

Education and Jobs for women in India : Barriers and Government Initiatives

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ABSTRACT

Women's access to education and employment plays a vital role in promoting gender equality, economic growth, and social development in India. Despite improvements in female literacy and government efforts to expand opportunities for women, many women continue to face significant barriers that restrict their ability to attain higher education and participate in the workforce. Understanding these challenges is important because women constitute nearly half of India's population, and their full participation is essential for inclusive and sustainable national and economic development. Thus, it is important to evaluate the effectiveness of existing government policies and to help identify areas where further reforms are needed to improve women's access to education and employment opportunities.

This study has adopted a qualitative secondary research methodology, analysing academic journals, government reports, policy documents, and published research on women's education and employment in India. The collected sources were examined to identify the major barriers faced by women and to evaluate the extent to which national and state government policies address these challenges. The findings indicate that women continue to face interconnected barriers, including economic exclusion, marriage and family responsibilities, safety and mobility concerns, hiring discrimination, and the unequal burden of unpaid domestic work. While numerous government initiatives, such as scholarship schemes, reservation policies, childcare programmes, and safety initiatives, have improved access to education and employment, many of them primarily address immediate practical barriers rather than the underlying structural and social causes of gender inequality. The study concludes that although India has made significant progress, achieving long-term gender equality will require policies that not only expand opportunities but also address persistent social norms, wage disparities, workplace discrimination, and unequal distribution of household responsibilities in women's societies.

Keywords: women, education, employment, literacy, gender equality, women empowerment, workforce participation, skill development, socio-economic development, barriers, government initiatives

1. Introduction

Women's literacy and employment are essential for the socio-economic development of India. Education empowers women by increasing awareness, improving decision-making abilities, and providing opportunities for financial independence. Research suggests that women's education contributes to empowerment by improving social status, increasing economic opportunities, and enabling greater participation in household and community decision-making (Asadullah & Yeasmin, 2022). Furthermore, women's education has been linked to lower fertility and mortality rates, greater economic participation, and improved household autonomy, all of which contribute to broader social and economic development (Asadullah & Yeasmin, 2022). Despite significant progress in female literacy, many women in India continue to face barriers that limit their access to education and employment opportunities. These barriers include poverty, gender discrimination, early marriage, household responsibilities, safety concerns, and limited access to quality educational institutions. Such challenges often prevent women from pursuing higher education and achieving economic independence.

Women's employment contributes to household income, national productivity, and gender equality. However, educational and employment opportunities remain influenced by social and cultural factors. Research has shown that social norms surrounding early marriage, financial burdens associated with schooling, and limited opportunities for girls beyond marriage continue to affect educational attainment and future employment prospects (Raj et al., 2019). In addition, gender-based discrimination continues to influence labour market outcomes, with significant wage differences existing between men and women in India (Agrawal, 2014). To address these challenges, the Government of India has introduced initiatives such as Beti Bachao Beti Padhao, Skill India, and reservation policies aimed at improving female literacy, skill development, and workforce participation. Such initiatives seek to reduce gender disparities and expand opportunities for women to participate in economic and social development. Research has shown that higher literacy rates, greater economic empowerment, and delayed age at marriage are strongly associated with improved outcomes for women, highlighting the importance of continued efforts to expand educational and employment opportunities (Vignitha et al., 2024)

This study investigates the barriers limiting women's access to education and employment and evaluates the effectiveness of government initiatives in addressing these challenges. Understanding these issues is essential for promoting gender equality, empowering women, and supporting India's long-term social and economic development.

Education and employment are essential tools for achieving gender equality and empowering women. Literacy, in particular, plays a crucial role in improving women's social, economic, and political status. A literate woman is more likely to make informed decisions, participate actively in society, access healthcare, and secure better employment opportunities. According to the World Bank (2023) data, the adult literacy rate of women in India is 74.9%, compared with 88.3% for men, leaving a gender gap of 13.4%. Furthermore, the World Bank estimates that the female labour force participation rate in India in 2025 was 32.4% compared with 77.6% for men, demonstrating continuing disparities in access to jobs and economic participation of women.

Women's participation in the workforce is equally important because it contributes to economic growth, reduces poverty, and promotes financial independence. Working women not only enhance their own standard of living but also improve the well-being and educational opportunities of their families. However, many women face barriers such as limited access to quality education, social norms, safety concerns, lack of childcare facilities, and unequal opportunities in the labour market. To overcome these challenges, women require support in the form of affordable and accessible education, skill development programmes, safe transportation, flexible work environments, equal pay, and policies that promote work-life balance.

Studying the issue of access to educational and employment opportunities for women in India is significant because women constitute nearly half of the country's population and their full participation is essential for social and economic progress. Despite considerable improvements over the years, inequalities in access and opportunities continue to persist. Understanding these challenges and the support systems required can help identify effective measures to ensure that women have equal opportunities to learn, work, and contribute to society. Ultimately, promoting women's education and employment is not only a matter of equality but also a key factor in achieving inclusive and sustainable development in India.

Based on this background, the research questions for this study are:

- 1) What are the barriers women face to attain education and to get jobs in India?
- 2) What is the government of India doing to help women attain education and get jobs?

Studying this topic is significant because women's education and employment directly impact social progress, economic development, and gender equality in India. Educated and employed women contribute to household income, improved living standards, and national productivity. Understanding the barriers women face and evaluating government efforts can help identify effective solutions to create a more inclusive society where women have equal opportunities to learn, work, and succeed. The findings of this study may also contribute to discussions on policy

improvements and strategies that promote women's empowerment and long-term socio-economic development.

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This study uses a qualitative secondary research methodology to investigate access to educational and employment opportunities for women in India. Data were collected from academic journals, government reports, policy documents, and published research studies related to women's education and employment. The selected sources were analysed to identify major barriers affecting women's access to education and jobs, as well as to evaluate the effectiveness of government initiatives aimed at improving female literacy, skill development, and workforce participation.

The paper is structured in the following sections: Section 2 explains the methodology, Section 3 presents the findings, and Section 4 examines those findings before the conclusion in Section 6.

2. Methodology

This study uses a qualitative secondary research methodology to investigate access to educational and employment opportunities for women in India. Data were collected from academic journals, government reports, policy documents, and published research studies related to women's education and employment. The selected sources were analysed to identify major barriers affecting women's access to education and jobs, as well as to evaluate the effectiveness of government initiatives aimed at improving female literacy, skill development, and workforce participation.

Method used to find papers (key words used on Google Scholar) listed in Table 1.

Table 1: Keywords used to find research articles and policy documents

	Search engine used	Keywords
Research question 1	Google Scholar	Challenges, women, India, jobs, education
Research question 2	Google	Government Policies, education, work, women, India, all India, state

3. Findings

The first research question examines the key barriers that prevent women in India from accessing education and employment opportunities. The findings indicate that women face several interconnected challenges. In terms of education, this study looks at economic exclusion, marriage and family constraints, and safety and mobility concerns, all of which limit girls' ability to continue their studies. In the context of employment, women encounter barriers such as caste, class, and patriarchal social norms, hiring discrimination, unequal access to skills and professional networks, and the burden of unpaid care work. Together, these factors restrict women's economic independence and participation in the workforce.

3.1 Challenges women face in attaining higher education in India:

3.1.1 Economic exclusion

Economic exclusion remains one of the most prominent barriers to women's educational attainment in India, as financial challenges continuously limit access to education to higher education. This is because families facing economic constraints or challenges struggle to afford school fees, textbooks, uniforms, transportation and other educational expenses, even where tuition itself is nominally free, leading parents to prioritise the education of their sons over their daughters since sons are seen as more likely to provide financial returns to their household (Dasthagir et al.,2025). Additionally, gender disparities in employment opportunities and wages also contribute to these challenges, as women generally earn lower incomes and are perceived as secondary earners of the family; this perpetuates their perceived economic return on educating daughters and reduces the incentive for families to invest scarce resources in girls' education. (Counvo, 2025) The 2025 data shows that women earn about ₹18,353 vs men's ₹24,217 in salaried jobs, ₹6,374 vs ₹17,914 in self-employment, and ₹315 vs ₹455/day in informal labour

(Periodic Labour Force Survey (PLFS) Annual Report, 2025). In addition to this, the deep-rooted cultural expectations and the belief that women will eventually assume the roles of caregivers and homemakers encourage families to allocate scarce resources towards their daughters' female education. Consequently, many girls experience delayed schooling; they are forced to drop out by their families or are restricted to less prestigious and lower-quality institutions, with poverty repeatedly identified as one of the most significant financial barriers limiting women's access to higher education in India. The burden of domestic responsibilities and the lack of support systems reduce their ability to pursue higher education. This further causes their exclusion, limiting women's career opportunities, earning potential and social mobility.

