



## Financial assistance for empowerment and sustainability of women in higher education in India, with special reference to Assam

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### Abstract

The empowerment of women will contribute to an equitable and progressive society. Financial assistance serves as a crucial means for uplifting the current stature of women in India. The appropriate implementation of Govt. initiatives in India with special reference to Assam has effectively promoted gender parity. Parallely, timely monitoring of the implemented schemes ought to be considered. Through this paper, the investigators have tried to examine the significant Govt. schemes specifically meant for women's financial assistance in higher education. In this paper, the investigators used the Descriptive survey method. Both primary and secondary sources of data are considered when conducting the study. The investigators selected Gauhati University as the sample by choosing 10 Departments respectively. A checklist is prepared to collect relevant information on the level of awareness regarding the govt—schemes from 100 respondents pursuing PG and PhD programs. The findings of the study revealed that financial assistance by dint of Govt. schemes provides ample opportunities for the empowerment and sustainability of women in Higher Education. The investigators intend to suggest possible strategies for adequate implementation and monitoring of Govt. schemes.

**Keywords:** Financial assistance, empowerment, sustainability, women, higher education

### Introduction

Women are an integral part of the social spectrum, encompassing diverse aspects of life culture, family, education, politics, science, etc. Empowerment is a prerequisite for a harmonious, equitable, and progressive society. The Indian and state governments make pertinent efforts to pursue female interests and enhance female literacy rates at diverse levels of education. Government allowance in the form of financial aid is dispensed through significant government initiatives, specifically at the higher education level in India. M.K. Gandhi raised his voice in promoting women's education (Konwar, 2015, p. 98)<sup>[5]</sup>. The enrolment of females in higher education in India is around 2.07 crore in 2021–22. Initiatives like targeted scholarships, girls' hostels, and flexible learning options play a crucial role in inclusivity. At the PhD level, female enrolment comprises 47% of the total 2.12 lakh students. However, female representation remains poor in engineering and technical courses, at 29.1% against 70.9% of male students. Iftikar, F. Jan 27, 2024, 8:21 AM IST *AISHE Report* (<https://www.hindustantimes.com/education/news/women-comprises-48-of-overall-enrolment-in-higher-education-AISHE-report-1017063223112640.html>). Assistance for women to resume barrier-free studies in higher education is allotted in Assam too. The Assam government exhibits noteworthy initiatives. For disseminating financial grants to meritorious, deprived, and underprivileged women for continuing higher education. Sudhalata Dowerah and Sukhalata Dowerah were the first female graduates in the state of Assam, India (<https://abhipedia.abhimanu.com>). Amalprabha Das, an Indian social worker, was the first Assamese woman to be awarded Padma Shri in 1954 (<https://www.streeshakti.com>). Chandraprabha Saikiani was the first woman from Assam to be awarded a doctorate. The majority of women are ignorant about such assistance. Even if they are aware, there is a problem with whether the fund

is effectively allocated. The establishment of Gauhati University in 1948, initiated a platform for girls to pursue post-graduation in diverse disciplines. The Govt. of India, Assam, at Jorhat, established a Women's University in 2009 (Konwar, 2015, p. 99)<sup>[5]</sup>. Needless to say, the implemented schemes require regular monitoring for the efficiency of the educational interventions. Aligning with this context, awareness among the stakeholders needs due emphasis.

### Review of Related Literature

Sarma (2024)<sup>[11]</sup> in the article "Invest in Women to Accelerate Progress", highlights the urgent need to reveal the true nature of women and advance their economic and educational empowerment. As per the data women's engagement in the workforce is just 50% worldwide, while men's participation is 80%. Sarma opines that women's financial stability should be guaranteed through equitable scholarship distribution and effective oversight of government initiatives like the Pradhan Mantri Ujjwala Yojana, Mahila E-Haat, and Sukanya Samridhi Yojana. Baruah (2024)<sup>[2]</sup> in the article "Investing in Women for Progress", asserts that though India is aiming to be the third-largest economy in the World with a GDP of around \$85 trillion, it is unachievable without the emancipation of women. American Nobel Prize-winning economist Claudia Goldin affirms that women around the globe work more than men, but to one's dismay, it goes unpaid and uncounted. Women are poorly represented in the workforce. According to World Statistics, a woman earns 84 cents for every dollar that a man earns. The current digital literacy gap between men and women in India persists and is 40%. Kumari (2023)<sup>[7]</sup> in the study "Fostering Women Empowerment through Financial Inclusion in India," assesses the initiatives to promote financial inclusion and women's empowerment. The study concentrates on strengthening women's status and promoting financial

