Government Financing of Secondary Education for Girls: A Case Study of Karnataka

Discussion Paper
# Table of Contents

List of Acronyms 2
List of Figures 3
List of Tables 3

Section I  Introduction 4

Section II  Status of Secondary Education in Karnataka 6

Section III  Mapping State Government Interventions for Girls’ Education at Secondary Level 12

Section IV  Government Financing of Secondary Education: How Gender-Inclusive? 16

Section V  Planning and Budgeting for Girls’ Secondary Education: A Special Focus on Samagra Shiksha Abhiyan 19

Section VI  Conclusion and Policy Recommendations 23

References 26

Annexure 29
## List of Acronyms

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Full Form</th>
</tr>
</thead>
<tbody>
<tr>
<td>ASER</td>
<td>Annual Status of Education Report</td>
</tr>
<tr>
<td>BC</td>
<td>Backward classes</td>
</tr>
<tr>
<td>BPL</td>
<td>Below Poverty Line</td>
</tr>
<tr>
<td>DIET</td>
<td>District Institute of Education and Training</td>
</tr>
<tr>
<td>EE</td>
<td>Elementary Education</td>
</tr>
<tr>
<td>GER</td>
<td>Gross Enrolment Ratio</td>
</tr>
<tr>
<td>ICDS</td>
<td>Integrated Child Development Scheme</td>
</tr>
<tr>
<td>KGBV</td>
<td><em>Kasturba Gandhi Balika Vidyalaya</em></td>
</tr>
<tr>
<td>KJA</td>
<td>Karnataka <em>Jnana Ayoga</em></td>
</tr>
<tr>
<td>MoE</td>
<td>Ministry of Education</td>
</tr>
<tr>
<td>NCERT</td>
<td>National Council of Educational Research and Training</td>
</tr>
<tr>
<td>NEP</td>
<td>National Education Policy</td>
</tr>
<tr>
<td>NER</td>
<td>Net Enrolment Ratio</td>
</tr>
<tr>
<td>NSO</td>
<td>National Statistical Office</td>
</tr>
<tr>
<td>PAB</td>
<td>Project Approval Board (PAB)</td>
</tr>
<tr>
<td>PTR</td>
<td>Pupil-Teacher Ratio</td>
</tr>
<tr>
<td>PU</td>
<td>Pre-University</td>
</tr>
<tr>
<td>RMSA</td>
<td><em>Rashtriya Madhyamik Shiksha Abhiyan</em></td>
</tr>
<tr>
<td>RTE</td>
<td>Right to Education</td>
</tr>
<tr>
<td>SC</td>
<td>Scheduled Caste</td>
</tr>
<tr>
<td>SCERT</td>
<td>State Council of Educational Research and Training</td>
</tr>
<tr>
<td>SE</td>
<td>Secondary Education</td>
</tr>
<tr>
<td>SmSA</td>
<td><em>Samagra Shiksha Abhiyan</em> (SmSA)</td>
</tr>
<tr>
<td>ST</td>
<td>Scheduled Tribe</td>
</tr>
<tr>
<td>TE</td>
<td>Teacher Education</td>
</tr>
<tr>
<td>TEI</td>
<td>Teacher Education Institutions</td>
</tr>
</tbody>
</table>
List of Figures

Figure 2.1 Enrolment in and distribution of secondary and higher secondary schools by management - (2019-20) (in %)
Figure 2.2 Secondary and higher secondary enrolment by gender and school management - (2019-20) (in %)
Figure 2.3 Status of infrastructure in government secondary and higher secondary schools - (2019-20) (in %)
Figure 2.4 Dropout, promotion and repetition rate by gender at secondary level (2019-20) (in %)
Figure 2.5 Transition rate by gender - 2019-20 (in %)
Figure 3.1 Mapping of state government departments spending on girls' secondary education in Karnataka
Figure 3.2 Schemes for promoting secondary education among girls
Figure 4.1 Karnataka government spending on secondary education (Rs. crore)
Figure 4.2 Distribution of budgetary resources across components of secondary education- 2021-22 (BE) (in %)
Figure 4.3 Expenditure specific to girls' education reported in the state budget (Rs. crore)
Figure 5.1 Distribution of approved outlay under SMSA for EE, SE, and TE (%)
Figure 5.2 Spillover in secondary education component as % of total spillover in SmSA
Figure 5.3 Comparison of proposed and approved outlay for various intervention in secondary education component of SmSA (Rs. crore) - 2020-21

List of Tables

Table 5.1 Proposed v/s approved outlay in 'Gender & Equity' component in secondary education - 2020-21
Introduction

Education of girls is critical to economic development. Research has established that educating girls is one of the most cost-effective ways of spurring development (Tembon and Fort, 2008). Despite all the demonstrated benefits, girls face challenges in education that boys do not. Hence, a large number of girls across the globe are still out of school.

It is evident from literature that parents from poor, disadvantaged and marginalised households in developing countries consider schooling for girls more costly, both in terms of real financial cost and opportunity cost. Moreover, when faced with a choice as to which of their children to enrol at school, preference is given to boys. Thus, abolishing school fees and reducing the direct costs of educating girls are critical to ensuring universal girls' education (Sperling and Winthrop, 2015).

In India, evidence shows that girls are more dependent on public provisioning of education as the cost of education is lower in government schools. Thus, the government has a huge role to play in ensuring quality education for all girls. National Education Policy (NEP) 2020 has acknowledged the numerous benefits associated with girls' education. It also emphasises the need for universal access to quality school education as well as higher education for all girls. Therefore, it is important for states to ensure quality secondary education accessible to all girls.

Karnataka is one of the states that has prioritised school education as a key area of governance. The state has announced as well as adopted a number of measures to promote girls' education. The Karnataka Knowledge Commission recommendation on Karnataka State Education Policy, 2016 stressed upon improving the status of school education in the state. It not only aligned with the Sustainable Development Goals 2030 on education but also discussed the need to extend the coverage of the Right to Education (RTE) Act, 2009. Moreover, it clearly stated that the 'main goal must be to ensure 12 years of compulsory high-quality education as a fundamental dimension of human, social and economic development of every child.' (KJA Task Group, 2016).

