Know Your Schemes:
An information manual on government programmes for school going girls
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Karnataka Health Promotion Trust
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Acronyms

ANM – Auxillary Nurse and Midwife
ARSH – Adolescent Reproductive Sexual Health
ASHA – Accredited Social Health Activist
BEO – Block Education Officer
CHC – Community Health Centre
CRP – Cluster Resource Person
DPI – Department of Public Instruction
DDPI – Deputy Director of Public Instruction
DSW – Department of Social Welfare
DWC – Department of Women and Child
GoI – Government of India
GoK – Government of Karnataka
HM – Headmistress/Headmaster
IFA – Iron Folic Acid
KHPT – Karnataka Health Promotion Trust
HIV – Human Immunodeficiency Virus
MHRD – Ministry of Human Resource Development
NGO – Non-Government Organisation
OBC – Other Backward Classes
PHC – Public Health Centre
SC – Scheduled Caste
ST – Scheduled Tribe
STRIVE – Tackling the Structural Drivers of HIV
TSWO – Taluka Social Welfare Office
About the manual

“All girls, no matter how poor, isolated or disadvantaged, should be able to attend school regularly and without the interruption of early pregnancy, forced marriage, maternal injuries and death, and unequal domestic and childcare burdens”


Evidence shows that a girl who completes high school is three times less likely to contract HIV [2], will marry at a later age, and have fewer, healthier, and better educated children [3]. She will also be better paid and more productive at work [4]; reinvest 90% of her earnings in her family [3]; be more involved in her community; and better equipped to make decisions [5]. Comparatively, a girl who drops out of school is more vulnerable to health problems such as HIV; will have a larger, less healthy family; and earn less than her educated counterpart [6-8].

In northern Karnataka, many girls drop out of school due to poverty, early marriage, a tradition of sex work, and the under-valuing of girls’ education. In 2006, 89% of households from scheduled castes and scheduled tribes (SC/ST) in Bagalkot and 42% of all households in Bijapur lived below the poverty line [9]. Among SC/ST girls, 53% in Bagalkot and 38% in Bijapur married before the age of 18 [10]. As part of the devadasi tradition in northern Karnataka, over 70% of female sex workers, who are from SC/ST communities, enter into sex work before 18 years of age [11]. Gender and social norms limit girls’ mobility, aspirations, self-esteem, and participation in decision-making [12].

Karnataka Health Promotion Trust (KHPT) in partnership with the Government of Karnataka, the World Bank, and STRIVE is implementing Samata, a programme to improve the quality of life of adolescent girls from marginalised communities in northern Karnataka. The programme will work to keep girls in school, delay their marriage, and reduce their entry into sex work. The programme reaches 3600 adolescent girls from 1800 families in 119 villages and 69 high schools.

**Samata** aims to increase the proportion of adolescent girls who:
- enter formal secondary education (from class 7)
- complete class 10
- delay marriage until after class 10
- delay their sexual debut until after class 10

The Government of Karnataka recognises the value of educating girls for their socio economic development as well as of their community and the country. The various schemes encourage and enable girls from below poverty line [BPL] families, especially among the Scheduled Castes and Scheduled Tribes, to attend school. This manual is part of a larger effort by the Samata programme and KHPT, to support the government’s commitment to ensuring improved school retention and educational outcomes for adolescent girls. The schemes featured in this manual, therefore, specifically benefit adolescent girls. Narratives by girls and parents endorse the value of utilising these schemes.
A. SCHOLARSHIP PROGRAMMES

Scholarship helps me save to go to college.

With the scholarship, I can buy books and expand my reading.

Due to government’s insistence, I have a bank account in my name.
A. SCHOLARSHIP PROGRAMMES

1. Prize money for meritorious students

About the scheme
The GoK’s DSW awards prize money to encourage meritorious students from SC/ST communities to continue their education.

<table>
<thead>
<tr>
<th>Percentage marks</th>
<th>Scholarship amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>60% to 75%</td>
<td>₹7000</td>
</tr>
<tr>
<td>75% and above</td>
<td>₹15,000</td>
</tr>
</tbody>
</table>

Who is eligible?
Children from SC/ST communities who have secured a first-class ranking from a recognised institution during their first attempt at a S.S.L.C/P.U.C/Degree/ P.G./Professional Course are eligible to receive the prize money. Household income will not be a consideration for the award of this prize money.

How to access the scholarship
- The Director of Secondary School Examination Board (SSEB) notifies the DSW of the number of students who have been awarded a first class in the class X exams
- Based on the number of eligible students, the Commissioner of DoSW releases the prize money to the Director of the SSEB
- The SSEB creates demand drafts for each of the recipients, in the amount they are entitled to, and sends the drafts to the Deputy Director of Public Instruction (DDPI)
- The office of the DDPI sends each student their respective demand drafts

Keep these documents ready
Students do not have to provide any documentation to avail themselves of this scholarship.

Timeline
Students will get the demand draft within a month of the announcement of the exam results.

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1 http://sw.kar.nic.in/edn_files/ednSchemes15.htm
Savitri Basappa Bajentri is 15 years old and a class IX student at the Government High School in Tangadagi village, Bijapur district. She has three sisters and two brothers. Her oldest sister stopped studying so that her younger siblings could go to school. Savitri says that government schemes help children from poor families to fulfil their desire to attend school. She believes girls should go to school so that they can be better aware of the world around them, get a good job, and gain respect in society. Savitri’s dream is to become a policewoman and to stop the men in her village from gambling.

**Government schemes help the poor to educate their children. Our older daughter got close to ₹6000 as a scholarship, which helped us pay for her college. She is now studying science and computer. Without the scholarship, we would have been unable to pay her college fees. Our younger daughter Savitri also gets a scholarship, which we are saving for her future education.**

I have not gone to school. I work as a Bajentri, do tailoring, and go fishing. Life is very difficult. I don't want our children to be poor like us. I want to educate them so that they get good jobs, have secure lives, and hopefully, be able to care for us. If my children are happy, then I am happy.

