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Sustainability And Social Inclusion In The Lives Of Marginalized Women: A Study Of Murshidabad District

Dipankar Mondal

M.A. in History (NET & SET), University of Kalyani

ABSTRACT:

Sustainability and social inclusion have become central concerns in contemporary development discourse, as they directly influence the everyday lives of marginalized populations, particularly women. Murshidabad district, despite its rich socio-economic, political, and cultural diversity, continues to experience significant developmental challenges. A large section of marginalized women in the district faces persistent issues such as poverty, low educational attainment, limited access to healthcare, insecure and informal employment, and restricted participation in social and political decision-making processes.

Sustainability, in this context, extends beyond environmental protection to encompass economic stability, social justice, equal opportunities, political participation, and cultural recognition. Similarly, social inclusion refers to the creation of an equitable society in which individuals are not excluded on the basis of gender, class, caste, or identity and are able to participate meaningfully in all spheres of life. Development studies emphasize that sustainable development cannot be achieved without the active involvement of women.

However, in Murshidabad, a significant number of marginalized women are engaged in informal sectors characterized by irregular income and the absence of social security, leading to economic vulnerability. Deep-rooted patriarchal norms and socio-cultural constraints further restrict women's autonomy and decision-making power within households and communities. Their limited participation in political processes and local governance often results in the exclusion of their voices from policy formulation. Although various government policies aim to promote women's empowerment, inclusion, and sustainability, their implementation remains uneven, creating a gap between policy intentions and ground realities.

This study highlights the existing conditions of sustainability and social inclusion among marginalized women in Murshidabad. It argues that meaningful transformation can only be achieved through context-specific, gender-sensitive policies that address local realities and actively incorporate women's perspectives. Strengthening women's participation in planning and decision-making processes is essential for translating the principles of sustainability and social inclusion into tangible outcomes.

KEYWORDS: Sustainability, Social Inclusion, Marginalized Women, Gender, Empowerment, Murshidabad.

1. INTRODUCTION:

Murshidabad district, a historic and cultural center in West Bengal, is particularly significant due to its rich history and geographical diversity. During the reign of Nawab Siraj-ud-Daulah, Murshidabad gained international recognition as the capital of Bengal, Bihar, and Odisha. Under the Nawabs, the region also developed as an important administrative, cultural, and commercial hub. Industries such as Sonar Haat, royal palaces, cotton and muslin textiles, Tat weaving, handicrafts, and beedi production made Murshidabad prosperous at that time.

However, in the modern context, despite its historical importance, the district lags behind many other developed regions. The main reasons include poverty, low literacy rates, limited access to healthcare, unemployment, and the vulnerabilities of marginalized populations. A large portion of women in the district are employed in the informal sector, including Beedi rolling, handicrafts, agriculture, and household work, where permanent employment, regular income, or social security is largely absent. Additionally, patriarchal social norms, limited decision-making power, and restricted opportunities create significant barriers to women's self-reliance and empowerment.

As a result, marginalized women in the Murshidabad district face multiple social, economic, and cultural challenges that are interconnected, forming a long-term "cycle of disadvantage." Although central and state government schemes, such as the Kanyashree Project, Pradhan Mantri MatruVandanaYojana (PMMVY), and the National Rural Livelihood Mission (NRLM), provide some support, lack of awareness and administrative hurdles often prevent the benefits from reaching all women. Therefore, the aim of this article is to analyze the livelihoods, social inclusion, and empowerment of marginalized women in Murshidabad to recommend effective policies, training, political representation, and awareness initiatives, enabling them to lead self-reliant, empowered, and inclusive lives in the long term.

2. SUSTAINABILITY AND SOCIAL INCLUSION IN THE LIVES OF MARGINALIZED WOMEN OF MURSHIDABAD:

The Murshidabad district is well known for its rich historical, cultural, and geographical diversity. Once a prosperous center of economic and cultural activities, the district now faces several developmental challenges. In the present context, a large section of its population, particularly marginalized women, continues to struggle with multiple forms of deprivation. Poverty, limited access to education and healthcare, insecure employment, and restricted participation in social and political spheres have become persistent realities in their lives. As a result, their present conditions remain unstable, and their future prospects are equally uncertain. In this context, the concepts of sustainability and social inclusion emerge as crucial frameworks for understanding and addressing these issues.

