

6

The Evolution of Female Literacy in India: From Vedic Parity to Modern Empowerment

Dr. Shweta Sharma^{1*} & Khushboo Dixit²

¹Assistant Professor (History), S.S. Jain Subodh P.G. College (Autonomous), Rambagh Circle, Jaipur, Rajasthan.

²Assistant Professor (Education), Vidyasthali Women Teacher Training College, Maharani Farm, Durgapura, Jaipur, Rajasthan.

*Corresponding Author: yourkhushboo07@gmail.com

Abstract

Women make up nearly half of India's population, yet they have historically faced social discrimination and economic exclusion regardless of their religion, caste, community, or state. For centuries, a woman's life was strictly confined to the domestic sphere, limiting her role to that of a homemaker, wife, and mother. This historical inequality has systematically shut women out from vital development opportunities, including formal education, quality employment, political representation, healthcare, and household decision-making. Throughout Indian history, gender has been the primary tool for social and educational exclusion. While the early Vedic period is often celebrated as a balanced era of high intellectual respect for women, the medieval period witnessed a sharp decline in their status, creating a "Dark Age" for female autonomy. Despite major legislative strides in the modern era, India still battles profound challenges with female literacy, particularly in rural regions where progress remains slow. Following Independence, the Constitution of India (1950) guaranteed universal adult suffrage, justice, equality, and protection against gender discrimination as fundamental rights. While successive governments have deployed numerous targeted policies and welfare programs to bridge this historical divide, true ground-level progress remains uneven. Education stands as the ultimate milestone for true women's empowerment; it is the most transformative tool available to dismantle rigid traditional structures, build resilience against modern challenges, and allow women to redefine their position in society.

Keywords: Social Discrimination, Economic Deprivation, Women Empowerment, Education.

Introduction

"If you educate a man, you educate an individual, however, if you educate a woman, you educate a whole family. Women empowered means mother India empowered".

-Pt. Jawaharlal Nehru

Education is an integral part of human life. It is the basic condition for the development of the whole man. It is the Education, which not only transforms the human animal into a rational human being, but also prepares and develops him to survive and adjust with surroundings so as to lead his personal as well as social life successfully. We may say that Education is anything which the individual acquires through formal and non- formal organization. Therefore, Education is an important input in human resource development and it is essential for the country's economic growth.

Women in India have been experiencing different socio-economic status, mainly because of illiteracy and denial of equal opportunities. They form almost half of the population in the world. But the hegemonic masculine ideology made them bear a lot as they were denied equivalent opportunities and importance as men. Access to education has been one of the most urgent and important demands of these women's.

In the present era, the Indian society has established a number of institutions for the Educational development of women and girls. These educational institutions aim for immense help and are concerned with the development of women. In the modern society, women in India have come a long way. Indian women are at par with men in all kinds of tasks like reaching the moon, conquering Mount Everest, and participating in all fields. All this is possible just because of education and the profound impact it has had on women.

Objectives

- To study the educational status of women in Ancient India, Medieval India and Modern India.
- To study the Barriers and Problems against Women Education.
- To study the recommendations regarding improvement in Women Education.

Method

To study and understand the Educational Status of Women in Ancient India, Medieval India and Modern India the researcher had refer different primary and secondary sources.

The landscape of female education in India is a complex tapestry woven across millennia. It has transformed from a period of high intellectual honour and gender parity to centuries of severe institutional restriction, finally emerging into a modern era marked by legal empowerment and soaring literacy rates.

Educational Status of Women in Ancient India

The trajectory of women's education in ancient India is not a story of linear progress, but rather one of gradual restriction.

The Early Vedic Period (c. 1500 B.C. – c. 1000 B.C.)

During the early Vedic era, women held equivalent positions and spiritual rights to men. Education was deemed essential for both genders to achieve spiritual and intellectual fulfilment. Young girls underwent the *Upanayana* (sacred thread ceremony), which marked the formal initiation into Vedic studies.