- Basappa Chowdappa Bajentri, Savitri’s father

Children are children whether they are boys or girls. I don’t like to discriminate between them. My dream for Savitri is for her to be what she wants to be.

- Renuka Basappa Bajentri, Savitri’s mother
2. Pre-matric scholarship for SC and ST students

About the programme

Scholarships are given to children from Scheduled Caste (SC) and Scheduled Tribe (ST) communities studying in standards I through X. The Government of Karnataka’s (GoK) Department of Social Welfare (DSW), funds the scholarship scheme up to class VIII. The GoI administers the scholarships for children in classes IX and X.

<table>
<thead>
<tr>
<th>Class</th>
<th>Scholarship amount (per annum)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Boys</td>
</tr>
<tr>
<td>1 to V</td>
<td>₹400</td>
</tr>
<tr>
<td>VI to VII</td>
<td>₹400</td>
</tr>
<tr>
<td>VIII</td>
<td>₹650</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Class</th>
<th>Scholarship amount (per annum)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Day scholars</td>
</tr>
<tr>
<td>IX to X</td>
<td>₹2250</td>
</tr>
</tbody>
</table>

Who is eligible?

All SC/ST children studying in classes I through X, at government or government-aided, and at un-aided schools, can avail themselves of this scholarship. The child’s family’s annual household income should not exceed ₹2 lakhs. However, those children who are enrolled in government-run or grant-in-aid hostels, or are recipients of other types of scholarships, are not eligible.

How to access the scholarship

- Open an account in the name of the student in any nationalised bank
- Log onto the website www.sw.kar.nic.in
- Select the ‘Scholarship Management Information System’ option on the right hand side of the screen
- In the new web page, click on the second link entitled ‘SC-ST Pre-matric scholarship’
- This will take you to the Pre-Matric Scholarship Management System page.
- Fill out the application form online and take a print out of the completed form
- Submit the completed application form, along with your bank account number, and your caste and income certificates, to the school HM
- School authorities will then submit these application forms to the taluka social welfare office (TSWO), which in turn, verifies the application
- Money is then transferred directly to the student’s account
- The TSWO will send incomplete application forms to the schools for further verification and completion

Keep these documents ready

Proof of parent’s name, student’s date of birth, house address, photo, bank account number and caste and income certificates

Timeline

Apply for the scholarship as soon as the child is admitted into a school. The scholarship amount will be transferred within three months of submitting the application.

I have got scholarship under the scheme for SC/ST students. I bought books and stationery with that money. I am happy that because of insistence from the government, I have an account in my name.

I believe girls should go to school. I can see the difference between those who go to school and those who don’t. If I go to school, then I can take up a job and help my family clear their debts. But if I don’t, I will have to keep working at home till I die.

I want to be a policewoman. Few of my uncles are in police and they have a lot of power. There is no policewoman in my family but I have seen them and I want to be like that.
3. Pre-matric scholarships to children of parents engaged in un-clean occupations

About the programme

These are special scholarships given to encourage children whose parents are engaged in 'unclean occupations' such as flaying, tanning, and cleaning. The GoI funds 50% of these grants while the State Government provides the remaining 50%.

<table>
<thead>
<tr>
<th>Type of Student</th>
<th>Class</th>
<th>Scholarship amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Day scholar</td>
<td>I to X</td>
<td>₹1850</td>
</tr>
<tr>
<td>Residential student</td>
<td>III to X</td>
<td>₹8000</td>
</tr>
</tbody>
</table>

Who is eligible?

All students whose parents are engaged in unclean occupations are eligible for scholarships under this scheme. Children who reside in government or aided hostels are also eligible for this scholarship.

How to access the scholarship

- Open an account in the name of the student in any nationalised bank
- Log onto the website www.sw.kar.nic.in
- Select the 'Scholarship Management Information System' option on the right hand side of the screen
- A new webpage with three different links will appear.
- In the new webpage, click on the second link entitled 'Pre-matric scholarship'
- This will take you to the Pre-Matric Scholarship Management System page
- Fill out the application form online and take a print out of the completed form
- Submit the completed application form, along with your bank account number, and your caste and income certificates, to the school HM
- School authorities will then submit these application forms to the taluka social welfare office (TSWO), which in turn, verifies the application
- Money is then transferred directly to the student's account
- The TSWO will send incomplete application forms to the schools for further verification and completion

Keep these documents ready

Online application form, income certificate and parents’ occupational certificate issued by Corporation or Municipal authorities

Timeline

Apply for the scholarship as soon as the child is admitted into a school or at the beginning of the academic year.

Renuka Yellappa Bajentri is a class VIII student at the Kannada Government Higher Primary School in Managuli village, in Bijapur district. She is 13 years old, has two school-going brothers and a sister who was married in class IX. Her father is a clerk at the post office and her mother is a fruit and vegetable vendor. She loves the school environment, the facilities, and her friends. She enjoys reading the most, especially stories about Tenali Raman because he was an intelligent man and was an advisor to the King.

I have got many benefits from the government like a scholarship in class VII, textbooks and notebooks, free school bag and uniform, food, milk and iron tablets. Scholarship helps girls’ education because girls can use this money if the family says that there is no money at home for them to study further.

My dream is to go for higher education and to study science. I want to be a policewoman so that I can enforce laws meant for women like sending girls to school, and punishing men who rape women. I read about rape cases in the newspaper and I want to be in a position where I can protect them [rape victims].

I like going to school because I have friends to share my problems with. Girls should have the same opportunities as boys for education so that they can get a job in the future and also take care of their parents.
B. RESIDENTIAL SCHOOLS AND HOSTELS

We can study here without any distractions.

We are taught very well in this school.