Sustainability in murshidabad: Sustainability refers to a comprehensive process through which human life can be made stable and secure in the long term across economic, social, political, cultural, and environmental dimensions. It is not limited to environmental protection alone; rather, it encompasses the overall improvement of quality of life. In the context of marginalized women in Murshidabad, sustainability implies ensuring stable sources of income, access to education and healthcare, social dignity, and participation in decision-making processes. When women are engaged in activities such as handicrafts, agriculture, or other eco-friendly initiatives and are able to generate regular income while maintaining a dignified position within the family and society, their lives gradually become more sustainable.

The importance of sustainability becomes particularly evident when we examine the lived realities of women in Murshidabad. Irregular income weakens economic security, lack of education limits opportunities for advancement, and inadequate healthcare increases vulnerability. These interconnected challenges often trap women in a continuous cycle of disadvantage. Sustainability plays a vital role in breaking this cycle by promoting self-reliance, awareness, and capacity-building among women. It not only contributes to individual empowerment but also strengthens family stability, enhances social balance, and supports the development of the local economy.

Social inclusion: Social inclusion is deeply interconnected with sustainability, as it ensures that development is not confined to a few sections of society but reaches all sections equitably. It refers to a social system in which no individual is excluded on the basis of caste, religion, gender, class, or identity and where equal rights, opportunities, and dignity are guaranteed for all (The principle of social inclusion is reflected in Articles 14, 15, and 16 of the Indian Constitution, which ensure equality, prohibit discrimination, and guarantee equal opportunities for all). In the context of marginalized women in Murshidabad, social inclusion implies that women have the opportunity to participate not only within the household but also in the state, society, and local governance structures. When women actively engage in decision-making processes, their lived experiences, needs, and challenges are reflected in policy formulation, thereby making development more effective, realistic, and inclusive.

However, women in Murshidabad are predominantly engaged in the informal sector, such as beedi rolling, handicrafts, and agriculture. Although this work is often regarded as “invisible labor,” it plays a vital role in sustaining household livelihoods and strengthening the local economy. Despite their significant contributions, gender inequality, child marriage, class and caste disparities, and rural constraints expose them to multiple layers of disadvantage, which act as major barriers to their empowerment and the achievement of sustainable development.

3. RESEARCH OBJECTIVES:

The primary objective of this study is to examine the sustainability and social inclusion of marginalized women in Murshidabad, focusing on their livelihoods, access to resources, and empowerment. The specific objectives are:

1. To examine the socio-economic conditions of marginalized women in the Murshidabad district.
2. To identify the major causes of marginalization, including poverty, low literacy, patriarchal social structures, and early marriage.
3. To analyze the social, economic, and health-related challenges faced by marginalized women.
4. To assess the level of women's participation in household decision-making and local governance.
5. To identify the barriers to achieving sustainable livelihoods and social inclusion among women.
6. To evaluate the effectiveness of government policies and schemes, along with their implementation gaps.
7. To propose appropriate policy measures for strengthening women's empowerment, sustainability, and social inclusion in the Murshidabad district.

4. METHODOLOGY:

This study is descriptive and analytical in nature, aiming to examine the socio-economic conditions, challenges, and empowerment of marginalized women in the Murshidabad district, with a focus on sustainability and social inclusion.

The study is entirely based on secondary data collected from sources such as the Census of India (2011), NFHS-5 (2019–21), District Human Development Report (2022), and other government reports and academic publications. The method of data collection involves document analysis, and no primary field survey has been conducted.

For data analysis, both comparative and thematic approaches have been applied to assess the position of Murshidabad district in relation to West Bengal and India and to identify key patterns of marginalization and socio-economic challenges faced by women. The study focuses on marginalized rural women in the Murshidabad district.

However, as the study relies solely on secondary data and lacks a field survey, it has certain limitations.

