



A STUDY ON FINANCIAL AID & SCHOLARSHIPS FOR WOMEN EMPOWERMENT IN INDIA

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ABSTRACT

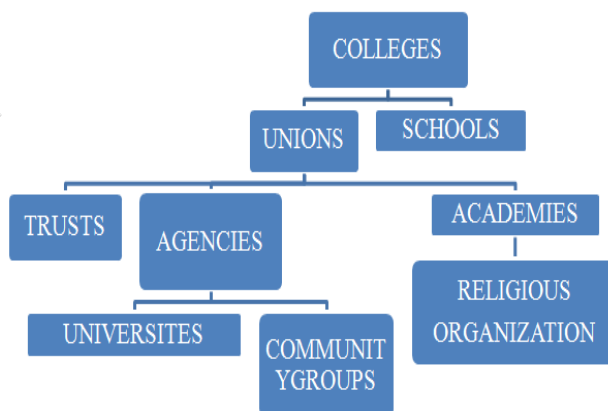
Women constitute about 48.5% of the total population in India. The participation of Indian women in education has always been subject to a host of factors ranging from social obligations to financial constraints. The situation is more demanding in the higher education sector, because by the time women are old enough to take up higher education, they are married and well on to play the role of a wife and mother, which leaves little time for education. Over the years, the question raised - what can be done to bring in more women to participate in the education process? This paper presentation highlights the various programmes and schemes (financial aids & scholarships) are being run exclusively for involving more and more women in to the educational process and giving them a better future that helps to arrive at a long lasting solution to the question raised above. The statistical study is based on the secondary data from department of higher education and ministry of human resource department.

KEYWORDS: Women Education, scholarships, literacy level, community Development and HRD

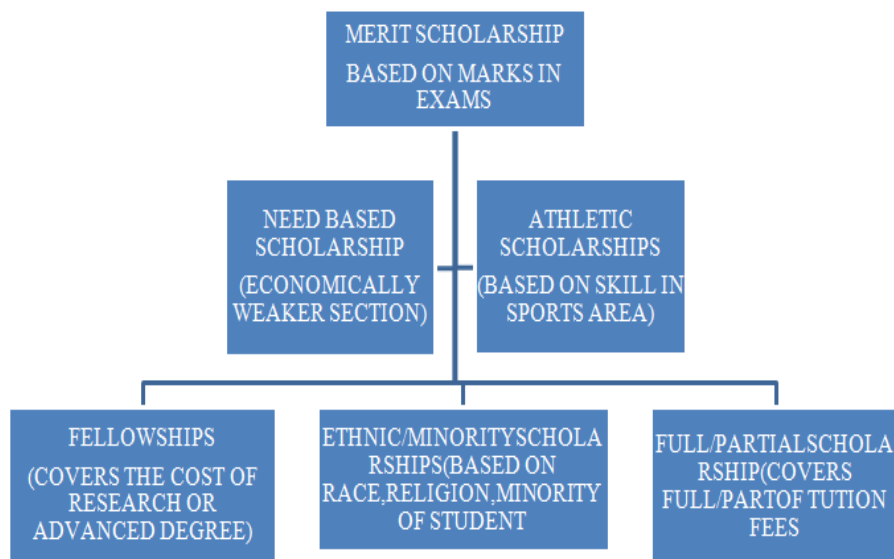
INTRODUCTION:

A Scholarship can be defined as financial aid provided to a student on the basis of his or her academic, artistic and athletic or other abilities and merit. It can serve as assistance in further education of a student. Generally, scholarships are granted to students who apply for them, meeting certain qualifying criteria. As with the grants, scholarships also do not have to be repaid.

SOURCES/ORGANIZATIONS FOR SCHOLARSHIPS



TYPES OF SCHOLARSHIPS



OBJECTIVES OF THE STUDY

- ❖ To highlight various state and central government scholarship schemes available for women empowerment in the field of education.
- ❖ To analyze the gender gap between male and female literacy level community wise and also women literacy rate of SC/ST to total population and funds allocated and spend by government for various scholarships schemes.

RESEARCH METHODOLOGY

The study is used only secondary data. The data is collected from various sources Govt database (HRD & Rural and Women empowerment), newspapers, magazines and internet websites. For presentation table and chart are used and for analysis percentage method used.

CENTRAL GOVERNMENT SCHEMES FOR WOMEN EDUCATION

Every year ministry of Human Resources Development awards 82000 scholarships , out of which 50% i.e 42000 is specially meant for women

Table-1 NATIONAL SCHOLARSHIP:

NAME OF THE ORGANIZATION	ELIGIBILITY CRITERIA	AIM
Central sector organization	<ul style="list-style-type: none"> • To colleges and university students • Eligible students for this scheme are those who secure 80% and above marks in the class XII. • Do not belong to the creamy layer , • Pursuing higher studies or professional courses from recognized institution as regular candidates 	To provide financial assistance to meritorious students from poor families to meet their daily expenses whole pursuing higher studies and professional courses.