Here, I have friends to play and share my problems with.
1. Government pre-matric girls hostel for scheduled castes and tribes

About the scheme

Pre-matric hostels provide boarding and lodging facilities to children from SC/ST communities and Other Backward Classes (OBC). Hostels for SC students will have a majority SC student population where 75% of the students are from SC communities and the remaining 25% from the ST and OBC communities. Hostels for ST students will have a majority ST student population, where 75% of the student body consists of children from ST communities, and the remaining 25% of children from SC and OBC communities.

Children are provided food, two sets of uniforms, textbooks, and stationery. They receive access to healthcare, newspapers and magazines, and sports facilities. In addition, every year from October to March, tutors provide coaching in science, maths and general subjects like English. The scheme is administered by the GoK’s DSW.

Who is eligible?

Children in classes V through X from SC, ST, and OBC communities are eligible for admission to these hostels.

How to access the scheme

- Look for advertisements calling for applications to join the hostel in the local newspaper, on the hostel notice board, or at the taluka social welfare office (TSWO)
- Get the application forms from the HM of the school or the hostel and fill them out
- Submit the completed application form to the HM
- The HM will then send the completed application form to the hostel warden, who verifies the information
- New admissions are decided at the selection meeting held at the taluka panchayat
- The hostel warden goes to the schools and informs the students about their selection
- A list of students who have been selected is also put up at the hostel
- If a student is late in applying for this scheme, they can submit the application form directly to the TSWO

Keep these documents ready

- Caste and income certificates
- Marks card
- Three photos of the student
- Student’s completed application form

Timeline

Advertisements calling for admissions are circulated in mid-May. Selected candidates are informed by end of June.

http://sw.kar.nic.in/edn_files/ednSchemes5.htm
Ashwini Shreeshaila Kolkar
is a class VIII student at the Government High School in Kolhar village, Bijapur district. She lives at the government hostel in Kolhar. She is 13 years old and has a school-going brother and sister. Her mother works as a peon at the local police station. She believes that doing well at school will secure her family’s support and help her realise her dreams of becoming a police sub-inspector.

I like this hostel very much. There are many girls here. The warden takes care of us. We get good food and the senior students help us with our studies. We also get to participate in sports and cultural events. If I stay at home all the cooking, the household chores, stitching, television, and playing distract me. Here, I can focus on my studies.

I do not want to get married before I start working. There is a teacher in my village, a lady, who got married only after she started working. She studied hard, accomplished her goal, and that is why she got the job. Other women in my village dropped out of school, and now they are at home. If girls work, they can choose how to spend their money and make independent decisions.

Girls should go to school, do well, and prove that they are as smart as boys. If I do well at school, then my family will support me in achieving my dreams. There is discrimination at home, hence it’s important that girls go to school and prove themselves as capable so that their families see the need to invest in them.
2. Grant-in-Aid hostels

**About the scheme**
The DSW gives grant-in-aid to voluntary organisations to run hostels wherever necessary.

**Who is eligible?**
Children from SC communities studying in classes V through X are eligible for admissions into these hostels.

**How to access the scheme**
- Look for advertisements in the local newspaper calling for students to apply for enrolment in the hostel
- Approach the hostel warden for an application form
- Fill out the form and submit it to the NGO office that manages the hostel
- The Chairman of the NGO will then make a list of all the applicants and submit it to the TSWO
- The list is approved by the taluka selection committee
- The list of selected applicants is then displayed at the hostel
- Additionally, the hostel warden informs the parents of the selected children

**Keep these documents ready**
- Caste and income certificates
- Marks card
- Proof of age
- The completed application form

**Timeline**
Apply for admissions in mid-May. Selected candidates will be informed about their admissions by the end of June.
Sandhya Balu Kale is a class VIII student at the Raja Bhairavsvih Goraphade High School in Lokapur village, Bagalkot district. She is 14 years old and has a school-going sister. Her mother, Mahadevi, is the sole earning member of the family. She works as a loan collection agent for the local bank and earns about ₹6000 per month. She is determined to educate both her girls. Sandhya wants to be a District Collector and believes that education gives girls the freedom to mix comfortably with everyone and earn people’s respect.

Both the government and the family should support and help girls get educated. Today, everything is costly. We cannot meet our expenses from what we earn. Sometimes, I am not able to provide all that my child needs to study. So, it is very important that the government help us with facilities to encourage girls’ education.

Parents should encourage girls to go to school no matter what their issues are. I got married before giving my class 10 exam and my family is struggling now. It should not happen to my girl child. I am very ambitious about her education and will try my best to educate her. I have no plans of marriage for my girl now and am not interested to talk about it.

Going to school gives girls an opportunity to prove themselves to be better than boys. Girls should stand on an equal footing with boys and earn better so that they can take care of themselves without depending on others.

- Sandhya
3. Hostel for girls

About the scheme
The GoK's Department of Women and Child (DWC) has started hostels for girls in Bijapur, Belgaum, Bellary, Bidar, Gulbarga, Kolar, and Raichur districts. The objective is to reduce the rates of school drop out of girls due to lack of facilities and enable them to pursue higher education. The hostel will remain open only for the months corresponding to the academic year.

Who is eligible?
Girls from rural areas studying in classes VI upto post-matric courses in government run or recognised institutions can seek admission into these hostels. The girls must be from families with a household income of less than ₹10,000 per annum. Students who absent themselves from the hostel or discontinue their studies will be discharged from the hostel.

How to access the scheme
- Look for advertisements calling for applications in the local newspaper; on the hostel notice board; and at the office of the Assistant Director or Officer of the DWC
- Collect the application form from the hostel or the DWC office
- Submit the completed application form to the Officer of the DWC
- The hostel committee selects the students
- The list of selected students will be displayed at the DWC office and on the hostel notice board
- Students have to make an application for re-admission each year to the DWC office

Keep these information and documents ready
- Place of birth village/taluk/district and state
- Name and address of any two responsible parents in the locality
- Residential proof
- Caste and income certificates
- School leaving certificate
- Admission certificate for the concerned matric course

Timeline
Apply for admissions in mid-May. Selected candidates will be informed about their admissions by the end of June.

