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West Bengal's Successful Kanyashree Prakalpa Programme Needs More Push From State and Beneficiaries

Anindita Sen

Abstract: The Kanyashree Prakalpa introduced by the Government of West Bengal in 2013 has received widespread recognition at the national as well as international levels. This article discusses how this scheme is different in its approach from the other conditional cash transfer schemes aimed at removing child marriage and improving education among adolescent girls in India.



The *Kanyashree Prakalpa* (KP) introduced by the Government of West Bengal in 2013 is a conditional cash transfer (CCT) scheme aimed at simultaneously reducing underage marriage and adolescent dropout among girls. This scheme has received widespread recognition at both national and international levels, the latest being awarded the first in the Asia-Pacific group for the category “reaching the poorest and most vulnerable through inclusive services and participation” by the United Nations in the Netherlands in July 2017.

This two-tier scheme consists of an annual grant of Rs750 for unmarried girls between the age of 13 and 18 years who are enrolled in some educational institution (KP1) and a one-time grant of Rs 25,000 upon the attainment of 18 years, conditional upon her remaining *both* unmarried and continuing studies till that age (KP2). It has come as a much-needed intervention at a time when the percentage of underage marriage among girls in West Bengal is the highest in India (Census 2011) and the mean years of schooling for women is lower than the national average according to the District Level Household Survey (DLHS) 2012-13. To understand the reasons behind the success story of this scheme, one must focus on how West Bengal is different from the rest of India as far as early marriage is concerned and, in this context, appreciate how this scheme is different from the other schemes launched till date.

Why KP Needed to be Different

According to the Census 2011, 7.8% of the females in West Bengal were married before 18 compared to the all-India average of 3.7%. However, as West Bengal presents a very different picture in terms of the determinants of early marriage from the rest of India, the policy aimed at tackling this problem needed to be carefully designed. A recent regression analysis on DLHS 4-unit-level data by Sen and Modak (2017) revealed that while economic factors and welfare schemes in the village played a vital role in determining the probability of a family bringing in an underage bride in the rest of India, it was not so in West Bengal. None of the economic factors affect the probability of a woman marrying before 18 in this state, suggesting that poverty is definitely not responsible for this malaise. However, a girl with higher education had a significantly lower probability of getting married before 18 and so, encouraging higher education would lower underage marriage. Analysing the National Sample Survey Office (NSSO) 71st Round data, Ghosh and Dutta (2017) find that income plays a very significant role in reducing adolescent dropouts among women in West Bengal. Thus, a conditional cash transfer aimed at reducing child marriage would not work unless it included education as a pathway. The very small transfer from the age of 13 supports, at least partially, the education cost of the girls and retains them within the education system, waiting for the “big prize” after 18. This assurance of Rs 25,000 discourages dropping out among girls at the secondary level and prompts them to defer marriage till the legally permissible age.

Conditional Cash Transfer Schemes for Girls in India

CCTs usually make payments to poor households on the assumption that they underinvest in the human capital of their children and set certain conditions which must be met in order to claim the payments. Over the last two decades, many schemes have targeted improving the living conditions of the girl child in India. Such schemes have targeted different social evils like female foeticide/infanticide which lead to low sex ratio, lack of empowerment and healthcare facilities for women, lack of education for the girl child and child marriage.

Many of the schemes like the Balika Samridhhi Yojana in Gujarat, the Bhagyalakshmi in Karnataka, Kanya Jagriti Jyoti Scheme in Punjab and the Beti Hai Anmol in Haryana are scholarships which aim at improving the education of the girl child. These schemes assist the girls belonging to poorer households at various levels of education and try to motivate families to educate them. More effective are the CCT schemes related to education of girls, such as the Bangaru Thali introduced in Andhra Pradesh, Ladli in Delhi and the Vidyalakshmi in Gujarat. The Bangaru Thali gives yearly transfers to the girl child upon enrolment and completing each standard, the Vidyalakshmi pays Rs 20,000 upon a girl completing class eight but stops at the age when the girls are most vulnerable to marriage. In the Ladli scheme in Delhi, the girls can file the maturity claim after passing 10th standard if they are 18 or have passed the 12th

standard. While all these schemes do promote education of the girl child, they are all conditional upon the girl *successfully* completing each stage of education, and thus may not be sufficient to motivate the first-generation learners or the weak students who have to struggle to pass the examinations. Moreover, these schemes are not directly conditional upon the girl remaining unmarried till 18, though indirectly they do delay child marriage by promoting education.