3.1.2 Marriage and Family Constraints

Marriage and family responsibilities remain significant barriers to women's education in India, as societal expectations and traditional roles often don't give female education the importance and attention that it actually deserves. (Silveru Harinath,2025).In many communities, marriage frequently emerges as a major event after secondary education for girls, with families prioritising marriage over higher education due to stereotypical assumptions of family honour, adherence to traditional gender roles and norms, and persistent beliefs that girls who will marry early will have no real requirement for further schooling

In addition, the perceptions of the ideal age of marriage have been found to significantly constrain the level of education parents aspire to for their daughters, while having no comparable effects on sons, with parental aspirations for boys' education remaining sensitive to perceived future returns in a way that aspirations for girls' education are not. As average education rises across generations in rural India, marriage norms continue to want daughters married earlier than sons regardless of the educational aspirations they hold for them (Marphatia et al.,2025). Martial decisions in many parts of India also continue to rest primarily with the parental generation rather than with women themselves, and socio-cultural norms in culturally conservative regions place ongoing pressure on parents to arrange their daughters' marriages early, often independent of how much schooling a daughter has completed or desires to pursue or complete.

3.1.3 Safety and Mobility Constraints

Safety concerns and restricted mobility remain significant barriers to women's education in India, particularly for girls from rural and marginalised communities (Dasthagir et al.,2025). Distance to educational institutions has been shown to disproportionately affect girls' enrollment. A study found that for every additional kilometre between home and schools, girls' enrollment dropped 16% compared to only 6% for boys, with this effect compounding when combined with safety concerns and inadequate transportation infrastructure (Premachandran,2025).

Even though the aspirations for higher education have increased, economic hardship, patriarchal expectations, and fears surrounding female safety continue to limit the mobility of women and their access to educational opportunities, as households at the state level with better transport facilities to secondary and higher education schools show measurably higher chances of their children continuing into secondary and higher education. (Das and Das, 2021).

This is supported by research in semi-urban Delhi finding that concept schools are situated more than 3 km from a student's residence; the probability of a girl continuing her education beyond Class 8 drops significantly, this is caused primarily because of the absence of safe and affordable transport and safety concerns rooted in prevailing gender norms.

These constraints are not limited to the school years, as a qualitative study conducted in rural Bundelkhand, Uttar Pradesh, found that restricted public transportation directly halted young women's ability to continue their higher education, since the nearest college for many rural girls was located very far away, with no reliable means to reach it. (Tripathi, 2024).

Even basic mobility vehicles such as bicycles are often unevenly allocated within households, as patriarchal norms prioritise a daughter's share of family resources for her eventual marriage rather than investing in tools that would support her continued education and independent mobility. (Curtis, 2025) .Although aspirations for higher education have increased, economic hardship, patriarchal expectations, and fears surrounding female safety continue to limit girls' mobility and educational opportunities, as households at the state level have better transport facilities to secondary and higher education.

3.2 Challenges women face in attaining jobs in India:

3.2.1 Hiring Discrimination

Hiring discrimination remains one of the most significant challenges women in India face in attaining jobs. Despite the legal provisions guaranteeing equality, gender bias continues to influence the recruitment processes and practises and occupational opportunities, with biases in hiring and promotion identified as one of the several persistent, interlinked forms of workspace discrimination in India (Bhonsle et al.,2025)

Furthermore, social attitudes regarding the role of women often lag behind the legal and institutional structures; this leads employers to perceive women as suitable only for a few specific occupations, particularly those which are associated with caregiving and nurturing, such as teaching, nursing, secretarial work and other routine service sectors (Bhattacharya and Sachdev, 2021).

Additionally, occupational segregation persists as it restricts women's access to a broader range of professions, with hiring bias, unequal promotion practices, and hostile work environments identified as key structural mechanisms that keep women out of male-dominated fields.

Even when women possess good qualifications and skills equal to those of their male colleagues, preference is frequently given to male candidates by the employees, creating barriers at the recruitment stage itself; a large scale audit using over 300,000 real job postings from India's National Career Services portal found that when asked to choose between equally qualified male and female candidates for interview callbacks, most models and recruitment patterns favoured male employees, particularly for higher-wage roles. In addition, these discriminatory practices and the belief that women are less capable, less efficient, or less committed to their careers than men reflect a broader tendency among employers to favour hiring and promoting men over equally qualified women based on traditional assumptions about competence.

These perceptions not only reduce women's chances of securing employment but also discourage them from aspiring to higher positions and pursuing their careers in male-dominated fields. (Stamarski and Son Hing, 2015).

3.2.2 Disproportionate Household and Caregiving Responsibilities given to women

Disproportionate household and caregiving responsibilities are a major barrier to women's employment in India. Women continue to bear the overwhelming burden of unpaid domestic work, which includes cooking, cleaning, and caring for the family, while men contribute comparatively little to these activities, with India's first large-scale Time Use Survey finding that around 92% of women aged 15-59 participated in unpaid domestic services for the household, compared to 29% of men.

In India, women on average spend approximately 297 minutes per day on unpaid domestic work, compared to only 31 minutes spent by men. This reflects a deeply unequal division of labour within households (Bhattacharya and Sachdev, 2021). Furthermore, a separate analysis of the same 2019 national survey found that married women spend roughly 8.6 times as much on unpaid work as married men do, with this gendered gap remaining especially stark in rural India, where women spend on average 340 minutes a day on such work compared to only 105 minutes for men (Sahu,2023).

These responsibilities are not only a matter of personal choice but are largely shaped by patriarchal norms and societal expectations that give women mainly the primary responsibilities for maintaining the household. These obligations restrict women's ability to participate in paid employment, reduce their income and earning potential, and undermine their desire to achieve financial independence, a pattern that is reflected in same time-use data, which found that while

men spend close to 7.8 hours a day on paid employment, women spend about 5.7 hours, even account for that fact that far fewer men are employed at all (Bureau, 2025)

This clearly demonstrates that disproportionate household and caregiving responsibilities that are given to women make it more challenging to attain jobs.

3.2.3 Safety and Mobility Constraints

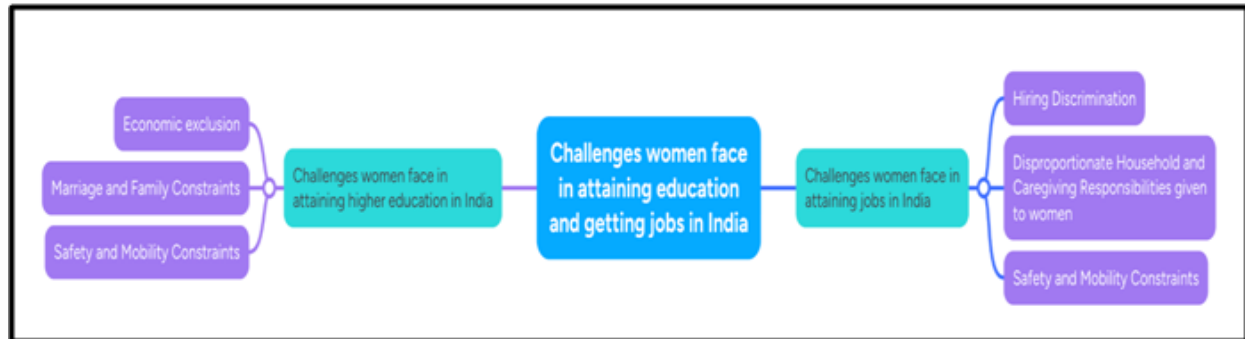
Safety concerns and restricted mobility continue to be a significant barrier to women's employment in India (Banerjee, 2019). Equal access to public transportation and the ability to move freely are essential for women to access employment opportunities. However, concerns regarding harassment, violence and inadequate transport frequently limit women's participation in the workforce, with research finding that women are less likely to participate in the workforce when their perceived threat of harassment is high, since insecurity in mode of travel directly curbs their ability to seek employment.