Priyamani Maleppa Hadapad is a class IX student at the Government High School in Kolhar village, Bijapur district. She lives at the government hostel in Kolhar. She is 14 years old and has two school-going sisters. Her parents, who are illiterate, work as agricultural labourers. She likes going to school because she has lots of friends and can discuss her plans for higher studies with them.

I was put into this hostel because of disturbances at home and because my parents did not have money to provide what I needed to attend school. I like this hostel very much. Here it is all about friends, conversations, jokes, events and studies. I do not have to do any chores and can focus on my schoolwork.

I do not wish to get married. I want to do well and prove that girls are as capable as boys of taking care of their families. I want to send a message to society that even girls can take care of themselves. I want to show that marriage is not necessary to achieve your aspirations.

Why should only boys be educated? Girls have an equal right to education and opportunities. Education will make girls lives smooth, enable them to better negotiate with others, be independent, and help the family better.
4. Morarji Desai residential schools

About the scheme
The DSW runs Morarji Desai Residential schools for Scheduled Caste children. Seventy five percent of the seats in these schools are reserved for children from SC communities, while the remaining 25% are earmarked for students from the ST and OBC communities.

The students are provided with boarding and lodging facilities, and food as per an approved diet chart. They are also given textbooks, notebooks, stationery, dresses, canvas shoes, and socks. Children have access to a library, a laboratory and sports facilities.

At present, these schools are located in Channapatna (Bangalore Rural), Mundaje (Dakshina Kannada), Bailahongala (Belgaum) and Raichur (Raichur district).

Who is eligible?
Students from SC, ST and OBC communities who have passed class IV can sit for the entrance examination for admission to class V.

How to access the scheme
- Collect the application form from the principals of these residential schools or from the Taluka Social Welfare Office of the taluka in which the schools are located
- Appear for the entrance examination held during April every year
- Apply for admissions in May

Keep these documents ready
- Caste certificate
- Proof of age
- School leaving certificate
- Completed application form

Timeline
- Appear for the entrance examination in April and apply for admissions in May.

http://kreis.kar.nic.in/englishfaq.html
Renuka Maryeppa Malawadi is a class IX student at the Government High School in Minajagi village, Bagalkot district. Her mother, Mallamma Maryappa Chalawadi was married at 5 years of age and had to move into her husband’s house when she turned 13. Renuka has two sisters who have completed pre-university college (PUC) and a school-going brother. Her mother is as an Accredited Social Health Activist (ASHA) and her father an agricultural labourer. She believes it is important to study so that she can take care of herself without support from either her parents or a man.

In the village, some families are rich and others are poor. For those who are poor, government schemes create an enabling environment to send their children to school. There are families who migrate and the provision of hostel facilities helps their children to continue education.

Girls are not any less than boys. They should be educated so that they have opportunities to realise their aspirations. My deepest regret is discontinuing my education because my husband’s family did not allow me to study further. It is wrong to discuss marriage in front of children because it diverts their attention from studies. I always tell Renuka to top class X and go to college.

Girls should go to school because they should stand on their feet and earn for themselves without depending on men. I want to realise my kanasu (dream) of being a doctor and only then get married. If I get married without a job, my dream will just remain a dream.

- Renuka
5. Kittoor Rani Chennamma (KRC) residential school

About the scheme
The DSW runs KRC Residential Schools for children from Scheduled Castes. Seventy five percent of the seats in these schools are reserved for children from the SC community and the remaining 25% for children from the ST and OBC communities. Students are provided with boarding and lodging facilities, food, textbooks, notebooks, stationery, dresses, canvas shoes, and socks. Children have access to a library, a laboratory, and sports facilities.

Who is eligible?
Students from SC, ST, and OBC communities who have passed class V can sit for the entrance examination for admission to class VI.

How to access the scheme
- Look for advertisements in public offices and local newspapers
- Collect the application forms from offices of the DC, District Education Office (DEO), TSWO, and BCM, schools, KRC residential schools, and Moraji Desai schools
- Submit the completed application form to any of the establishments listed above within a month of the advertisements
- Appear for the entrance examination held during the last week of March
- Results are announced within the first two weeks of April
- Selected students are informed about the district level admission counselling dates by post and online at www.kreis.kar.nic.in
- Students are allotted admission into schools based on the percentage scored and category
- Admissions to this school are conducted only in class VI

Keep these documents ready
- Caste and income certificates
- Marks card from the previous year
- Five photos
- A transfer certificate from the previous school
- A completed application form

Timeline
Look for advertisements in February, submit the application, and appear for the entrance exam at the end of March. Results are announced by mid-April.

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http://www.kreis.kar.nic.in/home.html
Sukanya Basavaraj Kuchabal

is a class IX student in the KRC Girls Model Residential School in Sindhagi taluka, Bijapur district. She is 15 years old, and has three siblings, all of whom are pursuing higher education. Her father is a headmaster and her mother, a homemaker. Sukanya believes that girls should focus on education and prove themselves to be as capable as boys.

I have been at this residential school for four years. At home, it's very tiring to study after finishing all the household chores. In this hostel, it's books everywhere. The environment here encourages us to read and study. This school is especially for children from the SC/ST communities.

I want to be a District Commissioner (DC). I've noticed that there are no facilities such as proper roads, or sewers, in my mother’s village of Bommanjogi. When I become DC, I want to focus on the villages in my district. I am now known as the daughter of Basavaraj R Kuchabal. My desire is for him to be known through my name.