An important intervention is free education for all girls at secondary and higher education level under which the government reimburses all fees except examination fees. The entire tuition fee will be waived even if students opt for esteemed women's colleges. In the 2018-19 budget speech, the state government announced that all girl students in government pre-university, degree, and postgraduation courses shall be exempted from payment of full fees. This was done in order to encourage more women students to pursue higher education (Karnataka Budget speech, 2018-19). These measures have been a stepping stone to a strong and supportive policy environment for universalisation of girls' secondary education in the state.

However, there is no detailed analysis in the public domain about the nature of government initiatives for prioritising girls' education and the quantum of fiscal support associated with these policy measures. This policy brief aims to discuss how Karnataka government has financed and incentivised girls' education at secondary level. It also aims to illustrate good practices by the state that can be replicated in other states and Union Territories.
The basic research questions answered through this case study are:

1. What is the status of girls' education at secondary level in Karnataka?

2. How does Karnataka government finance secondary education? How gender-responsive is its education budget?

3. How is Samagra Shiksha Abhiyan (SmSA) designed and financed to promote girls' education at secondary level?

The study comprises six sections. After a brief introduction in Section I, Section II describes the status of secondary education in Karnataka, particularly the status of girls. Section III maps the existing interventions of Karnataka government for girls' education at secondary level. The policy responses in the wake of the COVID-19 pandemic are also discussed. Section IV provides a macro picture of government financing pattern at secondary level and also examines the gender responsiveness of the education budget. Section V focuses on planning and budgeting aspects of SmSA at secondary level and gender-inclusivity of the scheme. Section VI concludes the discussion with some policy recommendations.
Status of Secondary Education in Karnataka

An education indicator provides information on the status of the education system. Good policy measures always make use of the most appropriate balance between various types of input, output and outcome indicators that can establish the link between means and ends (Kundu, Singh, Rout, & Ur Rehman, 2016).

This section looks at performance of the state across different educational indicators at secondary level. The selected indicators represent various dimensions of education such as access, infrastructure, quality and learning enhancement. Before analysing various dimensions of education, the section provides a brief overview of the profile of school-going children in the state.

As per our education system, 14-17 is the age group for attending secondary and higher secondary education in school. According to the estimation of Ministry of Education (MoE), the total population in Karnataka in the 14-17 age group shall be around 42 lakhs in 2021. Of these, females comprise over 22 lakhs while males constitute over 20 lakhs. The actual enrolment in 2019-20 was nearly 27.3 lakhs. Thus, it can be said that over 14.8 lakh adolescents in the said age group are either not in age-appropriate grade or out of school. Of these, 6.9 lakh are girls while 7.9 lakh are boys (UDISE+ 2019-20).

A social group wise distribution shows a population of eight lakhs Scheduled Caste (SC) and 3.2 lakh Scheduled Tribe (ST) children of 14-17 age group in the state. Those who are enrolled in the secondary and higher secondary sections, of them 64.5% are from Other Backward Classes (OBC) category. SC and ST students comprise 18.2% and 6.9% of the enrolment at the same levels of education, respectively.

Access

As per UDISE+ data for 2019-20, there are over 77 thousand schools for classes 1-12 in Karnataka. About 64.6% of these are government schools whereas 9.4% are aided ones. Around 1.2 crore students are enrolled in these schools where over 4.5 lakh teachers are employed. The pupil-teacher ratio is 1:17 and 1:33 for secondary and higher secondary sections, respectively. When compared with the corresponding national averages (1:19 and 1:27), Karnataka does slightly better for the secondary section but worse for the higher secondary section.
Figure 2.1: Enrolment in and distribution of secondary and higher secondary schools by management – (2019-20) (in %)

As per UDISE+ data for 2019-20, enrolment at secondary and higher secondary levels is over 29.7 lakhs in Karnataka, with the gender distribution almost equal. Nearly 58% students are enrolled in government and aided schools. The latter also comprise about 52% of all schools. Low Net Enrolment Ratio (NER) at secondary (72%) and higher secondary levels (39%) is an area of concern.

While the Gross Enrolment Ratio (GER) is above 100 at the elementary level, it declines to about 86.4% at the secondary level and around 52.1% at the higher secondary level. Thus, more girls are pushed out of school with increasing levels of education. Inferences related to age-appropriate enrolment drawn from NER show a grimmer picture. These also have a bearing on transition and dropout rates discussed later in this section.

About 42% of the students are enrolled at private unaided schools which constitute over 48% of all schools offering secondary and higher secondary education. However, many families are no longer able to afford the exorbitant fees of private unaided schools owing to pandemic-induced job losses and financial setbacks. Thus, there has been a shift towards government schools since academic year 2020-21, resulting in higher enrolment therein (Kulkarni, 2020). This rise in demand necessitates prioritising public education from a policy perspective (Belur, 2021a).
The gendered schooling preferences of parents and guardians is reflected in the overrepresentation of girls in government schools. The proportion of girls enrolled in government schools is higher than that of boys at both secondary and higher secondary levels. Gender gaps in enrolment at government and aided institutions widen at the higher secondary level. Often, girls are forced to drop out after class 10 due to various familial pressures.

There has also been a proliferation of private unaided pre-university (PU) colleges offering higher secondary education, which has made PU education (classes 11 and 12) expensive. Families are often averse to spending on girls’ education given socio-cultural factors, and are more likely to enrol them at public institutions. Moreover, the appalling gender gap of about 10% at private unaided secondary schools bears further testimony to the fact that families are willing to spend more on the education of sons than that of daughters. Further, data from 2018-19 reveal that students from socially disadvantaged backgrounds are over represented in government schools (Department of Primary and Secondary Education, 2019). Thus, it can be assumed that girls, especially those from marginalised communities, are also more likely to be enrolled in government rather than private unaided schools.

The gender parity index of gross enrolment ratio for the state is 0.98, marginally lower than the national average of 1.00 at the secondary level. The corresponding figure is 1.18 against an all-India average of 1.04 at the higher secondary level. In addition, according to the Annual Status of Education Report (ASER) (rural), there has been a decline in the proportion of girls aged 15-16 who are out of school from 7.8% in 2018 to 6.1% in 2020 (ASER Centre, 2019, 2021). While these statistics are encouraging, the road towards achieving real gender parity at schools is long, given the socio-cultural factors responsible for son preference and resultant inhibition of educational attainment of girls.
Availability of infrastructure

Availability of adequate and functional infrastructure is an important factor encouraging participation in school. It is not only an incentive for retention but can also forestall dropouts. For this, it is essential that infrastructure facilities are constructed such that these can address concerns of gender, equity and inclusion. The *Samagra Shiksha* framework lays down infrastructural norms for strengthening and upgrading existing schools as well as constructing new ones. Some necessities include classrooms with furniture, laboratories, libraries, playgrounds, separate toilet blocks for girls and boys, and functional WASH facilities. The state Department of Primary and Secondary Education estimates that around 7,000 government schools require immediate revamping of infrastructure, for which CSR funds shall be utilised (Belur, 2021b).