Historical scriptures like the *Rig Veda* and the *Upanishads* document that women were active participants in philosophical discourses and co-creators of sacred knowledge. Ancient texts categorize educated women into two groups:

- **Sadyodvahas:** Women who pursued education until they were married.
- **Brahmavadinis:** Lifelong students who opted out of marriage to dedicate their lives to theology, philosophy, and intellectual debate.

Notable Examples

- **Gargi Vachaknavi:** A renowned natural philosopher who famously challenged the sage Yajnavalkya in a public scholarly debate at the court of King Janaka, questioning the foundational origins of existence.
- **Maitreyi:** A philosopher-seer who refused material wealth in pursuit of absolute spiritual knowledge (*Amritatva*), engaging in deep metaphysical dialogues regarding the nature of the soul.

The Later Vedic Period and Post-500 B.C. Decline

The status of women began a steady decline after 500 B.C. The codification of restrictive socio-religious laws most notably through texts like the *Manusmriti* stripped women of their right to undergo *Upanayana*. The minimum age for marriage was progressively lowered, which effectively choked off access to formal learning. Education for girls was replaced by domestic training, and their socio-legal status shifted from autonomous individuals to dependents under patriarchal custody.

Later history, including the period around the Islamic invasions, introduced deep security concerns within a fragmented socio-political landscape. This further restricted women's mobility. The adoption of strict local constraints, child marriages, and isolation tactics served as a defines mechanism to safeguard women from external threats, but it resulted in a devastating blow to female literacy and public participation.

Educational Status of Women in Medieval India

The medieval era (c. 10th Century – 18th Century A.D.) witnessed a formalization of constraints surrounding female literacy. The widespread implementation of the *Purdah* system (the religious and social practice of female seclusion) among ruling classes both Hindu and Muslim severely restricted girls from attending common educational institutions.

Institutional Segregation and Religious Divergence

Education during this era was heavily divided by religion, customs, and socioeconomic class:

- **Islam:** Young girls could attend basic primary schools (*Maktabas*) attached to mosques, where they learned the Quran and fundamental ethics. However, their formal education typically concluded once they reached puberty.
- **Hinduism:** Private tutoring at home became the primary mechanism for educating girls in affluent, upper-caste households, focusing heavily on religious texts, domestic management, and fine arts.
- **Christianity:** Introduced in the later medieval and early modern centuries via European missionaries, formal structures for institutional female schooling began to sprout, although they initially targeted specific pockets of the population.

Despite these socio-religious barriers, noble and aristocratic households continued to produce exceptionally literate women who left distinct marks on administration, literature, and art.

Medieval Female Intellectual Luminaries	
Figure	Historic Contribution
Razia Sultana	Trained in statecraft and military tactics; ruled the Delhi Sultanate based on merit.
Gulbadan Begum	Highly educated writer who authored the "Humayun-Nama," a detailed historical biography of her brother's reign.
Mirabai	A prolific poet-saint who defied standard courtly conventions, composing thousands of spiritual verses in Braj Bhasha.

Educational Status of Women in Modern India

The concept of modern female education was formally initiated during the British colonial era through the relentless efforts of social reformers like Jyoti Rao Phule, Savitribai Phule, Raja Ram Mohan Roy, and Ishwar Chandra Vidyasagar. Savitribai Phule opened India's first school for girls in Pune in 1848, braving immense societal backlash.

The Post-Independence Transformation

Following India's independence in 1947, female literacy evolved from a social welfare issue into a vital component of constitutional rights and national development. The foundational shift occurred during the Fifth Five-Year Plan (1974–1978), which explicitly moved the national strategy for women from a passive "welfare" framework to an active "development" framework.

To consolidate these gains, the National Commission for Women (NCW) was established as a statutory body in 1990 to safeguard constitutional and legal provisions for women. Soon after, the 73rd and 74th Constitutional Amendment Acts of 1993 mandated a 33.3% reservation of seats for women in local self-governments (*Gram Panchayats* and Municipalities), sparking grass-roots political empowerment driven by literate women.