I like my school. Girls from here get more opportunities for higher education because it's an English medium school, and has good teaching and study facilities. Girls should get educated so that they can stand on their feet, command respect, and not be looked down upon by others.
6. Jawahar Navodaya Vidyalayas

About the scheme
Jawahar Navodaya Vidyalayas (JNVs) are a system of alternate schools for gifted students in India. They are managed by Navodaya Vidyalaya Samiti, New Delhi, which is an autonomous organisation under the Govt’s Ministry of Human Resource Development (MHRD).

Affiliated to the Central Board of Secondary Education (CBSE), JNVs are fully residential and co-educational schools with classes from VI to XII. Their mandate is to find talented children in rural areas and provide them with an education that is on par with that of the best residential schools, without regard to their family’s socio-economic condition. Each district has one JNV and admits 80 students per year.

Who is eligible?
All students in class V can sit for the JNV entrance examinations. With respect to quotas, 75% of the seats are reserved for rural students and 25% for urban students. Among these, 33% are reserved for girls. There is also special reservation for students from SC/ST communities.

How to access the scheme
- Interested students should approach their school HM to submit the application for the exam
- The concerned HM will fill the form and submit all the accompanying documents required
- The JNVs inform the DDPI and BEO of the examination date
- Students have to appear for the entrance exam on said date
- Once the exam papers have been corrected, a list of selected students will be displayed at the office of the DDPI/BEO and also at JNV
- Students are selected purely on the basis of merit

Keep these documents ready
- Transfer certificate from the previous school
- Medical certificate
- Two photographs for the admission process

Timeline
Apply to JNV in January and February of every year.

http://www.navodaya.nic.in/welcome%20sbs.htm
Chandrakala Basavaraj Advani is a class VIII student at the Kannada Girls Higher Primary School in Nedugundi village, Bijapur district. She is 13 years old and lives with her parents, a school-going brother, and her grandmother. Her father, Basavaraj Advani, works in a stone quarry and her mother does agricultural labour. The family lives on a monthly income of ₹5000. Chandrakala’s dream is to be a doctor who treats her patients with respect and doesn’t keep women of her grandmother’s age waiting. Her father is determined to educate her, has never spoken to her about marriage, and will only get her married to a man who will allow her to continue working.

I want my daughter to be educated and to get a job. I do not want my child to work as a coolie. Government programmes help poor families. We cannot afford what is needed for school. So, these programmes are very useful.

- Basavaraj

I like going to school. If I don’t go to school, I will be married off very young. If I continue in school, I won’t have to get married. I want to get a job and help my parents to stop working. My parents also wish for me to study and get a job. They support me in my education and I like that very much.

Girls have a right to be equal to boys, a right to study and work, and we should exercise those rights. If I don’t study well and get a job, I will have to do hard agricultural labour in the field. I am dependent on the landowner to earn money. But when I am a professional, I can lead an independent life because I will get a salary and be paid on time.
C. HEALTH PROGRAMMES

I was very weak but the tablets increased my haemoglobin count.

The government supports us in getting free and regular medical care for our child.

I like that the clinics have separate rooms for boys and girls.
1. Sneha clinics

About the scheme
All children between the ages of 9 and 18 are entitled to receive benefits such as free health check-ups and referral services; iron folic acid (IFA) supplements; counselling and guidance on family welfare; Adolescent Reproductive Sexual Health (ARSH); child care practices and home management; nutrition and health education; treatment for reproductive tract and sexually transmitted infections; sanitary napkins; calcium tablets; and a weight check-up. This scheme is provided under the National Rural Health Mission (NHRM).

The government has made it mandatory for all girls to undergo health check-ups once in three months at the nearest Public Health Centre (PHC) or Community Health Centre (CHC).

Who is eligible?
All children between the ages of 9 and 18 who are from rural and urban areas are eligible for this scheme.

How to access the scheme
- Once in three months, Anganwadi workers will mobilise and accompany the girls in their area to the nearest PHC
- Girls are counselled by the Auxiliary Nurse and Midwife (ANM)
- Chief Medical Officers (CMO) at the clinics provide free check-up, treatment, and tablets

Keep these documents ready
No documents are required to access the scheme.

Timeline
The services can be accessed once in three months. The clinics are open once in a week for follow up treatment.
Sujatha Sangappa Chimalagi is a class VIII student at the Kannada Girls Higher Primary School in Kolhar village, Bijapur district. She is 14 years old and lives with her parents and eight siblings. Her father is an agricultural labourer and her oldest brother a private bus conductor. Sujatha believes it is important for girls to study to advance in life.

Sneha clinic is very useful. There are separate rooms and teams of doctors and nurses for girls and boys. My haemoglobin count improved considerably after visiting the clinic because they gave me IFA tablets and iron syrup. This facility is free for poor families. Earlier, we used to visit traditional healers. If the clinics close, we won’t be able to access treatment when we are ill and it will be difficult for us to attend school.

I like going to school because I can get a good job if I study. My parents are very poor. If I have a job, I can help them. I want to be a headmistress when I grow up. I like the headmistress of my school. She speaks and carries herself very well. I want to be like her in the future.

It is important for girls to go to school. If they stay at home, family members will ask them to go work in the fields. Every literate girl should work because if they do, they can spend their money as they like and make decisions about their lives.
2. Rajiv Gandhi scheme for empowerment of adolescent girls - Sabala

About the scheme
This is a Centrally Sponsored Scheme implemented through the DWC in nine districts of Karnataka including Bijapur. Under the nutrition component of the scheme, a take-home ration or hot cooked meal is provided to girls. Under the non-nutrition component, girls receive IFA supplements; health check-ups and referral services, education on nutrition, health and hygiene; counselling on family welfare; ARSH; child-care practices; life skill education; and accessing public services. Girls are also made aware about family planning, STIs & HIV, first aid, safe drinking water, gender, and child rights.