**Figure 2.3: Status of infrastructure in government secondary and higher secondary schools – (2019-20) (in %)**

<table>
<thead>
<tr>
<th>Facility</th>
<th>Proportion of schools with available facility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Separate room for headmaster</td>
<td>64.1</td>
</tr>
<tr>
<td>Functional electricity</td>
<td>98.5</td>
</tr>
<tr>
<td>Playground</td>
<td>84.6</td>
</tr>
<tr>
<td>Library, reading corner or book bank</td>
<td></td>
</tr>
<tr>
<td>Functional boys' toilet</td>
<td>92.8</td>
</tr>
<tr>
<td>Functional girls' toilet</td>
<td>92.2</td>
</tr>
<tr>
<td>Functional drinking water</td>
<td>94.5</td>
</tr>
<tr>
<td>Handwash</td>
<td></td>
</tr>
<tr>
<td>Functional electricity</td>
<td>98.4</td>
</tr>
<tr>
<td>Incinerator</td>
<td>45.0</td>
</tr>
<tr>
<td>Ramps</td>
<td>56.2</td>
</tr>
<tr>
<td>Handrails</td>
<td>41.7</td>
</tr>
<tr>
<td>Internet</td>
<td>27.2</td>
</tr>
<tr>
<td>Computer available</td>
<td>86.4</td>
</tr>
</tbody>
</table>

*Source: UDISE+ data 2019-20*

Over 90% of the government schools have functional electricity, toilets for girls and boys, and WASH facilities. Aided and private unaided schools outperform their government counterparts on most counts except availability of computers. The closure of schools in the wake of the COVID-19 pandemic has necessitated online teaching and learning, which seems like an uphill task as only about one in four government schools has access to internet. Moreover, government schools are lacking in terms of facilities for inclusion for girls and students with disability. For instance, more than half of these schools lack incinerators despite the fact that menstrual reasons deter school participation among female students.

Over 2.3 lakh children in the age group 10-19 had some kind of disability (Census 2011). As per UDISE+ data for 2019-20, over 19.5 thousand students with disability are enrolled in the secondary
and higher secondary sections, belonging to the age cohort of 15-18 years. It can be assumed that a substantial proportion of adolescents with disability are out of school.

Of the enrolled children with disability, girls comprise about 44.2%. The norms of Samagra Shiksha mandate the construction of ramps and handrails; equipment, furniture and play learning material as well as accessible toilets with necessary adaptations for students with disability. However, ramps are not provided in over 43% of the schools, while handrails are missing in over 58% schools. These figures are all the more dismal for aided and private unaided schools. Across all levels of education and managements, less than 14% of the schools have accessible toilet facilities for students with disability. More than 90% of the government schools lack such toilets, followed by over 87% of the aided schools and 76% of the private unaided schools. The needs of students with disability must not be neglected to prevent their further exclusion from mainstream educational institutions, besides that from society itself.

Quality and learning

Following a brief overview of the state of infrastructure in secondary and higher secondary schools, select indicators related to quality and learning are discussed below.

**Figure 2.4: Dropout, promotion and repetition rate by gender at secondary level (2019-20) (in %)**

<table>
<thead>
<tr>
<th></th>
<th>Girls</th>
<th>Boys</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dropout</td>
<td>14.1</td>
<td>19.4</td>
<td>16.8</td>
</tr>
<tr>
<td>Promotion</td>
<td>84.9</td>
<td>78.8</td>
<td>81.7</td>
</tr>
<tr>
<td>Repetition</td>
<td>1.1</td>
<td>1.8</td>
<td>1.5</td>
</tr>
</tbody>
</table>

Source: UDISE+ data 2019-20

Secondary dropout rates are high in the state, averaging well above 16%. These are towering near 20% for boys, implying that one in every five boys is pushed out of school. It is above 20% in six districts including some aspirational districts such as Raichur (22.1%) and Yadagiri (21.6%). It must be noted that the overall dropout rates at the primary and upper primary levels are only around 1.2% and 2.5%, respectively (UDISE+, 2019-20). The sharp jump at the secondary level only reiterates the need for greater policy attention towards tackling the crisis of high secondary dropouts in the state.

Dropout and repetition rates are lower for girls whereas promotion rates are much higher compared to those for boys. This establishes that the former performed at par with or better than latter when provided adequate resources, incentives, guidance, academic support, and the like. The overall repetition rates are low, but there is scope for improvement in terms of the promotion rate.
Figure 2.5: Transition rate by gender – 2019-20 (in %)

Transition rates are high at the secondary level at above 95%. These decline to about 70% at the higher secondary level owing to dropouts after completing class 10. Girls outshine boys yet again, more spectacularly at the higher secondary level with a 9% higher transition rate. It is evident that girls are willing to learn and study and can deliver outstanding academic performance with adequate support.

Teachers with professional qualifications can help improve the quality of learning among students. About 70% of the teachers at the secondary and higher secondary levels hold a B.Ed./ equivalent or higher qualification, while a majority of the others hold a Bachelor of Elementary Education or equivalent qualification. It can be said that this has a positive impact on the quality of learning. Data from the second cycle of the National Achievement Survey by National Council of Educational Research and Training (NCERT) for class 10 (2017-18) illustrate that the academic performance of students from Karnataka was above the national average in all subjects (NCERT, n.d.).

The NEP Implementation Plan released by the state in November 2020, proposes the restructuring of classes 11 and 12 to integrate these within secondary education (Task Force for Implementation of NEP 2020 in Karnataka, 2020). For this, it was suggested to bring the pre-university board under the Department of Secondary Education. Outreach initiatives must be carried out for retaining secondary students into higher secondary education, while revisions to curricula and pedagogies are to be undertaken on the lines of the upcoming National Curriculum Framework 2021.

