# WOMEN EDUCATION: ANALYSIS OF EDUCATIONAL SCHEMES AVAILABLE FOR WOMEN

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Abstract: Education is an effective instrument for the development of women and nation as a whole. It plays an important role in the women's life which helps them to play many roles in the family and society. Education helps them to bring constructive changes and uplift the society in to higher strata. Half of the population in the world is comprised of women (Suguna, 2011) if women are highly educated then the nation will be highly developed. But, many factors like poverty, unemployment of the parents, child marriages, discrimination, and inequalities prevents them to access education. Thus, the governmental agencies play an important role to open up opportunities to enroll, retain and promote women in the education sector. Therefore, the present study focuses in identifying the educational schemes that are available for women's education at the different levels. Also, the objective of the paper is to analyze the different schemes available for women. Secondary data is used and necessary method is employed in analyzing and reporting the findings.

Key words: Education, women, schemes

## I. INTRODUCTION

Education is an effective instrument which helps an individual to bring changes among themselves. It is a process which fosters personal, social, economical and political development of an individual. Education is used as an important instrument to remove the problems and difficulties in one's life. It is only education which could bring desirable changes in the society and nation as well. A nation is comprised of all natural and human resources. Development of all resources means the development of a nation. Half of the population in the world is comprised of women (Suguna, 2011) always considered valuable human resources for a nation building, which should be given top most priority for its development. Thus, education is considered as an important means for the human resources development (Dhkar, 2012).

Women, an asset of a nation should be given first priority in terms of education. Development of women leads to the development of a nation. Education should not be denied for women but much value should be paid for their education because by educating them the whole nation will be benefitted. Educated women can uplift the society by contributing many constructive roles in the family and community and they can enjoy higher status in the society as well. Education is the prime factors that will help women to achieve better status in society. Education helps women to have better understanding of the world around them. It empowers the women and enables them to fight against social injustice and inequality. It also helps women to become self independent and self confidence in their decisions. Hence, the education of women should be emphasized to accelerate the social and economic transformation in the present and future. This can be done by taking a serious note that education of women is important and by promoting and developing women education in the country. The development of a society is only related to the development of a woman. The education of the women should not be overlooked but rather women education should be given more importance for the national progress.

# **II. OBJECTIVES OF THE STUDY:** The objectives of the study are as follows:

- 1. To identify the schemes available for girls'/women in education.
- 2. To analyze the schemes available for girls'/women in education.

# III. RESEARCH QUESTION

A question which could be put forward in this study is 'what are the schemes available for girls'/women in education?

#### IV. DELIMITATIONS

The study is delimited to (1) Higher Education Scheme (UGC) for girls'/women education (2) Central Government Schemes for girls'/women education, and (3) West Bengal Government Schemes for girls'/women education.

#### V. METHODOLOGY

The descriptive method and document analysis has been used for the study. Data has been collected from various government esources viz., Ministry of Human Resources Development (MHRD); Ministry of Women and Child Development; Department of School Education and Literacy Government of West Bengal; Department of Women Development and Social Welfare Government of West Bengal; University Grant Commission (UGC) Guidelines 2012-17; Press Information Bureau- Government of India; Census Report 2011; and e-newspapers.

## VI. ANALYSIS AND FINDINGS

# 1. Identification of different educational schemes for girls'/women in education

On analyzing the different educational schemes available for girls'/women in education, the following National Schemes and Government of West Bengal Schemes were identified which are represented in the Table 1.

Table 1: Identification of different educational schemes for girls'/women in education

	Name of the Educational Schemes	Types of the Educational Schemes
6	Higher Educational (UGC) Schemes	<ul> <li>Swami Vivekananda Single Girl Child Scholarship for Research in Social Sciences</li> <li>Post Graduate Indira Gandhi Scholarship for the Single Girl Child</li> <li>Post Doctoral Fellowship to Women Candidates</li> </ul>
	Central Government Educational Schemes	<ul> <li>Kasturba Gandhi Balika Vidyalya Scheme (KGBVS)</li> <li>National Scheme of Incentives to Girls for Secondary Education</li> <li>Scheme for Construction and Running of Girls' Hostel for Students of Secondary and Higher Secondary Schools</li> <li>Beti Bachao Beti Padhao (BBBP)</li> <li>Sukanya Samridhi Yojana</li> <li>Pragati – Scholarship for girls</li> </ul>
3	West Bengal Educational Schemes	<ul> <li>Kanyashree Prakalpa Government Scheme</li> <li>Sukanyashree Scheme</li> <li>Sabuj Sathi Scheme (Sabooj Sathi)</li> <li>Initiatives Scheme for Girls Students of class IX to XII</li> </ul>

