

Women's Education and Empowerment in West Bengal: Challenges, Government Interventions, and Social Transformation

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Abstract: *Women's education is one of the strongest foundations of social transformation because it expands individual capability, postpones early marriage, improves health behaviour, strengthens financial inclusion and increases participation in household and community decision-making. This paper examines the relationship between women's education and empowerment in West Bengal, with special focus on challenges, government interventions and emerging social change. The study is based on secondary data from NFHS-5 West Bengal, AISHE 2021–22, official Government of West Bengal scheme portals and published research on women's empowerment and conditional cash transfers. The findings show that West Bengal has made significant progress in girls' education and policy outreach, especially through Kanyashree Prakalpa, Sabooj Sathi, Shikshashree, Aikyashree and broader women-centred schemes such as Lakshmir Bhandar. However, structural challenges persist. NFHS-5 reports that only 32.9% of women aged 15–49 had completed 10 or more years of schooling; the figure was 47.6% in urban areas but only 25.9% in rural areas. Early marriage remains a major concern: 51.9% of women were married before age 18, with a rural figure of 59.4% compared with 37.0% in urban West Bengal. Education shows a strong positive association with empowerment indicators: women with 12 or more years of schooling report lower fertility, higher hygienic menstrual protection, greater mobile access, stronger control over cash earnings and lower acceptance of wife-beating. Yet education alone is not sufficient, because women's employment, asset ownership, safety and freedom from violence remain limited. The paper concludes that West Bengal's future strategy must combine schooling with livelihood, safety, digital inclusion and gender-transformative social norms.*

Keywords: women's education, empowerment, West Bengal, Kanyashree Prakalpa, early marriage, social transformation, gender equality, financial inclusion

I. INTRODUCTION

Women's education is not merely a matter of school enrolment; it is a process through which girls and women acquire knowledge, confidence, mobility, bargaining capacity, health awareness and economic opportunity. In a state such as West Bengal, where social reform movements historically questioned child marriage, widowhood restrictions and gender inequality, women's education continues to be an important marker of social progress. Yet the contemporary situation is complex. Enrolment has expanded, girls are more visible in schools and colleges, and government interventions have created a large welfare architecture. At the same time, early marriage, rural disadvantage, household poverty, safety concerns, domestic responsibilities, limited employment and gender-based violence continue to restrict the full conversion of education into empowerment.

West Bengal is an important case for studying this relationship because the state has implemented a number of girl- and woman-centred programmes. The most prominent is Kanyashree Prakalpa, launched in 2013, which provides conditional cash transfers to adolescent girls to encourage continuation in education and delay marriage. Official



Kanyashree guidelines describe the scheme as covering unmarried girls aged 13–19 who are residents of West Bengal, enrolled in a recognised institution and have a bank account in their own name. The two core benefits are K1, an annual incentive of ₹1,000 for eligible unmarried girls aged 13–18, and K2, a one-time grant of ₹25,000 for eligible unmarried girls aged 18–19.

The Kanyashree portal states that the scheme seeks to improve the status and well-being of socio-economically disadvantaged girls by incentivising continued education, discouraging marriage before 18 and paying benefits directly into girls' bank accounts as a tool of financial inclusion and empowerment. The official dashboard reports 18,183 registered institutions and 93,10,377 unique beneficiaries, showing the administrative scale of the programme.

West Bengal has also introduced Sabooj Sathi, which distributes bicycles to students of Classes IX–XII in government-run, government-aided and government-sponsored schools. The stated objective is to encourage higher education and reduce dropouts, with a target of covering around 40 lakh students. Other relevant schemes include Shikshashree, designed to support Scheduled Caste Day scholars of Classes V–VIII and reduce dropout, especially among girls; Aikyashree, a scholarship portal for minority students; and Lakshmir Bhandar, a broader women's financial assistance scheme for economically disadvantaged women aged 25–60.

Despite such interventions, empowerment outcomes remain uneven. NFHS-5 West Bengal shows a clear rural–urban gap in women's education and early marriage. Among women aged 15–49, 18.5% had no schooling and 32.9% had completed 10 or more years of schooling. Urban women were much more likely to have completed 10 or more years of schooling than rural women. Early marriage also remained high, especially in rural areas.