It is worth noting that Karnataka became the first state to implement the NEP 2020 in August 2021 (“Karnataka becomes first state,” 2021; CN Ashwathnarayan, 2021). A new digitalisation, research and development policy shall be unveiled. Primary and secondary education councils will be established. Career guidance and personality development sessions will be introduced at the secondary level. A web portal and helpline shall also be launched to create awareness. It remains to be seen how these initiatives will pan out and impact the educational landscape of the state.
Mapping State Government Interventions for Girls' Education at Secondary Level

Following an overview of the state of secondary and higher secondary education in Karnataka, this section explores the interventions aimed at girl students. The retention rate for girls at higher secondary level is about 51.5% in the state. It is not only 10% higher than that for boys, but also well above the national average of about 40.4%. However, the likelihood of one out of two girls dropping out of education can scarcely be ignored.

In a welcome move in 2017, the state government of Karnataka announced free education for girls from class 1 up to graduation level in government as well as private aided institutions (Kanathanda, 2017). All girls with a family income of less than Rs. 10 lakhs are eligible. In February 2018, this was extended up to post-graduation level for female students of government colleges, beginning academic year 2018-19 (“Karnataka: Free education,” 2018). Such measures can be seen to have a positive impact, reflected in a decline in female dropout rates across social categories as per UDISE+ data for 2019-20.

Key departments of the state government responsible for strengthening gender and equity in secondary education are listed as follows.

**Figure 3.1: Mapping of state government departments spending on girls' secondary education in Karnataka**

State govt. departments spending on girls' education

- Nodal agency: Department of Primary & Secondary Education
- Department of Women & Child Development
- Department of Social Welfare
- Department of Tribal Welfare
- Department of Health & Family Welfare
- Directorate of Minorities

Source: Gender Budget Statement 2021-22, Karnataka State budget document
The Department of Primary and Secondary Education is the nodal agency managing school education in Karnataka. It does so with the support of other departments which undertake a range of interventions such as providing scholarships and incentives, establishing and maintaining residential hostels, and implementing schemes for adolescent girls.

Schemes and programmes to promote secondary education for girls

The Department of Primary and Secondary Education runs interventions under SmSA (referred to as *Samagra Shikshana*). The approach towards gender and equity is two-pronged, focusing on residential schools with hostels, and self-defence training for girls (Department of School Education and Literacy, 2020). The special project for equity includes programmes for adolescent girls and career guidance. However, the interventions at secondary and higher secondary level have potential for expansion. These can include programmes oriented towards menstrual health and management, provision of sanitary napkin dispensers and incinerators at school premises, sexual and reproductive health education, enrolment drives in catchment and rural areas, skill development and employability, and of late, digital learning.

**Figure 3.2: Schemes for promoting secondary education among girls**

<table>
<thead>
<tr>
<th>Schemes/incentives to promote secondary education for girls</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Residential schools</strong></td>
</tr>
<tr>
<td>KGBV</td>
</tr>
</tbody>
</table>

Source: Gender Budget Statement 2021-22, Karnataka State budget document

Interventions to promote secondary education for girls can be categorised as residential hostels, scholarships and incentives, and social support. These schemes and programmes have had a positive impact in terms of constant increase in enrolment and retention rates, and a fall in dropout rates in 2019-20 as compared to previous years. Following is a brief description of each of these interventions.

Residential hostels

1. **Kasturba Gandhi Balika Vidyalaya (KGBV)**

KGBVs are established under the aegis of *Samagra Shikshana*, Department of Primary and Secondary Education. These have been constructed in 86 educationally backward blocks of the state for girls in...
classes 6-12 belonging to SC, ST, BC, minorities, and Below Poverty Line (BPL) categories, alongside girls with disability.

Type-IV hostels of KGBVs cater to girls aged 14-18 years. 74 such hostels with a total enrolment capacity of 7,400 have been established. Girls studying in classes 9-12 in nearby schools and colleges are also eligible to apply for hostel facilities. The amenities include free accommodation, food, and healthcare and medical facilities. As of 2020-21, there was a vacancy of 2,430 seats in 144 operational KGBVs, which must be filled at the earliest (Department of School Education and Literacy, 2020).

2. Kittoor Rani Chennamma Residential Sainik School for girls

One such school has been established at Belagavi for girls in classes 6-10. Its functioning is similar to that of Sainik Schools. In addition, the Department of Women and Child Development provides hostels for female students, employees, and trainees with disability (Government of Karnataka, 2021). Pre-matric and post-matric hostels for SCs, STs, and BCs are maintained by the Department of Social Welfare. Pre-matric and post-matric hostels for minorities, Minorities Morarji Desai Residential Schools (classes 6-10), Morarji Desai Residential Girls Pre-University Colleges, and Minorities Model Residential Schools are managed by the Directorate of Minorities (Minority Welfare Department, 2020).

Scholarships

1. Free education

Girls are provided fee waivers up to post-graduation level with the support of the Department of Women and Child Development. The department also extends financial assistance to girl students with disability. Besides, students are also provided scholarships to encourage them to participate in sports at the state/national level. Minorities are also eligible for scholarships and fee reimbursement under the Directorate of Minorities.

2. Pre-matric and post-matric scholarships

Pre-matric and post-matric scholarships for SCs, STs, BCs, and minorities are centrally sponsored and managed through wings of the state government such as the Department of Social Welfare, Department of Backward Classes Welfare, and the Directorate of Minorities. 30% of these scholarships are reserved for girls. Both the central and state governments equally contribute the amount of post-matric scholarships (Directorate of Minorities, n.d.).

Incentives

I. Monetary incentives

1. Bhagya Lakshmi scheme

This conditional cash transfer scheme under the Department of Women and Child Development aims to improve the status of daughters in BPL families by providing Rs. 3,000 per annum to two daughters of the same family. A portion of the total maturity amount of Rs. 1.27 lakh can be withdrawn for higher education at the age of 18, and the remaining upon turning 21 years old. An evaluation report found
that this scheme brought about a positive change in attitudes towards girls among poor families (Prabhu, 2020).

2. Cash awards to toppers by Directorate of Minorities

Top 250 minority students scoring highest marks in class 10 and 12 board examinations are awarded Rs. 10,000 and Rs. 20,000, respectively (Minority Welfare Department, 2020).

II. Non-monetary incentives

Free uniforms, shoes, socks, textbooks and activity books are provided to students in classes 1-10. However, uniforms have not been supplied to students since A.Y. 2019-20 owing to fund crunches (Belur, 2021c). In addition, toppers of class 10 are awarded laptops. Free bicycles are provided to girls from rural and difficult terrains enrolled in class 8 in government as well as aided schools not availing bus pass and residential hostel facility. The scheme also covers girls and boys from BPL families within the limit of the city corporation (Department of Public Instruction, 2020).