Table-2 INDRA GANDHI SCHOLARSHIP FOR SINGLE GIRL CHILD FOR PURSUING HIGHER AND TECHNICAL EDUCATION

NAME OF THE ORGANIZATION	ELIGIBILITY CRITERIA	AMOUNT
University grants commission	This scheme supports those girls happen to be the only child in their family and age less than 30 years at the time of admission for post graduate courses	<ul style="list-style-type: none"> Post graduate (year1) Rupees 2000 per month for 10 academic month. Post graduate (year2): Rupees 2000 per month per 10 academic month as on 2013-2015.

SCHOLARSHIP GRANTED BY CBSE SCHOOLS:

CBSE	Single girl child	Enable meritorious students to pursue under graduation including engineering and medicine	In the of Arts and Science: Rs.500 pm (550 scholarships every year) In case of Medicine and Engineering: Rs.1000pm for the first 3 years and Rs.2000pm for the rest(500 scholarships every year)
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Table-3 WOMEN'S HOSTELS IN COLLEGES:

ELIGIBILITY CRITERIA	PURPOSE
<ul style="list-style-type: none"> Women students Teachers Women researchers Women staffs 	With the increasing mobility of women students, out of their home town, the demand for women's hostels in colleges has also increased manifold. Keeping this in view, the UGC has been providing hostels and other infrastructural facilities to achieve the goal of enhancing the status of women and potential availability for the development of the society.

Table-4 WOMAN 'S IN AEROSPACE FOUNDATION:

ELIGIBILITY CRITERIA	AIM	AWARDS
<ul style="list-style-type: none"> Smallest amount of college Grade Point Average (GPA) of not less than the equal of 3.0 GPA on a 4.0 scale. Should have interested in aerospace field. Be obliged to be female of any residency or nationality. Must have completed at least two and a half year at the time of applying. 	To encourage young women interested in a career in the aerospace field to pursue higher education in engineering.	Three merit based awards of \$ 2000 will be given to rising seniors in college, to be applied to the 2015-2016 academic year.

SCHOLARSHIPS GRANTED BY TAMIL NADU GOVERNMENT FOR PROMOTING WOMEN EDUCATION**Table-5 EDUCATIONAL AIDS TO SINGLE GIRL CHILD
(Enforced from the current financial year)**

NAME OF THE ORGANISATION	ELIGIBILITY	PURPOSE	BENEFITS
State Government	Single girl child	To eradicate the societal discriminations and ensure compulsory secondary education to women	Free education from standard VI to XII

On an average 5000 students will be benefited out of it.

Table-6 SPECIAL LITERACY PROGRAMME FOR WOMEN

NAME OF THE ORGANISATION	ELIGIBILITY	PURPOSE	BENEFITS
School Education Department	Provided to all minorities between the age group 15-35	To eradicate illiteracy particularly in backward areas.	Literacy to all illiterate women in backward areas in all districts of Tamil Nadu

This scheme can be availed through district Collector/Adult Education Officer/Education Officer and is valid up to 31st Dec 2020.

Table-7 PERIYAR EVR NAGGAMMAI SCHEME

NAME OF THE ORGANISATION	ELIGIBILITY	PURPOSE	BENEFITS
Tamil Nadu state	For all women irrespective of their caste, religion etc those parental income is less than 24000pm	To encourage women education and reduce their dropout rate	Exempted from the payment of tuition fees in under graduate courses.

The scheme has been introduced in the year 1989-90.

Table-8 FREE IAS/IPS COACHING FOR WOMEN

BENEFITS	NAME OF THE ORGANISATION	ELIGIBILITY	PURPOSE
Two coaching centers are established one at Queen Mary's college and the other at Arulmigu Meenakshi college for women at Madurai each training 60 women candidates.	Tamil Nadu State	-----	To empower women in administrative areas

This scheme was also introduced during 1989-90.

MISCELLANEOUS SCHEMES:

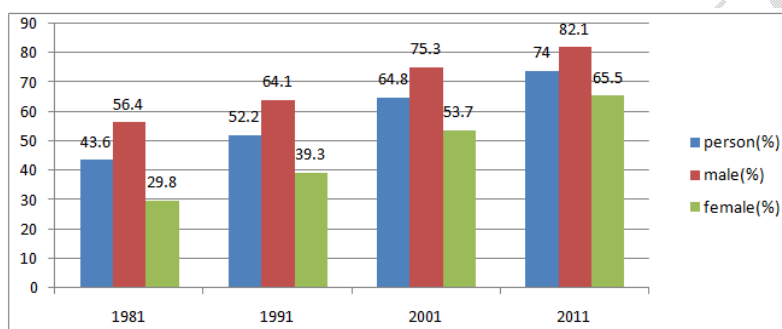
- ❖ Across the State free vocational courses are provided to encourage women education and empowerment.
- ❖ Out of the total funds billed for Educational aids to BC and MBC students, 30% is reserved for women.
- ❖ With look upon to Minorities, Muslim girl students hailing from backward areas are provided with free food and accommodation.
- ❖ Tribal schools are running in various parts of the state encouraging tribal women literacy enhancement.
- ❖ Apart from free and concessional education, women are provided with free accommodation, conveyance and several other facilities.
- ❖ Educational loans are provided at special rates for women.