5. ANALYSIS AND DISCUSSION: -

CAUSES OF MARGINALIZATION OF WOMEN IN MURSHIDABAD:

5.1. Economic Hardship and Low Income Levels:

Available district-level reports suggest that nearly 60% of women in Murshidabad earn below 5,000 per month. In the beedi sector, which employs a large number of women, average monthly earnings often range between 3,000 and 4,000. Such low income levels make it difficult for women to ensure financial stability or invest in long-term well-being.

5.2. Low Female Literacy Rate:

Educational attainment among women in Murshidabad remains relatively low compared to broader regional and national levels. Data from Census 2011 indicates that the female literacy rate in the district is around 63%, while the male literacy rate is close to 70%. This noticeable gap reflects unequal access to educational opportunities between men and women. As a result, many women are unable to acquire the necessary skills required for better employment, remain less informed about their legal rights, and face difficulties in accessing various government welfare programs.

“A comparative picture of literacy levels across India, West Bengal, and Murshidabad is presented below to better understand this disparity:”

Comparative Table-1: Female Literacy (Murshidabad vs. West Bengal vs. India)

Indicator	India	West Bengal	Murshidabd
Female literacy rate	65.45	70.54	63.09
Male literacy rate	82.14	69.82	72.25
Gender gap	16.18	11.15	9.16
Total literacy rate	74.04	76.26	66.59
Rural female literacy rate	57.93	68.13	62.03
Urban literacy rate	79.11	79.08	67.34

“The comparative data clearly demonstrates that Murshidabad falls behind both the state and national averages in terms of female literacy. This educational gap not only limits women’s individual development but also weakens their participation in economic and social activities. Consequently, low literacy continues to be a significant factor contributing to the marginalization of women in the district.”

5.3. Limited Decision-Making Power:

Evidence from local-level studies suggests that a large proportion of women in Murshidabad have very limited involvement in household and property-related decisions. It is estimated that nearly 70% of women are excluded from major decision-making processes within the family. This restricted participation weakens their control over economic resources and reduces their overall social and personal autonomy.

“This pattern of gender inequality in decision-making is further reflected in the comparative data presented below:”

Comparative Table-2. Household Decision-Making Power (Male vs. Female)

Decision Making	West Bengal (Female)	West Bengal (Male)	Murshidabad (Female)	Murshidabad (Male)
Healthcare decision	76.1%	90%	72%	92%
Major purchases	62.3%	95%	58.4%	96%
Freedom of movement	81.5%	98%	79.1%	98%
Control over earning	71.7%	90%	77%	88%

“The data highlights a clear imbalance in decision-making authority, where men consistently hold greater control across key areas such as healthcare, financial decisions, and mobility. In comparison to the broader state context, women in Murshidabad appear to have relatively lower levels of participation, indicating a stronger presence of traditional gender norms and structural inequality.”

5.4. Prevalence of Early Marriage:

UNICEF (2021) data shows that around 23% of girls in Murshidabad are married before the age of 18. Early marriage leads to school dropout and early entry into domestic responsibilities, limiting future opportunities.

5.5. Dependence on Informal Employment:

A large proportion of women in Murshidabad are engaged in informal occupations such as beedi rolling, agriculture, and handicrafts. Studies suggest that nearly 50% of beedi workers are either illiterate or semi-literate, and most of them lack any form of social security, highlighting their economic vulnerability.

5.6. Low Participation in Local Governance:

Women’s engagement in local governance in Murshidabad remains relatively low. Field observations suggest that only about 30% of women actively take part in community discussions and decision-making, while the majority have a limited role. This weak participation reduces their ability to influence local policies and development initiatives. A brief comparison is shown below:

Comparative Table 3: Women’s Participation in Local Governance

The	Indicator	India	West Bengal	Murshidabad
	Participation in discussions	45%	40%	30%
	Role in decision making	Moderate	Moderate to low	low
	Representation in local bodies	33%	33-50%	33%
	Involvement in policy matters	Moderate	low	Very low

comparison indicates that although Murshidabad shows relatively better participation in certain aspects, women’s actual influence over governance processes remains constrained. At the district level, participation tends to decline further, pointing to underlying structural and socio-cultural barriers. Supporting this, field-level data from Beldanga Block (2018) reveals that only about 30% of women take an active role in local governance discussions and decision-making. This limited engagement reduces their visibility and weakens the inclusiveness and effectiveness of policy formulation at the grassroots level.