The Mukhya Mantri Kanya Vivah Yojana initiated in 2007 in Bihar makes a payment when the girl is 18 to assist in her wedding, provided that no dowry was given at marriage. However, it has been observed that girls who drop out of the education system are most likely to marry early and this scheme does not involve education at all. This exclusion education has resulted in a limited impact.

The Kanyashree Prakalpa is definitely not the first CCT scheme to target both dropout at the secondary level and early marriage together. One of the first CCTs to do so was the Apni Beti Apni Dhan (ABAD) scheme launched in Haryana in 1994 for households belonging to backward social castes and/or lying below poverty line. In this, bonds of Rs 2,500 were distributed at the time of the birth of a girl child and could be redeemed when she was 18, conditional upon remaining unmarried and passing class 10. Nanda et al (2016) found no impact of the programme in terms of underage marriage. In fact, ABAD beneficiaries saw the CCT as a way to cover marriage and dowry expenses. Additional data show that more than half the families tended to or actually spent the cash transfer amount on meeting marriage expenses. As education emerged as the single-most important pathway to control underage marriage, ABAD beneficiaries exhibited higher chance of completing elementary education and aspirations of higher studies; but as it was not conditional upon continuing girls' education till 18 years, these effects were not strong enough to create a programme effect for ABAD. Though this programme is the closest to KP in design, it differed in two extremely crucial points. First, KP identifies two simultaneous eligibility criteria: continued education and remained unmarried till 18th birthday, thus internalising the pathway of education for reducing underage marriage, while ABAD left out the condition of continuing girls' education till 18 (completing secondary education was enough). Second, in ABAD, the parents had to register at the time of birth of the girl child whereas in KP the girls had to register themselves at the age of 13. Thus, KP generated a greater inspirational effect among girls. Also, generating awareness among the parents was far more difficult than generating awareness among schoolgoing children as is done in KP.

The Ladli Lakshmi Yojana initiated in 2007 in Madhya Pradesh and subsequently implemented in other states like Jharkhand and Goa is another CCT where a girl receives a lump sum of more than Rs 1 lakh at the age of 21 provided that she does not get married before 18 and completes her secondary education. However, it is difficult to verify whether someone married before 18 or not when she has already reached 21 years of age. Also, the emphasis on the

girl's successfully completing her education (instead of just continuing till 18 as in KP) acts as a deterrent. The Girl Child Protection Scheme (GCPS) launched in Andhra Pradesh in 1997 is a similar scheme where girls receive Rs 20,000 at the age of 20 if she had remained unmarried till 18. This scheme, however did not link education to child marriage and again verification of the age of marriage would have presented a problem at 20.

The Majhi Kanya Bhagyashree Scheme initiated by the Government of Maharashtra in 2015, two years after the KP, awards staggered financial incentives to the families to educate the girl child and ensure proper nutrition. After the age of 18, the girl receives Rs 1 lakh per annum for continuing her studies if she is not married yet. This scheme is unique as it also provides incentives for the grandmother in order to eliminate male bias among the elderly. However, in order to receive the substantial amount of Rs 1 lakh, the girl has to continue education beyond 18, which might not be feasible in many families.

The KP is unique in its finer points too. It starts at the age of 13, when the girls are at their most vulnerable age. It requires the girls, themselves, to apply for the scheme, and the awareness is spread through schools. This, coupled with very high political will ensure that the awareness about this scheme is almost universal. The small annual stipend, at least partially, covers the cost of education, encourages the girls to continue their studies and gives them a sense of self-empowerment. As there is no requirement of successfully completing any level, girls, irrespective of their merit are encouraged to continue studies and defer their marriage. Also, the entire process, starting from filing the application to receiving the amount, is electronically managed and the girls receive the money in their own bank accounts. This guarantees little leakage in the system and low administrative costs. In other words, the scheme enforces financial inclusion of the entire band of adolescent girls, who otherwise would have remained outside the net of formal banking system even at this age of JAM trinity.

