



## Research Article

# Rural Women and Higher Education in Karnataka: Opportunities and Challenges

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## ABSTRACT

Education is a key driver of social and economic development, and higher education equips individuals with advanced knowledge, critical thinking, and professional skills essential for participation in the modern economy. For women, access to higher education has transformative potential, fostering economic independence, enhancing decision-making, improving family health and education, and promoting broader societal development. In India, female participation in higher education has steadily increased due to affirmative policies, scholarships, and institutional expansion. However, rural women, particularly from marginalized social groups, highlighting the persistent rural–urban divide. In Karnataka, despite significant investments in education and growth in female enrolment, rural women remain underrepresented due to economic constraints, limited institutional access, social norms, and safety concerns. Northern districts such as Yadgiri, Raichur, and Koppal exhibit low female Gross Enrolment Ratios (GER) owing to poverty, poor infrastructure, and cultural barriers. Women from Scheduled Castes (SCs) and Scheduled Tribes (STs) face compounded disadvantages, including discrimination, inadequate schooling, and financial constraints, which further reduce their participation in higher education.

Opportunities for rural women include government scholarships, hostel facilities, transport concessions, digital literacy programs, vocational training, and NGO-led initiatives that promote skill development and empowerment. Despite these measures, persistent challenges such as early marriage, household responsibilities, language barriers, the digital divide, and safety concerns continue to restrict mobility and academic engagement. This study employs a qualitative approach, analysing secondary data from AISHE, Census 2011, state reports, and scholarly literature to examine rural women's participation in higher education in Karnataka. Findings emphasize the need for a multi-dimensional strategy involving government, communities, and educational institutions. Policy recommendations include strengthening rural colleges, expanding residential and transport facilities, providing targeted financial support, conducting awareness campaigns, and linking higher education to local employment opportunities. Ensuring equitable access to higher education for rural women is not only a matter of gender justice but also a crucial pathway for Karnataka's inclusive social, economic, and cultural development.

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## INTRODUCTION

Education is a cornerstone of social and economic development, shaping individuals, communities, and nations. Among the different levels of education, higher education occupies a central role as it equips individuals with advanced knowledge, critical thinking skills, and professional competencies required for participation in the modern economy. For women, access to higher education holds transformative potential: it empowers them with economic independence, enhances their agency in decision-making, improves family health and education outcomes, and strengthens democratic participation. It is not only a tool for individual progress but also a driver of collective development, as educated women contribute to reducing poverty, promoting gender equity, and fostering social mobility.

In India, women's participation in higher education has improved steadily over the past few decades, supported by affirmative policies, scholarships, and expansion of institutions. The *All-India Survey on Higher Education (AISHE 2021–22)* reports that female enrolment now constitutes nearly half of the total enrolment in higher education. However, beneath this overall progress lies a sharp divide between urban and rural areas. Women from rural regions, especially from marginalized social groups, face multiple challenges that limit their access to and completion of higher education. Structural inequalities such as poverty, inadequate infrastructure, and social norms continue to place rural women at a disadvantage compared to their urban counterparts.

Karnataka, one of India's leading southern states, presents a unique case in this context. The state has historically invested in education and achieved significant gains in literacy, enrolment, and institutional expansion. According to the *Census 2011*, the female literacy rate in Karnataka stands at 68.1%, with rural women lagging significantly behind their urban counterparts. Recent government reports indicate that while women constitute a growing proportion of higher education enrolment in the state, rural women remain underrepresented due to barriers of geography, economy, and culture. With nearly 61% of Karnataka's population residing in rural areas, the educational opportunities and challenges of rural women directly influence the state's inclusive growth and development trajectory.

One of the critical opportunities for rural women in Karnataka lies in the expanding network of government degree colleges, universities, and skill-development institutions. Initiatives such as scholarships for girls from Scheduled Castes, Scheduled Tribes, and Other Backward Classes; free bus passes; hostel facilities; and digital literacy programs have created new pathways for rural women to pursue higher studies. The rise of awareness campaigns, women's self-help groups, and grassroots-level organizations has also contributed to changing mindsets regarding the importance of higher education for women. Families increasingly recognize that higher education enhances employability, delays early marriage, and provides women with greater respect and independence in society.

