



“PROMOTING WOMEN EDUCATION THROUGH SUKANYA SAMRIDDHI YOJANA AND OTHER GOVERNMENT SCHEMES”

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Abstract

Education is all about learning Knowledge and skills. Women education refers to every type of education that objectives at optimizing the, skills and knowledge of girls and women. It includes basic education at schools and colleges, technical and vocational education, professional and health education, etc. Educated women have the ability to bringing social as well as economic changes. The constitutions of democratic countries, like India, guarantee that both men and women possess equal rights. Educated women or girls are less likely to marry early and tend to lead healthier, more productive lives. They earn higher wages, take part in the decisions that significantly impact them, and create brighter futures for themselves and their families. Education for women is an important concern in India, and the Indian government has initiated various programs to encourage and support women's education within the nation. These programs are designed to enhance the literacy rates among women and enable them to improve their lives. In this article, we will talk about women's education and some of the prominent Indian government programs for women's education.

***Index Terms:* Education, Women's education, Sukanya Samriddhi Yojana**

Introduction

Education is a gradual process that brings positive transformations in human life and behaviour. Education is a fundamental human right, a potent catalyst for development, and one of the most effective tools for alleviating poverty and enhancing health, gender equality, peace, and stability. It offers substantial, consistent returns in terms of income, and is the key factor in ensuring equity and inclusion. Women's education is a necessary to change their status in society. Educated women can significantly contribute to the community for socio-economic advancement. Education empowers women, providing them with greater strength. This strength originates from the process of empowerment, which arises from education. In many nations, particularly in developing countries, the literacy rate of women is considerably lower than that of men. The primary cause of this illiteracy rate among women is the scarcity of adequate resources. Regarding women's education in India, the situation is not very favourable. The female literacy rate in India lags behind the male literacy rate. Fewer

girls are enrolled in schools compared to boys, and many of them drop out. According to the 2011 census, the nation's literacy rate stands at 74.04 percent, with 82.14 percent for males and 65.46 percent for females.

Objective of the study

1. To study about education, women education and its importance in life.
2. To study the functions of Sukanya Samridhi Yojana and other government scheme which promote the women education.

Review literature

1. AP. Christy Epsi (2022) conducted study on “an empirical study on gender differences in parental investment with special reference to education of their children.” And concluded that there was no large gap between men and women in learning and educational opportunities.
2. S. R. Selvakumar, et. al., (2019) “evolution of Sukanya Samridhi yojana in India.” And concluded that this programme also plays a role in economic development of the country by providing opportunity to girl child by promoting the education for them.
3. Gourav Kumar & Prof. Madha Tyagi (2022) conducted study on “awareness of Sukanya Samridhi yojana.” And concluded that the awareness about the SSY was the highest among those people whose educational level was more.
4. Nisha Shukla (2022), “Role of Government Led Schemes “In Empowering Women in India” examines how women gets equal chances in the country. But in rural areas women or girls are not treated same like a men or boys, that’s why, Government of India have implemented schemes like RMSA, NSIGSE, SSY. The concludes that a country can't actually develop if it doesn't educate its women. Education helps women to create more awareness, and help in participate in politics, and secure their rights.

Research Methodology

The study conducted mainly based on secondary sources or data. The data has been collected from sources like research papers published in journals, online websites and other validated sources.

The government of India has initiated various schemes to enhance women's education throughout the country. Some of the top schemes are given below;

1. Sukanya Samridhi Yojana

Sukanya Samridhi Yojana is a savings program initiated by the Government of India, beneficiaries the parents of every girl child. This initiative is designed to motivate parents of female children to create a fund for their future education and marriage expenses. The program was introduced by PM Narendra Modi as part of the Beti Bachao, Beti Padhao initiative. It was launched on January 22, 2015, in Panipat, Haryana.

- The Sukanya Samridhi Account can be opened at any post office or at branches of authorized commercial banks throughout the country.