DATA ANALYSIS AND INTERPRETATIONS

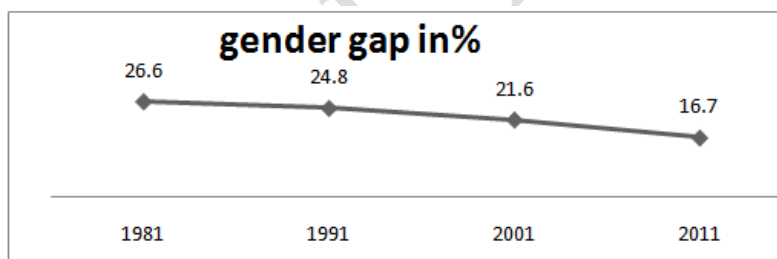
- ❖ The present study is based on the secondary data extracted from the reports of planning commission of India and also from the Ministry of Human Development Resources Development.
- ❖ Charts and figures had been equipped for presenting and simplify the process of investigation.

Table-9 Literacy level of women as compared to male (1981-2011)

Year	Person in %	Male in%	Female in%	Gender gap %
1981	43.6	56.4	29.8	26.6
1991	52.2	64.1	39.3	24.8
2001	64.8	75.3	53.7	21.6
2011	74	82.1	65.5	16.7



Source (computed from annual report 2012-2013 ministry of human development resource.

**Table-10 Female literacy rates of community wise to total population (in %) source (census 2011)**

Community/Caste/ Religion	Male	Female	Total
India	75.3	53.7	64.8
Hindu	76.2	53.2	65.1
Muslim	67.6	50.1	59.1
Christian	84.4	76.2	80.3
Sikh	75.2	63.1	69.4
Buddhist	83.1	61.7	72.7
Others	60.8	33.2	47
Sc	66.64	41.9	54.7
St	59.17	34.76	47.1

Table-11 Top two women literacy rate states in India

STATES	% OF LITERACY RATE
Kerala	91.9
Mizoram	89.40

Table-12 least two women literacy states in India

STATES	% OF LITERACY RATE
Rajasthan	52.66
Bihar	53.66

Table-13 Eleventh plan allocation and expenditure for special schemes for Sc. (source -ministry of social justice and empowerment)

Schemes	Allocation (Rs. In crore)	Expenditure (in crore)
Post Matric scholarship	4082	7344.93
Top class education for sc	204	44.36
National overseas scholarship	125	18.32
Rajiv Gandhi national fellowship	574.70	518.98
Up gradation of merit	10	10.74
Scheme of free coaching	43	27.09
TOTAL	5038.71	7964.42

Table-14 Girls hostel scheme –Details of hostel sanctioned and grant till 31-3-2014(rs in crore)

State	No of hostel sanctioned	Grants released 2009-2010	2010-2011	2011-2012	2012-2013	2013-2014	Total grants (rs in crore)
Andhra Pradesh	355	-	-	96.99	113.33	-	210.92
Bihar	115	11.56	6.03	41.76	15.65	-	75
Chhattisgarh	74	14.14	-	26.56	0.73	8.06	49.49
Gujarat	85	-	-	-	-	75.42	75.42
Haryana	18	0	-	-	-	14.15	14.15
Karnataka	62	10.56	-	-	37.15	19.46	67.17
Tamil Nadu	44	8.42	-	-	4.50	19.76	32.68
Madhya Pradesh	201	5.74	-	13.72	8.79	98.76	127.01
Mizoram	1	0.19	-	0.20	-	0.71	1.1
Manipur	5	-	-	-	-	2.86	2.86
Meghalaya	9	-	-	-	-	6.95	6.95
Nagaland	11	-	-	-	-	10.61	10.61
Punjab	21	4.02	4.01	-	-	2.27	10.31
Total	1001	54.63	10.04	179.23	180.15	259.01	683.06

SOURCE (News letter on Higher Education Issue-4 June 2011)

SUGGESTIONS AND RECOMMENDATIONS

- ✓ In our learning as per Table-9 female literacy level is amplified from 29.8% to 65.5% in 2011 as compared to 1981. One of the reasons for this advancement in women literacy level is due to various financial aids and scholarships.

- ✓ On the other side as per Table 14 grants related to girls' hostel scheme in certain states has not fully released the amount till the current year what was allocated. A more worry some fact is that many of the students are not availed. i.e., go unused on annual basis due to some procedural formalities.
- ✓ Colleges and universities must take rigorous steps to create a awareness on bounty of scholarships available to female students in rural as well as urban through proper social networking facilities.
- ✓ College management should also cooperate with students to comply with certain procedures such as providing certificates and documents without any delay related to scholarship scheme.

CONCLUSION

Government provides the various support and financial assistance for empowering women's in India. The central and state governments are collaborating with conduct women literacy development programme, scholarships and skill & development programmes to motivate and develop women education and consciousness in India. The awareness campaigns guidelines and continuous supports are focusing women progressiveness' and in future India is well women empowered state in the world.

**"If we educate a man, we educate an individual
If we educate a woman, we educate a family"**

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