This paper therefore studies women's education and empowerment in West Bengal through three connected questions. First, what is the present status of women's education and empowerment? Second, what are the major barriers that prevent education from becoming real empowerment? Third, how far have government interventions supported social transformation? The paper argues that education is a necessary condition for empowerment, but not a sufficient one. The most effective model for West Bengal is an integrated model that combines schooling, delayed marriage, safe mobility, financial inclusion, digital access, livelihood opportunities, health services and gender-sensitive community change.

II. REVIEW OF LITERATURE

The literature on women's education and empowerment can be grouped into three broad traditions: capability-based approaches, agency-based approaches and policy-impact approaches. Together, these studies show that education is powerful because it changes both individual capacity and social relations.

Sl. No.	Scholar / Study with Year	Major Contribution	Relevance to Present Study
1	Sen (1999)	Developed the capability approach, arguing that development means expansion of real freedoms and capabilities.	Education is treated not only as literacy but as a freedom-enhancing capability.
2	Kabeer (1999)	Defined empowerment through resources, agency and achievements.	Helps examine whether girls' schooling becomes real choice, mobility and decision-making power.
3	King and Hill (1993)	Showed the developmental value of women's education in health, fertility, productivity and intergenerational welfare.	Supports the link between girls' schooling and broader social transformation.
4	Nussbaum (2000)	Identified central human capabilities, including bodily integrity, practical reason and affiliation.	Useful for linking education with dignity, safety, self-respect and autonomy.
5	Duflo (2012)	Argued that women's empowerment and economic development are mutually	Supports the paper's argument that education must be linked with



		reinforcing, but neither is automatic.	economic opportunity.
6	Lee-Rife et al. (2012)	Reviewed child marriage prevention strategies and highlighted education, incentives and community mobilisation.	Relevant for analysing Kanyashree and early-marriage reduction in West Bengal.
7	Stromquist (2015)	Emphasised that gender empowerment through education requires cognitive, psychological, political and economic dimensions.	Shows why school attendance alone cannot guarantee empowerment.
8	Muralidharan and Prakash (2017)	Found that bicycle access can improve girls' secondary schooling by reducing distance and mobility barriers.	Relevant for interpreting Sabooj Sathi's role in West Bengal.
9	Dey and Ghosal (2021)	Examined whether conditional cash transfer can defer child marriage through Kanyashree Prakalpa.	Directly relevant to West Bengal's adolescent-girl policy framework.
10	Banerjee and Sen (2024)	Found persistent empowerment effects of Kanyashree: exposed women had 7–8 percentage points higher independent movement and 4–5 percentage points lower justification of wife-beating.	Provides recent evidence that Kanyashree can influence mobility, attitudes and empowerment beyond schooling.

The reviewed studies suggest that empowerment is multidimensional. Sen and Nussbaum emphasise capabilities; Kabeer emphasises agency; Duflo shows that gender and development reinforce one another but need policy support; and Kanyashree-related studies show that conditional cash transfers may affect both schooling and gender norms. At the same time, a caution is necessary. Das and Sarkhel's study on Kanyashree, cited in recent literature, raises the issue that more schooling does not automatically mean improved learning outcomes. This distinction is crucial: policy must ensure not only enrolment and retention but also quality learning, employable skills and social autonomy.

III. OBJECTIVES OF THE STUDY

The study is guided by the following objectives:

- To examine the present status of women's education and empowerment in West Bengal.
- To identify the major socio-economic, cultural and spatial challenges affecting women's education and empowerment.
- To analyse major government interventions for girls' and women's education and empowerment in West Bengal.
- To examine the relationship between women's education and selected empowerment indicators such as delayed marriage, fertility, financial inclusion, mobility, health behaviour, decision-making and gender attitudes.
- To suggest policy measures for strengthening women's education as a pathway to social transformation in West Bengal.

IV. HYPOTHESES

The study uses descriptive hypotheses because it is based on secondary aggregate data rather than primary field survey or regression modelling.