- All parents and guardians of girl children under the age of 10 are eligible to open this account. Only one account per child is permitted. Parents may open up to two accounts for two of their girl children (exceptions are made for twins and triplets).
- A minimum deposit of Rs. 250 per year and a maximum of Rs. 1.5 lakhs is allowed, with tax exemptions available on the deposited amount, accrued interest, and withdrawal amount.
- The maximum duration of the account will be 21 years from the date the account is opened or until the girl's marriage, whichever comes first.
- Deposits are permitted for a maximum of 15 years following the account's opening date.
- Partial withdrawals of up to 50% are permitted once the girl reaches 18 years of age.
- Accounts can be opened at post offices or any public or private sector banks, and the account is transferable between post offices, between banks, or between post offices and banks.
- Premature closure of the account is permitted for marriage-related expenses for the girl child, provided she has reached the age of 18 and relevant documentation is submitted as proof.

Benefits of Sukanya Samriddhi Yojana

Some of the primary advantages of Sukanya Samriddhi Yojana are as follows:

Convenient Transfer: The SSY account can be moved from a bank to a post office or from a post office to a bank anywhere in India.

High Interest Rate: SSY offers a higher fixed rate of return (currently 8.2% per annum for Q2 FY 2024-25).

Tax Benefit: It provides tax deductions under Section 80C up to Rs. 1.5 Lakh each year.

Flexible Investment: One can deposit a minimum of Rs. 250 in a year and a maximum of Rs. 1.5 Lakh in a year.

Educational Expenses Covered: You can withdraw 50% from the balance present in the account at the end of the previous financial year to cover your girl child's educational expenses. This can be accessed by submitting proof of admission.

Benefit of Compounding: Sukanya Samriddhi Yojana (SSY) is an excellent long-term investment scheme as it offers the advantage of annual compounding.

2. Beti Bachao Beti Padhao

Beti Bachao Beti Padhao was launched on January 22, 2015, in Haryana. This was initiated due to the lowest female sex ratio in this state. The main objective of this program is to protect the child from societal issues like gender-based abortions and enhance child education nationwide. The initiative seeks to change the people's

attitudes towards the girl child and encourage gender equality. The program emphasizes boosting the enrollment of girls in schools and improving the retention rate of girls in educational institutions.

3. Sarva Shiksha Abhiyan (SSA)

SSA is the flagship program of the Government of India, as mandated by the 86th amendment to the Constitution of India, which establishes free and compulsory education for children aged 6-14 as a Fundamental Right. The program also emphasizes the education of the girl child and aims to reduce the gender gap. It aims to establish new schools in areas lacking educational facilities and to enhance the infrastructure of existing schools by providing more classrooms, toilets, drinking water, maintenance grants, and school improvement grants. Schools that currently face a shortage of teachers are allocated additional teachers, while the skills of existing teachers are being enhanced through extensive training. SSA strives to deliver quality elementary education, including life skills.

4. CBSE Udaan scheme

The CBSE Udaan initiative was introduced in 2013 for girls and is executed by the Central Board of Secondary Education, under the Indian Government. The objective of this initiative is to enhance the enrollment of girls in esteemed engineering and technical institutions throughout India. To engage in this program, students must attend their CBSE school. The purpose of the initiative is to provide complimentary course materials/online services, including video-related literature, peer learning and mentoring prospects, and study helpline resources to resolve students' doubts for female students in the 11th and 12th grades. The beneficiaries of the initiative are girls who are enrolled in Physics, Chemistry, or Mathematics in the 11th and 12th classes of CBSE affiliated schools, whose annual family income does not exceed Rs. 6 lakhs per annum.

5. Kasturba Gandhi Balika Vidyalaya (KGBV) Scheme

This program was initiated in 2004 to offer education to girls from underprivileged segments of society. Within the program, residential schools are established for girls in regions with low rates of female literacy. The schools offer education until the 8th grade and also include hostel accommodations. The initiative is designed to provide educational opportunities to girls from Scheduled Castes, Scheduled Tribes, Other Backward Classes, minority communities, and families living below the poverty line in challenging areas.