In addition, women generally have inferior access to both private and public means of transportation while also having to bear a greater share of household work and duties, caregiving responsibilities, which require them to make multiple trips and travel during off-peak hours. This makes women more vulnerable to sexual harassment and violence, which shows their forced immobility and discourages them from seeking employment opportunities outside their immediate surroundings. A 2021 Observer Research Foundation study found that 56% of women had faced some form of sexual harassment during their commute, and that nearly half had avoided professional or educational opportunities altogether because of these safety concerns. (Verma, 2025)

In addition to these overcrowded and unreliable transport systems, inadequate information, unsafe bus stops and the lack of secure-first and last-mile connectivity further exacerbate these challenges, with a multi-city study by the Institute for Transportation and Development Policy finding that 30% of women commuters reported experiencing harassment or theft, while 42% cited overcrowding as making their journeys feel unsafe (TNM Staff,2025)

Moreover, restrictions imposed by families and societal expectations regarding women's movement often confine them to the domestic role and prevent them from migrating to urban areas where better employment opportunities are available. Fear of their harassment and concerns over personal safety frequently influence women's decisions about whether to avoid entering the labour force or withdraw from employment altogether. A pattern that earlier research in Delhi documented as far back as 2011, when a survey of over 5,000 women found that sexual harassment was regarded as the single greatest risk to women's safety in the city, particularly while using or waiting for their public transport. (Jagori & UN Women, 2011)

Figure 1: Key Challenges women face in attaining education and getting education in India



3.3 Research Question 2: What is the government of India doing to help women attain higher education and get jobs?

- Policies for the provision of higher education by the Government of India
- Policies for the provision of employment for women by the Government of India
- all-India documents and documents statewise

Table 2: List of policy documents on higher education for women in India

All India Policies	RUSA/ PM-USHA
	UGC Post Graduate Scholarships for Girl Students
	AICTE Pragati Scholarship Scheme
	DST GATI (Gender Advancement for Transforming Institutions)
	DST Women Scientist Scheme (WOS)
	Saraswati Cycle Yojana
	UGC Scheme for Construction of Women's Hostels in Higher Educational Institutions
	Moovalur Ramamirtham Ammaiyar Scheme (Tamil Nadu)

State-wise policies	Kerala State Higher Education Council (KSHEC) Scholarship Scheme
	Karnataka Girls Free Education Scheme (Undergraduate studies)
	Kanyashree Prakalpa – K3 Component (West Bengal)
	Mukhyamantri Kanya Utthan Yojana – Graduation (Bihar)
	Ladli Laxmi Yojana 2.0 (Madhya Pradesh)
	Mukhyamantri Rajshri Yojana (Rajasthan)
	Kalpna Chawla Chatravriti Yojana (Himachal Pradesh)
	Jagananna Vidya Deevena (Andhra Pradesh)
	Mukhyamantri Kanya Sumangala Yojana (Uttar Pradesh)
	Rajarshi Chhatrapati Shahu Maharaj Shikshan Shulkam Yojana (Maharashtra)

3.4 Table 3: List of policy documents on work opportunities for women in India

All Policies India	Working Women Hostel Scheme Link
	Mahila e-Haat Scheme
	Stand-up India Scheme
	STEP (Support to Training and Employment Programme for Women)
	Mahila Shakti Kendra (MSK)
	Palna Scheme (National Creche Scheme)

	The Nirbhaya Fund
State-wise Policies	Tamil Nadu 40% Horizontal Reservation for Women in government Jobs
	Madhya Pradesh 35% Reservation for Women in Government Jobs
	Haryana State Creche Policy (2022)
	Bihar 35% Horizontal Reservation for Women in Government Jobs
	Uttarakhand 30% Horizontal Reservation for Women in Government Jobs
	Karnataka 33% Reservation for Women in Outsourced Government Posts
	Andhra Pradesh 33.3% Reservation for Women in Government Jobs
	Chhattisgarh 30% Reservation for Women in Government Jobs
	Rajasthan Horizontal Reservation for Women in State Government Jobs
	Odisha Mission Shakti
	Kerala Kudumbashree Mission
	West Bengal Bangla Swanirbhar Karmasansthan Prakalpa
	Uttar Pradesh- The Safe City Project
	Tamil Nadu- Chennai Bus Safety Project
	Punjab- PRTC/PUNBUS Safety Upgrade

3.3 All India Policies To Help Women Attain Education in India:

1) RUSA/PM-USHA

Rashtriya Uchchatar Shiksha Abhiyan (RUSHA) was launched in 2013 as a centrally sponsored scheme to fund state and union territory government and government-aided higher education institutions, with the goal of improving access, equity and quality in state higher education systems. (IMPRI Desk,2025). RUSA operated in two phases (RUSA 1.0 from 2013 and RUSA 2.0 from 2018), this initiative helped to support around 2,500 institutions and approved nearly 4000 projects, covering areas such as new model degree colleges, faculty positions and the conversion of colleges into universities. Following the introduction of the National Education Policy (NEP) 2020, the scheme was restricted and named as Pradhan Mantri Uchchatar Shiksha Abhiyan (PM-USHA) in June of 2023. This initiative by the central government focuses specifically on education reform; it encourages digital pedagogy, multidisciplinary education, research ecosystems and NAAC/NBA accreditation, with a specific pillar supporting women's education, minority support, and outreach to remote and tribal areas. ("PM-USHA", 2026). It has a total fund of approximately ₹12,926 crore for 2023–24 to 2025–26, funded through a centre-state cost-sharing model ("PIB Backgrounder")

2) UGC Post Graduate Scholarship for Girl Students (Indira Gandhi Scholarship for Single Girl Child)

This scheme, was administered by the University Grants Commission (UGC) under the ministry of education, this provides financial support to a girl who is the only girl child in the family (or one of the twin daughters and no brother) in the family, to help her pursue postgraduate education ("PG Indira Gandhi Scholarship for Single Girl Child (SGC) | India Science, Technology & Innovation - ISTI Portal"). The main object are to recognise the value of a single girl child's role in society, encourage their families to invest in their higher education and simultaneously promote small-family norms ("PG Indira Gandhi Scholarship for Single Girl Child (SGC) | India Science, Technology & Innovation - ISTI Portal"). The eligible candidates must be under 30 years old and enrolled in the first year of a regular, full-time, non-professional postgraduate degree at a recognised university or college; distance-education courses are not covered under this scheme. The scholarship provides ₹36,200 per year for two years; this is disbursed through Direct Benefit Transfer, and around 2,000 scholarships are awarded annually, with applications submitted through the National Scholarship Portal.

3) AICTE Pragati Scholarship Scheme

The Pragati Scholarship is run by the All India Council for Technical Education (AICTE), it supports girl students pursuing technical education at the diploma or degree level in AICTE-

approved institutions in India. Its stated aim is to improve access to technical education and encourage greater participation of women in the technical fields. (Saini,2026), TO be eligible, an applicant must be admitted to the first year of a diploma or a degree program (or the second year via lateral entry), belong to a family with an annual income below ₹8 lakh, and a maximum of two girls per family may receive scholarships. Selected students receive ₹50,000 per year; this covers their costs such as tuition fees, books, and equipment, for up to three or four years, depending on the year of their entry, funded through Direct Benefit Transfer. AICTE awards 10,000 scholarships annually, split evenly between degree and diploma courses, with all eligible applicants from certain union territories and northeastern states graduating with a scholarship regardless of this quota

4) DST GATI (Gender Advancement for Transforming Institutions)

GATI is a programme launched by India's Department of Science and Technology in 2020 to help colleges and research institutions to treat women more fairly. Rather than giving money directly to the students, GATI works with the institutions themselves; it asks them to look honestly at how they treat women, from hiring to promotions to who gets support for research, to fix the gaps that they find. Institutions that take part are assessed against a shared set of standards and can earn accreditation once they show significant improvement. This is similar to a program that is initiated in the UK, called the Athena SWAN that GATI is based on. The idea behind this programme is simple: India has a shortage of women in science, technology and related fields, partly because many drop out mid-career or aren't promoted at the same rate as men, and GATI tries to fix that by changing how institutions work rather than by rewarding individual women.