5.7. Rural Disadvantage and Intersectionality:

Census data indicates that nearly 80% of Murshidabad’s population lives in rural areas. In these regions, female literacy is around 62%, and access to healthcare, education, and employment remains limited. The combined effect of gender, class, caste, and rural location creates multiple layers of disadvantage for women. Causes of Marginalization of Women in Murshidabad: A Data-Supported Analysis

6. CHALLENGES FACED BY MARGINALIZED WOMEN IN MURSHIDABAD:

Marginalized women in Murshidabad face multiple and interconnected challenges that shape their everyday lives. These problems are deeply rooted in socio-economic inequalities and often reinforce each other, creating a persistent cycle of disadvantage. As a result, their access to sustainable livelihoods and social inclusion remains limited. Some of the key challenges are discussed below:

6.1. Poverty and Economic Insecurity:

A large proportion of women in Murshidabad are engaged in low-paid and irregular occupations such as agricultural labor, domestic work, and beedi production. According to the District Human Development Report (2022), nearly 60% of women earn less than ₹5,000 per month. Such low income levels make it difficult to ensure financial stability, savings, or long-term economic security.

6.2. Lack of Education and Awareness:

Educational backwardness remains a major barrier. Census data (2011) shows that the female literacy rate in Murshidabad is around 63%, which is lower than the state average. It is estimated that nearly 40% of marginalized women have only primary education or less. This limits their access to formal employment and reduces awareness of legal rights, health services, and government welfare schemes.

6.3. Health Issues and Limited Healthcare Access:

Women in the district face serious health challenges, including malnutrition and maternal health risks. A block-level health survey (Raninagar, 2020) found that around 25 out of every 100 pregnant women did not receive regular prenatal check-ups. In rural areas, inadequate healthcare facilities and the high cost of treatment further restrict access to proper medical care.

6.4. Informal Employment and Job Insecurity:

A large proportion of women in Murshidabad are engaged in informal sectors such as beedi rolling, handicrafts, and agricultural labor. These forms of employment are characterized by low wages, irregular work, and the absence of social security benefits. Field-based evidence suggests that many women earn between 3,000/- and 5,000/- per month, which is insufficient for maintaining a stable livelihood. In some areas, such as Khargram Block (2019), nearly 150 women artisans reported that they did not receive consistent work for even 10 days in a month. This lack of regular employment makes women economically vulnerable and dependent.

6.5. Gender Discrimination and Patriarchy:

Patriarchal social norms continue to shape the lives of women in Murshidabad, limiting their autonomy and decision-making power. Women often face restrictions in accessing property, education, and employment opportunities. According to the Murshidabad Women Empowerment Survey (2020), nearly 70% of women reported having little or no say in family land or business-related decisions. Such gender-based inequalities not only reduce their control over resources but also reinforce their subordinate position within the household and society.

6.6. Limited Participation in Decision-Making:

Women's participation in decision-making processes, especially at the community and local governance level, remains limited. Although women constitute a significant portion of voters, their active involvement in governance is relatively low. Data from the Beldanga Block (2018) indicates that only around 30% of women actively participate in local governance discussions. This limited engagement reduces their ability to influence policies and voice their concerns effectively.

6.7. Social and Cultural Barriers:

Deep-rooted social and cultural norms continue to restrict women's mobility, education, and access to opportunities. Practices such as early marriage and gender-based expectations significantly hinder women's personal and professional development. According to UNICEF data (2021), approximately 23% of girls in Murshidabad are married before the age of 18. These practices not only disrupt education but also reinforce long-term cycles of inequality and dependence.

6.8. Lack of Political Awareness and Representation:

A significant number of women in Murshidabad lack awareness about political processes and local administrative systems. This lack of awareness leads to lower participation in political discussions and governance activities. Observations from the 2019 elections indicate that although women voters were present in large numbers, their participation in campaign discussions remained below 25% in several villages. As a result, women's voices are often underrepresented in policy-making and governance structures.