The Milestone of Empowerment

The global benchmark for this movement was solidified at the **1985 International Women's Conference in Nairobi**, where "Women's Empowerment" was officially articulated as a holistic strategy encompassing self-reliance, socio-political rights, and equal access to institutional resources.

Women's Education After Independence: Policies, Progress, and Latest Statistics

The modern Indian state has deployed a robust framework of legislation and targeted schemes to ensure female parity in the education system.

The Legislative Framework

The institutionalization of education as a non-negotiable right evolved through critical steps:

- **National Policy on Education (NPE, 1986/1992):** Prioritized the eradication of female illiteracy and mandated incentives to retain girls in primary schools.
- **Supreme Court Declaration (1993):** In the landmark *Unni Krishnan v. State of Andhra Pradesh* case, the Supreme Court ruled that the right to education flows directly from the Right to Life (Article 21).
- **86th Constitutional Amendment (2002):** Inserted Article 21A, making free and compulsory education for children aged 6 to 14 a fundamental right.
- **Right to Education (RTE) Act (2009, enacted in 2010):** Provided the operational legal machinery to enforce free and compulsory primary schooling, ensuring targeted mechanisms to support marginalized groups, girls, and children with special needs (Rangarajan et al., 2023).

Key Government Interventions

To bridge the urban-rural and gender divides, a suite of highly successful national programs was launched:

- **Sarva Shiksha Abhiyan (SSA):** A flagship program aimed at universalizing elementary education with a core emphasis on bridging gender gaps.
- **Kasturba Gandhi Balika Vidyalaya (KGBV):** Residential schools explicitly set up for girls belonging to Scheduled Castes (SC), Scheduled Tribes (ST),

Other Backward Classes (OBC), and minority communities in educationally backward blocks.

- **Saakshar Bharat Mission:** A targeted adult literacy initiative specifically engineered to reduce the female illiteracy gap in rural areas.
- **Beti Bachao, Beti Padhao (Save the Girl Child, Educate the Girl Child):** Launched to combat the declining child sex ratio and ensure the seamless survival, protection, and education of girls.

Contemporary Statistical Profile

While past historical text often cited a grim reality where only 39% of women were literate compared to 64% of men, intensive national campaigns have significantly transformed the demographic layout.

Literacy Rates and Spatial Disparities

According to current national assessments, India's overall literacy rate has climbed significantly. However, stark geographic and gender disparities persist:

- **The National Gender Gap:** The overall male literacy rate hovers around 84.4%, while the female literacy rate has successfully advanced to approximately **77.0%**. While the gap is closing, millions of adult women remain illiterate, keeping India among the nations with the largest absolute volume of non-literate citizens.
- **Regional Pioneers: Kerala and Mizoram** stand out as the premier Indian states that have achieved near-universal female literacy rates (exceeding 95%).
- **The Rural-Urban Divide:** In urban metropolitan centres, the literacy gap between young boys and girls has contracted to nearly equal margins. However, in deep rural pockets, female school-attendance and literacy metrics remain lower than those of males due to poor local infrastructure, persistent domestic expectations, and travel safety concerns (Jyothi, 2026).
- **Digital Financial Literacy:** Modern literacy extends beyond text. Studies show that a 24 % gap in mobile phone ownership exists between rural men and women, and nearly half of rural young women aged 15–29 face an acute digital deficit, leaving them unable to complete independent digital or banking transactions (Ghosh, 2026).

School Dropout and Retention Challenges

Data extracted from the **Unified District Information System for Education Plus (UDISE+)** reveals a complex picture of retention:

- **Primary Schooling Triumph: (Grades 1-5)**

India has achieved nearly 100% Gross Enrolment Ratio (GER) at the primary level for girls. Gender parity is fully established at this initial tier (Rangarajan et al., 2023).

