowerment of a nation's human resources. Both federal and state policies are aimed at ensuring that the essential needs of the population are met through appropriate initiatives within the public and private sectors. Although there are government efforts to provide universal access to primary education, public funding for higher education is often seen as unfeasible. This has led to a compelling case for institutional funding, especially given the rising costs of education, which place the financial burden primarily on students.

To address this issue, the Indian Bankers Association (IBA) has created a "Model Education Loan Scheme," which has been shared with all member banks to assist eligible students in pursuing higher education both within India and internationally. The Reserve Bank of India (RBI) has recommended that all Scheduled Commercial Banks implement this Education Loan Scheme introduced by IBA.

The scheme offers need-based educational loans. Loans can be granted up to Rs 10 lakh for studies in India and 20 lakh for studies in abroad.

#### 4.9) Overseas Education:

- Programs outlined under various Government Subsidy Schemes.
- Undergraduate degrees: Focused on job-oriented professional or technical courses provided by esteemed universities or institutions.
- Graduate studies: Including MCA, MBA, MS, etc.
- Courses offered by organizations such as CIMA in London and CPA in the USA, among others.
- Degree or diploma programs in fields like aeronautics, pilot training, and shipping, provided they are recognized by appropriate regulatory authorities in India or abroad for employment purposes within India or internationally.

#### Quantum of Finance:

Finance will be provided based on necessity to cover the expenses calculated previously, with consideration for the minimum margins specified. In determining the amount of finance, banks must ensure that students are neither overburdened nor inadequately financed. Additionally, it is essential for banks to credit any government scholarships or grants from other sources to the loan account if these amounts were not deducted when establishing the quantum of **4.10) PM Vidyalaxmi Education Loan:** The PM Vidyalaxmi scheme is introduced by central government of India designed to offer financial assistance to deserving students, thereby preventing financial limitations from obstructing their access to high-quality higher education. This initiative provides education loans without the need for collateral or a guarantor for those enrolled in prestigious institutions, and it streamlines the application process through digital means. Furthermore, it includes a 3% interest subsidy on loans amounting to Rs 10 lakh for families with an annual income of up to Rs 8 lakhs.

**4.11) Education Loan Scheme of the NBCFDC:** The National Backward Classes Finance & Development Corporation (NBCFDC) provides educational loans for students belonging to Backward Classes, whose family income does not exceed three lakhs per annum. These loans are intended to support the pursuit of graduate-level or higher education in general, professional, or technical fields. The maximum amount that can be borrowed is Rs. 10 lakh within India and Rs. 20 lakh for studies abroad. The annual interest rate is set at 4%, with a special concession for female students who benefit from a lower rate of 3.5% per year. **4.12) GATI (Gender Advancement for Transforming Institutions)** program is an initiative launched by the Government of India through the Department of Science and Technology (DST). Its objective is to foster gender equality and enhance the empowerment of women in STEMM (Science, Technology, Engineering, Medicine, and Mathematics) disciplines by reforming institutional policies and workplace environments.

**4.13) Education Quality Upgradation and Inclusion Programme (EQUIP):** The Ministry of Human Resource Development in India, which is now referred to as the Ministry of Education, has established a strategic action plan for five years (2019–2024) aimed at transforming higher education. This initiative involves an investment of approximately ₹1.5 lakh crore to address policy deficiencies and improve global standings, with the goal of increasing accessibility, inclusivity, quality, excellence, and employability.

## Aspects of EQUIP (2019–2024):

- **10 Critical Areas:** A group of ten experts formulated strategies targeting key domains such as access, quality, research, technology, and governance.
- **Objectives:** The initiative aims to double the Gross Enrolment Ratio (GER), enhance student employability, and boost research and innovation, with the goal of positioning India among the top three countries globally.
- **Implementation:** This plan serves as the operational framework for the National Education Policy, emphasizing the improvement of teaching standards and effective resource utilization.
- **Financing:** The project is funded through the Higher Education Financing Agency (HEFA) along with other market-driven resources.