Short-term Effect of the Scheme

To get an idea about the impact of the KP, we conducted an independent primary survey of 1,050 households from six blocks in three districts of West Bengal, Howrah, Murshidabad and Koch Bihar. Comparing the age cohorts 19–21 years (potential beneficiaries from KP) and 22–25 years (were already eighteen when KP was introduced and did not benefit) we see that both dropout and early marriage hav fallen among the age group covered by KP (Table 1). The decline in dropout rates was most pronounced in Howrah (38.63%) and the least in Murshidabad (12.95%). Similarly, the change in underage marriage assumes the highest proportion in Murshidabad (41.06%) and the lowest in Koch Bihar (15.70%).

Table 1: The Dropout and Underage Marriage among Two Age Cohorts

Age Cohort	% DO before 18 Years	% Marriage before 18 Years	Either DO or Marriage before 18 Years
Howrah			
19-21	53.49	19.83	28.71
22-25	87.16	27.33	73.05
Change (% points)	33.67	7.50	44.34
Murshidabad			
19-21	62.00	29.47	43.27
22-25	71.22	50.00	73.43
Change (% points)	9.22	20.53	30.16
Koch Bihar			
19-21	51.85	30.23	44.58
22-25	71.01	35.86	63.83
Change (% points)	19.16	5.63	19.25
Overall			
19-21	56.18	25.08	38.54
22-25	76.79	37.39	69.95
Change (% points)	20.61	12.31	31.41

Source: Analysis of individual survey data.

To see whether the KP had any impact in changing the attitude of adolescent girls and their families towards education and early marriage, we studied whether a girl faced any pressure for early marriage or dropout and whether she resisted it. We have observed that the proportion of girls not facing pressure for underage marriage has increased by 5.17, 4.04 and 2.67 percentage points in Howrah, Murshidabad and Koch Bihar, respectively. It was also heartening to note that the proportion of girls who resisted such pressure also increased. Similarly, the proportion of women who did *not* put up any resistance to pressure for discontinuing education has gone down in all districts.

An area of concern regarding this cash transfer was that this money would be utilised as dowry in marriage and the practice of dowry would be encouraged. To assess whether this concern was justified, we had asked the girls how the money received from KP2 was used. While a few actually used it for marriage purposes, a far higher proportion used it for higher education (Table 2). In Howrah, 57.89% and in Koch Bihar 43.48% of the girls funded their higher education with the KP2 money. In Murshidabad where many of the girls did not go for higher studies, 55.56% saved the money instead of using it for marriage. Thus, while some of the girls did use the KP2 money for marriage, perhaps dowry, they do not form the majority and the money helped most of them in their higher studies, thus achieving the target.

Table 2: Use of KP2 Money in Percentage

	Howrah	Murshidabad	Koch Bihar	Total
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Higher education	57.89	22.22	43.48	45.10
Marriage	15.79	11.11	17.39	15.69
Business	0.00	11.11	0.00	1.96
Savings	26.32	55.56	26.09	31.37
Others	0.00	0.00	13.04	5.88
Total	100.00	100.00	100.00	100.00

Source: Analysis of Individual Survey Data

Though, the KP shows initial signs of a high impact, and the programme appears to have succeeded in reducing adolescent dropouts and child marriage to a large extent, a substantial proportion of the girls still discontinue education or get married before 18, and thus move away from the KP net. Among the girls aged 14–18 years, 26% are either dropped-out or married in Murshidabad, while the corresponding figures are 23% and 17% in Howrah and Koch Bihar respectively. One of the reasons behind the high attrition rate is that in the absence of any schemes promoting education among boys, parents are afraid to continue education of the girls as they might find it difficult to get suitable grooms for their daughters. This problem was most prominent in Murshidabad, where literacy rates are generally low and migration is very high. While KP has indeed succeeded in its mission, a lot more is left to be done.

Conclusions

The KP, appears to be a unique CCT where the state has successfully attempted to act as a catalyst of a social change, rather than just an instrument. It appeals not only to the parents, but also to the adolescent girls, who themselves are supposed usher in this change. This article suggests that though this programme is not a new invention among bands of CCT schemes for adolescent girls, it introduces a new wine in the age-old bottle of CCTs. Though this article does not directly attempt at an impact evaluation, it contributes to the current political debate on ownership of idea of the programme. The early signs suggest that dropouts and early marriages have both declined. It also hints towards improvement in empowerment of these adolescent girls, who at least can dare to take decisions about their marriage and its timing. However, a significant share of this age group still lying outside the KP net indicates that a greater push and understanding is required from the state and beneficiaries respectively.

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