Adolescent girls groups called Kishori groups are formed, Kishori day celebrations are organised and two girls are selected as Sakhi-Sahili in each of the Angawandi. Girls who are not in school receive vocational training under the National Skill Development Programme. Further, girls go on a one-day educational exposure visit to various service providers across state and central government departments. During this visit, they are made aware of the various schemes available to them from these departments.

Who is eligible?
Girls in school between the ages of 11 and 18, and girls between the ages of 14 to 18 who are out of school, are eligible to access the nutrition component of this programme. Girls between the ages of 11 to 18 who are in and out of school can avail themselves of the programme’s non-nutrition components. Girls between the ages of 16 to 18 who are not in school are eligible to receive vocational training.

How to access the scheme
- The Anganwadi teacher conducts a survey every year in March to collect information about the families in the village
- She spreads awareness about Sabala in the school and in the village
- Poor and otherwise vulnerable girls are identified and receive food rations, one of the programme’s nutrition components
- Girls receive both nutrition and non-nutrition components from the Anganwadi
- Girls who avail themselves of the nutrition benefits and any two girls from the surrounding villages receive five days of training on health, nutrition, menstrual hygiene, and the bodily changes that occur during adolescence

Keep these documents ready
Girls do not have to furnish any documents.

Timeline
The Anganwadi teacher is required to inform girls about the five-day training programme. The survey will be conducted in March of every year. Every six months, a new set of girls is chosen for nutrition benefits under this scheme. Non-nutrition benefits are available for all girls on a twice-yearly basis, while nutrition benefits such as deworming tablets and IFA tablets are distributed every week.

http://wcd.nic.in/SchemeSabla/sablaguidemar11.pdf
Yellamma Peerappa Chalvadi is a class IX student at the Government High School in Tangadagi village, Bijapur district. She is 15 years old and lives in a joint family with her parents, two siblings, an uncle, cousins, and a grandfather. Her father is a marginal farmer who also works as an agricultural labourer but contributes very little to the household. The grandfather, who is a traditional healer, is the family’s main breadwinner and is supported by their uncle, who is an electrician. Yellamma believes that girls have the same right as boys to advance in life.

Parents become open to sending both girls and boys to school because of support from the government. I get iron tablets along with food and milk. I also got a scholarship in class VII, and free bags, books, and uniform. I know these schemes help my parents in continuing my education.

I want to be a District Collector. In the teleserial Bangara the lead character, who is a collector, is a strong and resilient woman. I want to be like her, capable of handling any crisis in my life. I want to move up in life, take care of my family and send my younger siblings to school.

Girls who go to school are treated with respect and taken seriously by the elders in the village. Girls who are not in school are ignored and their voices are not heard.
3. Suvarna Arogya Chaitanya programme

About the scheme
All children studying in classes I through X in government, as well as government-aided and unaided schools, undergo free health check-ups provided by doctors at the local PHCs, and at the taluka and district government hospitals. Children receive free medical treatment for serious ailments of the heart, kidney, and eyes as well as for any orthopaedic problems that they might have. The scheme is made available through the NHRM.

Who is eligible?
All children studying in classes I through X in government, as well as government-aided and unaided schools, are eligible to avail themselves of the programme's benefits.

How to access the scheme
- A Suvarna Arogya health card is given to every child at the time of admission
- School authorities share a list of eligible students with the Medical Officer (MO) at the local PHC
- The MO visits the schools on a specific date, once every six months, in order to conduct the health camps
- The MO records each student’s health problems in their respective cards
- If the MO cannot address the problems, s/he writes a referral letter, signed by the MO and the Block Education Officer (BEO)
- The HM fixes a date for the child to visit the PHC, taluka, or district hospital and informs the parents
- The child visits the PHC, taluka, or district level hospital with the card and the letter from the MO to receive treatment
- Children diagnosed with special needs are linked to the medical camp

Keep these documents ready
- Suvarna Arogya Health Card
- A referral letter, from the MO, if required

Timeline
The MO has to make a mandatory school visit once every year.

http://schooleducation.kar.nic.in/mms/suvarna_arogya_chaitanya.html
Shobha Sangappa Kaladagi
is a class X student at the Shri Gurulingeshwara High School in Kaladagi village, Bagalkot district. She is 16 years old, lives in a joint family, and has three school-going siblings. Her grandmother, Yellavva Laxmappa Talavar, who works as an agricultural labourer, supports Shobha’s efforts to continue with her schooling. Shobha’s mother, Kamala Sangappa, is a cooking assistant at the Government Primary School and earns ₹1000 per month. Shobha’s mother encourages her to study while her grandmother is eager to send girls than boys to school. Shobha is keen to attend college, and she aspires to one day be a singer.

Government support is very important. Sometimes, the family is poor and the children may not have anything to eat. Milk and food will ensure that the children get adequate nutrition. This will help them focus on their studies. Such support also reduces children’s dependence on their parents.

- Kamala, Shobha’s mother

The government has made many opportunities and facilities available to girls. So they should make good use of it. Even if parents don’t have money, these schemes can help children to continue their education.

Children who fail to attend school do so due to a lack of support from the home. My mother sits with me daily to help me with my lessons. Girls who are out of school do not know the importance of reading and writing and are engaged only in the chores at home.
4. Kishori Shakthi Yojana

About the scheme
The Kishori Shakthi Yojana (KSY) is an extension of the Adolescent Girls programme that in turn, falls under the banner of the centrally sponsored Integrated Child Development Services scheme. The broad objectives of the scheme include improving the nutritional, health and development status of adolescent girls; increasing their awareness of health, hygiene, nutrition, and family care; linking girls to opportunities for learning life skills; enabling girls who are drop-outs to go back to school; helping girls gain a better understanding of their social environment, so that they can become productive members of society.