inclusion. Overall, the results show that financial inclusion has had a positive impact on India's progress toward gender equality and empowerment of women. Khare (2020)<sup>[4]</sup> in a study on the rationale towards Gender Budgeting claims that gender budgeting was implemented in India in 2004–05 after the MHRD (now MoE) established the Gender Budgeting Cell, Department of Higher Education, in 2012. Despite making up more than one-third of the overall education budget, the combined gender budget over the past ten years has been less than or roughly 5%. The gender budget in the education sector has been significantly declining since 2017, even as state ministries have been putting forth more and more initiatives in this area. Less than 5% of higher education's money is allocated to gender. The Education Gender Budget for women comprises 27% towards technical education and 8% in the IITs. The literacy rate of women is lagging by 16% (source: GOI, 2011). India is ranked 108 among 144 countries in the Global Gender Gap Index (source: World Economic Forum, The Hindu, 2017). Krishnamoorthy & Srimathi (2020)<sup>[6]</sup> in the study towards empowerment of women in Higher education, asserts from the inception of the AISHE report, that there has been a constant growth in women's participation in higher education. Tilak (2008)<sup>[154]</sup> in the study on financing student loans in Higher education in India, reviews the implementation of the scholarship schemes. In the 1980s, with the shrinking of educational budgets, India and the developing countries suffered severe financial constraints and a decline in educational expenditure. The rate of return on higher education is lower than investments in primary and secondary levels of education. The educational loans aren't quite favorable. Towards the '90s, the rate of loan recovery fell within the range of 10-15%, with less than 1% in the state of Assam and the overall average being 6%. Patel (2003)<sup>[9]</sup> in the study "Gender Budget: A Case Study of India", intensifies the significance of budgets by reducing the gender gap. It allocates funds to promote women's empowerment. The Ninth Five-Year Plan (1997–2002) assured 30% of funds to women from all the development sectors. However, in the Gender Equity Index, Assam is within the range of (0.5–0.59) % (source: National Human Development Report, 2001). Allocations for programs such as Mahila Samakhya are around 10%. The national program for women's education and rural development is less than 1% (source: Expenditure Budget 2001–2002, Ministry of Finance, GOI). However, the utilization of funds for women in higher education in Assam is around 73%. In the absence of adequate implementation of educational schemes for women, an amount of 160 crores allocated for the National Program of Women's Education is underutilized.

### Need and Significance of the Study

Women, often victimized as the marginalized section, specifically in a patriarchal dominant society, are relegated to the backdrop. However, the empowerment of women is indispensable for a fair, equitable, and progressive society. Pursuing higher education may elevate relevant knowledge, requisite skills, career enhancements, etc., enabling women to advocate for informed decision-making. Financial assistance as the cornerstone of empowering women in higher education may annihilate possible hurdles by displaying ample opportunities. Parallely, it may sustain them in attending to their present needs and future requirements. The study may raise awareness among the

students about significant government schemes specifically meant for financial assistance for women in higher education. The study may aid NGOs, policymakers, and other stakeholders in education in adopting the necessary measures for timely monitoring of the implemented government. Schemes. It may even assist budding investigators regarding the govt. Stipends, scholarship schemes, etc., basically for female students in higher education, with the intent to conduct further novel studies on allied aspects.

### Objectives of the study

1. To study the significant government schemes related to financial assistance for the empowerment and sustainability of women in higher education.
2. To find out the level of awareness among the female students in HEIs regarding government. Schemes specifically for financial assistance for women.
3. To suggest possible strategies for adequate implementation and subsequent monitoring of government. Schemes related to financial assistance for the empowerment and sustainability of women in higher education.

### Delimitations of the study

1. The study is delimited to Gauhati University alone.
2. The study is delimited to only female students studying at Gauhati University.

### Research Methodology

#### Method of the study

This paper attempts to highlight the financial assistance for the empowerment and sustainability of women in higher education in India, with special reference to Assam. As such, the Descriptive Survey method has been used to comprehend the present situation.