H01: Women's level of education has no association with empowerment outcomes in West Bengal.

HA1: Higher educational attainment among women is associated with better empowerment outcomes.

H02: There is no major rural–urban disparity in women's education and empowerment in West Bengal.

HA2: Rural women face greater educational and empowerment disadvantage than urban women.



H03: Government interventions have no meaningful role in improving girls' education and empowerment.

HA3: Government interventions have supported girls' education, delayed marriage and financial inclusion, though structural barriers remain.

H04: Education alone is sufficient for women's empowerment.

HA4: Education is necessary but not sufficient; empowerment also requires employment, safety, asset ownership, digital access, health services and transformation of patriarchal norms.

V. RESEARCH METHODOLOGY

5.1 Research Design

The study follows a descriptive and analytical research design. It uses secondary data to examine the relationship between women's education and empowerment in West Bengal. Since the objective is to understand patterns, gaps and policy implications, the paper combines quantitative tables with qualitative interpretation.

5.2 Study Area

The study area is the state of West Bengal, with attention to rural–urban differences and to adolescent girls and women aged 15–49, because most available empowerment indicators in NFHS-5 are reported for this age group.

5.3 Sources of Data

The main data sources are:

- NFHS-5 West Bengal, 2019–21, for education, early marriage, fertility, decision-making, asset ownership, mobile use, bank account ownership, employment, menstrual hygiene and violence indicators.
- AISHE 2021–22, for higher education context and West Bengal's position among high-enrolment states.
- Official Government of West Bengal portals, especially Kanyashree, Sabooj Sathi and Shikshashree.
- National Government Services Portal and myScheme information, for LakshmirBhandar and related support.
- Published academic literature on women's empowerment, girls' education, child marriage and conditional cash transfers.

5.4 Variables Used

The study treats education as the main explanatory factor. Education is measured through indicators such as no schooling, completion of 10 or more years of schooling, and completion of 12 or more years of schooling. Empowerment is measured through indicators such as age at marriage, fertility, bank account use, access to money, mobile-phone use, ability to read SMS, participation in household decisions, control over cash earnings, employment, attitudes toward wife-beating, asset ownership and access to hygienic menstrual protection.

5.5 Method of Analysis

The analysis uses:

- percentage comparison;
- rural–urban gap analysis;
- educational-gradient analysis;
- policy mapping of major schemes;
- descriptive hypothesis testing.

The study does not claim causal proof except where cited literature uses causal methods. The numerical tables in this paper should be read as descriptive evidence of association, not as original field-survey estimates.



5.6 Limitations

The study has four limitations. First, it uses secondary data rather than primary interviews. Second, many NFHS indicators are state-level and do not capture all district-level differences. Third, empowerment is multidimensional and cannot be fully measured through survey indicators. Fourth, descriptive comparison cannot establish causality by itself. Therefore, findings are interpreted cautiously and supported by published research where available.

VI. RESULTS AND DISCUSSION

6.1 Objective 1: Present Status of Women's Education and Empowerment in West Bengal

West Bengal has achieved considerable expansion in girls' education, but the transition from schooling to empowerment remains incomplete. The NFHS-5 data show that women's schooling is highly uneven by residence. Women in urban areas have greater access to secondary and higher education than women in rural areas. This difference matters because secondary schooling is often the stage at which girls face the greatest pressure from poverty, distance, domestic work, menstruation-related barriers, marriage negotiations and safety concerns.

Table 1: Educational Status and Early Marriage in West Bengal

Indicator	Total (%)	Urban (%)	Rural (%)	Rural–Urban Gap
Women aged 15–49 with no schooling	18.5	11.1	22.1	+11.0 percentage points
Women aged 15–49 who completed 10 or more years of schooling	32.9	47.6	25.9	–21.7 percentage points
Women married before age 18	51.9	37.0	59.4	+22.4 percentage points
Females aged 6+ with 12 or more years of schooling	13.0	23.0	8.2	–14.8 percentage points

Source: NFHS-5 West Bengal, 2019–21.