All adolescent girls in the 11 to 18 years age group will receive:
- Educational activities through non-formal & functional literacy pattern
- Immunisation
- A general health check up every six months
- Treatment for minor ailments
- De-worming
- Prophylaxis measures against anaemia, goiter, vitamin deficiencies
- Referral to PHC/District Hospital in case of acute need
- Convergence with Reproductive Child Health Scheme

Who is eligible?
All adolescent girls between 11 to 18 years of age

How to access the scheme
- The Anganwadi Supervisor will form groups of 20-25 adolescent girls
- Two girls will be nominated from this group to receive vocational training and to participate in non-formal, life education, health and nutrition, and legal literacy courses
- These girls will subsequently train their fellow group members
- All girls will be provided with a regular supply of IFA and deworming tablets along with food and nutrition education

Keep these documents ready
No documents are required.

Timeline
As decided by the Anganwadi Supervisor

http://www.wcd.nic.in/KSY/ksyintro.htm
http://www.wcd.nic.in/KSY/ksyguidelines.htm
http://wcddel.in/ksy.html
D. OTHER PROGRAMMES

Uniforms, textbooks and school bags from the government has reduced expenses for our parents.

We get hot food on time and don't go hungry.

The cycle helps us reach school on time.
1. Akshara Dasoha or mid-day meal programme

About the programme
All school going children from classes 1 through X, in government and government-aided schools are provided with a hot, freshly-cooked meal. The scheme aims to improve the health and nutrition of school-going children; increase enrolment, retention, and attendance levels, and bolster their ability to learn. The Government of India in partnership with the Government of Karnataka implements the scheme.

Who is eligible?
All students from classes I through X in government and government-aided schools are eligible.

How to access the scheme
- CRPs compose a list of eligible students in each taluka
- CRPs submit each school’s food ration requirement to the Assistant Director for Mid-day Meals at the taluka panchayat
- The panchayat releases the amount required to purchase food and vegetable rations directly to the schools
- The school authorities use the rations that they have purchased to provide each child with a hot, freshly-cooked meal on a daily basis during the school year
- Children from classes I through V are entitled to 100 grams of rice and 20 grams of dal per day while students from classes VI through X are entitled to 150 grams rice and 30 grams dal per day

Keep these documents ready
Students are not required to submit any documents.

Timeline
All students get a hot, freshly-cooked meal each day of school.

http://schooleducation.kar.nic.in/mms/objectives.html
Sangeetha Yamunappa Advani studies in class VIII at the Grameen Vidya Vardaka Samasthe High School in Nedugundi village, Bijapur district. She has one brother in college and a school-going sister. Her father is a peon at the local college and her mother is an agricultural labourer. She does not want to get married as she fears that she will not be able to serve in the military after marriage. Her father has promised to support her dream of military service if she continues to show an interest in pursuing it after she graduates from school.

There are children in school who come from the neighbouring villages. They cannot go back home for lunch. For these children, the mid-day meals help them to eat fresh food on time. Such government schemes are very useful.

I read a lesson in class 8 'Mera Desh, Meri Ma'. Since then, it is my strong desire to join the military and serve the country. I like going to school because I have a jolly time with my friends. I feel lonely if I sit at home.

If boys can pursue a higher education and get a job, why shouldn’t girls study more and work professionally? Girls should not have to get married young and deal with pregnancy and childbirth. They should earn so that they can be independent even if their husbands desert them or they have a bad marriage.
2. Free bicycle\(^{15}\)

**About the scheme**
Girls and boys from BPL families in rural areas and within City Corporation limits are given a free bicycle each, to help them reach school. The scheme was launched to reduce the amount of time girls spend travelling to school, in order to encourage their enrolment and retention.

**Who is eligible?**
Girls and boys from BPL families, studying in class VIII at government and government-aided schools, are eligible. Students should demonstrate a mandatory 80% attendance rate in classes VIII through X. Students in hostels; students with a bus pass are not eligible for this scheme.

**How to access the scheme**
- School authorities must prepare a list of children who are enrolled in class VIII
- They must send this list to the offices of the BEO, the DDPI, and the Commissioner of Public Instruction at the state level
- Once the list is approved at the state level, the bicycles are delivered to the school by a third party
- The school then distributes the bicycle among the students

**Keep these documents ready**
Students do not have to submit any documents.

**Timeline**
This list is compiled in June of every year.

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15 http://www.schooleducation.kar.nic.in/pryedn/bicycles.html
Nikita Hanamanth Palled
studies in class 10 at R.B.G High School in Lokapur village, Bagalkot district. She is an orphan and lives with her grandmother and two siblings. Her grandmother Tulasavva, who is an agricultural labourer, and her brother Siddaruda, who does odd jobs in construction, support the family. Nikita believes that girls must make use of the opportunities available to them to study, and thus realise their dreams.

My bicycle helps me reach school on time. Earlier, I used to walk two kilometres one way and would reach school only after the prayer bell rang. I also got a scholarship in class 8 and was given books. Such schemes encourage families to send their girls to school.

I want to be a teacher. There are many children who come from a poor family. If I become a teacher, I can help them build a good future.

Girls must go to school. Those of my friends who dropped out of school have been married off. If girls stay at home, instead of focusing on their studies, they will have to do all the household work.
3. Free uniforms

About the scheme
The Department of Public Instruction (DPI) distributes free uniforms to all boys and girls in classes I through X in government and government-aided schools. Two sets of uniforms are given to each student. Students receive one pair on the first day of school and the second pair within a month of the first.

Who is eligible?
All students in government and government-aided schools, studying in classes I through X, are eligible to avail themselves of this scheme.

How to access the scheme
- The HM submits a list of eligible students to the CRP
- This list is then submitted to the block resource persons, who in turn forward the list to the DPI
- The DPI will then transfer an amount of ₹200 per student to the joint account of the School Development and Management Committee (SDMC) and the HM
- Uniforms are procured within one month of receiving the money and distributed to the students

Keep these documents ready
Students do not have to submit any documents.