#### Sources of data

In this paper, the required information was collected from both primary and secondary sources. For objective no. 1, the researchers have used secondary data, and for objective no. 2, primary data has been collected. The primary data were collected through a checklist and the secondary sources comprised articles, journals, newspapers, and internet sources.

#### Population and sample

The population consists of 43 departments of Gauhati University offering PG and PhD programmes out of which 10 Departments were purposively selected based on the student intake capacity. From each Department 10 respondents were selected as a sample by applying the Simple Random Sampling technique. The sample consists of 100 respondents pursuing PG and PhD programs.

### Discussion and Analysis

#### Objective 1: Government Schemes Related to Financial Assistance for Economic Empowerment of Women in Higher Education in India

Various schemes were put forward by the government to ensure commitment towards encouraging female students to pursue higher studies.

1. **Swami Vivekananda Single Girl Child Scholarship for Social Science Research, and Indira Gandhi Postgraduate Scholarship Scheme for Single Girl Child:** These scholarships are primarily intended to give low-income females financial stability so they can pursue higher education. (Source: Press Information Bureau, Ministry of Education, Government of India, June 27, 2019, 6:07 PM, PIB Delhi; <https://pib.gov.in/>)<sup>[10]</sup>. Up until the age of thirty, it will support them in PG non-professional courses. (Khare, 2020)<sup>[4]</sup>. For two years, they are permitted to withdraw the Rs. 3100 monthlies. The latter has a 40–45 years age limit of five years (Sherpa & Rymbai, 2018)<sup>[14]</sup>. It enables them to get a two-year fellowship for Rs. 25,000 a month.
2. **UGC Post-Doctoral Fellowship for Women:** It will assist unemployed women candidates who pursued Ph.D. degrees to boost their talents in carrying out research (Khare, 2020)<sup>[4]</sup>. The age of the girl should be less than or equal to 30 years. The scholarship is granted for two years, with a withdrawal allowance of Rs. 3100 every month. (Sherpa & Rymbai, 2018)<sup>[14]</sup>.
3. **The National Loan Scholarship Scheme:** This scheme, started in 1963–64, assists students in higher education, irrespective of whether they are male or female. The union and the state government bear the total burden of finances. Initially, it started with Rs. 13.3 million, with a subsequent increase in the budget to Rs. 30 million. However, the rate of recovery of student loans isn't convincing. (Tilak, 2008)<sup>[15]</sup>.
4. **Sukanya Samridhi Yojana Scheme:** The "Beti Bachao Beti Padhao" strategy included the introduction of the Sukanya Samridhi Yojana by the Indian government. To improve the girls' financial stability, it was founded in 2015. (Sarma, 2024)<sup>[11]</sup>. It entails setting aside money for the girl's wedding as well as her future schooling. A minimum annual investment of Rs. 250 and a maximum annual investment of Rs. 1.5 lakhs are available for the account. <https://www.policybazar.com/child-plans/articles/> is the source.
5. **Promotion of Women's Hostels in Universities and Colleges:** UGC has special educational schemes for assisting safety and financial aid for women in the realm of higher education. (Source: Press Information Bureau, Government of India, Ministry of Education, 27 June 2019, 6:07 PM, PIB Delhi, [https://pib.gov.in](https://pib.gov.in/))<sup>[10]</sup>. UGC provides grant-in-aid for amending women's residential spaces with need-based infrastructural facilities (Khare, 2020)<sup>[4]</sup>.
6. **PRAGATI (Proactive Governance and Timely Implementation) Scholarship Scheme:** The All-India Council for Technical Education (AICTE) implemented this scheme on March 25, 2015, for the assistance of girls pursuing technical education. (Source: Press Information Bureau, Government of India, Ministry of Education, 27 June 2019, 6:07 PM, PIB Delhi, [https://pib.gov.in](https://pib.gov.in/))<sup>[10]</sup>. It envisages the selection of one girl per family whose family income is less than 6 lakh per year on merit at the qualifying examination for continuing technical education. (Khare, 2020)<sup>[4]</sup>. The girl students can withdraw a scholarship of Rs. 30,000 per annum.
7. **Mahila Samakhya Program:** Launched in 1989 to empower women through education and training. It renders educational opportunities, ensuring better livelihoods, to uplift women from disadvantaged communities. (Source: Government Initiatives for Promoting Women's Education in India, July 25, 2023, <https://bise.edu.in/womens-education-in-india/>).
8. **Nari Shakti Bandhan Adhiniyam Bill:** It was passed by the GOI in the parliament to ensure the reservation of 33% of seats for women in the parliament and the state assemblies. (Baruah, 2024)<sup>[2]</sup>.
9. **CBSE Udaan Scholarship Program:** It is administered by the Ministry of Education (MoE) and launched in 2013 by the Central Board of Secondary Education (CBSE) to aid meritorious female students from economically vulnerable families in India to obtain higher education from recognized educational institutions. (Source: <https://www.policybazar.com/child-plans/articles/what-are-the-government-plans-for-girl-child/>). It provides scholarships and skill development training to eligible female students from deprived and marginalized communities. (Source: Government Initiatives for Promoting Women's Education in India, July 25, 2023, <https://bise.edu.in/womens-education-in-india/>).
10. **SERB Power Fellowship and Power Research Grants:** This fellowship identifies eligible women researchers holding Ph.D. degrees in Science and Engineering related fields. Fellowship of Rs. 15,000 per month and research stipend of Rs. 10 lakhs per annum for women between 35 and 55 years of age. (<https://serb.gov.in>). This scheme encourages women researchers to use individual-centric and competitive modes of research funding to undertake research and development activities in science and engineering. The scale of funding ranges from 30 to 60 lakhs for three years. (<https://serb.gov.in>).
11. **Vindhya Dham Scholarship Scheme:** The goal of the Vindhya Dham Scholarship Scheme is to give financial aid to female students between the ages of 18 and 25 whose family makes less than 4.5 lakh rupees annually. Scholarship details are available at <https://gmvk.co.in>. Similar to this, the Mahatma Jyotiba Phule Scheme seeks to support deserving students financially so they can pursue higher education. Scholarship details are available at <https://gmvk.co.in>.