Table 1 shows that rural disadvantage is not marginal; it is structural. The share of rural women aged 15–49 with no schooling is almost double the urban figure. The gap is even sharper in completion of 10 or more years of schooling. This is important because secondary education is the minimum threshold that usually affects age at marriage, fertility preference, knowledge of rights, access to formal work and ability to use institutions.

Early marriage is the most serious challenge visible in Table 1. More than half of women were married before age 18, and the rural figure is close to three-fifths. This confirms that the educational challenge is not only about school availability but also about household expectations, marriage markets, poverty and social norms. When girls marry early, schooling is often interrupted, and their later life choices become constrained by reproductive responsibilities, limited mobility and dependence on marital households.

AISHE 2021–22 provides a more positive higher-education context. Nationally, female enrolment in higher education reached 2.07 crore, and West Bengal was among the top six states in total student enrolment, with 27.22 lakh students. This indicates that the state has a large higher-education base. However, the NFHS data show that the pathway from school to higher education is still unequal, especially for rural girls and girls from poor, Scheduled Caste, Scheduled Tribe and minority households.

6.2 Objective 2: Major Challenges to Women's Education and Empowerment

The major challenges may be grouped into educational, economic, cultural, safety-related and institutional barriers.

Educational barriers include dropout after upper primary or secondary level, poor learning outcomes, inadequate subject support, insufficient career counselling and digital exclusion. Many girls remain enrolled but do not receive the academic or skill support needed to compete in higher education and the labour market. This is why enrolment must be accompanied by learning quality.

Economic barriers remain significant. Poor households may support daughters' schooling at primary level but withdraw them at secondary level because of transport costs, tuition costs, examination expenses, private coaching, household



work and the perceived need to prepare for marriage. Conditional cash transfers reduce these burdens but do not fully eliminate them.

Cultural barriers include early marriage, gendered domestic responsibilities, restrictions on girls' mobility, preference for sons in higher investment and fear of sexual harassment. In many families, a girl's education is valued only up to the point where it improves marriage prospects, not necessarily as a route to employment, independent identity or citizenship.

Safety and mobility barriers are particularly important in rural areas. Distance to school, lack of safe public transport, road conditions and fear of harassment influence whether girls continue secondary and higher secondary education. This explains the relevance of schemes such as Sabooj Sathi, which directly addresses transport and mobility constraints.

Institutional barriers include uneven implementation, lack of gender-sensitive infrastructure, insufficient menstrual hygiene facilities, limited digital services for first-generation learners and weak coordination between schools, colleges, panchayats, health workers and social-welfare departments.

Empowerment indicators show that education has improved some aspects of women's lives, but large gaps remain.

Table 2: Selected Empowerment Indicators among Women in West Bengal

Indicator	Value (%)	Interpretation
Women aged 15–49 employed in the past 12 months	21.7	Low economic participation
Men aged 15–49 employed in the past 12 months	86.7	Very large gender gap in employment
Women with money they can decide how to use	60.6	Moderate financial agency
Women with bank/savings account they themselves use	76.5	Strong formal financial inclusion
Women who know of a microcredit programme	52.0	Moderate awareness
Women who have taken a microcredit loan	12.7	Low actual credit use
Women who use mobile phone for financial transactions among phone owners	12.8	Low digital-financial empowerment
Women who own a house alone or jointly	22.0	Low asset ownership
Women who own land alone or jointly	16.7	Very low productive asset ownership
Women who have a mobile phone they themselves use	50.1	Digital access still incomplete
Ever-married women who experienced physical or sexual violence	29.3	Serious safety and dignity concern

Source: NFHS-5 West Bengal, 2019–21.

Table 2 supports the argument that education cannot be separated from economic and social structures. West Bengal has achieved substantial bank-account ownership among women, but digital use and credit access are much lower. Women's employment is also very low compared with men's employment. This creates a contradiction: girls may study longer, but if safe and dignified work opportunities are limited, education does not fully convert into economic empowerment. Similarly, the high level of violence indicates that empowerment must include bodily safety and freedom from coercion, not only schooling or bank accounts.