5) DST Women Scientist Scheme (WOS)

The Women Scientist Scheme helps women in science and technology restart their careers after a break, whether that break was for family, personal or other reasons. It is not aimed at students still studying, but also at women who already have a science background and have stepped away from research for the last 2 years. The scheme pays them a monthly fellowship to work on a research project, essentially giving them a paid route back into active research rather than expecting them to re-enter with no support. There are a few main paths within the scheme: one supports general research in basic or applied sciences, another supports projects that use science to solve a specific social problem, and a third initiative trains women in intellectual property rights instead of lab research.(Thomas, 2026) In all the cases, the women must not currently be in regular employment, since the scheme exists specifically to bring back those who dropped out of the workforce, not to fund those who are already working.

6) UGC Scheme for Construction of Women's Hostels in Higher Educational Institutions

This is a scheme run by the University Grants Commission (UGC) that provides grants to colleges and universities to construct or extend women's hostels, specifically to support the

growing enrolment of women in higher education. It applies to both women-only institutions and co-educational institutions, since many co-educational colleges historically catered mainly to male students when women had far less mobility to pursue education outside their own local area. To be eligible, a college must have its own land, must not be a self-financing institution, and must follow strict UGC guidelines on building approval, fund utilisation, and reporting to receive and use the grant

3.3 State-wise policies to help women attain education in India :

1) Moovalur Ramamirtham Ammaiyar Scheme (Tamil Nadu)

Also known as the Pudhumai Penn scheme, this is run by Tamil Nadu's Department of Social Welfare and Women Empowerment. Its main aim is to increase how many girls from government schools go on to continue their higher education studies ("Moovalur Ramamirtham Ammaiyar Education Assurance Scheme | Govt Schemes India") Girls who studied Classes 6 to 12 in a Tamil Nadu government or a government-aided school (with some allowance from private schooling from Class 6-8 under the Right to Education Act) receive ₹1,000 per month until they finish their first undergraduate degree,, diploma or ITI course, paid directly to their own bank account. (Acharya,2022). This scheme doesn't require girls to give up any other scholarships they're already receiving, and it applies to any number of eligible daughters in a family, not just one. Postgraduate students, those studying via distance education. However, students studying in private schools throughout are not covered under this scheme.

2) Kerala State Higher Education Council (KSHEC) scholarship scheme

This scheme is not exclusively for girls; it's a general merit-based scholarship for undergraduates studying in Kerala. MSHEC, a statutory body that was set up in 2007 to promote equity and excellence in higher education, introduced the Higher Education Scholarship Scheme in 2009 for first- year undergraduate students in Basic Sciences, Humanities & Social Sciences, and Business Studies at government or aided colleges in Kerala. (KSHEC, 2025) . About 1,000 students are selected each year out of roughly 25,000 applications (hence a success rate of about 4%), and the scholarship renews automatically through postgraduate study as long as the student maintains the required standard, with total support reaching up to ₹1,54,000 across the full period. Students in professional courses, however, are not eligible.

3) Karnataka Girls Free Education Scheme (Undergraduate and Postgraduate Studies)

Announced in 2018 and rolled out from the 2019-20 academic year, this scheme makes education free for girls in Karnataka's government colleges up to their undergraduate studies and postgraduate level, covering all fees except the examination fee ("Various Govt. Scholarships for

UG/PG Programmes – PSMO College Tirurangadi”). It applies regardless of the family income, and the government reimburses the fee after the student initially pays it at the admission stage. It was estimated to benefit around 3.7 lakh girls with a budget outlay of roughly ₹95 crore, and it applies specifically to government colleges, not professional or private institutions.

4) Kanyashree Prakalpa- K3 component (West Bengal)

Kanyashree Prakalpa is a three-tier scheme launched by West Bengal in 2013 that won a United Nations Public Service Award in 2017 for its role in preventing child marriage through education-linked cash transfers. The KI and K2 help girls while they're still in school. The third part, K3, is what pays for their postgraduate studies. If a girl has already got help under the earlier parts of the scheme, passed her undergraduate degree with at least 45% marks, and is now doing a regular postgraduate course (this cannot be online or distance learning), she can get a monthly stipend, with science students getting a bit more money than arts or commerce students. To qualify for this problem, she must be unmarried, a permanent resident of West Bengal, and from a family earning under ₹1.2 lakh a year. Though girls with disabilities, orphans, or those in child-care institutions can still apply for this program even if their family earns more.

5) Mukhyamantri Kanya Utthan Yojana- Graduation (Bihar)

This is the final stage of a broader Bihar scheme that supports girls from birth through graduation. The graduation component gives a one-time payment of ₹50,000 (which was recently raised from ₹25,000) to unmarried female students who complete their undergraduate degree from a recognised university or college in Bihar, with no income limit and no restriction by category or course stream. (IndiaScholarships). The money is transferred via Direct Benefit Transfer into a bank account that must be in a girl's own name that is linked to her Aadhaar card, not a parent's or joint account (Kumar,2026). Only students who graduated from an institution located within Bihar are eligible; those who studied outside the state do not qualify for this program.

6) Ladli Lazmi Yojana 2.0 (Madhya Pradesh)

Launched in 2007 and then later upgraded to “2.0”, this is one of India's most-used girl- child welfare schemes (later adopted in some form by states like UP, Bihar, and Goa) . A girl born on or after 1 January 2006, registered at a local Anganwad centre, with parents who are Madhya Pradesh residents and non-income taxpayers becomes eligible for total assurance or roughly ₹1,43,000 disbursed at various milestones, annual deposits in her name for the first five years, with smaller grants at class 6,8,11, and 12, and a lump sum of ₹1,00,000 at the age of 21 years, provided that she has passed class 12 and married after the legal age. The “2.0” upgrade adds a specific higher-education incentive: girls who go on to a graduation or a professional course of at

least 2 years get an additional ₹25,000, and the state government also pays their tuition fees for their undergraduate study.

7) Mukhyamantri Rajshri Yojana (Rajasthan)

This program was launched in June 2016. The scheme provides a total of ₹50,000 to a girl child across 6 main instalments, from birth through to Class 12 admission. It aims to improve the child sex ratio, encouraging institutional deliveries and reducing dropout rates among girls (Singh,2025). For girls to qualify for this scheme, the girl must be a Rajasthan resident born on or after 1 June 2016 in a government or JSY- registered private hospital, and benefits are capped at 2 girl children per family (though a third daughter's family can still receive the first two instalments). Parents need both an Aadhaar card and a Bhamasha card (a state identity card linked to a bank account) for the funds to be transferred.

8) Kalpana Chawla Chhatravrti Yojana (Himachal Pradesh)

Named after astronaut Kalpana Chawla and introduced in 2012-13 by the Himachal Pradesh Education Department, this scholarship supports the state's top 2000 girl students (by merit, judged separately for Science, Arts and Commerce streams) who have passed their Class 12 under the HP Board of School Education and gone on to a recognized post-Class 12 academic, professional or technical course (Mark Otto, Jacob Thornton et al.). The selected students receive ₹15,000–18,000 per year, and the scholarship continues each year as long as the student keeps passing without failing a year (Disha Kaira,2026). However, students only studying in Himachal Pradesh qualify for this program.

9) Jagananna Vidya Deevena (Andhra Pradesh)

This scheme is not girls-only, but a broader fee-reimbursement program for students from SC, ST, BC, EBC, Kapu, Minority and Economically weaker section backgrounds in Andhra Pradesh, from ITI and polytechnic level up to the postgraduate level and PHD study (Sharma, 2026). The government pays 100% of the tuition fee, special, and exam fees directly, and notably the money is deposited into the bank account of the mother rather than the student's mother rather than the student or the institution. This, therefore, is a way of putting the financial control in the women's hands and ensuring transparency. To be eligible, a family's income must be typically below ₹2.5 lakh a year, no government job or four-wheeler in the household, and at least 75%college attendance for the funds to be released each of the quarters.