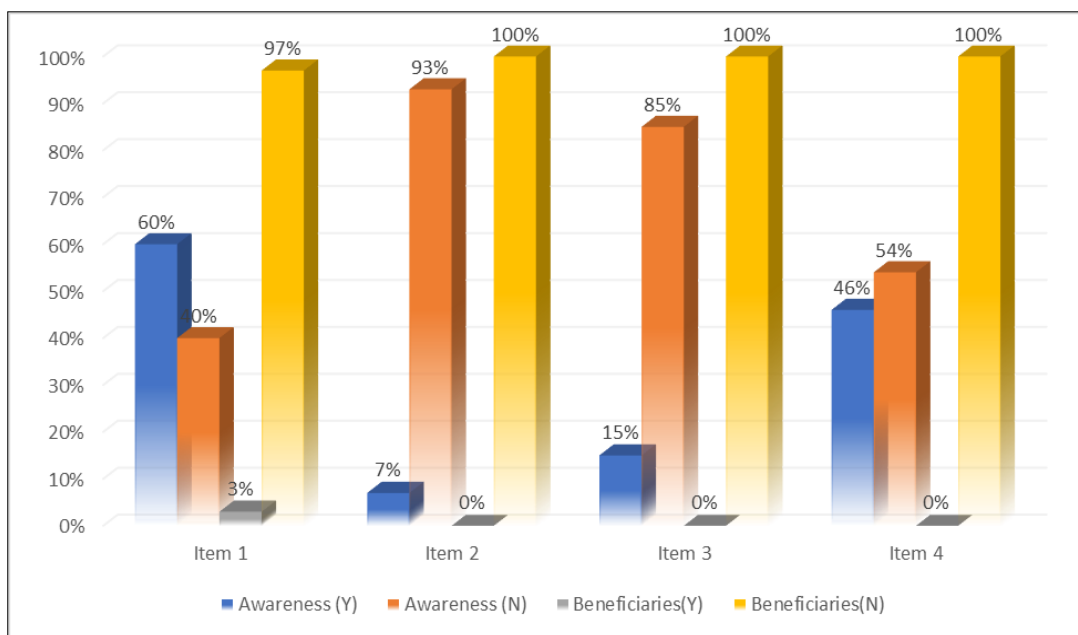
**Assam Govt. schemes**

Mukhya Mantri Nijut Moina (MMNM): This program aims to provide 10 lakh female students with cash grants as an incentive for admission, enabling them to pursue post-graduation, higher secondary, and undergraduate education. Under the direction of Himanta Biswa Sarma, the Assam Finance Minister, this was Ajanta Neog's fourth budget since the position was created in 2021. Only single female students enrolled in government-run schools will benefit from this program. Female students enrolling in class XI will receive an admissions incentive of Rs. 10,000; those joining the first year of graduation will receive Rs. 12,500; and those joining the first year of the post-graduate course will receive Rs. 15,000. For this initiative, a budget of Rs. 240 crores are suggested in in the 2024–25 budget. (Source: Incentive for girl students to eliminate child marriage under the Assam Budget, Feb 12, 2024, 10:36 PM IST)