6.3 Objective 3: Government Interventions for Women's Education and Empowerment

West Bengal's policy approach has relied on a combination of cash transfers, scholarships, mobility support and broader social assistance. These interventions address different barriers in the life cycle of girls and women.



Table 3: Major Government Interventions Related to Women's Education and Empowerment in West Bengal

Scheme	Target Group	Main Support / Numeric Feature	Empowerment Logic
Kanyashree Prkalpa	Unmarried girls aged 13–19 enrolled in recognised institutions	K1: ₹1,000 annually; K2: ₹25,000 one-time grant; 93,10,377 unique beneficiaries reported on official dashboard	Encourages schooling, delays marriage, promotes bank-account ownership and self-confidence
Sabooj Sathi	Students of Classes IX–XII in government-run/aided/sponsored schools	Target of about 40 lakh students through bicycle distribution	Reduces distance and mobility barriers; supports retention in secondary education
Shikshashree	SC day scholars of Classes V–VIII	Financial assistance through merged book and maintenance grants	Supports pre-matric participation and reduces dropout, especially among girls
Aikyashree	Minority students of West Bengal	Scholarship portal for minority students	Addresses educational inequality among minority communities
LakshmirBhandar	Economically disadvantaged women aged 25–60	Financial assistance for women; current public scheme information reports ₹1,000–₹1,200 per month depending on category	Strengthens women's basic financial security and household bargaining power

Source: Government of West Bengal and Government services/scheme portals.

Kanyashree is the most directly relevant intervention for this study because it connects education, delayed marriage and financial inclusion. Its design recognises that girls need both schooling incentives and a social signal that early marriage is undesirable. Direct benefit transfer into girls' bank accounts is also important because it gives adolescent girls institutional identity and a basic experience of financial inclusion. The official objectives explicitly mention continued education, delayed marriage, bank-account payment and social-psychological empowerment through behaviour-change communication and Kanyashree clubs.

Sabooj Sathi addresses a different but equally important barrier: mobility. In rural and semi-urban areas, the distance to secondary school can be a major cause of dropout, especially for girls. Bicycle distribution reduces dependence on male family members, makes daily travel easier and may increase confidence in public movement. Shikshashree supports SC students before the secondary stage, which is important because many girls drop out before they become eligible for later schemes. Aikyashree adds a minority-equity component, while LakshmirBhandar addresses women's financial security after adolescence.

However, government interventions have limitations. First, scholarship amounts may not cover all educational expenses, especially private tuition, transport, digital devices and examination preparation. Second, cash transfers can improve retention but cannot alone guarantee learning quality. Third, some girls may remain enrolled only formally while facing poor academic outcomes. Fourth, digital application systems may exclude families without internet access, documents or institutional support. Fifth, the larger labour market must absorb educated women; otherwise, education remains symbolic rather than transformative.



6.4 Objective 4 and Hypothesis 1: Relationship between Education and Empowerment

The strongest evidence in the study comes from the educational gradient: women with higher schooling generally show better empowerment-related outcomes. This does not prove causality in this paper, but the pattern is consistent with capability and agency theories.

Table 4: Education Gradient in Women’s Empowerment and Social Outcomes

Indicator	No Schooling	12 or More Years of Schooling	Direction of Change
Total fertility rate	2.15	1.43	Lower by 0.72
Women aged 15–24 using hygienic menstrual protection	47.2%	93.7%	Higher by 46.5 percentage points
Women having a mobile phone they themselves use	27.0%	83.1%	Higher by 56.1 percentage points
Among women owning phones, ability to read SMS	6.3%	95.2%	Higher by 88.9 percentage points
Women participating in all three household decisions	71.3%	75.4%	Higher by 4.1 percentage points
Currently married employed-for-cash women deciding use of own cash earnings alone/jointly	86.2%	99.1%	Higher by 12.9 percentage points
Women agreeing that husband is justified in wife-beating for at least one reason	50.7%	24.1%	Lower by 26.6 percentage points

Source: NFHS-5 West Bengal, 2019–21.