Source: Consulted Government Sources

## 2. Analysis of different educational schemes for girls'/women in education

**a. Analysis of University Grant Commission (UGC) Educational Schemes for Women**: The schemes available through the UGC for women education are as follows:

# i. Swami Vivekananda Single Girl Child Scholarship for Research in Social Sciences

UGC introduced this scheme in the name of Swami Vivekananda, one of the great supporters for women's education. This scheme aims to protect the girl child in the society and also to support their higher education by providing the expenses for pursuing full time/regular PhD in social sciences in universities, provided that the girl is an only child of the parents. The fixed age limit is 40 years for general category and 45 years for STs, SCs, OBC and PWD candidates. The scholarship duration is five years and divided into two phases (i) fellowship drawing amount of Rs. 25,000/- per month for two years and (ii) Rs. 28,000/- per month for the rest three years [28].

# ii. Post Graduate Indira Gandhi Scholarship for the Single Girl Child

The Post Graduate Indira Gandhi Scholarship' introduced by UGC is for single girl child who are pursuing post graduate degree in any universities in India. The purpose of the scheme is to accomplish and endorse the girls' education by providing the scholarship to meet the educational needs during the courses. The age of the candidates should not me more than 30 years and the scholarship duration is for two years where the candidates can withdraw the allowances of Rs 3,100/- per month [30].

### iii. Post Doctoral Fellowship to Women Candidates

UGC have introduced the scheme to support women to pursue higher education in research. Women candidates with PhD degree could avail this scheme for research in any Indian Universities. The condition is that the candidate should be unemployed and up to 55 years of age with relaxation of 5 years for ST, SC, OBC and PWD candidates. The tenure of the award is for 5 years, where the amount of grant is divided into two phases - fellowship drawing amount of Rs. 38,800/- per month for two years and Rs. 46,500/- per month for the rest three years with contingency as approved according to the scheme [29].

**b.** Analysis of Central Government Scheme for Girls'/Women Education: The schemes available through the Central Government schemes for women education are as follows:

## i. Kasturba Gandhi Balika Vidyalya Scheme (KGBV)

The KGBV scheme was introduced by the Government of India in 2004 with the target to provide education to the girl child by opening up the residential school in the Educationally Backward Blocks. Under the KGBV scheme the students will get the amount of scholarship Rs. 100 per month [7], [13], [16]. According to the KGBV Evaluation Report, 2015, "the scheme has being implemented in 27 States/UTs and the Government of India has sanctioned 3609 KGBVs in 460 districts as on 30<sup>th</sup> June 2014" (Programme Evaluation Organization, GOI, 2015).

## ii. National Scheme of Incentives to Girls for Secondary Education

The scheme was initiated by the Government of India in 2008 for those girl children who have enrolled in class IX in government and government-aided schools. The purpose of the scheme is to reduce drop outs and uphold the girls' education at the secondary level. At the time of admission the girls should not be more than 16 years and should have passed her class VIII from KGBV. The schemes revealed that the eligible candidates are made to have a fixed deposit of Rs. 3,000/- which could be later withdrawn after turning 18 years with full interest [4].

# iii. Scheme for Construction and Running of Girls' Hostel for Students of Secondary and Higher Secondary Schools

In order to access the girls' enrollment at the secondary level of education the government has sponsored the scheme in 2008-09 by providing them the facilities of the girls' hostel so that the girls' does not have to walk so long to attend school from home. The scheme is eligible for those girls' students studying in class IX and XII with the age group of 14-18 years belong to SCs, STs, OBC, Minorities and girls below poverty line [2].

#### iv. Beti Bachao Beti Padhao (BBBP)

In order to protect the birth of the girl child and to reduce the child sex ratio the Government of India has introduced the scheme BBBP in 2015 with the objective to reduce the gender discrimination and to facilitate the girls' education at all levels [9]. In 2016 Sakshi Malik who was Rio Olympic bronze medalist was made the brand ambassador for 'Beti Bachao, Beti Padhao Scheme' ("Sakshi Malik will be Brand", 2016).