[https://www.business-standard.com/budget/news/assam-budget-incentive-for-girl-students-to-eliminate-under-age-marriage-124021201372\\_1.html](https://www.business-standard.com/budget/news/assam-budget-incentive-for-girl-students-to-eliminate-under-age-marriage-124021201372_1.html)

**Assam Pragyan Bharati Scheme:** This scheme was launched in 2020 for female students in Assam in consonance with the Nodal Ministry Department of Higher Education, Assam. The benefit of this scheme is that scooters will be provided to the girls who attain a good score, i.e., 1st division in Class 12th (Source: Scheme List for Assam Govt. Schemes, March 3, 2023, 3:52 PM IST, <https://govt.schemes.in/allschemes/Assam#gsc.tab=0>).

**Objective 2: To find out the level of awareness among the female students in HEIs regarding Govt. schemes specifically for financial assistance of women.**



**Fig 1:** Graphical representation of the percentage of Awareness and Beneficiaries among female students related to Government initiatives on the financial assistance of women (Item 1- Item 4)

**Illustration:**

**Item 1: Post Graduate Indira Gandhi Scholarship Scheme for Single Girl Child**

This program was put in place to aid single girls with financial security to pursue higher education. As per the information derived by the investigators, 60% of the total respondents affirmed their awareness of the scheme, while 40% weren't. Of the total responses, 3 percent benefitted from the scheme, while the remaining 97% were non-applicable. Thus, more than half of the respondents indicated their awareness of the program.

**Item 2: Swami Vivekananda Single Girl Child Scholarship Scheme for Research in Social Sciences**

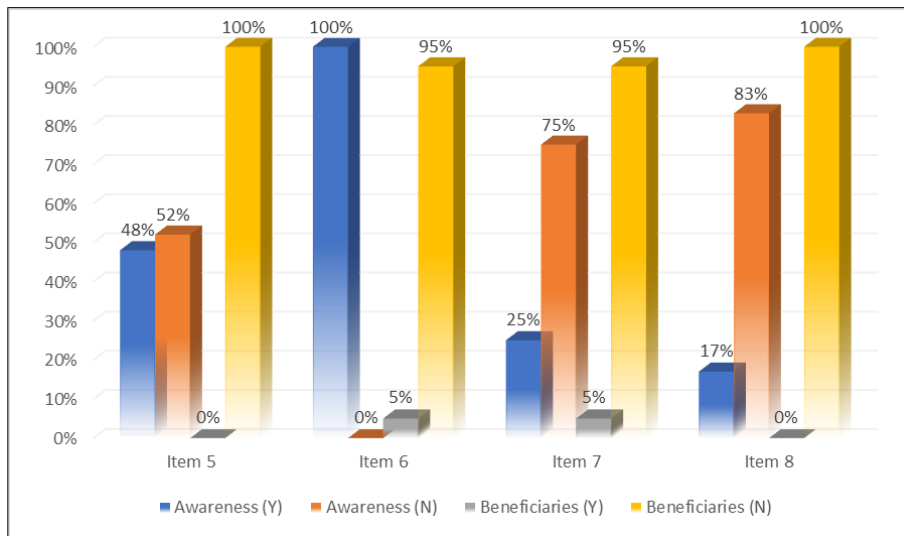
This scheme aids girls until they attain 30 years to opt for conventional courses at the PG Level. As per the derived data, the investigators found that, out of 100% of respondents, 7% asserted they were aware of the scheme whereas 93% of the respondents denied it. The respondents are non-applicable in terms of being beneficiaries of the scheme. Hence, it can be ascertained that the scheme above lacks notable prominence.