Table 4 strongly supports HA1: higher education is associated with stronger empowerment outcomes. The most dramatic differences are found in menstrual hygiene, digital access and ability to read SMS. These are not minor indicators; they reflect information access, health dignity and ability to interact with modern institutions. The fertility difference is also important. Women with 12 or more years of schooling have a lower total fertility rate than women with no schooling, suggesting that education may influence reproductive choices, health knowledge and aspirations.

The attitude toward wife-beating is particularly significant. Among women with no schooling, 50.7% agreed that a husband is justified in beating his wife for at least one specified reason. Among women with 12 or more years of schooling, the figure falls to 24.1%. This shows that education can challenge internalised patriarchy. Yet even among the highly educated group, nearly one-fourth of women accept at least one justification for wife-beating, showing that education weakens but does not automatically remove patriarchal norms.

Decision-making shows a smaller educational difference. Women with no schooling and women with 12 or more years of schooling both report relatively high participation in household decisions, but the difference is only 4.1 percentage points. This suggests that household decision-making may be influenced by age, marital duration, family structure and local norms as much as by schooling. Therefore, education improves empowerment, but its effect is mediated by social context.

6.5 Objective 2 and Hypothesis 2: Rural–Urban Disparity

The evidence clearly supports HA2. Rural women face greater disadvantage in schooling, early marriage, mobile access, decision-making and menstrual hygiene. Table 1 already showed rural disadvantage in schooling and early marriage. NFHS-5 also reports that urban women have much higher mobile-phone access than rural women: 71.9% of urban women had a mobile phone they themselves used, compared with 39.1% of rural women. Among women who owned phones, 77.1% of urban women could read SMS messages compared with 51.8% of rural women.

The same rural disadvantage appears in menstrual hygiene. Among women aged 15–24, 91.2% of urban women used hygienic menstrual protection compared with 79.8% of rural women. Decision-making also shows a rural–urban gap:



81.1% of urban currently married women participated in all three major household decisions compared with 68.2% of rural women.

These gaps indicate that rural women's empowerment requires more than school enrolment. Rural girls need safe transport, secondary schools within accessible distance, menstrual hygiene infrastructure, digital devices, internet access, hostel facilities where needed, career counselling and local employment pathways. Without these, rural girls may complete some schooling but remain socially and economically constrained.

6.6 Objective 3 and Hypothesis 3: Effectiveness of Government Interventions

The study descriptively supports HA3, but with caution. West Bengal's interventions have clearly created a supportive policy environment for girls' education. Kanyashree's scale, direct bank-account payment and explicit link between schooling and delayed marriage make it a major social policy innovation. The scheme's official design focuses not only on financial support but also on behaviour change, self-esteem and adolescent-friendly empowerment activities.

Published causal research strengthens this interpretation. Banerjee and Sen's 2024 study found that exposure to Kanyashree was associated with 7–8 percentage points higher likelihood of independent movement outside the home and 4–5 percentage points lower likelihood of justifying wife-beating, with evidence that effects were mediated by bank accounts and increased schooling. This suggests that conditional cash transfers can influence empowerment beyond enrolment.

However, the hypothesis is accepted only partially because early marriage remains high and rural educational gaps remain substantial. If 51.9% of women were married before 18 and the rural figure was 59.4%, then interventions have not yet eliminated the social conditions that produce early marriage. The correct conclusion is therefore not that schemes have failed, but that schemes must be deepened and integrated with community-level norm change, livelihood development, school quality improvement and stronger child-marriage prevention systems.

6.7 Objective 4 and Hypothesis 4: Is Education Alone Sufficient?

The evidence supports HA4: education is necessary but not sufficient. Several indicators show why. Women's bank-account ownership is relatively high at 76.5%, but only 12.8% of women with mobile phones use phones for financial transactions. Women's employment is only 21.7%, compared with 86.7% among men aged 15–49. Women's house ownership is 22.0% and land ownership is 16.7%. Physical or sexual violence has been experienced by 29.3% of ever-married women.