- **The Secondary Stage Attrition: (Grades 6-10)**

As girls reach adolescence, retention rates experience a sharp decline. The national secondary-stage dropout rate for girls sits at roughly **8.2%**, leaving a secondary-stage retention rate of just **47.2%** (Ghosh, 2026). This is largely driven by early marriages, household responsibilities, or a lack of functional, single-sex sanitation infrastructure (Pednekar, 2024).

- **The Senior Secondary Transition: (Grades 11-12)**

The Gross Enrolment Ratio drops drastically at the senior secondary level. In many state-managed systems, female enrolment falls to around 59% due to a systemic shortage of nearby high schools and localized science/commerce seats (Education, 2023).

The STEM Paradox: Enrolment vs. Employment

One of the most striking anomalies in modern Indian higher education is the rapid rise of women in Science, Technology, Engineering, and Mathematics (STEM) courses:

India's Female Stem Trajectory: Enrolment Vs. Workforce

[Higher Education Enrolment] → 43% (Global Leader)

[Active Professional Workforce] → 20% - 30% (High Career Attrition)

As highlighted by recent data from the *All India Survey on Higher Education (AISHE)*, women now constitute **43% of all STEM course enrolments in India**, placing the nation well ahead of several developed Western countries (Chattopadhyay, 2026). However, the transition from classroom to career remains a major bottleneck:

- Despite making up over 40% of STEM graduates, women account for only **20% to 30% of professionals in the active STEM workforce** (Chattopadhyay, 2026).
- Less than **20% of scientists and faculty staff** in prestigious national research institutions are women (Chattopadhyay, 2026).
- According to national employment reports, a staggering **59% of female college graduates remain outside the active workforce**, citing family care, home commitments, and socio-cultural domestic expectations as the primary reasons for career discontinuation (Chattopadhyay, 2026).

Socio-Economic Indicators and Future Outlook

Investing in female education functions as an acoustic multiplier for a country's socio-economic health. A high female literacy rate directly correlates with critical positive development indicators:

- **Suppression of Birth Rates:** Educated women show higher awareness of family planning and reproductive health, accelerating the natural decline in fertility rates (Chattopadhyay, 2026).
- **Reduction in Maternal & Infant Mortality:** Literate mothers are far more likely to seek proper prenatal healthcare, understand child nutritional demands, and combat systemic health issues like anemia and malnutrition (Jyothi, 2026).
- **Increase in Life Expectancy:** Better educational attainment improves overall health seeking behaviour and independent financial decision-making, naturally raising the life expectancy of families.

Structural, Cultural, and Institutional Barriers to Women's Education

Despite decades of legislative progress, Indian women remain a highly stratified and historically underprivileged demographic. In 1953, the First Backward Classes Commission (chaired by Kaka Kalelkar) formally classified women as a "backward group" requiring targeted state intervention.

This systemic backwardness is not a historical relic; it is actively maintained by an intersecting web of economic constraints, cultural dogmas, and deep-seated psychological conditioning.

Economic Resource Allocation and Opportunity Costs In environments with scarce financial resources, household educational investment follows strict gender hierarchies. If a rural or urban-poor family must choose which child to send to a private or well-equipped school, the male child is universally prioritized. This decision is driven by a cold patriarchal economic logic:

- **The "Paraya Dhan" (Alien Wealth) Complex:** A daughter is viewed as a financial liability whose ultimate economic and social returns will benefit her marital household, not her natal family.
- **The Investment Paradox:** Parents view expenditure on a daughter's formal education as a drain on resources that could otherwise fund her wedding dowry. Conversely, educating a son is viewed as securing an old-age social security policy.
- **Domestic Workload Attrition:** Girls are pulled out of schools to perform unpaid domestic labour. In rural ecosystems, this manifests as fetching water, gathering firewood, and tending to livestock. In urban slum clusters, young girls are regularly employed as informal domestic servants or stay

home as substitute caretakers for younger siblings so their mothers can engage in low-wage manual labour. This generates a massive, systemic dropout rate at the transition point between primary and lower secondary school.