10) Mukhyamantri Kanya Sumangala Yojana (Uttar Pradesh)

This scheme was launched in 2019. This UP scheme provides a total of ₹25,000 (recently increased from ₹15,000) to a girl child across six main stages of her life: birth, first year immunisation, and admission into classes 1,6,9, with the final and largest instalment paid when she passes Class 10/12 and takes admission into a higher course of diploma. The eligibility for this program is limited to permanent UP residents with a family income below ₹3 lakh a year, and generally capped at two girls per family, with the account needing to be opened within six months of the child's birth. (Finserv, 2026). Despite covering "graduation" nominally in its final stage, the bulk of the scheme's structure actually runs from birth through main school-level milestones rather than funding the graduation itself.

11) Rajarshi Chhatrapati Shahu Maharaj Shikshan Shulkam Yojana (Maharashtra)

This is Maharashtra's flagship tuition-fee scholarship for students from economically backward classes (EBC) and socially and educationally backward classes (SEBC) pursuing professional courses such as engineering, pharmacy, medicine, management, and law at government or government-aided institutions. . As of March 2026, the change in policy means girls under this scheme now receive a 100% tuition fee waiver, while boys receive 50%, a change that helped push the enrollment of girls in professional courses by around 41% between 2023-24 and 2024-25. Colleges are barred from demanding upfront tuition from the eligible girls; the state instead reimburses colleges directly, typically by August each year, and the scheme is administered through Maharashtra's MahaDBT portal.

3.4 All India Policies To Help Women attain Jobs in India

1) The Working Women Hostel Scheme

This central scheme has been around since 1972-73 and gives money to the organisations (NGOs, women's development corporations, cooperatives and others) to help them build or expand their hostels where working women can live safely while they are away from their families for work (Shankar, 2019). Any working woman can stay, no matter her caste, religion or marital status, as long as her monthly income is below ₹50,000 in big cities and ₹35,000 elsewhere. The hostels also offer daycare for children (up to 18 for girls, up to 5 for boys), and rent is capped at a small percentage of the woman's salary so it stays affordable for them. A woman can normally stay for up to three years; this can be extended to five years in special cases (Yaji, 2022).

2) Mahila e-Haat Scheme:

This scheme was launched in 2016 by the Ministry of Women and Child Development. This is a free online platform where women entrepreneurs, artisans, and self-help groups can list and sell

their services or products directly to buyers, without needing a shop or a middleman. The only thing that a woman needs is a mobile number to run her listing; her product's photo, description, price and contact details go up on the portal website, and buyers can then reach out directly. It covers things like handicrafts, handlooms, organic products and other home-made goods, and there's no listing fee or commission fee that is charged. The goal is simply to help give women who make things but don't have market access a useful platform to reach their customers using basic technology.

3) Stand-Up India Scheme

Launched in April 2016, this scheme makes it easier for women (along with SC/ST entrepreneurs) to get a bank loan to start their own business, since access to credit has traditionally been one of the biggest barriers for first-time entrepreneurs from these groups ("Stand up India Scheme – Objectives & Benefits | IBEF"). Every bank branch is required to give at least one loan to a woman entrepreneur and one to an SC/ST entrepreneur. Loans range from ₹10 lakh to ₹1 crore, cover up to 85% of the total cost of setting up a new business in manufacturing, services, trading, or agriculture-related activities, and are repayable over 7 years with a break-up of 18 months before repayments start

4) STEP (Support to Training and Employment Programme for Women)

This program has been running since 1986-87. STEP is one of the older schemes on this list and focuses on giving poor and marginalised women, including those in rural areas, from SC/ST backgrounds or below the poverty line, practical skills training so they can either get a job or start their own small business ("Support to Training and Employment Programme for Women (STEP), Introductions, Objectives, Features, Types, Importance and Challenges") The government funds NGOs and a range of trades: agriculture, dairy, handicrafts, tailoring, food processing, computer and IT skills, and even hospitality and tourism, and is open to any woman aged 16 or older (Karthiga, 2019) Beyond just teaching a skill, it also tries to connect trained women to credited, self-help groups and buyers so the skill actually turns into an income.

5) Mahila Shakti Kendra (MSK)

This project was approved in 2017, this scheme was set up local centres in rural India to help women access government benefits and services they might not otherwise know about or be able to reach, like opening a bank account, learning more about legal rights, or getting help with health, nutrition, or job training ("Pradhan Mantri Mahila Shakti Kendra Scheme: Features, Eligibility and Benefits"). It worked through different levels, a national level giving technical guidance, state-level resource centres, and local centers in some of India's most under-resourced districts and blocks, where college student (Acharya, "Mahila Shakti Kendra Scheme -

Objectives, Guidelines, Components, Coverage, Funding”) This scheme was then discontinued in 2022 and its work was then folded into the government’s broader Mission Shakti programme.

6) Palna Scheme (National Creche Scheme)

Palna is a government programme, restructured in 2022 from the earlier National Creche Scheme, and now it is run under the “Samarthya” part of Mission Shakti. It helps provide safe daycare for children aged 6 months- 6 years with each creche append at around 25 children, so that mothers, working or not, have a secure place to leave their children during the day (“Palna Scheme Under Mission Shakti: A Journey of Women Empowerment and Child Care”) Beyond just childcare, it also covers nutrition, health checkups, and immunization for the children, in line with the government’s nutrition poor 90:10 in northeastern and special category states), and the underlying idea is that giving women reliable childcare removes one of the biggest practical barriers to them joining or staying and continuing working in the workforce.

7) Nirbhaya Fund

This is a ₹1,000 crore corpus set up by the Government of India in 2013, following the Delhi gang rape case, to fund initiatives protecting women's safety across the country (en.wikipedia.org/wiki/Nirbhaya_Fund). As of 2024-25, ₹7,712.85 crore has been allocated, with about 76% utilised. It has funded GPS tracking, panic buttons, and CCTV on public buses (“Nirbhaya Fund’ Scheme for Women Safety in Public Road Transport”) as well as "Safe City Projects" in major cities like Delhi, Mumbai, Bengaluru, and Chennai, covering surveillance, street lighting, and safety patrols (gktoday.in/nirbhaya-fund). However, the fund has been inconsistently used, with some states failing to draw down their allocations and implementation delays limiting its real-world impact

3.4 State-wise policies to Help Women Attain Jobs in India

1) Tamil Nadu- 40% Horizontal Reservation for Women in Government Jobs

In September 2021, Tamil Nadu raised the share of government job vacancies reserved for women specifically from 30% to 40%, which was applied through the Tamil Nadu Public Service Commission and the Teachers Recruitment Board (TNM Staff, “TN Increases Reservation for Women in Govt Jobs To 40%”). This is a “horizontal” reservation meaning the 40% cuts across every other other category, general, SC, ST, OBC rather than being one separate category of its own, so women within each group get a share of the seats served for that group, Before this change, women already made up about a third of Tamil Nadu’s government workforce, and this increase was meant to push that even further.

2) Madhya Pradesh- 35% Reservation for Women in Government Jobs

Madhya Pradesh has raised its women's reservation in government jobs twice: from an earlier level up to 33% in 2023 and then 35% in November 2024. (Vaidehi Jahagirdar,2024). It applies to direct recruitment across almost all the state government departments (with the forest department excluded) and, like Tamil Nadu's policy, it is horizontal, meaning the 35% is set aside within each existing category rather than as its own separate quota

3) Haryana State Creche Policy

Notified in July 2023, this made Haryana the first state in India to have a formal dedicated policy on creches ("Haryana Creches | Women and Child Development Department, Haryana | India"). It requires any workplace which has more than 50 employees to provide a creche, and separately, government-run creches accept children aged 6 months to 6 years, staying open 26 days a month for 6-8 hours a day. These creches offer meals, health checkups, and vaccinations at the government's expense, and Haryana pays trained creche workers ₹15,000 a month and assistants ₹7,500 a month, with the maximum distance from a mother's workplace capped at 500 meters ("Haryana Became the First State in the Country to Introduce Crèche Policy"). Furthermore, poorer families pay less to use a creche, the fees scale up gradually with a family's income levels, starting around ₹50/month for the lowest income bracket.