These figures show that empowerment requires a full ecosystem. A girl may remain in school because of Kanyashree, travel to school because of Sabooj Sathi and open a bank account for direct benefit transfer. But if she later cannot find safe work, lacks control over assets, faces domestic violence or is restricted by marital norms, empowerment remains incomplete. Therefore, women's education must be linked with employment, skill training, safe public spaces, legal awareness, reproductive health services, digital literacy and community-level transformation of gender norms.

6.8 Hypothesis Testing Summary

Table 5: Hypotheses and Descriptive Findings

Hypothesis	Evidence Used	Result
H01: Education has no association with empowerment.	Higher schooling is associated with lower fertility, higher hygienic menstrual protection, greater mobile access, higher SMS reading ability, better control over earnings and lower acceptance of wife-beating.	Rejected descriptively
HA1: Higher education is associated with better empowerment outcomes.	Strong educational gradient in Table 4.	Accepted descriptively
H02: No major rural–urban	Rural women lag behind urban women in schooling, early	Rejected



disparity exists.	marriage, mobile use, menstrual hygiene and decision-making.	descriptively
HA2: Rural women face greater disadvantage.	Tables 1 and related NFHS indicators show clear rural disadvantage.	Accepted descriptively
H03: Government interventions have no meaningful role.	Kanyashree, Sabooj Sathi, Shikshashree and other schemes directly address schooling, mobility, dropout and financial inclusion; research finds positive empowerment effects of Kanyashree.	Rejected partially
HA3: Government interventions help but structural barriers remain.	Scheme outreach is large, but early marriage and rural gaps remain high.	Accepted with caution
H04: Education alone is sufficient.	Low employment, low asset ownership, limited digital-financial use and violence persist despite educational progress.	Rejected
HA4: Empowerment requires education plus economic, social, digital and safety support.	Table 2 and Table 4 together show the need for integrated policy.	Accepted

VII. SOCIAL TRANSFORMATION THROUGH WOMEN'S EDUCATION

Women's education contributes to social transformation in West Bengal in five major ways.

First, education delays marriage and changes the life course of girls. When girls remain in school through secondary and higher secondary levels, marriage is more likely to be postponed, and girls gain time to develop aspirations, peer networks and institutional identity. Kanyashree strengthens this process by linking benefits to remaining unmarried and continuing education.

Second, education improves health behaviour. The difference in hygienic menstrual protection between women with no schooling and women with 12 or more years of schooling is very large. This suggests that education increases health awareness, reduces stigma and improves access to information and products.

Third, education expands digital and institutional access. A woman who owns and uses a mobile phone, can read SMS messages and has a bank account is better positioned to access welfare benefits, scholarships, health messages, job information and emergency support. The educational gradient in mobile-phone use and SMS reading is one of the clearest signs of modern empowerment.

Fourth, education challenges patriarchal attitudes. The lower acceptance of wife-beating among more educated women indicates that education can change what women consider normal or acceptable. This is central to social transformation because patriarchy survives not only through male power but also through internalised acceptance of unequal norms.

Fifth, education creates intergenerational effects. Educated mothers are more likely to support children's education, access health services, delay daughters' marriage and make informed household decisions. Thus, women's education produces benefits beyond the individual woman.

However, the process is incomplete. Social transformation becomes sustainable only when educated women enter the labour market, own assets, participate in public life, feel safe in public and private spaces, and have control over their bodies and choices. West Bengal's policy challenge is therefore to move from schooling for girls to empowerment across the life cycle.

VIII. MAJOR FINDINGS

The study produces the following major findings.

First, West Bengal has made significant policy progress in supporting girls' education through schemes such as Kanyashree, Sabooj Sathi and Shikshashree. Kanyashree is especially important because it combines education, delayed marriage and financial inclusion.



Second, rural–urban inequality remains a central challenge. Rural women are less likely to complete 10 or more years of schooling and more likely to marry before age 18.

Third, education is strongly associated with empowerment outcomes. Women with higher schooling show lower fertility, greater use of hygienic menstrual protection, better mobile access, stronger ability to read SMS, more control over cash earnings and lower acceptance of wife-beating.

Fourth, education alone does not guarantee empowerment. Women’s employment remains low, asset ownership is limited, digital-financial use is weak and gender-based violence remains serious.