Under Shuchi scheme launched in 2013-14, girls are provided free sanitary napkins through the Department of Health and Family Welfare. However, it came to a halt during the pandemic as there no funds were allocated for it in the 2020-21 state budget (Yasmeen, 2020).

Other support

Beti Bachao Beti Padhao scheme aims at improving the sex ratio in five gender critical districts of Karnataka through awareness programmes. Grants are allocated by the central government. Moreover, the Integrated Child Development Scheme (ICDS) network provides supplementary nutrition and non-nutrition components to out of school girls aged 11-14 years and adolescent girls aged 15-18 years under the Rajiv Gandhi Scheme for empowering adolescent girls.

COVID-19 response measures

Prolonged school closures due to the COVID-19 pandemic increased the likelihood of dropouts, more so among girls. The government of Karnataka launched Bala Seva scheme to offer financial assistance to children who lost their parents to the pandemic (“Karnataka announces financial scheme,” 2021). Guardians or caretakers of such children shall be given a monthly assistance of Rs. 3,500. Orphaned students who have completed class 10 will be provided a tablet or laptop.

However, other initiatives to retain girls such as providing smart devices and data packs are required to ensure that they can continue studying in the digital mode. It is necessary for schools to reach out to all their female students and encourage them to continue learning, besides ensuring adequate WASH facilities, arrangements for physical distancing, and all possible safety measures in schools after reopening.

As a COVID-response measure, the government has carried out an app-based door to door survey to gather accurate data on the number of 6-19 age group children, number of out of school children (including never enrolled and drop-outs) and children with disability in the age group of 6-19 years in 2020-21 (Department of School Education and Literacy, 2020).
Section IV

Government Financing of Secondary Education: How Gender-Inclusive?

While the mapping of interventions at secondary level indicates government efforts towards improving girls’ education, it is also important to see how sustainable and inclusive these interventions are. With many other factors, adequate allocation of financial resources is key to effective implementation of schemes on the ground. This section examines how Karnataka government is financing secondary education over time and whether the government is adopting a gender-responsive approach in its budgeting process.

As per 2021-22 state budget document, six departments (refer Figure 3.1) are spending on secondary education. While total spending by all these departments accounts to Rs. 10,265 crores in 2021-22 (BE), a closer look reveals a decline in budgetary allocation as compared to the actual expenditure in 2018-19 and 2019-20. Calculated as a proportion of the total expenditure of the state, the budgetary allocation towards secondary education has declined from 5.3% in 2017-18 (A) to 4.2% in 2021-22 (BE). This clearly indicates the decreasing priority for secondary education.

**Figure 4.1: Karnataka government spending on secondary education (Rs. crore)**

<table>
<thead>
<tr>
<th>Year</th>
<th>2017-18 (A)</th>
<th>2018-19 (A)</th>
<th>2019-20 (A)</th>
<th>2020-21 (BE)</th>
<th>2020-21 (RE)</th>
<th>2021-22 (BE)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spending</td>
<td>9083</td>
<td>10364</td>
<td>10525</td>
<td>10554</td>
<td>9485</td>
<td>10265</td>
</tr>
</tbody>
</table>

Source: State budget documents, various years

Karnataka has 80,925 government and government-aided school teachers teaching at secondary and higher secondary levels (UDISE+, 2019-20). However, the state lacks adequate number of teachers. There are 3,573 vacant posts for teachers and 1,435 vacant posts for head teachers in government secondary schools. The shortage is more acute for subject teachers. Subject-wise pupil-teacher ratio (PTR) at the secondary level is 65 for language, 183 for Mathematics, 181 for science, and 211 for Social Studies (Department of School Education and Literacy, 2020). While this necessitates immediate recruitment of subject teachers at the secondary level, the declining budget allocation makes it difficult to do so.
It is obvious that the largest proportion of the education budget is spent on salary, pension, and various incentives for teachers. In 2021-22, around 73% of total secondary education budget has been allocated for teachers' salary. However, given the massive shortage of teachers, there is a need for higher allocation for this component as well.

The second largest share of secondary education budget is expended on building school and hostel infrastructure (12.3%). While there have been substantial improvements in school infrastructure in the last decade, a large number of schools do not have an inclusive infrastructure. More than 45% schools do not have incinerator, 56% schools are without ramps, and 42% are without handrails (refer Figure 2.3). This indicates the need for prioritising inclusive infrastructure, especially for girls and students with disability. As part of consolidation of schools and improving retention rate, the state is also planning to construct 1,000 integrated public schools from pre-primary to senior secondary levels. As of now, there are only 276 integrated state-run schools (Department of School Education and Literacy, 2020). Thus, opening up of new schools shall also demand higher allocation for the infrastructure component.

Incentives for children constitute 5.1% of total budget. Karnataka government provides monetary incentives to students in various forms such as scholarships, stipends, reimbursement, and subsidies. The budgets for the last three years have not reported any non-monetary incentives by the state.

Despite being crucial for improved learning, the component of teachers' training, monitoring and evaluation remains resource-starved. While there was no reporting of any budget head for teachers' training, 0.7% of secondary education budget has been allocated for monitoring in 2021-22 (BE) (Figure 4.2).

Since 2018-19, with the launch of SmSA, both the pre-service and the in-service teachers' education became part of the scheme. The allocation for teachers' training is most likely financed only through SmSA. It is important to note that the Teacher Education Institutions (TEIs) are functioning below optimal capacity due to shortage of human resources. Vacancy of academic positions in 24 functional District Institutes of Education and Training (DIET)s in Karnataka is 23%, and only 573 appointments

---

**Figure 4.2: Distribution of budgetary resources across components of secondary education – 2021-22 (BE) (in %)**

- Teacher salary: 72.6%
- Infrastructure: 12.3%
- Office and misc.: 8.4%
- Incentives: 5.1%
- Direction & administration: 8.4%
- Monitoring: 0.1%

**Source:** State budget, 2021-22
have been made against a total capacity of 750. Thus, there is a need for the state to allocate adequately for institution-building (both infrastructure and human resources) to ensure availability of a cadre of professionally qualified teachers.