**Item 3: UGC Post-Doctoral Fellowship for Women Candidates**

This scheme assists unemployed female students with Doctorate degrees to carry out research with a monthly honorarium of Rs. 3100 for two years. As per the derived data, the investigators found that, out of 100% of respondents, 15% of them are aware of the scheme whereas 85% aren't. The respondents are non-applicable as beneficiaries of the scheme. As per the data, the respondents aren't quite familiar with the scheme.

**Item 4: The National Loan Scholarship Scheme**

This scheme assists female students in Higher education where the finances are borne jointly by the State and the Central Govt. Initially, it started with Rs. 13.3 million with a gradual increase in the budget to 30 million. As per the derived data, the investigators found that, out of 100% of respondents, 46% of them are aware of the scheme but 54% aren't. The respondents are non-applicable as beneficiaries of the scheme. The results revealed that a considerable proportion of the respondents exhibited their awareness of the scheme.



**Fig 2:** Graphical representation of the percentage of Awareness and Beneficiaries among female students related to Government initiatives on the financial assistance of women (Item 5- Item 8)

**Item 5: Sukanya Samriddhi Yojana**

It was launched in 2015 by the GOI to provide financial assistance to girls. As per the derived data, the investigators found that, out of 100% of respondents, 48% of the respondents indicated their awareness towards the scheme, and on the contrary, 52% aren't. The respondents are non-applicable as beneficiaries of the scheme. About half of the respondents displayed their awareness of the scheme.

**Item 6: NET-JRF/NF-OBC/NF-ST Scholarship Scheme**

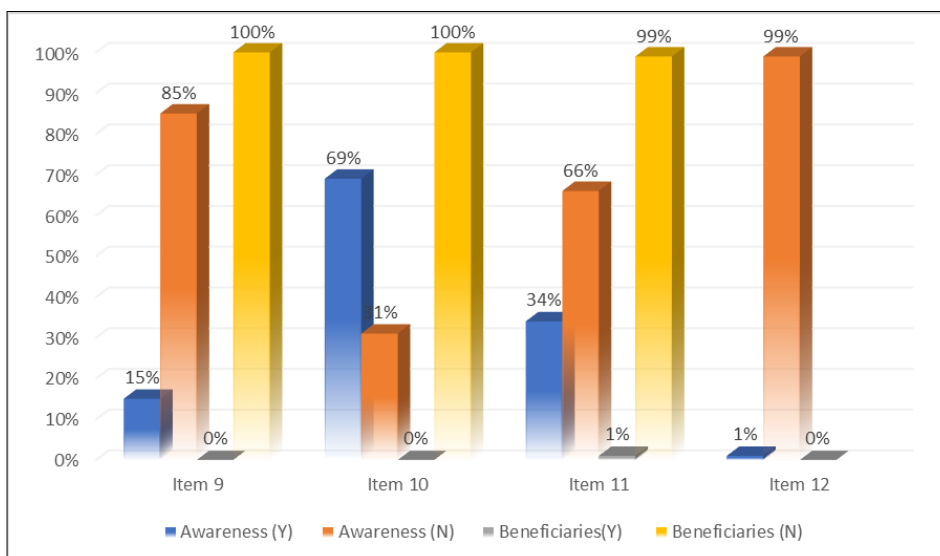
Students who qualify for the NTA-UGC NET and are ranked in the top 1% of candidates will receive stipends from the University Grants Commission. Based on the deduced information, the researchers discovered that, of the total respondents, about 100% confirmed that they were aware of this strategy. 5% of the total respondents claimed to be beneficiaries of the scheme, while the remaining ninety-five percent were ineligible. All of the respondents are fully aware of this plan.

**Item 7: Promotion of Women’s Hostels in Universities and Colleges Scheme**

This scheme is to assist the safety and security of women in higher education. As per the derived data, the investigators found that, out of 100% of respondents, 25% of them responded positively regarding the awareness of this scheme whereas 75% are unaware. Out of 100% of respondents, 5% of them could avail the benefits of the scheme whereas 95% are non-applicable. Though the respondents are aware of the scheme, their assistance with the benefits requires due consideration.

**Item 8: Pro-Active Governance and Timely Implementation (PRAGATI) Scholarship Scheme**

It was alleviated by the All-India Council for Technical Education (AICTE) on 25<sup>th</sup> March 2015 to aid female students in pursuing technical education. As per the derived data, the investigators found that, out of 100% of respondents, 17% of them are aware of the scheme but 83% aren't. The respondents are non-applicable in being beneficiaries of the scheme. A proportion of the respondents provide their consent to be aware of the scheme.