Another dimension of challenge is the cultural and attitudinal barriers that reinforce gender discrimination. Deeply embedded patriarchal norms often discourage women from pursuing education beyond the secondary level, viewing marriage as a higher priority. Even when women succeed in enrolling in higher education institutions, they may face subtle biases, a lack of mentorship, and limited exposure to professional opportunities compared to their urban peers. Language also plays a role, as many rural women struggle with higher education courses offered predominantly in English or standard Kannada, which creates an additional academic burden for first-generation learners.

Therefore, examining the status of rural women in higher education in Karnataka is both timely and necessary. It offers insights into the structural and cultural factors that shape women's educational experiences, while also highlighting the potential of education as a transformative force. This paper seeks to analyse the opportunities created through government policies, institutional expansion, and social awareness, while critically examining the challenges that hinder rural women's educational achievements. The findings are expected to provide a comprehensive understanding of the current scenario and inform strategies to ensure that higher education becomes more accessible, equitable, and empowering for rural women in Karnataka.

## REVIEW OF LITERATURE

A wide body of research has explored the intersection of rural women and higher education in India, with specific relevance to Karnataka. Desai (2012) found that women's education significantly improves social mobility, health, and family welfare, though rural women face compounded disadvantages due to poverty, gender discrimination, and lack of infrastructure, emphasizing the role of community support and government intervention. Tilak (2015) highlighted persistent rural-urban inequalities in higher education access, noting that women from marginalized communities such as the Scheduled Castes and the Scheduled Tribes are doubly disadvantaged, a concern particularly visible in Karnataka's backward districts like Yadgir, Raichur, and Koppal. Mukherjee (2017) emphasized socio-cultural barriers such as early marriage, parental attitudes, and domestic responsibilities, arguing that rural families often treat women's education as a temporary investment, leading to high dropout rates in states like Karnataka. Choudhury (2019) examined the transformative role of higher education, finding that rural women with higher education actively participate in self-help groups and local governance, as seen in Karnataka's Panchayati raj institutions. Nair (2020) pointed to digital and language barriers, observing that rural women often lack access to online education and struggle with English-medium instruction, challenges that became especially acute in Karnataka during the COVID-19 pandemic. Complementing these scholarly works, the Department of Collegiate Education, Karnataka (2022) reported that while female enrolment in higher education has grown, rural women remain underrepresented due to distance, poor

transport, and financial constraints, with sharp disparities between urban centres like Bengaluru and rural regions. Similarly, the Karnataka State Higher Education Council (2021) found that scholarship programs, fee waivers, and bus passes improved rural women's participation, yet implementation gaps and quality concerns persist. Finally, Patil and Bhandari (2022), through a case study of rural Karnataka, highlighted growing aspirations among rural women to pursue higher education, but noted that patriarchal traditions, poverty, and inadequate institutions continue to hinder achievements, recommending community engagement and expansion of local colleges as a way forward.

### Objectives of the Study

1. To examine the current status of rural women's participation in higher education in Karnataka.
2. To identify the opportunities available for rural women in higher education.
3. To suggest policy measures for enhancing rural women's access and success in higher education.

### METHODOLOGY

The study is based on Secondary data and a qualitative research design to explore the opportunities and challenges faced by rural women in accessing higher education in Karnataka. It relies on secondary data from AISHE, Census of India (2011), Karnataka State Department of Education reports, government policy documents, and scholarly articles. A thematic approach is used to analyse three dimensions: access and enrollment, socio-cultural and economic barriers, and policy initiatives. Comparative analysis between rural and urban regions, along with district-level variations, highlights regional disparities. Data reliability is ensured through cross-verification of multiple sources and triangulation with peer-reviewed literature. The qualitative design enables an in-depth exploration of trends, patterns, and structural barriers beyond statistical generalizations. By integrating government data with academic insights, the study provides a comprehensive understanding of rural women's educational experiences and policy implications in Karnataka.