## v. Sukanya Samridhi Yojana

The Government of India introduced Sukanya Smridhi Yojana as a small saving scheme with the aim to meet the educational needs of the girl child. For opening the account under the scheme the age of the girl should be up to 10 years. The guardian of the girls are supposed to open an account with Rs 1000/-, thereafter every month Rs 100 have to be deposit for one year till 14 years and the duration of the deposit is up to 21 years. The amount under the scheme is exempted under 80C of Income Tax Act [24].

# vi. Pragati - Scholarship for Girls

Beside general education, technical and vocational education also has been given importance to women which help them to become independent economically. Pragati Scholarship schemes of AICTE (All India Council for Technical Education) was launched by MHRD (Ministry of Human Resource Development) from 2014-15 with the aim to support the girls' to pursue technical education. As per the scheme, the target group is single girl child later it enhanced to two girl child with the condition that family income should be Rs. 8 Lakhs or less p.a. The students can withdraw the scholarship of Rs 30,000/- per annum [12], [14].

**C.** Analysis of Government of West Bengal Schemes for Girls'/Women Education: The schemes available through the Government of West Bengal schemes for women education are as follows:

# i. Kanyashree Prakalpa

With the aim to retain the girl child in education, to empower them financially and to stop early marriage the Chief Minister of West Bengal introduced the scheme in 2013. The scheme is eligible for girls studying in classes VIII to XII with the age group of 13 to 18. The condition is that annual income of parents should not be beyond Rs. 1, 20,000/-. The benefits of the scheme are (i) girl child of 13 to 18 years will get Rs. 750/- annually and (ii) girl child who turns 18 years receives Rs. 25000/- onetime scholarship [3]. The scheme has been implemented in all districts in West Bengal State. For her successful project "Kanyashree" United Nation honored highest public service to Chief Minister of West Bengal (Kundu, 2017).

## ii. Sukanyashree Scheme

West Bengal Government has launched another scheme named Sukanyashree Scheme, a pilot project to support the education of the girls economically and to make them self reliant by distributing sampling of trees when the girls is 0 to 5 years. As per the scheme, the parents of the girl child will get amount of Rs. 26,752/- by growing sampling and after three years the parents will get Rs. 60, 000 per annum, if half of the amount i.e. Rs.30, 000 is reserved for the girl, she will get Rs. 3 lakh when she turns 14 and when the girls turns 18 years of age, she will get Rs. 6 lakh ("Sukanyashree project launched to make girls", 2016).

## iii. Sabuj Sathi Scheme (Sabooj Sathi)

West Bengal Government coined the scheme Sabuj Sathi, 2015 with the aim to distribute the free bicycles to school going girls. The objective is to empower the girl child from rural areas, encourage the child to attend the school regularly and reduce drop outs in higher education. The girl students studying in classes IX to XII in Government and Government Aided Schools are eligible to receive the cycle. Later the boys' students are also included under the schemes. The scheme has implemented in all districts of State except Kolkata and Darjeeling district [10], [17], [18].

#### iv. Initiatives Scheme for Girls Students of class IX to XII

The scheme was implemented by the state government to encourage the students to continue their higher education by providing financial assistance to the girls' child belonging from poor socio-economic condition. For the scheme the girl should be the permanent residents of the state and studying in government schools affiliated to the West Bengal Board of Education. Under the scheme Rs 100/- per month is given to the eligible candidates [33].

#### VII. DISCUSSION

# 1. Higher Education Scheme (UGC) for Girls'/Women Education

The University Grants Commission (UGC) has introduced total 19 schemes to provide educational opportunities to the students financially to pursue higher education. Among those, the (i) Swami Vivekananda Single Girl Child Scholarship for Research in Social Sciences, and (ii) Post Graduate Indira Gandhi scholarship for Single Girl Child has especially focused on single girl child with the intention to identify the importance of girl child and to educate them. The main objectives of all the schemes are to provide the financial assistance to the girls'/women in higher education. The eligible criteria for the schemes should be girls' students studying or doing full time research in any central and state government colleges, universities and institutions. The eligible candidates can draw the scholarship as decided by the relevant schemes to support their cost of higher education. The schemes are successfully implemented across the country. Every year on the basis of the superiority and quality of the research proposal UGC selects the number of students for the fellowship. The eligible and qualified candidates are receiving scholarships provided by the UGC to continue their further education without any hindrances and difficulties.