On average, a girl in India receives less than four years of education in her lifetime (UNESCO, 2014, as cited in Agapitova and Moreno, 2017). In the last two decades, several policy measures were adopted in India to promote girls’ education. Yet, gender disparities in education are persistent, especially at secondary and higher secondary levels. Girls face numerous barriers in their pursuit of formal education. Therefore, constant support and specific program strategies are required not only to bring them into schools, but also to retain them therein.

Figure 4.3: Expenditure specific to girls’ education reported in the state budget (Rs. crore)

Undoubtedly, interventions carried out by the government to promote access, enrolment and retention also benefit girls. However, evidence reveals that such general interventions are not sufficient to address the issue of gender inequality. Additional and specific interventions targeted towards girls are necessary. This makes it important to analyse what kind of interventions Karnataka government is undertaking while designing the secondary education budget.

Karnataka State Education Policy 2016 envisages the need for school education to be seen as a continuum, from early childhood through primary, secondary, and high school education, and the continuum must be addressed as a whole (KJA Task Group, 2016, p. 39). The policy also recommended that every girl child must be assured of and able to avail 12 + 3 years of education (p. 2).

The recent policy discourse of the government shows that girls’ education is now a state priority in Karnataka. As discussed in section III, a range of programmes and schemes are being implemented to promote girls’ education till university level. While school education for girls is free, the state government has recently announced free education for girls in all state-run institutions to facilitate their smooth transition from school to college as recommended by the state education policy.

Figure 4.3 demonstrates that the spending of Karnataka government towards girls-specific interventions has remained more or less stagnant at Rs. 10 crores in the last five years. The only exception is 2020-21 (RE) when the expenditure was Rs. 14 crores. Assistance to a non-government school, Kittur Rani Chennamma Residential School for Girls, is the only major girls-specific intervention by the government.
SmSA is an overarching program for the school education sector extending from pre-school to class 12. It has been envisioned as a holistic approach towards school education. The SmSA framework recognises gender as a critical cross-cutting equity issue. Bridging gender and social category gaps at all levels of school education is one of the major objectives of the scheme. The equity agenda spelt out in the scheme is a move from an incentive and provision-based approach to an outcome-based approach (Kundu, 2019).

In 2020-21, Karnataka had a total approved budget of Rs. 5,794 crores, including a spillover of 17% from the previous year. Of this total budget, Rs. 4,364 crores were approved for elementary education (EE), Rs. 1,382 crores for secondary education (SE), and Rs. 48 crores for teacher education (TE).

The integration of Sarva Shiksha Abhiyan, Rashtriya Madhyamik Shiksha Abhiyan (RMSA), and TE was aimed at providing holistic education. Its objective can be achieved only if the new scheme is able to identify where the gaps were, and where more interventions are needed; and allocate resources accordingly (Kundu & Rastogi, 2020). The pattern of allocation across these three components for the last four years shows an increase in the share of the secondary education component in SmSA budget. This is not due to higher allocation for the SmSA, but for the redistribution of resources from elementary to secondary education. In fact, the approved outlay for SmSA in the state has declined from Rs. 2,034 crores in 2019-20 to Rs. 1,844 crores in 2021-22. However, the larger fact remains that 3/4th of the approved budget is allocated for elementary education, and only 1/4th of it for secondary education.
Unfortunately, bringing pre-service and in-service teachers' training under the purview of SmSA has not changed the scenario for teacher education. The approved budget for TE has declined from 2.7% of the total SmSA approval in 2018-19 to 2.2% of that in 2021-22 (Figure 5.1). As per Project Approval Board (PAB) meeting minutes, 62.2% of the academic positions are vacant in State Council of Educational Research and Training (SCERT) besides 23% of those in DIETs. This clearly indicates the need for higher resource allocation towards the Teacher Education component.

Figure 5.2: Spillover in secondary education component as % of total spillover in SmSA

While the secondary education budget has increased marginally from Rs. 369 crores in 2018-19 to Rs. 439 crores in 2021-22, the approved allocation is not getting utilised fully. In 2018-19, the entire spillover amount was from secondary education. The pattern has scarcely changed even after four years of launch of SmSA. This is also one of the reasons for the state receiving lower allocation from the Union government for several consecutive years.

The spending pattern in the secondary component of SmSA reflects lesser priority being accorded to secondary education by the state government. Hence, it is all the more important to see how the funds are distributed across different components. To understand this, the study looked at the approved budget for all interventions reported in PAB minutes under secondary education vis-à-vis how much was initially demanded by states.

Figure 5.3: Comparison of proposed and approved outlay for various intervention in secondary education component of SmSA (Rs. crore) – 2020-21

Source: Minutes of PAB meeting, SmSA, various years

Source: Minutes of PAB meeting, SMSA, 2020-21
From Figure 5.3, it can be observed that for most of the interventions, the amount approved was much lower than what was originally proposed by the state. This under-allocation hampers the effective implementation of different interventions on the ground. This results in a scenario wherein states either surrender some of the budget or are unable to use it for the specified purpose, leading to accumulation of unutilised funds.

Table 5.1: Proposed v/s approved outlay under 'Gender & Equity' component in secondary education - 2020-21

<table>
<thead>
<tr>
<th>Proposed (Rs. crore)</th>
<th>Approved (Rs. crore)</th>
</tr>
</thead>
<tbody>
<tr>
<td>KGBV - Type - IV (Classes IX - XII) (Non-Recurring)</td>
<td>36</td>
</tr>
<tr>
<td>KGBV - Type - IV (Recurring)</td>
<td>23</td>
</tr>
<tr>
<td>KGBV (Total)</td>
<td>59</td>
</tr>
<tr>
<td>Self Defence Training (up to Highest Class X or XII)</td>
<td>4.2</td>
</tr>
<tr>
<td>Special Projects for Equity - (Secondary) (adolescent programmes and career guidance programme for girls)</td>
<td>1.4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>64.6</strong></td>
</tr>
</tbody>
</table>

Source: Minutes of PAB meeting, SmSA, 2020-21

As per the SmSA framework, the state reports all the 100% girls-specific interventions under Gender & Equity component. The sub-components under this intervention for which state has demanded resources in 2020-21 are KGBV, self-defence training, and girls' empowerment project. Girls' empowerment is designed through interventions like adolescent programme and career guidance programme. Despite girls' education as one of the state priorities, only 52% of the total fund demanded under the Gender and Equity component has been approved.