6. National Scheme of Incentive to Girls for Secondary Education (NSIGSE):

The centrally sponsored “National Scheme of Incentive to Girls for Secondary Education (NSIGSE)” was initiated in May 2008, to provide incentives to students enrolled in class IX. The scheme is now available on the National Scholarship Portal (NSP). The aim of the scheme is to create a supportive environment to enhance enrollment and decrease dropout rates of girls from SC/ST communities in secondary schools and ensure their retention until they reach 18 years of age. The scheme includes (i) all girls from SC/ST communities who complete class VIII and (ii) all girls who pass the class VIII examination from Kasturba Gandhi Balika Vidyalayas (belong to SC/ST), and enroll in class IX in State/ UT Government, Government-aided and Local Body schools. An amount of Rs. 3000/- is placed in the name of eligible unmarried girls as a fixed deposit upon

enrollment in class IX, which they can withdraw along with interest once they reach 18 years of age and successfully complete the Class X examination.

7. Mahila Samakhya Programme

The Mahila Samakhya Program was initiated in 1989 in line with the objectives of the National Education Policy aimed at the education and empowerment of women in rural regions who belong to socially and economically disadvantaged classes. It acknowledges the importance of education in empowering women to attain the goal of equality. To fulfill this aim, an innovative strategy has been implemented under Mahila Samakhya that emphasizes the process instead of merely reaching the goals. Within the framework of Mahila Samakhya, education is viewed not only as a way to gain literacy skills but also as a means of questioning, particularly evaluating and addressing issues and challenges.

AISHE report of gross enrolment ratio

Student Enrolment in Higher Education:

- Total enrolment in higher education has risen to almost 4.33 crore in 2021-22 from 4.14 crore in 2020-21 (an increase of 18.87 lakh, 4.6%) and 3.42 crores in 2014-15 (a rise of 26.5%)
- Female enrolment in higher education increases to 2.07 crore (a 32% rise since 2014-15).
- In the year 2021-22, the Gross Enrolment Ratio (GER) in higher education for the age group of 18-23 years has gone up to 28.4, from 27.3 in 2020-21 and 23.7 in 2014-15 (according to population projections based on the 2011 census).
- Female GER has risen to 28.5 in 2021-22 from 27.9 in 2020-21 and 22.9 in 2014-15. Female GER continues to exceed male GER for the fifth consecutive year as per AISHE 2021-22.

Education aids individuals in acquiring knowledge and enhancing their confidence in life. Listed below are the different aspects of education that highlight **its significance**:

Women's Empowerment: The empowerment of women is a crucial foundation for maximizing the effective functioning of our society and nation as a whole. We can only overcome outdated practices such as child marriage, sati, dowry, etc., by educating both men and women in our nation.

A Successful Career: If you aspire to establish a career in research, academia, or any professional field, education can create opportunities for you. This can assist you in avoiding competition and succeeding in every contest you enter alongside numerous other candidates.

Gender equality: Women belong to a disadvantaged segment of society. Education will aid in narrowing the gender gap present in society. Co-educational institutions will help children learn to respect females.

Reduction in infant mortality: A well-educated woman will be more likely to make informed choices regarding her family's health. Research has indicated that rising literacy rates among women will lead to a decrease in the infant mortality rate.

Social development: Women's education will contribute to addressing numerous challenges faced by society. The Kothari Commission of 1968 advocated for education as a means of social development. By advancing women's education, India can attain the objective of social development.

Conclusion

Education is a fundamental right of every individual, and therefore, while offering educational facilities, we must not show bias based on gender or sex. Regrettably, this bias continues to exist in numerous regions worldwide; therefore, it is crucial to help people recognize that women also have the right to education, just as men do. Women's education is an essential human right and a significant means to foster a fairer and more equitable society. Educated women possess the capacity to become influential leaders, role models, and catalysts for change within their communities. They are more inclined to engage in the workforce, achieve higher earnings, and support themselves and their families. The Government of India has periodically introduced various schemes and initiatives to enhance girls' or women's education in the nation. These programs are designed to offer financial support, scholarships, and other incentives to families and girls in order to motivate them to pursue their education.

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