**Fig 3:** Graphical representation of the percentage of Awareness and Beneficiaries among female students related to Government initiatives on the financial assistance of women (Item 9- Item 12)

**Item 9: Mahila Samakhya Program Scheme**

This scheme was launched in 1989 to empower women from disadvantaged communities with need-based education and training. As per the derived data, the investigators found that, out of 100% of respondents, 15% affirmed their awareness of the scheme whereas 85% didn't. The respondents are non-applicable being beneficiaries of the scheme. A proportion of the respondents are acquainted with the scheme.

**Item 10: Nari Sakti Bandhan Adhinyam Bill Scheme**

This scheme ensures the reservation of 33% of seats for women in the parliament. As per the derived data, the investigators found that, out of 100% of respondents, 69% of the respondents asserted their awareness of the scheme whereas 31% were unaware. The respondents are non-applicable being beneficiaries of the scheme. A maximum number of respondents are aware of the scheme though not being the beneficiaries.

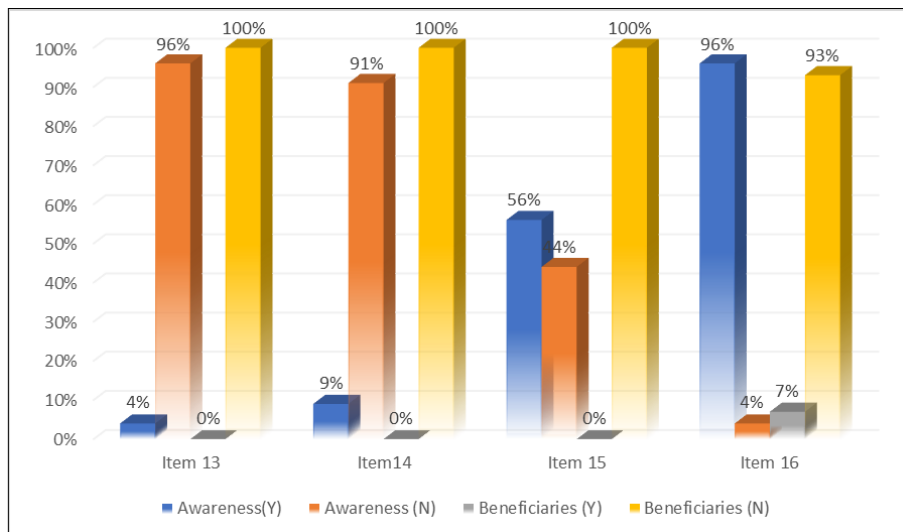
**Item 11: CBSE Udaan Scholarship Program Scheme**

This scheme was launched in 2013 by the Central Board of

Secondary Education (CBSE) to aid meritorious female students from socially-economically disadvantaged communities to pursue Higher education. As per the derived data, the investigators found that, out of 100% of respondents, 34% of them affirmed their awareness of the scheme while 66% of them weren't aware. Out of 100% of respondents, 1% of them are beneficiaries of the scheme whereas 99% are non-applicable. Few respondents are conscious and display their awareness of the scheme.

**Item 12: SERB Power Fellowship and Power Research Grants Scheme**

This fellowship identifies efficient women researchers holding doctorate degrees in Science, Engineering engineering-related fields with a grant-in-aid of Rs. 15,000 per month and Rs. 10 lakhs annually. As per the derived data, the investigators found that, out of 100% of respondents, 1% of them are aware of the scheme while 99% aren't. The respondents are non-applicable being beneficiaries of the scheme. A very few proportions of the respondents positively responded to their level of awareness about the scheme.



**Figure 4:** Graphical representation of the percentage of Awareness and Beneficiaries among female students related to Government initiatives on the financial assistance of women (Item 13- Item 16)

**Item 13: Vindhya Dham Scholarship Scheme**

This scheme envisions providing financial assistance to female students between 18 to 25 years of age and family income of less than 4.5 lakh rupees per annum. As per the derived data, the investigators found that, out of 100% of respondents, 4% of them revealed their awareness of the scheme while 96% of them didn't. The respondents are non-applicable being beneficiaries of the scheme. As per the data gathered, very few respondents display their consciousness about the scheme.