**Key Focus Areas and Goals:** 1) Access & Inclusion: Enhancing access for underserved communities and improving the overall enrolment ratio. 2) Quality Upgradation: Revamping curriculum and pedagogy to meet industry requirements and increasing teacher training. 3) Technology & Research: Leveraging digital tools for education (MOOCs) and boosting research innovation ecosystems. 4) Internationalization: Promoting India as a global study destination

**4.14) Open and Distance Learning (ODL) Initiatives to Enhance Enrollment:** Open and Distance Learning (ODL) initiatives enable learners to pursue their studies from afar and at a pace that suits them, eliminating the need for traditional face-to-face attendance (Allen, D. (2016). These UGC-approved programs provide a wide range of qualifications, including certifications, diplomas, and both undergraduate and graduate degrees. Key elements of these courses include self-directed study materials, advisory sessions, and the utilization of digital platforms, which are frequently facilitated through regional student support centers. Popular ODL Providers are India Gandhi National Open University (IGNOU), State Open Universities (SOUs), Other UGC-recognized private and government universities.

**4.15) WISE-KIRAN (Women in Science and Engineering-KIRAN)** Women in STEM are empowered by the Department of Science and Technology's (DST) WISE-KIRAN (Women in Science and Engineering-KIRAN) program. It offers financial assistance and fellowships to women who are taking career interruptions (because of maternity or family responsibilities) so they can return to mainstream research, PhD studies, or self-employment.

**5) Karnataka State Government Programmes for Women's Higher Education-**The Karnataka government promotes women's participation in higher education by offering targeted scholarships, waiving tuition fees at state colleges, and providing housing options. Key initiatives include the Sanchi Honnamma and Kittur Rani Chennamma scholarships, which cover all expenses for female students, as well as the creation of women-exclusive universities to enhance both accessibility and safety.

**5.1) Free Education & Fee Waivers:** Tuition-Free Education and Fee Exemptions: Beginning in the academic year 2018-19, all female students enrolled in government pre-university, undergraduate, and postgraduate programs are not required to pay tuition fees.

### Scholarship Schemes:

**5.2) Sanchi Honnamma Scholarship:** Aimed at encouraging girls to pursue higher studies.

**5.3) Kittur Rani Chennamma Scholarship:** Financial support for women pursuing higher education.

**5.4) Deepika Student Scholarship:** A collaboration with the Azim Premji Foundation for girls who completed their PUC in government colleges.

**5.5) C.V. Raman Scholarship:** Awarded based on academic merit.

**5.6) Infrastructure & Access Women's Hostels:** The state plans to construct 100 dedicated women's hostels in districts with low gender parity in education.

**5.6) Women's Colleges:** Establishment of Government First Grade Colleges specifically for women, such as in Dharwad, to provide specialized education.

**5.7) Specialized Training:** The Department of Collegiate Education offers programs like Women and AI Training, mentoring programs, and career guidance for female students.

**5.8) Targeted Initiatives:**

- **Minority Women Colleges:** Approval of 31 Minority Women's PU Colleges across the state to aid specific demographics.
- **SC/ST Support:** Special financial support and hostel facilities for Scheduled Castes/Tribes women. These programmes are designed to reduce the economic burden on families and encourage rural women, in particular, to continue their education.

The Karnataka Government, via its various departments, provides a range of fellowship and scholarship programs aimed at promoting female enrollment in postgraduate (PG) and PhD programs. These initiatives prioritize STEM disciplines, social sciences, and assistance for candidates from economically disadvantaged or backward classes. Below are the primary fellowships and scholarships available to women in Karnataka for the year 2026.

**5.9) PhD Fellowships for Women**

**Karnataka DST-Ph.D. Fellowship (Science & Engineering):**

**Overview:** This fellowship is provided by KSTPS (Karnataka Science and Technology Promotion Society) and is intended for individuals pursuing a full-time PhD in the fields of science, technology, engineering, and mathematics (STEM).

**Advantages:** Recipients will receive a monthly stipend of ₹20,000 for a duration of up to three years.

**Focus:** At least 30% of the fellowships are specifically allocated for female applicants.

**Eligibility Criteria:** Candidates must have successfully passed NET/SLET/GATE examinations.

**5.11)BCWD Ph.D. Fellowship, Karnataka (Backward Classes):**Overview: This fellowship is offered by the Backward Classes Welfare Department to support full-time PhD candidates. Advantages: Recipients will receive a monthly stipend of ₹10,000 for a duration of three years. Important Information: Female applicants are not subject to the limitation that only two male children can be present in each family.

**5.12)Savitribai Jyotirao Phule Fellowship for Single Girl Child (UGC/State):**

**Description:** This fellowship provides assistance to a single girl child or twins to undertake a full-time PhD program in the field of Social Sciences.