4) Bihar- 35% Horizontal reservation for Women in Government Jobs

Bihar introduced a 35% horizontal reservation for women across all government jobs and categories in 2016 ("Bihar Female Reservation, Check Percentage, Domicile Required in Government Jobs"). Originally, this quota was open to any women applying in Bihar, including from other states in India. However, in July 2025, the Bihar Cabinet restricted the benefit to women who hold a Bihar domicile, meaning that women from outside the state can now compete only in the general category rather than under the 35% reservation (Prajapati, 2025). This domicile requirement is contested and could face some legal challenges, since restricting reservation by place of residence raises questions under the Indian Constitution's equal-treatment provisions.

5) Uttarakhand- 30% Horizontal Reservation for women in Government Jobs

This traces back to a 2006 government order that gave women with Uttarakhand domicile a horizontal reservation in state public service exams, later increased to 30%. After legal challenges from women outside Uttarakhand arguing the domicile requirement was discriminatory, the state passed the Uttarakhand Public Service (Horizontal Reservation for Women) Bill in November 2022, which was approved by the Governor in January 2023,

formally codifying the 30% reservation into law for women domiciled in Uttarakhand. The reasoning given is that women in Uttarakhand's remote, hilly areas have far fewer job opportunities than women elsewhere in India, so the reservation is meant to specifically help them.

6) Karnataka- 33% Reservation for Women in Outsourced Government Posts

In 2022, Karnataka mandated that 33% of outsourced government positions, such as data entry operators, housekeeping staff, drivers and other Group D jobs that the government hires through contracting agencies rather than directly, must go to women. ("Women Reservation Act, 2023 - Women in Politics"). This applies across all government departments, autonomous bodies, universities and other urban local bodies or organisations. It's a narrower policy than the horizontal reservation seen in states like Tamil Nadu or Bihar since it only covers outsourced roles rather than all of the direct government recruitment roles.

7) Andhra Pradesh- 33.3% reservation for Women in Government Jobs in India

Andhra Pradesh reserves one-third of government job vacancies for women, based on an amendment to state civil services rules from the 1990s. Like the other states listed, here this operates as a horizontal reservation applied within each existing recruitment category rather than as a separate quota.

8) Chhattisgarh- 30% Reservation for Women in Government Jobs

Chhattisgarh reserves 30% of government job vacancies for women as a horizontal quota, applied within categories like the general category, OBC, and others. This has come up in court cases involving specific recruitment drives, wherein the 30% share was calculated out of the total open-category seats that were available.

9) Rajasthan- Horizontal Reservation for Women in State Government Jobs

Rajasthan applies a horizontal reservation for women across its state government recruitment, following the same basic principle used across most Indian states: a set percentage of positions within each existing vertical category (general, SC, ST, OBC) is specifically reserved for women. This helps to ensure that women get proportional representation within every group rather than being confined to a separate quota.

10) Odisha Mission Shakti

This was launched in 2001 on International Women's Day. Mission Shakti is Odisha's flagship program for organising women into Self- Help Groups (SHGs) so they can access credit, build

saving habits, and start income-generating activities together rather than individually ("IIPA: Indian Institute of Public Administration"). IT started with around 41,000 SHGs in 2001-2002 and grew to over 6 lakh groups with roughly 70 lakh women members according to recent counts. They provide interest credit, seed money and support for market access, and have reported that women in these groups have seen their incomes grow, with a loan repayment rate above 95%

11) Kerala Kudumbashree Mission

Kudumbashree was set up in 1997 with backing from the Kerala government and the NABARD, which aims to end absolute poverty within a set timeframe by organising women into Self-Help Groups at the neighbourhood level. It has a three-tier structure: small neighbourhood groups, ward-level area development societies, and community development societies at the local government level; this makes it one of the largest women's community networks in the world. Beyond the savings and microloans, Kudumbashree runs specific programs like affordable community kitchens(which helped feed people during COVID-19), waste management collectives, and other initiatives that help to support women's political participation, and its model has since been studied and replicated by other states, including Odisha.

12) West Bengal Bangla Swanirbhar Karmasansthan Praklpa

This West Bengal scheme provides loans to help unemployed people start their own small businesses in manufacturing, trade, services, or similar sectors (excluding direct farming) . Individuals can get up to ₹10 lakh, or groups can get up to ₹25 lakh, with the applicant contributing a 10% margin and the government providing a subsidy of up to ₹1 lakh for individuals or ₹2.5 lakh for groups, covering around 20-30% of the project cost depending on the scheme version. It runs in both rural and urban areas and is known locally as "Atma Maryada" for individuals and "Atma Samman" for group applicants. While it is not exclusively a women's scheme, it's commonly used alongside other self-help-group-based programs that many women in the state rely on for economic independence.

13) Uttar Pradesh - Safe City Project

Uttar Pradesh has installed panic buttons and CCTV cameras in city buses, as well as in Ola and Uber cabs, across 17 municipal corporations and Gautam Buddha Nagar. These devices are integrated with the state's UP-112 emergency helpline, so pressing a panic button during a journey immediately alerts the UP-112 response team and triggers police assistance. As part of the same project, the state has identified 1,861 harassment "hotspots," with 656 high-sensitivity locations placed under continuous police patrol.

14) Tamil Nadu - Chennai Bus Safety Project

Under the Nirbhaya Safe City Project, Tamil Nadu launched an AI-enabled panic button and CCTV surveillance system on Chennai's public buses, with plans to scale up from an initial 500 buses to 2,500 across the city. Each bus is fitted with panic buttons and cameras linked to a cloud-based control centre, which is in turn connected to the city police's distress response system, allowing an incident to be recorded and flagged in real time if a passenger presses the panic button (Bharat,2022).

15) Punjab - PRTC/PUNBUS Safety Upgrade

Punjab is equipping its state-run PRTC and PUNBUS buses with CCTV cameras, dashcams, panic buttons, and real-time GPS tracking, citing the large number of women, around 3.5 lakh daily, who rely on the state's free bus travel scheme and collectively undertake roughly 12 crore free journeys a year. The panic button feature is being trialled as a direct link to a central command centre for real-time alerts, alongside CCTV footage used to monitor driver behaviour (Singh, 2026)

4. Analysis

This section analyses the extent to which existing Indian Government policies address the challenges that women face in attaining higher education and employment. For each of the challenges identified above, the corresponding policies (listed in Tables 2 and 3) are examined to assess how directly and effectively they target the specific barrier that is in question and where gaps in policy coverage remain.

Analysing the effectiveness of education policies in India

Economic exclusion:

Most of the higher-education policies in India treat this problem as a cash-flow issue, providing women with fee waivers and financial assistance to help them attend school. Schemes like RUSHA/PM-USHA, the UGC scholarship, ICTE Pragati, and most state schemes (Pudhumai Penn, KSHEC, Karnataka's fee waiver, Kanayashree K3, Kanya Utthan, Jaganna Vidya Deevana) all of these policies work the same way, they reduce the upfront cost of education through fee waivers or direct cash transfers. The design of these policies is primarily to make education more affordable.

But this doesn't reflect the major challenge or deeper cause: the expected return on a daughter's education is lower than a son's education because a woman's salary is less in every category of work., salaried, self-employed, and informal/casual labour (PLFS Annual Report, 2025).

Therefore, a one-time scholarship or fee waiver though changes the cost of educating a daughter today, however, it does not change the wage gap she will face after she graduates, often a reason that families hesitate to educate the girl child, This means that the policies are solving the wrong part of the problem, they do make schools more affordable, but they don't address the reason that families hesitate to invest in a daughter's education in the first place: the belief, backed by real wage data, that a son will bring a higher financial return to the household later in life.