**Item 14: Savitribai Phule Scheme**

This scheme was initiated by the GOI to support the education of girls from socially and economically disadvantaged groups. As per the derived data, the investigators found that, out of 100% of respondents, 9% of the respondents are aware of the scheme whereas 91% aren't. The respondents are non-applicable being beneficiaries of the scheme. Few respondents are aware of this scheme.

**Item 15: Mukhya Mantri Nijut Moina Scheme**

This scheme proposes to support meritorious female students with financial assistance to continue their education at the Higher Secondary (Rs. 10,000) Graduation (Rs. 12500) and Post Graduation level (Rs.15,000). As per the derived data, the investigators found that, out of 100% of respondents, 56% of the respondents are conscious about the scheme whereas 44% aren't. Meanwhile, the scheme is yet to be implemented. The investigator has acquired the data specifically from the respondents of the sessions- 2022-23 and 2023-24. Hence, they are non-applicable. Nevertheless, nearly half of the respondents are aware of the scheme.

**Item 16: Assam Pragyan Bharati Scheme**

This scheme was launched in 2020 for female students of Assam to provide scooters to meritorious girls who manage to secure 1<sup>ST</sup> division in the Class 12<sup>th</sup> exam. As per the derived data, the investigators found that out of 100% of respondents, 96% of them asserted their awareness of the scheme while 4% were unaware. Out of 100% of

respondents, 7% of the respondents have availed of the benefits of the scheme while 93% are non-applicable. The majority of the respondents revealed their consciousness of the scheme.

**Objective 3: To suggest possible strategies for the adequate implementation and subsequent monitoring of govt. schemes**

1. The HEIs should organize orientation programs related to current government schemes in educational institutions to draw awareness of student loans, educational budgets, stipends, and scholarships to avail maximum benefits.
2. Advertisements on current govt. Schemes on financial assistance should be displayed on social media and social networking sites via pertinent educational blogs, shorts, etc.
3. Workshops at regular intervals can be conducted on the importance of equity and gender parity envisioning a progressive society.
4. Timely monitoring of govt. Schemes and policies related to funding and financing should be checked to assess the level of effectiveness thereby increasing job opportunities for women simultaneously with an increase in enrolment ratio in Higher education.
5. Due emphasis should be placed on equal pay for equal work, and maintaining a conducive and safe work culture for women.
6. Efforts should be incorporated in imparting technical education, and skill-based education to enhance the empowerment of women in diverse sectors.
7. Measures can be adopted to develop the interest of female students to represent in engineering and technical courses in Higher education to bridge the uneven ratio of males and females 70.9% males against 29.1% females.
8. Assistance should be granted to conduct interdisciplinary research and innovation on varied issues and prospects of women's education. Efforts should be made to strengthen existing Women's Studies Centres, Women's cells, Women's Universities and Colleges, etc.
9. Related to political matters, women too should be foregrounded. The focus should be on generating relevant schemes to enhance the self-reliance and sustainability of women, uplifting livelihood rather than mere procurement of votes alone.
10. Pertinent schemes can be exhibited for providing special provisions for differently abled women for rehabilitation.
11. Opportunities can be provided to acknowledge the tasks of homemakers in various vocational activities such as weaving, pottery, arts and crafts, and brass & bell metal sculpture as courses in Higher Educational institutions. It will develop a sense of reverence for native culture and disengage them from blind inclination towards the West. They will become independent and self-reliant. Local culinary cuisine will help the homemakers to acknowledge their worthwhile cooking and restaurant management skills. It will impart self-confidence by bringing them to the limelight rather than being subdued within the four walls.

**Conclusion**

Regardless of variety, inclusion among the citizens of a nation instills a breakthrough, and women are no exception. The empowerment of women serves as a panacea for the greater good of society. Schemes meant for the financial assistance of women may enhance the possibility of participating in technical and allied courses. Nevertheless, the implemented schemes sought adequate monitoring. According to the results of the study, the respondents were well aware of schemes for student loans, stipends, etc., yet they were non-applicable of being beneficiaries. Certain schemes not only dispel their unawareness but also low response rate as beneficiaries. Schemes prominently distinguished to promote technical education and upliftment of socially and economically deprived women need due reflection. It is an ardent responsibility on behalf of the educational stakeholders and community members to generate consciousness aiding in reaping the benefits and proceeding with renewed vigor.

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