While the highest share of this component is allocated to KGBVs, other components which are important for girls' education such as menstrual health of adolescent girls, gender sensitisation programmes, and digital skills training are being neglected (Table 5.2). Moreover, as per government reporting, 2,140 seats are lying vacant in 144 operational KGBVs in Karnataka. The state must ensure immediate filling up of these vacancies in KGBVs. While lower budgetary approval is one of the barriers, the fact that resources are not even being demanded for the above-mentioned interventions is a cause for concern.

The SmSA framework has emphasised on inclusive education as one of the key thrust areas. The scheme has provisions for up to Rs. 3,500 per child, per year for students with disability studying in government, government-aided and local body schools. This covers interventions like providing aids and appliances, braille stationery material, reader allowance, assistive devices and home-based education for children with disability studying at secondary and higher secondary levels. Girls with disability are provided a monthly stipend of Rs. 200 for ten months a year as per SmSA norms.
As per UDISE+ 2019-20, the state has 8,643 girls with disability studying in the secondary and the higher secondary sections. However, the PAB minutes for 2020-21 show an approved allocation of Rs. 1.4 crore as stipend for 6,993 girls. This implies that nearly 19% of the enrolled girls with disability are not receiving the monetary support as stipulated in the guidelines. A total of Rs. 5 crore has been approved under SmSA for children with disability studying at secondary level. While these children are more vulnerable and a large number of children in the 15-19 age group are still out of school, there is a need for adequate resource support to make the scheme inclusive.
Conclusion and Policy Recommendations

In Karnataka, government and government-aided schools comprise 52% of all schools and cater to 58% of the students. The remaining 42% students attend private schools, which comprise 48% of all secondary and senior secondary schools. The pattern of enrolment shows more girls in government and government-aided schools, and private schools are preferred for boys.

Over time, the government of Karnataka has undertaken a number of policy measures for expansion of secondary education for girls in the state. For instance, it has made secondary education free from class 1 up to graduation for all girls who are studying in government and government-aided schools and colleges, excluding professional institutions. Its positive impact is reflected in increase in access, coverage and quality of learning among girls. However, the incidence of dropout in the state is as high as 16.8%, and a majority of them are girls.

One of the crucial factors influencing the performance of a state in secondary education is public investment in this sector. In the last five years, the spending on secondary education has remained almost unchanged. In fact, there has been a decline in allocation in 2020-21 (RE) and 2021-22 (BE), when more support was required owing to the pandemic. This definitely indicates the need for greater policy attention towards secondary education. Further, a disaggregation of the budget shows a need for programmes exclusively designed for girls' education. In fact, only one girls-specific scheme namely Kittur Rani Chennamma Residential School has been reported in the state budget. A budget of around Rs. 10 crore has been allocated for this scheme in 2021-22, and the amount has remained largely stagnant for the last five years, despite a high utilisation rate of the allocated budget.

While the share of the state in secondary education is increasing, that of the Union government towards states through grants-in-aid is declining. This is observed in the case of SmSA. In the last four years (since its inception in 2018-19), there has been an observed decline in the amount of the approved outlay. Though the share of secondary education in the total SmSA outlay has increased, it is largely due to reprioritisation of budget from elementary to secondary level. Unfortunately, in the last three years, the funds allocated under secondary component of SmSA are being underutilised. More than 90% of the spillover in the SmSA scheme results from underspending in secondary education.

Every year, there is a huge gap in the resource demanded by the state and those sanctioned under the PAB for each intervention related to secondary education. The interventions reported under the budget head of Gender & Equity largely constitute construction of KGBVs and projects for empowerment of girls. The state government must demand resources for other crucial components of girls' education such as menstrual health and hygiene, girls' safety en route and within schools, besides gender sensitisation of teachers.

While there is improvement in the overall status of girls' education in Karnataka, it is more pronounced at the higher secondary level wherein the gender parity index in enrolment of the state is 1.18. This implies more girls are getting enrolled in classes 11 and 12 as compared to boys. It can also be inferred that given adequate opportunities and support, the probability of girls attaining and completing secondary education is higher than boys.

However, only a 36% NER for girls at higher secondary level in Karnataka implies that in the absolute sense, a large number of girls in the 15-19 age group are yet not part of the mainstream education.
Hence, to materialise the recommendation of universal access to school education as envisaged in the NEP 2020, the state should give more primacy to secondary education.

It has already been established that completion of school education for a girl is the most powerful and consistent factor in light of increase in earnings, labour force participation, social integration, political participation, improved personal and family's health, participation in household decision making, and a reduction in the incidence of child marriage and teenage pregnancy (Dollar and Gatti, 1999; CRY, 2020). Therefore, ensuring access to school education for all girls will also benefit the larger society.

Based on the findings from the analysis, the study suggests some viable policy measures that Karnataka could implement to ensure quality secondary education for all girls.

Policy recommendations

Need for higher investment to universalise free secondary education for girls

Karnataka has 2.7 million girls in the age group of 15-19 years, constituting about 5% of the population of the state. As per the 75th round of the National Statistical Office (NSO) survey (2017-18), 13% of the girls in this age group who have completed elementary education dropped out before completing secondary education (NSO, 2019). The state is providing free secondary education to those enrolled, but additional financial resources are required to integrate the already dropped out children. A cost estimation at all-India level by CBGA-CRY shows that to provide free secondary education to a girl who has dropped out after completing elementary education, the government needs to spend around Rs. 35,650 to Rs. 49,182 per girl per annum. As per this per capita estimate, the government would need at least Rs. 1,530 crore (approximate) in addition to the current expenditure to bring all eligible girls in the ambit of secondary school education system. After COVID-19, there has been reverse migration of students from private schools to government schools. For this, additional resources will be required to strengthen the existing school system.

A sectoral analysis of the status of secondary education for girls is need of the hour

Karnataka ranks among the bottom six states/UTs on Equity under the UDISE+ Performance Grading Index 2019-20 (Department of School Education and Literacy, 2021). Despite some successes, gender inequity in secondary education remains a serious challenge, especially at the district level. Girls face various kinds of barriers including socio-economic, cultural, and institutional ones. It is important to understand the factors impacting their schooling decision in order to address these challenges. Development of a context-specific intervention is only possible if there is rigorous analysis of the gender situation in different regions, and across social and economic groups. Unfortunately, obtaining disaggregated data for effective implementation is a challenge in the policy domain. An effective policy implementation demands a thorough sectoral analysis and disaggregation of data.