### Rural Women's Participation in Higher Education

#### 1. Higher than National Average

Karnataka has consistently performed better than the national average in women's participation in higher education. The Gross Enrolment Ratio (GER) for women in Karnataka stood at 36.3% in 2021–22, significantly higher than the national female GER of 27.9%. This indicates that the state has been relatively successful in expanding higher education opportunities for women compared to many other states. However, while the aggregate numbers look encouraging, they do not fully capture the regional and social inequalities that persist within Karnataka, especially in rural areas.

#### 2. Rural–Urban Divide

A striking feature of women's participation in higher education in Karnataka is the sharp divide between urban and rural areas.

Urban districts such as Bengaluru, Mysuru, and Mangalore have a strong network of colleges and universities, with better infrastructure, hostel facilities, and employment opportunities that encourage women to pursue higher studies. In contrast, rural women face serious barriers due to the lack of nearby institutions, poor transport facilities, and safety concerns. Families in rural areas are often reluctant to send their daughters far from home, resulting in lower enrolment and higher dropout rates compared to urban women.

### 3. District Disparities

There are wide regional imbalances in female participation across Karnataka. Districts such as Dakshina Kannada, Udupi, and Bengaluru Urban consistently record high female enrolment, thanks to better educational infrastructure, higher literacy rates, and greater social awareness. On the other hand, districts in northern Karnataka, particularly Yadgiri, Raichur, Koppal, and Chamarajanagar, rank among the lowest in female GER. These backward districts struggle with poverty, limited institutional presence, and cultural barriers, making it difficult for rural women to pursue higher education.

### 4. SC/ST Women's Participation

The challenges are even more pronounced for rural women from the Scheduled Castes (SCs) and the Scheduled Tribes (STs). Although there has been some improvement, SC women's GER increased to 27.2% and ST women's GER to 25.8% these figures remain significantly below the state average of 36.3%. Rural SC/ST women face intersectional disadvantages: limited financial resources, discrimination, poor schooling facilities, and a lack of role models. These constraints reduce their chances of progressing beyond secondary education into colleges and universities.

### 5. Barriers

Rural women's participation is restricted by a combination of economic, infrastructural, and social barriers. High costs of travel, books, and hostel facilities discourage families from sending daughters to college, even when tuition is subsidized. Accessibility is a key issue, as many villages are far from higher education institutions, raising safety and security concerns. Social norms such as early marriage, parental hesitancy, and household responsibilities also limit women's opportunities to study further. Moreover, the digital divide, highlighted during the COVID-19 pandemic, has left rural women at a disadvantage, as they often lack access to smartphones, laptops, and reliable internet connections necessary for online and distance education.

### 6. Government Support

The state government has introduced a variety of supportive measures to improve rural women's access to higher education. Scholarships like Vidya Siri, fee waivers for economically weaker sections, free hostel accommodations, and transport concessions have been designed to reduce financial barriers. Institutions such as the Karnataka State Akka Mahadevi

Women's University in Vijayapura and Rani Channamma University in Belagavi specifically cater to women, including those from rural areas. Additionally, NGOs and philanthropic initiatives are working to provide digital resources, mentoring, and scholarships to bridge the rural–urban divide.

### 7. Positive Workforce Trends

Encouragingly, the benefits of higher education are visible in workforce participation. The workforce participation rate of rural graduate women in Karnataka increased sharply from 19.3% in 2023 to 31.5% in 2024. This reflects a growing recognition of the economic and social value of women's education, as more educated rural women are entering the labour market, contributing to household income, and achieving financial independence. These trends also suggest that

investment in rural women's higher education has direct payoffs for the state's economic development.