Socio-Cultural Enforcement and Space Restrictions

The restriction of women's access to higher education is deeply rooted in traditional practices that prioritize family honour (*izzat*) over female autonomy:

- **The Seclusion and Safety Dilemma:** As girls reach puberty, their mobility is severely restricted due to actual and perceived threats of gender-based violence. The systemic shortage of girls-only secondary schools within walking distance forces parents to withdraw their daughters rather than risk their safety on long, unmonitored commutes.
- **Sanitation Infrastructure Attrition:** A major cause of school dropouts among adolescent girls is the lack of functional, private, and safe toilets with clean running water and menstrual hygiene management facilities in government schools.
- **The Westernization Misconception:** In conservative pockets, higher education—especially professional or co-educational training—is equated with "Westernization," which traditional structures view as a threat to submissive, marital eligibility.

Socialization and the Interiorized Inferiority Complex

One of the most insidious barriers is the psychological manipulation embedded within the traditional socialization process. From infancy, girls are exposed to subtle and overt behavioural conditioning that enforces a negative, self-fulfilling prophecy:

The Socialization Cycle

- Girls are praised for being submissive, nurturing, passive, and domestic.
- They are systematically discouraged from exhibiting independence, competitive drive, or leadership traits.
- Over time, this environmental manipulation creates a deep-seated inferiority complex.
- Women internalize the cultural stereotype that they are the "weaker sex," leading to a lack of academic and professional self-efficacy. This causes many young women to self-select out of rigorous higher education fields like STEM or management.

Actionable, Practical Recommendations to Transform Female Education

Overcoming these deeply structural barriers requires moving past broad policy rhetoric. India needs a series of highly pragmatic, localized, and enforceable interventions across all levels of society.

- **Re-engineering Male Behaviour and Social Mindsets**

No expansion of educational infrastructure will succeed if the male population actively or passively blocks female mobility. Men and boys must be transformed from gatekeepers into active allies.

- **Institutionalize Community-Led Male Sensitization Hubs:** Establish mandatory gender-equality modules within local rural governance bodies (*Gram Panchayats*) and youth clubs (*Nehru Yuva Kendras*). These programs must directly link female literacy with concrete community benefits, such as improved family healthcare outcomes and double-income household resilience.
- **The "Gender-Equal Classrooms" Initiative:** Implement mandatory curriculum changes in school systems starting at age six. Boys must be taught domestic management, caregiving, and shared household responsibility, systematically dismantling the notion that domestic work is exclusively female labour.
- **Deploy Localized Anti-Harassment Bystander Networks:** Train young men in rural and semi-urban transit hubs to act as formal safety networks (*Suraksha Doots*). This directly addresses the safety concerns that prevent parents from sending daughters to far-off secondary schools.

- **Cultivating Female Agency and Self-Efficacy**

Women must be supported in shedding internalized cultural stereotypes, shifting their self-perception from passive, dependent individuals to autonomous agents of change.

- **Incorporate Mandatory Psycho-Social Assertiveness Training:** Integrate structured self-defence, public speaking, and financial literacy training directly into the school week for girls in grades 6 through 12.
- **Establish Tiered Mentorship and Alumnae Networks:** Create localized networks where successful women from rural or marginalized backgrounds—such as banking correspondents, police officers, teachers, and entrepreneurs—visit local schools weekly. This provides girls with visible, attainable counter-stereotypes to traditional domestic roles.
- **Launch Grassroots Legal and Digital Literacy Bootcamps:** Run intensive weekend workshops at the village block level to train young

girls to use smartphones for online banking, accessing government scholarships, and filing digital grievances against discrimination or harassment.

- **Shifting Parental Perspectives via Financial Incentives**

Parental reluctance can be systematically dismantled by realigning financial incentives so that educating a daughter becomes more economically attractive than pulling her out of school.