Need for immediate recruitment of subject teachers and priority to be accorded for appointment of women teachers

Acute shortage of women teachers in secondary schools acts as a barrier to girls' enrolment, especially in educationally backward and sparsely populated districts. In Karnataka, the proportion of women teachers is far below the national average, and varies greatly across districts. According to UDISE+ data for 2019-20, at the secondary level, the proportion of women teachers across the state is 37%,
lower than the national average of 44%. While the PTR for subject teachers is quite high, the shortage of women teachers for mathematics and science is more acute across the districts. As a large number of government girls' schools do not offer these subjects, girls, especially those from marginalised communities, have limited access to science and maths education. The government should fill the vacant posts immediately and preference should be given to women teachers. In line with the RMSA norm, incentives should be provided to women teachers to encourage them to take up rural posting.

Prioritising construction and upgradation of KGBV-Type IV schools with provision of hostels

With the launch of SmSA, the erstwhile Girls Hostel component of RMSA has been subsumed under Type-IV KGBVs. The objective is to provide access and quality education to girls from disadvantaged groups. For this, residential schools up to senior secondary level are set up to reduce gender gaps at all levels of school education in the Educationally Backward Blocks. Due to the low unit cost of civil works, a substantial amount of non-recurring budget for construction of KGBVs under SmSA remains unutilised. Government should prioritise opening up of Type-IV KGBVs in critical locations where there are no secondary schools. In this regard, there is also a need for upward revision of unit cost for civil works. Above all, a cooperative and convergent approach among the departments of secondary school education, higher education, and social welfare is necessary to ensure access to schools for girls from marginalised communities.

Policy responses through distribution of non-monetary incentives to girls

Literature has shown that non-monetary incentives, including textbooks, uniforms, bicycles, and laptops are strong enablers for girls' enrolment and retention in school. However, the state budget document does not report spending on any non-monetary incentives for girl students at secondary level. There is a need to incentivise girls' education specific to their demand. In addition to various scholarship and stipend programmes, the state can adopt policy interventions entailing distribution of various non-monetary incentives to increase enrolment and retention of girls at secondary level.

Creating gender sensitivity and awareness among community members

Despite several interventions, the status of girls' education in Karnataka is not up to the mark. One of the factors responsible for this outcome is the patriarchal mindset of people. The social practice of early marriage of girls is quite prevalent in Karnataka. The patriarchal structure of the society makes it difficult for girls to avail their basic human rights. As a conscious policy decision, the government must promote gender-responsive policies across all sectors. There is a need for community-level campaigns to change community gender norms which are socially constructed. For this purpose, a substantial share of SmSA budget should be spent on gender-sensitisation training for teachers, school management committee members, village child protection committees, as well as community members.

Enhancing investment in creating and institutionalising child protection policies

NEP 2020 acknowledges the importance of ensuring girls' safety as an enabler to complete their education. There is also growing evidence on children's increased presence online which has been accelerated due to the COVID-19 pandemic. This points towards an urgent need to prioritise investment in creating robust child protection policies to ensure safety en route and within schools, besides including components on cyber safety. In addition, investments need to be made for capacity-building of teachers, children, and other relevant stakeholders to ensure a safe learning environment for girls.
References


CN, Ashwathnarayan. (2021, August 07). #Karnataka leads in National Education Policy implementation in the country [Tweet]. https://twitter.com/drashwathcn/status/1424046775258648577?ref_src=twsrc%5Etfw


### Table 1: Projected population in 15-19 age group and gender-wise distribution in 2021 – Karnataka

<table>
<thead>
<tr>
<th></th>
<th>Population</th>
<th>Proportion of total population (in %)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Female</td>
<td>Male</td>
</tr>
<tr>
<td></td>
<td>25,92,000</td>
<td>27,63,000</td>
</tr>
</tbody>
</table>


### Table 2: Population in 15-18 age group by gender and social categories – Karnataka

<table>
<thead>
<tr>
<th></th>
<th>Female</th>
<th>Male</th>
<th>Persons</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>22,33,156</td>
<td>24,71,531</td>
<td>47,04,687</td>
</tr>
<tr>
<td>SC</td>
<td>4,18,072</td>
<td>469638</td>
<td>8,87,710</td>
</tr>
<tr>
<td>ST</td>
<td>1,72,190</td>
<td>194033</td>
<td>3,66,223</td>
</tr>
</tbody>
</table>

Source: Census 2011

### Table 3: Enrolment in secondary and higher secondary sections enrolled in schools by gender, social category – Karnataka

<table>
<thead>
<tr>
<th></th>
<th>Enrolment</th>
<th>Proportion of total enrolment in %</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Female</td>
<td>Male</td>
</tr>
<tr>
<td>General</td>
<td>148521</td>
<td>161285</td>
</tr>
<tr>
<td>OBC</td>
<td>962263</td>
<td>955781</td>
</tr>
<tr>
<td>SC</td>
<td>265478</td>
<td>275962</td>
</tr>
<tr>
<td>ST</td>
<td>98905</td>
<td>104616</td>
</tr>
<tr>
<td>Total</td>
<td><strong>1475167</strong></td>
<td><strong>1497644</strong></td>
</tr>
</tbody>
</table>

Source: UDISE+ 2019-20

### Table 4: Estimates of out of school children in the age group 14-17 – Karnataka

<table>
<thead>
<tr>
<th></th>
<th>Female</th>
<th>Male</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Projected population - 2021</td>
<td>20,41,000</td>
<td>21,66,000</td>
<td>42,07,000</td>
</tr>
<tr>
<td>Enrolment - 2019-20</td>
<td>13,48,981</td>
<td>13,78,289</td>
<td>27,27,270</td>
</tr>
<tr>
<td>Out of school children (Projection – enrolment)</td>
<td>6,92,019</td>
<td>7,87,711</td>
<td>14,80,730</td>
</tr>
</tbody>
</table>

Source: Authors’ computations based on UDISE+ 2019-20
Table 5: Population with disability in 10-19 age group – Karnataka

<table>
<thead>
<tr>
<th>Female</th>
<th>Male</th>
<th>Persons</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,06,612</td>
<td>1,30,720</td>
<td>2,37,332</td>
</tr>
</tbody>
</table>

Source: Census 2011

Table 6: Number of students with disability in secondary and higher secondary section – Karnataka

<table>
<thead>
<tr>
<th>Female</th>
<th>Male</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>8,643</td>
<td>10,923</td>
<td>19,566</td>
</tr>
</tbody>
</table>

Source: UDISE+ 2019-20