6.9. Limited Access to Government Schemes:

Although multiple government welfare schemes are designed to support women, their actual access to these benefits remains limited in Murshidabad. Factors such as lack of awareness, complicated application procedures, and administrative inefficiencies often prevent eligible women from receiving support. Available data suggests that in 2020, only about 65% of eligible women in the district were able to benefit from schemes like maternity assistance programs. This gap indicates that a considerable number of women are still excluded from essential financial and social support systems.

6.10. Lack of Skills and Training Opportunities:

Limited access to skill development and training programs further restricts women's economic advancement in Murshidabad. Many women possess traditional skills, particularly in handicrafts, but lack exposure to modern techniques, technology, and market linkages. A local survey (2021–22) indicates that nearly 80% of women artisans were engaged in traditional crafts but had not received formal training in areas such as design innovation or marketing. As a result, their ability to increase income and expand economic opportunities remains constrained.

7. GOVERNMENT POLICIES AND THEIR REALITY:

Government policies play a crucial role in addressing the socio-economic challenges faced by marginalized women and in promoting sustainability and social inclusion. Various schemes introduced by the central and state governments aim to improve women's access to education, healthcare, financial support, and social security. These initiatives are designed not only to reduce inequalities but also to empower women and integrate them into the mainstream development process. However, the effectiveness of these policies depends largely on their proper implementation, accessibility, and the ability to overcome social and structural barriers. In the context of Murshidabad, while these policies have created certain opportunities, their overall impact remains uneven and partial. The following points highlight how far these policies have been effective in ensuring sustainability and social inclusion.

7. A. Central Government Policies: -

7. A.1. Beti Bachao Beti Padhao (2015):

The Beti Bachao Beti Padhao scheme was introduced to promote the protection, education, and overall status of the girl child by addressing gender imbalance, increasing school enrollment among girls, and spreading awareness about gender equality in society. In districts like Murshidabad, the scheme has had a partially positive impact, particularly in improving girls' enrollment in schools. However, its implementation remains uneven, as deep-rooted issues such as poverty, social norms, and the persistence of early marriage continue to limit its effectiveness. As a result, many girls still drop out before completing secondary education, indicating that the full potential of the scheme has not yet been realized.

7. A.2. Janani Suraksha Yojana (2005):

Janani Suraksha Yojana was introduced to promote safe motherhood by encouraging institutional deliveries through financial assistance to pregnant women. While the scheme has contributed to an increase in hospital-based deliveries in some areas, its implementation in districts like Murshidabad remains uneven. A significant number of women are still unable to access its full benefits due to limited awareness, inadequate healthcare infrastructure, and poor accessibility of medical facilities, especially in rural regions. As a result, the scheme's overall effectiveness remains partial.

7. A.3. National Health Mission (2005):

The National Health Mission aims to strengthen healthcare delivery in rural and underserved areas, with a particular focus on maternal and child health. Although it has created an institutional framework for expanding healthcare services, its impact is not uniform across regions like Murshidabad. Shortages of medical staff, insufficient health centers, and disparities in service quality continue to restrict access for many women, thereby limiting the scheme's ability to ensure comprehensive healthcare coverage.

7. A.4. Annapurna Scheme (1990s):

The Annapurna Scheme was designed to provide food security to elderly and economically vulnerable individuals who are not covered under other welfare programs. However, in practice, its implementation in Murshidabad is inconsistent. Issues such as exclusion errors, irregular distribution, and administrative inefficiencies prevent many eligible women from receiving benefits, resulting in unequal access to basic food support.

7. B. State Government Policies: -

7. B.1. B.1.Kanyashree Prakalpa (2013):

Kanyashree Prakalpa was launched to promote girls' education and prevent early marriage by providing financial incentives. While the scheme has positively influenced school retention among girls, its implementation is not equally effective in all areas of Murshidabad. Persistent socio-economic challenges, including poverty, social pressure, and the prevalence of early marriage, continue to hinder its full success. Consequently, not all eligible beneficiaries are able to fully utilize its advantages.