There is a second issue with how these schemes are designed. Many of the state-level schemes, such as Ladli Laxmi Yojana 2.0, Mukhyamantri Rajshri Yojana, and Mukhyamantri Kanya Sumangala Yojana, release most of their money at birth, during the immunisation, or at early school milestones (Class 1,6,9 and so on). Only a small, final portion of the payout is linked to higher education itself. However, by the time a girl actually reaches college age, most of the scheme's financial support has already been used. So even though these are labelled as schemes that support "higher education", their real design is built around keeping girls in school earlier, not around funding the higher-education decision specifically.

A third limitation is eligibility. Almost every scheme discussed comes with an income ceiling, a cap of one or two daughters per family, and exclusion of girls in private schools or distance-learning programs. This means that these schemes only reach a limited group of families, not every girl who could benefit from these schemes. As a result, even though economic exclusion is the challenge with the largest number of policies aimed at it, these policies remain incomplete. They reduce the upfront cost of education without correcting the deeper wage-driven reason families under-invest in daughters' education in the first place.

Marriage and Family Constraints:

The policies that address marriage do not accurately reflect the true nature of the problem. The research indicates that marriage-related dropout is driven primarily by family attitudes and social pressure rather than a lack of money. In many communities, parents decide when a daughter marries based on tradition and family honour, and this decision is usually independent of how much she has studied or wishes to study further. This is a fundamental problem of mindset and social norms, not a financial one.

Yet the limited number of policies that address marriage attempts to solve this problem through financial incentives rather than by shifting the underlying attitudes, though they do not do so through different schemes and mechanisms. Kanyashree Prakalpa's K3 component provides a monthly stipend to a girl while she is enrolled in postgraduate study, but she must remain unmarried to continue receiving it; remaining unmarried is therefore a condition for continued payment rather than a reward granted upon completion of her degree. Ladli Laxmi Yojana 2.0 is

structured differently: it provides a lump-sum payment at age 21, conditional on the girl having passed Class 12 and having married after the legal minimum age of 18. This means she may already be married by the time she receives the payment, provided the marriage did not occur prematurely. In addition to this lump sum, the scheme offers a separate ₹25,000 incentive specifically for completing a graduation or professional course of at least two years' duration; this component is a genuine incentive tied to the completion of higher education, distinct from the marriage-linked lump sum. Mukhyamantri Rajshri Yojana takes a different approach altogether, focusing on improving the child sex ratio through a series of staged payments culminating in Class 12 admission, without directly conditioning its primary benefit on marital status in the same manner as the other two schemes.

Despite these differences in design, all three schemes are based on the assumption that a financial incentive is sufficient for parents to delay their daughter's marriage or to keep her unmarried through the course of her studies. This assumption creates a significant risk of mistargeting. Financially motivated families may adjust their decisions to receive the payment. However, families whose decisions are governed primarily by tradition or social pressure, rather than financial considerations, may simply forgo the scheme and proceed with early marriage regardless of the incentive on offer. Given that the evidence in this study suggests social norms, rather than financial need, are the dominant driver of this problem, these policies may disproportionately reach the families that require the least behavioural change, while leaving the families most influenced by tradition largely unaffected.

Safety and Mobility Constraints

For making higher education more accessible for women in India, an important factor is missed, which is the safety and mobility constraints that women face in attaining higher education, as the policies in Table 2 do not directly address this challenge, as the policies in table 2 do not directly address this challenge. Yet the evidence on this barrier is clear and specific. Girls' enrollment drops by 16% for every extra kilometre of distance to school, compared to only 6% for boys (Premachandran P, "Girls' Education in Rural India: Barriers, Challenges, and Policy Interventions"). In semi-urban Delhi, urban Delhi, girls become far less likely to continue their education past Class 8 once a school is more than 3 kilometres away. In rural Bundelkhand, a lack of reliable transport, rather than the cost of education, was the main reason young women could not continue their higher education. Together, this shows that for many women, the real barrier to reaching college or their university is physical access and safety, not only affordability.

It's also important to understand that this challenge is not absent from India's higher-education policy landscape. The University Grants Commission (UGC) runs a scheme that provides grants to colleges and universities to specifically construct or extend women's hostels to support the

growing enrolment of women in higher education studies. This scheme applies to both women-only and co-educational institutions, since many co-educational colleges historically catered mainly to male students, because this was at a time when women had far less mobility to pursue education outside their own local area. To qualify, a college must own its land, it must not be a self-financing institution, and it must follow the UGC guidelines on construction, fund utilisation, and reporting.

However, this scheme addresses the problem only indirectly. Rather than making the daily commute to college safer or shorter, it removes the need for a daily commute altogether by offering accommodation at the institution itself. This means it may help women who can relocate and live at a college, but it does nothing for women who need to travel daily and cannot access hostel accommodation, whether because their college does not have a UGC-funded hostel, because the scheme's building requirements were never met by their institution, or because relocating away from home is not an option for them due to family or financial constraints. It is also worth noting that Bihar's Cycle Scheme, the Saraswati Cycle Yojana, and Delhi's 2026-27 free bicycle scheme, all of which support safe and affordable commuting, are targeted specifically at the secondary-school stage, around Class 9, and do not extend to women commuting to college or university.

As a result, the safety and mobility barrier to higher education in India is only partially addressed by existing policy. A hostel-based solution exists at the higher-education level, but a transport-based solution, of the kind that has proven effective at the secondary-school level, does not. This leaves a specific and identifiable gap for women who are neither able to live in a hostel nor able to safely and affordably commute to a college or university, which, based on the evidence in this study, remains a significant barrier to attaining higher education in India.

Analysing the effectiveness of the work policies to help women attain Jobs in India

Hiring Discrimination:

The policy response to hiring discrimination in India rests almost entirely on one mechanism: reservation, which mandates a fixed share of positions for women within a designated category of their employment. Tamil Nadu's 40% horizontal reservation, Madhya Pradesh's 35% reservation, Bihar's 35% reservation, Uttarakhand's 30% reservation, Karnataka's 33% reservation for outsourced posts, Andhra Pradesh's 33.3% reservation, Chhattisgarh's 30% reservation, and Rajasthan's horizontal reservation all operate on the same underlying logic that since gender-bias in hiring decisions cannot easily be detected or penalized case by case, the state instead guarantees a numerical outcome by requiring a set proportion of vacancies to go to women, regardless of what unobservable bias might otherwise have shaped the hiring process.

This is a defensible policy response to a genuine measurement problem, since hiring bias is difficult to provide in any individual case where it is statistically more widespread.

However, this mechanism has a limitation that becomes clear when set against the evidence in its research. Every one of the reservation policies applies exclusively applying to government employment. This creates a significant gap, since the hiring discrimination is a broader, structural problem, and it is not only confined to public-sector recruitment, Gender bias in hiring and promotion has been identified as one of the several persistent, interlinked forms of workplace discrimination in India, and social attitudes about women's roles often lag behind formal legal protections, leading employers to perceive women as suited only to a narrow set of occupations associated with caregiving, such as teaching, nursing and secretarial work. This occupational segregation and unequal promotion practices keep women out of a wide range of professions, particularly male-dominated fields. The reservation policies, by design, have no jurisdiction over private-sector hiring, meaning the policy response addresses only the smaller share of the job market while leaving the much larger private-sector share largely untouched.

There is also a second, deeper limitation: reservation corrects the outcome of discrimination without correcting its primary cause. Furthermore, underlying drivers of hiring discrimination are the employer's beliefs, specifically that women are less capable, less efficient or less committed to their careers than men; this therefore highlights a broader tendency to favour hiring and promoting men over equally qualified women. A quota requires an employer to hire a certain number of women for government jobs, but it does not change the belief that made the employer reluctant to hire the female candidate in the first place. . This means the underlying bias, along with the related problems of unequal promotion and occupational segregation, remains unaddressed even within the government jobs where quotas technically apply, since a quota changes who gets hired without necessarily changing how women are subsequently treated, promoted, or valued once they have been employed.