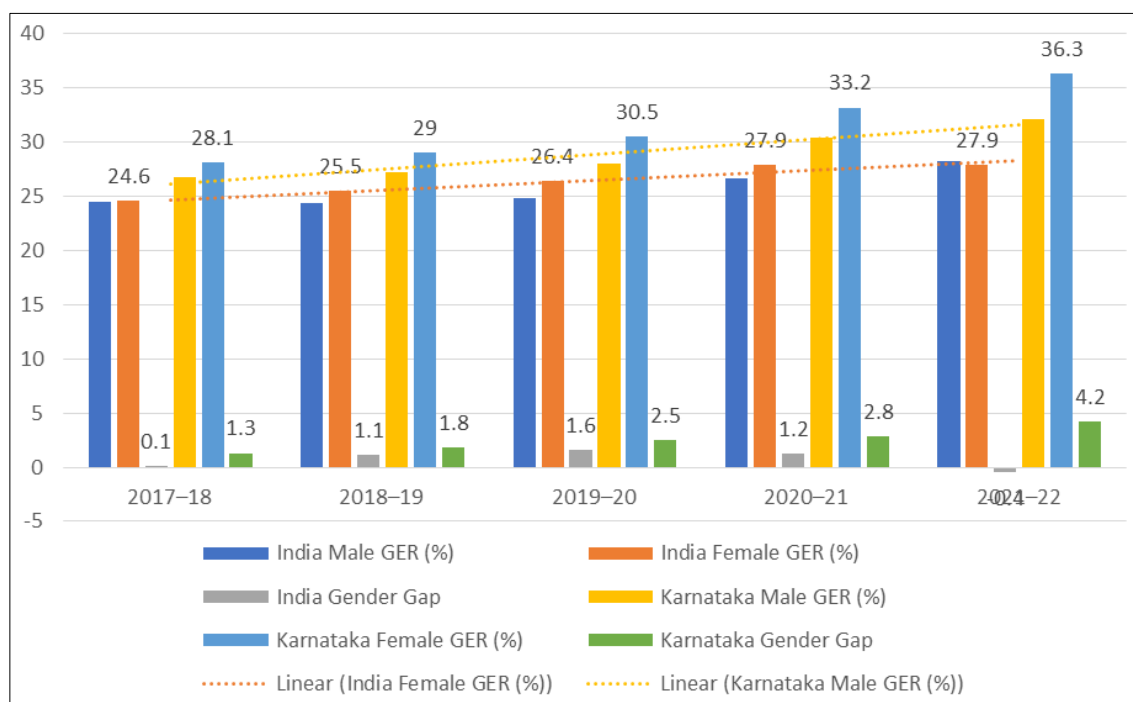
### 8. Tribal Girls Remain Most Excluded

Among all groups, tribal girls remain the most excluded from higher education. Only about 42% of rural tribal students are able to access higher education, and among Jenu Kuruba girls, barely 2% continue beyond Class VIII. The barriers for tribal girls are deeper, including extreme poverty, remote locations with poor connectivity, cultural marginalization, and a lack of awareness about the importance of higher education. Without targeted interventions—such as residential schools, special scholarships, and community awareness programs—tribal girls in Karnataka risk being left behind in the state's educational progress.

**Table 1:** GER in Higher Education (All-India vs Karnataka, by Gender Gap)

Year	India Male GER (%)	India Female GER (%)	India Gender Gap	Karnataka Male GER (%)	Karnataka Female GER (%)	Karnataka Gender Gap
2017–18	24.5	24.6	+0.1	26.8	28.1	+1.3
2018–19	24.4	25.5	+1.1	27.2	29.0	+1.8
2019–20	24.8	26.4	+1.6	28.0	30.5	+2.5
2020–21	26.7	27.9	+1.2	30.4	33.2	+2.8
2021–22	28.3	27.9	-0.4	32.1	36.3	+4.2

Source: AISHE 2021-22



Source: AISHE 2021-22

**Graph 1:** Gross Enrolment Ratio (GER) in Higher Education: Comparison of India and Karnataka by Gender Gaps (2017–18 to 2021–22)