## 2. Central Government Schemes for Girls'/Women Education

Education is important for the development of a woman. Development of a woman leads the nation in to higher strata. There are many factors like poverty, unemployment of the parents, practice of child marriages, discrimination, female foeticide/infanticide and gender inequalities which keeps women backward. According to the World Bank, in India 21.2% of its population live below poverty line at the international poverty line \$1.90 PPP/day lives below poverty line in 2011. This is a greatest problem and hurdles to access higher education especially for girls. To uplift the girls' education in the nation and to remove the difficulties, the Government of India has launched many schemes like National Scheme of Incentives to Girls for Secondary Education, Beti Bachao Beti Padao, Sukanya Samridhi Yojna, Kasturba Gandhi Balika Vidyalya, and Provision of free hostel. The main targets of the schemes are girl students studying in the government and government-aided schools. Their main goal is to promote girls' education and to empower them financially. The Government of India is allocating grants to them in the form of scholarships to support their education and to reduce their drop outs from the schools at all stages. All the schemes have achieved a great success after its implementation. According to Census 2011, the child sex ratio in India has reduced from 927 females per 100 males in 2001 to 919 female in 2011 (Press Information Bureau, GOI, Ministry of Health and Family Welfare, 2014). Also the Sukanya Samriddhi Yojana had tested a huge success (Srinivas, 2015). The schemes have helped many needy girls to pursue their education and to meet their educational needs. Mahadev Hansda general manager of Save the Children revealed that, "Kasturba Gandhi schools only in the Jharkhand that girl student are lucky to study till class XII, whereas in other states, schools are either till class VIII or X" (Sahuliyar, 2016). All the schemes of Central Government have started implementing successfully after it has launched and achieving progress till date throughout the nation.

#### 3. Government of West Bengal Schemes for Girls'/Women Education

West Bengal is a State situated in the Eastern part of India consisting total population of 9.13 Crore (Census 2011) which has increased from 8.02 Crore (Census 2001) (West Bengal Population Census Data, 2011). The rate of literacy is considered one of the important key for the socio-economic development of a county (Desai, 2012). In West Bengal State, the literacy rate of female was 59.61% whereas male literacy was 77.02% according to Census 2001, which has increased female literacy to 70.54% against

81.69% male literacy rate as in Census 2011 (West Bengal Population Census Data, 2011). Besides implementing the schemes launched by Government of India in the state, the Chief Minister of the West Bengal State has introduced some schemes for the girls' with the aim to enhance and encourage them towards higher education financially. Schemes like Kanyashree Prakalpa, distribution of free bicycles, sampling of trees and intensive for scholarships has provided by the State Government with the aspire to help the poor and needy girls to pursue higher education, to prevent drop outs and to empower girls physically, mentally and economically. For all the schemes the Government of State has targeted the school going girls' studying in the schools of West Bengal State. Their eligible criteria are per according to the schemes. The schemes have successfully implemented throughout the state and have also achieved great accomplishment. All the schemes are implementing successfully throughout the state and the girls' especially from the poor socio-economic background are taking a full advantage of the opportunities and facilities provided by the State Government to access their higher education and stop marriage at an early age.

## VIII. Conclusion

Keeping in mind the importance of education for women the whole nation has to move towards contributing progress for women's education. It is well understood from the above schemes that the Governments are putting full efforts for the progress of women in education. All the objectives of the schemes have focused to support the education of the girls' by providing them scholarships, constructing hostels, distributing sampling of trees, opening the saving accounts etc. The financial assistance provided by the governments is meeting the educational needs of the girl child especially those belong to disadvantages group and low socioeconomic status. But some of the grants of scholarships under schemes i.e. Kasturba Gandhi Balika Vidhayala and Initiatives Scheme for Girls Students of class IX to XII, the girl students gets only Rs. 100/- per month which is very lesser amount to meet the expenses in the present day. Besides supporting the education to women the schemes have also put great endeavor to empower the women socially, become self reliant and independent economically. It is believed that empowerment of the women leads the nation towards the development. Educated women can bring changes in all spheres and in all aspects. It also has to bring changes in the mind sets of a society on the importance of girls and girls' education. The governments have introduced many schemes to uplift the women for higher education, now it is the duty of the society, institutions and organizations to arrange the awareness programme to make people to aware and understand the schemes available for women and their importance.

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