Fifth, government schemes are necessary but must be strengthened through better implementation, convergence and outcome monitoring. Retention, learning quality, digital inclusion and transition to employment should become core indicators of success.

Sixth, social transformation requires change at both institutional and household levels. Schools, families, panchayats, self-help groups, health workers, police, transport systems and labour markets must work together to convert girls’ education into women’s autonomy.

IX. SUGGESTIONS AND POLICY RECOMMENDATIONS

West Bengal’s next phase of women’s empowerment should focus on the following strategies.

1. Strengthen secondary and higher secondary retention. The state should identify high-dropout blocks and provide targeted support through transport, hostels, bridge courses, remedial teaching, menstrual hygiene facilities and counselling.
2. Link Kanyashree with learning outcomes. Kanyashree has succeeded as a retention and delayed-marriage scheme, but its next phase should include academic mentoring, digital learning support, STEM exposure, vocational orientation and career guidance.
3. Expand safe mobility. Sabooj Sathi should be supported by safe roads, street lighting, community transport monitoring and complaint systems for harassment. Mobility is not only a transport issue; it is an empowerment issue.
4. Integrate education with livelihood. Girls completing higher secondary education should be connected to skill training, apprenticeships, digital work, nursing, teaching, entrepreneurship, self-help groups and local industry opportunities.
5. Improve digital empowerment. Mobile-phone access, SMS reading, online form filling, digital payments and cyber-safety training should be built into school and community programmes for adolescent girls.
6. Strengthen child-marriage prevention. Schools, Kanyashree clubs, panchayats, Anganwadi workers, ASHA workers and local police should coordinate to track girls at risk of early marriage. Community campaigns should focus on parents, religious leaders and marriage brokers as well as girls.
7. Promote gender-sensitive school infrastructure. Separate toilets, menstrual hygiene products, female teachers, counselling services and safe grievance mechanisms should be universal in secondary schools.
8. Address violence as an educational issue. Domestic violence, harassment and fear of public spaces directly affect girls’ education and women’s autonomy. Legal literacy, school-based gender education and accessible support services are essential.
9. Increase women’s asset ownership and credit use. Bank accounts are only the first step. Women need financial literacy, access to productive credit, land rights awareness, inheritance awareness and entrepreneurship support.
10. Build district-level monitoring. State-level averages hide district differences. District dashboards should track girls’ transition from Class VIII to Class XII, age at marriage, scheme coverage, learning outcomes, digital access and employment after education.

X. CONCLUSION

Women’s education in West Bengal has entered a new stage. The question is no longer only whether girls enter school; the larger question is whether education enables girls and women to live with dignity, autonomy, safety and economic



opportunity. The evidence shows that education is strongly associated with empowerment. Women with higher schooling have lower fertility, better menstrual health practices, greater mobile access, stronger financial agency and less acceptance of domestic violence. These findings support the capability and agency approaches of Sen, Nussbaum and Kabeer.

Government interventions in West Bengal have played a major role in this process. Kanyashree Prakalpa has created a powerful link between education, delayed marriage and financial inclusion. Sabooj Sathi addresses mobility, Shikshashree supports disadvantaged SC students, Aikyashree addresses minority educational support and LakshmirBhandar contributes to women's basic financial security. Together, these schemes show that the state recognises girls' education and women's empowerment as public responsibilities.

Yet the transformation is incomplete. Early marriage remains high, especially in rural areas. Rural girls face greater disadvantage in schooling, mobility, menstrual hygiene and digital access. Women's employment is low, asset ownership is limited and violence remains a serious obstacle. Therefore, West Bengal's future policy must move beyond enrolment and cash transfer alone. The next phase should focus on learning quality, livelihood, digital capability, safety, reproductive health, legal awareness, asset ownership and gender-equitable family norms.

The central conclusion is that education is the foundation of women's empowerment, but empowerment requires more than education. A socially transformative model must convert girls' schooling into women's agency. For West Bengal, this means ensuring that every girl not only stays in school but also gains the freedom to decide, work, move, speak, earn, own, lead and live without fear.

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