- **Deploy Universal Direct Benefit Transfer (DBT) Milestones:** Expand schemes like *Sukanya Samriddhi Yojana* by directly linking monetary pay-outs to the completion of specific academic milestones (e.g., passing 8th, 10th, and 12th grade exams). This cash buffer should be explicitly designated to fund higher education or independent business launches, neutralizing the financial pressure of dowries.
- **Enact Mandatory Parental Counselling via School Management Committees (SMCs):** Tie government social security benefits, subsidized food rations, and agricultural inputs to a parental guarantee of 95% school attendance for their daughters. SMCs must conduct mandatory monthly tracking of high-risk girls showing signs of chronic absenteeism.

Reforming Academic Infrastructure and Delivery Models

Modernizing educational delivery means making learning physically safe, logistically accessible, and directly aligned with employment opportunities.

- **Deploy Free, Monitored Bicycles and Managed Transit:** Transit Solutions.

Scale up state-level bicycle distribution programs nationally for every girl entering 6th grade. In high-risk or remote terrain, deploy dedicated, government-subsidized school buses with female security escorts to completely eliminate transit-safety dropouts.

- **Enforce Strict School Sanitation Accountability:** WASH Standards.

Mandate separate, functional, bio-secure toilets for girls in every school, backed by daily digital audits via a national monitoring portal. Link school funding directly to these sanitation metrics and provide free sanitary pads via vending machines to eliminate period-related absenteeism.

- **Integrate Vocational and Modern Digital Skills:** Curriculum Re-alignment.

Radically shift the secondary school curriculum away from purely rote academic learning. Introduce practical, market-aligned vocational training in mobile repair, data entry, renewable energy grid management, coding, and healthcare assistant skills. This ensures parents see an immediate, tangible path to employment.

Strengthening Government Policy and Administrative Enforcement

The state must transition from passive welfare assistance to aggressive, legally enforced gender-budgeting and strict operational execution.

- **Mandate Statutory Gender-Budgeting Across All Ministries:** Every government department must explicitly allocate a minimum of 30% of its operational funds to programs that directly target female development, digital integration, and educational parity.
- **Rigorous Legal Enforcement of the RTE Act and Child Marriage Prohibitions:** Enact strict administrative penalties for local officials who fail to investigate and stop child marriages. Establish an automated cross-referencing system between school dropout registries and local marriage registration portals to catch illegal marriages early.
- **Launch Flexible, Non-Formal Education (NFE) Day-care Hubs:** Scale up flexible-timing NFE centres in rural and tribal belts. Co-locate these centres with state-run day-care facilities (*Anganwadis*). This allows older girls who are saddled with sibling-care duties to bring their younger siblings to the centre, freeing them up to attend classes during non-traditional hours.

Measurable Key Performance Indicators (KPIs) for Success

To track the effectiveness of these interventions over the next decade, district and national administrators must be held accountable to a strict set of measurable targets.

Strategic Objective	Metric / KPI	Current Estimate	Target (10-Year Horizon)
Close the National Literacy Gap	National Female Literacy Rate	~77.0%	90.0%
Reduce Adolescent Attrition	Female Secondary School Dropout Rate	~8.2%	less than 1.5%
Bridge the Rural-Urban Divide	Rural Female Secondary Transition Rate	~59.0%	85.0%
Translate Education to Employment	Female STEM Graduates entering the Active Workforce	20% - 30%	65.0%
Close the Rural Tech Gap	Digital/Financial Literacy among Rural Girls (Ages 15-29)	~50.0%	95.0%

The educational backwardness of Indian women is not an intractable cultural reality; it is an optimization problem that can be solved with the right structural support. By shifting social mindsets, utilizing targeted financial incentives, building safe infrastructure, and maintaining strict administrative accountability, India can systematically dismantle these historical barriers. Ensuring every girl has access to

high-quality, practical education is not just a moral imperative—it is the single most effective way to unlock India's long-term social and economic potential.