Between 2017–18 and 2021–22, the Gross Enrolment Ratio (GER) in higher education in India exhibited a steady upward trajectory for both genders, reflecting gradual improvements in access to tertiary education. Nationally, female GER consistently outpaced male GER from 24.6% to 27.9%,

highlighting progress toward gender parity, although in 2021–22 the gender gap slightly reversed to -0.4%, indicating marginally higher male enrollment that year. In Karnataka, GER levels were consistently higher than the national average for both males and females, with male GER rising from 26.8%



to 32.1% and female GER increasing more sharply from 28.1% to 36.3%. The gender gap in Karnataka widened from +1.3% to +4.2% in favor of females, underscoring the state's effectiveness in promoting female higher education through targeted policies, scholarships, and support programs. This trend suggests that while India is gradually moving toward gender-balanced higher education, Karnataka's experience demonstrates that focused interventions can significantly accelerate female participation. The widening female advantage in the state also indicates shifting socio-cultural attitudes toward women's education, improved awareness, and greater economic and institutional support, which could serve as a model for other states aiming to reduce gender disparities and enhance overall enrolment in higher education.

### Opportunities for Rural Women in Higher Education in Karnataka

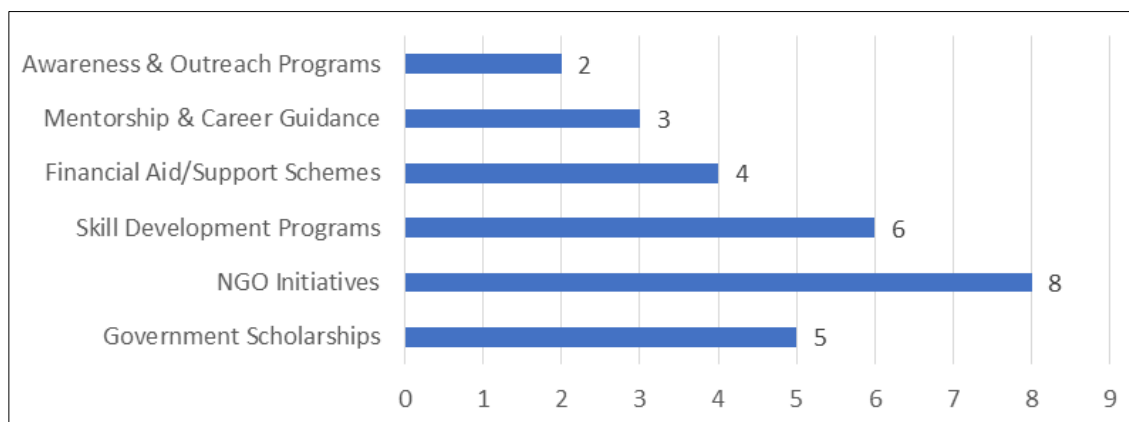
Rural girls in Karnataka have access to a range of government scholarships and financial aid programs that aim to reduce educational barriers and promote gender equality. Key initiatives include the Sanchi Honnamma Scholarship for B.A., B.Sc., and B.Com students, which provides monthly stipends to cover tuition, books, and academic expenses. The State Scholarship Portal (SSP) extends financial support to SC/ST/OBC and minority girls, ensuring broader access to higher education. These programs target economically weaker sections, reduce dropout rates, and encourage academic and professional growth, fostering a more equitable educational environment.

Support for accommodation and safe living is also a major enabler for rural girls' education. The KSWDC hostel accommodation grants provide lodging, meals, and basic

amenities for low-income students, reducing distance-related barriers and allowing girls to focus on academics. By offering a secure environment and opportunities for peer learning, these hostels strengthen participation in higher education and contribute to lower dropout rates.