**5.13)Minority Welfare PhD Fellowship:**

This program offers financial support to students pursuing MPhil or PhD degrees who are from minority communities, including Muslims, Christians, Jains, and others.

**5.14) Postgraduate (PG) Scholarships & Fee Support: Sanchi Honnamma Scholarship 2026-**

**27:**This prominent scholarship is designed to encourage higher education for female students hailing from economically disadvantaged backgrounds.**Full Fee Reimbursement for Girls:** The Department of Collegiate Education offers complete fee reimbursement to women enrolled in Government PG colleges.

**5.15)Deepika Scholarship (Azim Premji Foundation & Karnataka Government)**

Provides an annual financial support of ₹30,000 to female students pursuing higher education, encompassing professional degrees.

**5.16)Vidyasiri - Post-Metric Scholarship:**It is a monthly financial aid program for students who have completed their matriculation.

**6) Analysis of Government Policy Measures to reduce Gender Inequality:** The government has implemented various initiatives aimed at addressing the widespread issue of gender inequality within the nation. A significant portion of these initiatives has focused on enhancing educational opportunities.

**7) Conclusion:** Gender inequality remains a significant issue in developing nations such as India, particularly evident in various areas including education. This educational disparity often extends into the workforce. Numerous social factors play a role in perpetuating this problem, including patriarchal norms, poverty, and insufficient infrastructure. While the government has made some progress in addressing gender inequality in primary education through initiatives like Sarva Shiksha Abhiyan, challenges persist. Limited funding for education has resulted in unresolved issues such as high dropout rates at the upper primary level and a scarcity of colleges in rural regions. Regrettably, the education sector has not sufficiently aligned with labor market demands. The government's initiatives aimed at enhancing employment opportunities for youth have not achieved the same level of success as its educational policies. Considering India's ranking on the Gender Parity Index, it is evident that effective policy interventions are necessary to combat gender inequality. Greater emphasis should be placed on secondary and higher education, including vocational training, to facilitate a smoother transition from academic institutions to employment opportunities.

#### References-

- 1) Allen, D. (2016). Barking and Biting: The Equal Opportunity Commission as an Enforcement Agency. *Federal Law Review*, 44(2), 311–335. doi:10.1177/0067205X1604400206.
- 2) Amol Kadam, Vinod H. Patil, Mohan Mali, Sandip Shinde, Shankar Madkar, Ajit R. Patil, Ajay Talale (2024) Evaluating Awareness and Impact of Government Schemes in India: A Comprehensive Study. *Library Progress International*, 44(3), 2184-2191.
- 3) Bandyopadhyay, M., & Subrahmanian, R. (2008). Gender equity in education: A review of trends and factors. CREATE pathways to access. Research Monograph No. 18.
- 4) Census. (2011). Primary census abstracts, Registrar General of India, Ministry of Home Affairs, Government of India.
- 5) Chanana, K. (2006). Gender and disciplinary choices: Women in higher education in India. *Knowledge, power and dissent*, 267.
- 6) Esteve-Volart, B. (2004). Gender discrimination and growth: Theory and evidence from India. LSE STICERD Research Paper No. DEDPS42.
- 7) Government of India, National Education Policy 2020. Ministry of Education, 2020. [Online]. Available: <https://www.education.gov.in/>
- 8) Ghai, S. (2018). The anomaly of women's work and education in India. (No. 368).
- 9) Jayachandran, S. (2015). The roots of gender inequality in developing countries.
- 10) Times of India, "NEP 2020: India targets 50% GER by 2035," Aug. 1, 2020. [Online]. Available: <https://timesofindia.indiatimes.com/>
- 11) Sunena, & Singh, K. (Year of Publication). Central government schemes for Indian higher education: A brief study. *Journal Name*, Volume(Issue), Page range. <https://doi.org/10.18848/effc98247>
- 12) University Grants Commission, Guidelines for Multidisciplinary Education under NEP 2020. UGC, 2021.
- 13) Vaishnavi, S. (2024). Central government schemes in Indian higher education: A comprehensive analysis of impact, quality, and assessment methodologies. *Electronic Journal of Social and Strategic Studies*, 5(1), 76-90. <https://doi.org/10.47362/EJSSS.2024.5104> .
- 14) World Bank, Transforming Indian Education: NEP 2020 Implementation Outlook. 2021. [Online]. Available: <https://www.worldbank.org/>