Conclusion

Women form almost half of the population in the world. Access to education has been one of the most urgent and important demands of these women's. It brings a reduction in inequalities and functions as a means of improving their status within the family. An analysis of the history of India would reveal that throughout history educational situation of women were low. Vedic age has been considered as golden age for women whereas medieval period has been called Dark Age. After independence, the people of India gave themselves a new constitution of the new Indian Republic in 1950, which include universal franchise, and guarantee of equality, justice and non-discrimination. And equal opportunities guaranteed as fundamental rights and Directive Principles of State policy the guarantees and opportunities provided by the state will be accessed by everyone who wanted. The government has implemented various policies and programmes to develop the status of women especially in education. But despite the various efforts made by government and non-governmental organization not many changes have taken place with regards to the educational status of women.

India's journey toward becoming a global economic superpower relies heavily on its ability to empower its female population. While policy interventions like the RTE Act and the National Education Policy (NEP) have successfully brought millions of girls into the primary education system, the next developmental frontier demands a systemic focus on secondary school retention, colleges, universities, rural digital literacy, safe public transit, and structured workplace integration. Ensuring that a girl's education seamlessly transitions into a safe, sustainable career path is essential for the long-term progress of the nation.

References

1. Altekar, A. S. (1956). *The position of women in Hindu civilization: From prehistoric times to the present day* (2nd ed.). Motilal Banarsidass.
2. Bhattacharya, S. (2014). *Educating the nation: Development of primary education in modern India*. Oxford University Press.
3. Chanana, K. (2001). Interrogating women's education: Bounded empowerment and culture in modern India. *Economic and Political Weekly*, 36(16), 1293–1300.
4. Chattopadhyay, A. (2026). Let her shine: Empowering women and closing India's gender gap in STEM. *PLOS Medicine*, 23(2), Article e1004937. <https://doi.org/10.1371/journal.pmed.1004937>
5. Dreze, J., & Sen, A. (2013). *An uncertain glory: India and its contradictions*. Princeton University Press.

6. Education, E. C. E. E. C. (2023). *Final Technical Assessment - Chhattisgarh: Accelerated Learning for a Knowledge-Economy* (Report No. WPS11032). World Bank Group.
7. Ghosh, D., & Mohapatra, C. S. (2026). *An empirical analysis of digital financial literacy and inclusive growth in India* (NCAER Working Paper Series No. 190). National Council of Applied Economic Research. <https://ncaer.org/wp-content/uploads/2026/05/NCAERWP190.pdf>
8. Government of India. (1953). *Report of the First Backward Classes Commission* (Kaka Kalelkar Committee Report). Ministry of Home Affairs.
9. Government of India. (1974). *Towards equality: Report of the Committee on the Status of Women in India*. Ministry of Education and Social Welfare.
10. Government of India. (1986). *National Policy on Education*. Ministry of Human Resource Development.
11. Govinda, R. (2002). *Providing education for all in India: An overview of alternative frameworks*. Oxford University Press.
12. Jyothi, C. A. (2026). Women empowerment in India: More needs to be done. *International Journal of Research in Social Sciences and Humanities*, 16(1), 12–25.
13. Kingdon, G. G. (2007). The progress of school education in India. *Oxford Review of Economic Policy*, 23(2), 168–195. <https://doi.org/10.1093/oxrep/grm015>
14. Kumar, K. (2014). *Politics of education in colonial India*. Routledge.
15. Misra, R. (2010). *History of culture and women's education in medieval India*. Kanishka Publishers.
16. Mukherjee, P. (1998). *Beyond the purdah: Women in medieval Indian history*. Our Voices Publishing.
17. Pednekar, S. (2024). Monitoring WASH and school dropouts in India: Is there adequate data? An assessment of four national databases. *Journal of Water, Sanitation and Hygiene for Development*, 14(1), 56–72. <https://doi.org/10.2166/washdev.2024.182>
18. Rangarajan, R., Sharma, U., & Grové, C. (2023). Inclusion and equity in India's new National Education Policy (NEP): An analysis using the Context Led Model of Education Quality. *International Journal of Inclusive Education*, 29(6), 1–21. <https://doi.org/10.1080/13603116.2023.2295907>
19. Rustagi, P. (2004). Significance of gender gaps in literacy and education. *Economic and Political Weekly*, 39(34), 3781–3788.