Skill development and vocational training programs complement formal education by equipping rural girls with practical knowledge and employable skills. Schemes like Udyogini provide entrepreneurship training, financial guidance, and project management skills, fostering economic independence and confidence. The KSWDC training programs offer computer literacy, tailoring, handicrafts, and communication skills, enhancing employability and supporting long-term personal and professional growth. NGO initiatives such as Avasara Foundation, SHE Scholarship, Sikshana Foundation, and Foundation for Excellence (FFE) provide scholarships, digital literacy, soft skills training, and holistic development programs, bridging educational and regional disparities.

Higher education institutions and advocacy programs further empower rural girls in Karnataka. Government First Grade Colleges and Karnataka State Open University (KSOU) offer placement support, career counselling, flexible learning, and skill-building workshops, connecting students to local and multinational employers. The Karnataka State Women's Commission, along with NGOs, promotes gender equality, awareness campaigns, and independent decision-making, while structured employment and placement initiatives enhance financial security, confidence, and the ability to contribute actively to the economy and society. Together, these measures create an ecosystem that supports education, skill development, empowerment, and professional opportunities for rural girls.



Source: Compiled from government and NGO reports on rural women's education programs in Karnataka.

Fig 1: Programs/Initiatives for Rural Women in Higher Education in Karnataka

### Challenges Faced by Rural Women in Higher Education:

Rural women face significant socio-cultural barriers that hinder their pursuit of higher education. Deep-rooted societal norms often prioritize early marriage and household responsibilities over academic growth, while traditional gender roles position women primarily as caregivers. In many communities, families

fear social stigma if girls attend colleges far from home, perceiving it as exposing them to unsafe environments or improper behaviour. These pressures limit women's academic aspirations and professional opportunities.

Economic constraints further restrict access to higher education. Despite the availability of scholarships and government

schemes, many rural households cannot afford indirect costs such as travel, books, and living expenses. Families often prioritize male children's education, and poverty may force women to work to support their households, leaving little time or energy for studies. As a result, many capable rural women are unable to pursue or continue higher education despite their potential.

Infrastructure and digital barriers exacerbate these challenges. Colleges in rural areas are often distant, with poor road connectivity, limited public transport, and inadequate hostel facilities, making commuting difficult for women. Additionally, the digital divide restricts access to online learning, as many rural women lack devices, reliable internet, or technical skills. Outdated classrooms, insufficient libraries, and limited laboratory facilities further reduce the quality of education available to them.

Language and safety concerns also play a critical role. Many higher education programs are taught in English or Kannada, creating difficulties for first-generation learners who may struggle with comprehension. Safety fears stemming from long commutes, harassment risks, and inadequate security in hostels or public transport lead families to restrict mobility. Combined, these factors significantly impede rural women's participation in higher education, often forcing them to delay or abandon their academic ambitions.

### Policy Implications

- Strengthening rural colleges with better infrastructure and ICT facilities.
- Expanding residential hostels and transport facilities for rural women.
- Providing targeted financial support and fee waivers for disadvantaged groups.
- Conducting awareness campaigns to shift patriarchal attitudes towards women's education.
- Linking higher education with local employment opportunities to reduce dropout rates.

### CONCLUSION

Rural women in Karnataka occupy a pivotal position in the state's higher education landscape, and their aspirations for pursuing higher studies have been steadily growing over the years. Despite this progress, they continue to face significant socio-economic constraints, such as poverty and household responsibilities, which often limit their opportunities. Deep-rooted cultural norms, including early marriage and traditional gender roles, further discourage academic advancement, while institutional gaps like the scarcity of nearby colleges, inadequate hostel facilities, and poor transport connectivity restrict access to higher education. In addition, the digital divide and language barriers make participation in modern, technology-driven education challenging, and concerns about safety during commutes and on campus limit mobility and engagement. Addressing these multifaceted challenges requires a coordinated approach involving government policies, community support, and proactive educational institutions.

Ensuring equitable access to higher education for rural women is not only a matter of gender justice but also a strategy to unlock their potential, contributing directly to Karnataka's inclusive social, economic, and cultural development.

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