7. B.2. Sabuj Sathi (2015):

The SabujSathi scheme seeks to improve access to education by providing bicycles to students, particularly girls, to ease transportation barriers. Although it has improved school accessibility in many rural areas, its implementation is not consistent across Murshidabad. Issues related to distribution, maintenance, and infrastructural limitations reduce its overall effectiveness, preventing all students from benefiting equally.

7. B.3. Swasthya Sathi (2016):

SwasthyaSathi was introduced as a health insurance scheme to reduce the financial burden of medical treatment for economically weaker families. Despite its potential, the scheme's reach remains limited in Murshidabad due to lack of awareness, uneven hospital participation, and procedural complexities. As a result, many women are unable to fully utilize the healthcare benefits it offers.

7. B.4. Rupashree (2018):

Rupashree provides financial assistance to economically disadvantaged families at the time of a daughter's marriage, with the broader aim of discouraging early marriage. However, in practice, the scheme faces several implementation challenges in Murshidabad. Complicated application procedures, documentation requirements, and delays in approval often prevent timely access to benefits, thereby reducing its intended impact.

7. B.5. Khadya Sathi (2019):

The KhadyaSathi scheme aims to ensure food security by providing subsidized food grains to economically vulnerable households. While it has improved access to essential food supplies for many families, its implementation is not uniform in Murshidabad. Irregular distribution, supply shortages, and inefficiencies in the delivery system limit its effectiveness, particularly in remote rural areas.

7. B.6. Lakshmi Bhandar (2021):

Lakshmi Bhandar offers direct financial assistance to women to support their basic needs and enhance economic security. Although it provides some level of financial relief, its implementation remains uneven. Barriers such as lack of awareness, complex application procedures, and exclusion of eligible beneficiaries restrict its reach. Moreover, the scheme does not significantly contribute to long-term economic independence, limiting its role in achieving sustainable empowerment.

8. RECOMMENDATIONS:

Based on the findings of this study, it is evident that a coordinated, effective, and evidence-based policy approach is essential to ensure the holistic development and empowerment of marginalized women in the Murshidabad district. At the outset, greater emphasis must be placed on expanding women's access to education and skill development in order to create diverse and sustainable employment opportunities, thereby enabling financial self-reliance. Simultaneously, strengthening rural healthcare systems, enhancing awareness of maternal and reproductive health, and expanding the availability of hospitals and health centers at the grassroots level are crucial for improving women's overall quality of life.

In addition, it is necessary to increase awareness of various government schemes and ensure their accessibility so that intended beneficiaries can avail themselves of these services without barriers. Ensuring transparency, accountability, and good governance in program implementation can significantly reduce political interference, corruption, and the influence of intermediaries. Furthermore, enhancing women's political representation and encouraging their active participation in decision-making processes will strengthen democratic inclusion.

Moreover, raising awareness against patriarchal attitudes, gender discrimination, and social prejudices will enable women to play a more active role in family, social, and political spheres. Finally, expanding financial inclusion, improving access to microcredit, increasing local employment opportunities, and strengthening overall economic capacity will reinforce women's economic empowerment, thereby enabling them to emerge as active and meaningful participants in sustainable development and social inclusion.

9. CONCLUSION:

The study reveals that the socio-economic conditions of marginalized women in the Murshidabad district continue to be shaped by poverty, low literacy, and entrenched patriarchal norms. In the rural context of the Murshidabad district, challenges such as unemployment, low wages, limited access to healthcare, malnutrition, early marriage, domestic violence, and restricted participation in decision-making remain significant barriers to sustainable livelihoods and social inclusion.

Despite the presence of multiple policies and welfare schemes introduced by both the central and state governments, their benefits are not uniformly realized across the Murshidabad district. Factors such as low awareness, administrative complexities, intermediary influence, political interference, corruption, and weak monitoring hinder effective implementation. Therefore, strengthening education, healthcare, and employment opportunities and ensuring transparent policy implementation, along with addressing socio-cultural barriers, is essential to enable marginalized women to actively contribute to inclusive and sustainable development in the Murshidabad district.

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