Disproportionate Household and Caregiving Responsibilities

India's policy response to this challenge is narrower and less direct than the actual scale of the problem, which is described by the evidence. India's first large-scale Time Use Survey found that 94% of women aged 15-59 participated in unpaid domestic work, compared to only 31% of men, and that women spend an average of 299 minutes a day on unpaid domestic work compared to just 97 minutes for men. (Nikore,2024) . This same data shows that men spend close to 7.8 hours a day on paid employment compared to 5.7 hours for women, even after accounting for the fact that far fewer men are employed at all (Sahu,2023). Taken together, this evidence shows that women spend far more time on unpaid domestic labour and far less on paid work than men, a

pattern the research attributes to patriarchal norms and societal expectations rather than to individual choice.

However, despite the scale of the problem, only a few policies engage with this challenge directly: The Palan Scheme (National Creche Scheme) and Haryana's State Creche Policy. Both work on the same underlying idea. That childcare specifically, rather than domestic labour more broadly, is the component of caregiving burden most directly preventing women from entering or remaining in paid employment, and that providing safe, accessible and affordable childcare removes this particular constraint. Haryana's Policy requires any workplace with more than 50 employees to provide a crèche, which caps the distance between a crèche and a mother's workplace at 500 meters, and scales fees according to the household income of the family, which starts as low as ₹50 a month for the lowest income bracket. This design addresses three separate conditions that would each need to hold for a working mother to actually benefit: that childcare exists, that it is close enough to be practical, and that it is affordable relative to her income. Similarly, the Palna Scheme operates at the national level with a similar aim, providing daycare, nutrition, health checkups, and immunisation for children aged 6 months to 6 years, on the reasoning that reliable childcare removes one of the most significant practical barriers to women joining or remaining in the workforce (Insights Editor).

However, this policy only solves a part of the problem; childcare is a subset of the total unpaid domestic labour burden, not the whole of it. The Time Use Survey data cited above includes cooking, cleaning and general household maintenance in addition to childcare, and none of these other categories of unpaid domestic labour are addressed by any existing policy. The current policies help give a mother somewhere safe to leave her child while she works, without correcting for the underlying distributional problem: why women, rather than men, are expected to perform the overwhelming majority of household labour in the first place, independent of whether children are involved at all. A woman without young children, but with substantial cooking, cleaning, or eldercare responsibilities, receives no benefit from either scheme, despite facing a comparable barrier to sustained employment, as reflected in the same time-use data.

This suggests that existing policy has correctly identified childcare as a barrier to women's employment, but has not been designed around the broader evidence that unpaid domestic labour, but not other parts of household responsibilities that women need to manage in India prevents them from actively participating in the workforce.

Safety and Mobility Constraints

Safety and Mobility present a more complex policy picture than the previous two challenges, once the full range of Indian policy responses is considered. The evidence on this challenge is

well documented. A 2021 Observer Research Foundation study found that 56% of women had experienced some form of sexual harassment during their commuting journey and that 50% had avoided a work or educational opportunity as a result of feeling unsafe. (Roy,2024). The same source also notes that 63% of women linked their safety concerns directly to poor transport infrastructure and a history of accidents. Collectively, this evidence identifies the underlying idea that it is not merely the unavailability of transport that restricts women's labour force participation, but the perceived and actual risk embedded in the existing transport infrastructure.

At a national level, the Nirbhaya Fund, a ₹1,000 crore corpus established by the government of India in 2013 following the Delhi gang rape case, was created specifically to fund initiatives that help protect women and their safety across the country. As of 2024-25, ₹7,712.85 crore has been allocated under the fund, with around 76% utilised so far. It has helped fund GPS tracking, panic buttons and CCTV systems in public transport such as buses. Furthermore, the "Safe City Project" in cities including Delhi, Mumbai, Bengaluru, Hyderabad, and Chennai covers CCTV surveillance, street lighting and specifically dedicated safety protocols.

Several states have taken this national funding and implemented it directly on the ground level, Uttar Pradesh's Safe City Project has installed panic buttons and CCTV cameras across the city buses and also in the Ola and Uber cabs across 17 municipal corporations, integrated with the state's UP-112 emergency helpline for immediate police help and response, and has identified 1,861 harassment hotspots, 656 of which are under continuous police patrol (Statesman News Service,2026, 2026). Furthermore, Tamil Nadu has also launched an AI-enabled panic button and a CCTV system on Chennai's public buses, scaling from 500 to a planned 2500 buses, linked to a control centre which connects directly to the city police. Punjab is similarly equipping its state-run PRTC and PUNBUS buses with CCTV cameras, dashcams, panic buttons and real-time GPS tracking systems, citing the roughly 3.5 lakh women who use the state's free bus travel scheme daily. (Singh, 2025)

Even so, a closer analysis reveals that this policy response, while it does help to mitigate a challenge that women face in entering the workforce, is limited in a few ways. Firstly, nearly all of these initiatives are concentrated in a small number of major cities, meaning the large population of women commuting from smaller towns and rural areas remains outside the coverage of these policies. A national 2025 survey of 12,770 women across 31 cities found that public transport was the second most commonly flagged harassment spot after neighbourhoods, and that only one in three victims filed a formal complaint, with just 22% of filed complaints formally registered. (shanKariasacademy) Second, several independent reports note that the Nirbhaya Fund has been inconsistently utilised, with some states failing to draw down their allocated funds and implementation delays which limit the real-world impact of the approved projects (IMPRI,2021)

Taken together, this suggests a more nuanced conclusion than for the other two employment challenges. Safety and mobility are not a policy-neglected area in the way hiring discrimination or caregiving responsibilities partially are; a substantial, well-funded national policy exists, and several states have implemented it meaningfully. However, the policies have a main focus on the urban population, and their reactive rather than preventive design means that, for the majority of Indian women outside a small number of major cities, the practical barrier of safety and mobility constraints affecting the participation of women in the workforce remains partially addressed.

5. Conclusion

The study has examined the barriers that women face in accessing higher education and employment opportunities in India and evaluated the extent to which government policies are able to address these challenges. The findings highlight that women continue to experience multiple, interconnected barriers throughout both education and employment. In education, the key challenges that women face include economic exclusion, marriage and family expectations, and safety and mobility constraints significantly reduce women's opportunities to pursue higher education. In employment, the key challenges include hiring discrimination, unequal household and caregiving responsibilities, and concerns regarding safety and mobility that continue to limit women's participation in the formal workforce. These barriers are rooted not only in financial disadvantage but also are deeply embedded social norms, gender stereotypes, and structural inequalities.

The analysis demonstrates that the Government of India introduced a wide range of national and state-level initiatives to improve women's access to education and employment. Scholarship schemes, fee waivers, reservation policies, entrepreneurship programmes, childcare initiatives, hostel facilities and safety projects have all contributed to reducing important practical barriers faced by women. However, the effectiveness of these policies varies considerably. Many education schemes primarily address the immediate financial cost of education, but they do not address the wider gender wage gap or the perception among families that educating a daughter will provide lower economic returns than educating their sons. Similarly, policies intended to delay early marriage often rely on providing financial incentives without actually addressing the root problem of cultural norms and social pressures that continue to influence family decisions.

In promoting employment for women, reservation policies have helped to increase women's representation within government jobs but have limited influence over discrimination in the much larger private sector. Childcare schemes such as the Palna Scheme and Haryana's Crèche Policy help working mothers remain in the workforce, yet they primarily address only one component of the broader burden of unpaid domestic labour that women continue to shoulder

disproportionately. Likewise, although significant investments have been made through the initiatives that have been initiated, such as the Nirbhaya Fund and the various Safety City Projects, many safety measures remain concentrated in the urban areas, leaving women who are located in rural or semi-urban regions with limited protection and transport options.

Overall, this paper suggests that while India has made substantial progress in expanding educational and employment opportunities for women, existing policies often address the symptoms of inequality rather than its underlying causes. Financial assistance, reservations, and welfare programmes improve access, but long-term progress will also require sustained efforts to reduce gender discrimination, challenge restrictive social norms, narrow wage inequalities, improve safe transport infrastructure, and promote a more equal distribution of household responsibilities. Addressing these structural barriers is essential not only for achieving gender equality but also for strengthening India's economic growth, increasing labour force participation, and promoting inclusive and sustainable national development.

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