Timeline
The list is submitted in June at the beginning of the academic year and uniforms are procured by the end of July.

16 www.schooleducation.kar.nic.in/pryedn/uniforms&bags.html
Amrutha Manohar Devamane is a class VIII student at Shri Gurulingeshwara High School in Kaladagi village, Bagalkot district. She is 13 years old and has two siblings: a brother and a sister, both of whom attend college. Her mother, who studied up to class VII works as an ASHA. Her father, Manohar Yellappa Devamane, is a college graduate and runs a small retail footwear business. He is proud of his daughters, has refused marriage proposals for his older daughter, and believes that education is the biggest asset he can give his girls.

Government schemes are especially helpful for families that struggle to meet the needs of their school-going children. It helps the children to study better and to realise their dreams.

It is important that girls are independent. They should not expect their parents to provide them with everything. Parents should not crush girls' dreams. With their support, girls can stand on their feet, realise their dreams, and lead life on their own terms.

I like many things about school. I get to learn, and I can be ambitious about getting a job in the future. I wish to look after my family. They take good care of me and I want to care for them in future.
4. Free text books and school bags

About the scheme
The GoK's Department of Education provides students in classes I through X with free textbooks.

Who is eligible?
All students in government and government-aided private schools, studying in classes I through X, are eligible. School bags are meant only for SC/ST students.

How to access the scheme
- School authorities compile a list of students eligible to receive free textbooks and bags and sends it to the BEO
- The BEO forwards this list to the DDPI for approval
- Schools receive the textbooks after the DDPI's office has examined the list
- Textbooks are then distributed to students across the school
- Money for the school bags is transferred to the SDMC and the HM’s joint account
- Schools then procure the bags and distribute them to eligible students

Keep these documents ready
Students do not have to submit any documents.

Timeline
Students get their free textbooks in July of every year.

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17http://schooleducation.kar.nic.in/pryedn/uniforms&bags.html
Roja Muthanna Bhajantri
(above left)
is a class X student at Shri Gurulingeshwara
High School in Kaladagi village, Bagalkot
district. She is 16 years old and lives with
her father, stepmother, aunt, and three
siblings. Her father plays the flute in a local
village band. Her aunt, who is an
agricultural labourer, takes care of her
expenses at home. Roja wants to study
and be independent, in order to prove that
it is good to invest in girls’ education.

When I was in the 5th standard,
my family was so poor that
they could not buy any books
for me. Then the government
started giving us textbooks and
it helped me a lot. I also got
close to ₹3400 in scholarship
money during standards 8 and
9, and a bicycle. I get
food and milk at school.

I like going to school. I don’t want to
be called a hebbattu (illiterate) when
I go outside. I have taught everyone
in my family how to sign their names.
I can share what I learn with others
and get them interested in going to
school.

It’s been a dream of mine for a long
time to become a police officer. I
know a policewoman in my village. I
am confident I can stop practices such
as child marriage if I have the power.
5. Upgradation of merit of SC/ST students

About the scheme
The Ministry of Social Justice and Empowerment provides for 100% central assistance, to States and Union Territories, for remedial and special coaching for SC/ST students studying in classes IX through XII. Remedial coaching in linguistic skills and basic mathematical and scientific concepts is provided to students to help strengthen their knowledge base. Special coaching by experts helps prepare students to compete better in common entrance examinations, thereby facilitating their entry into professional engineering and medical courses.

Students in residential schools are provided with facilities to prepare them for senior administrative and technical occupations and to generate self-confidence, build self-reliance, and encourage their all-round development. Remedial coaching continues throughout students' stay at the selected schools. Intensive coaching for competitive examinations will be conducted on Sundays, holidays and during summer/winter vacations.

The scheme allocates ₹15,000 per student per year under various components. Out of this, eligible students receive ₹300 per month as pocket money. The DSW implements this scheme at the state level.

Who is eligible?
The District Social Welfare Office (DSWO) selects students from class IX for training under this scheme. At present, in Karnataka, only 45 students from across the state have been chosen to receive this training. Preference is given to students in residential schools as coaching is conducted mostly after school hours.

How to access the scheme
- Collect the application form from the DSWO when enrolling in class IX
- Submit the completed form along with necessary documents to the DSWO
- Schools and the DSWO will inform the students about their selection

Keep these documents ready
- Caste and income certificates
- A note from the HM certifying that the student is in class IX in her/his school

Timeline
Look out for applications every year in May, when enrolling in class IX.
6. Admission of meritorious students from scheduled castes to prestigious schools

About the scheme
The DSW sponsors meritorious students from SC communities to study at prestigious educational institutions across Karnataka. The scheme aims to give students an education that will help them develop an integrated personality, clean and disciplined habits, and sound moral and spiritual values. It is meant to support those students from SC backgrounds who cannot afford the high fees charged by such schools.

Since 2007, the Commissioner of the DSW and the Director of the Department of Tribal Welfare have jointly selected the schools participating in this scheme. These schools can be residential or day schools.

A maximum amount of ₹50,000 per student per annum is allocated to the school. If the fee is higher than this amount, the DSW gets a written waiver from the concerned school agreeing to admit the student at ₹50,000 per year.

Who is eligible?
Students are admitted based on merit. Preference is given to children of parents engaged in ‘unclean occupations’. Applicants’ household income should not exceed ₹2,00,000 per annum.

How to access the scheme
- Collect the application from the DSWO when enrolling in class IX
- Submit the completed application form along with any additional documents to the DSWO
- The DSWO will inform the students about their selection

Keep these documents ready
- Caste and income certificates
- Previous year’s marks card
- Completed application form
- One photo

Timeline
Look for advertisements from the DSWO in the month of April and submit the application in May.

http://sw.kar.nic.in/edn_files/ednSchemes2.htm
References


2. http://www.basiced.org/basic/


