RAPID ASSESSMENT
KANYASHREE PRAKALPA, 2015

APRIL-JUNE 2015

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1 INTRODUCTION

1.1 Prevention of Child marriage in West Bengal

Under the Prohibition of Child Marriage Act, 2006 (PCMA), 18 is the legal age of marriage for girls, and 21 for boys.Despiteseveral years of this Act being in existence, the early marriage of children continues to be practiced in West Bengal.

According to DLHS-3, 2007-08, the state ranked fifth highest in the country when it came to the prevalence of child marriage, with almost every second girl a child bride (54.7% of currently married women age 20-24 who were married before age 18). Although more pervasive in rural areas, statistics revealed than even in non-slum areas of Kolkata, more than a quarter of girls are married before they reach adulthood.

According to Census 2011, West Bengal is a home to nearly 27.45 million ever-married women. Among them, nearly, 11.06 million women are married below the age of 18 years. Thus the percentage of women married below the legal age of marriage is almost 40.27 per cent. This is relatively high compared to the national average (30.21). The trend of higher rates of child marriage in rural areas persists, and there is a difference of almost 14 percentage points between rural and urban in terms of women getting married below 18 years.

Precentage of Women Married below 18 years, India and West Bengal, 2011

Percentage of Women Married below 18 years, West Bengal, 2001 & 2011
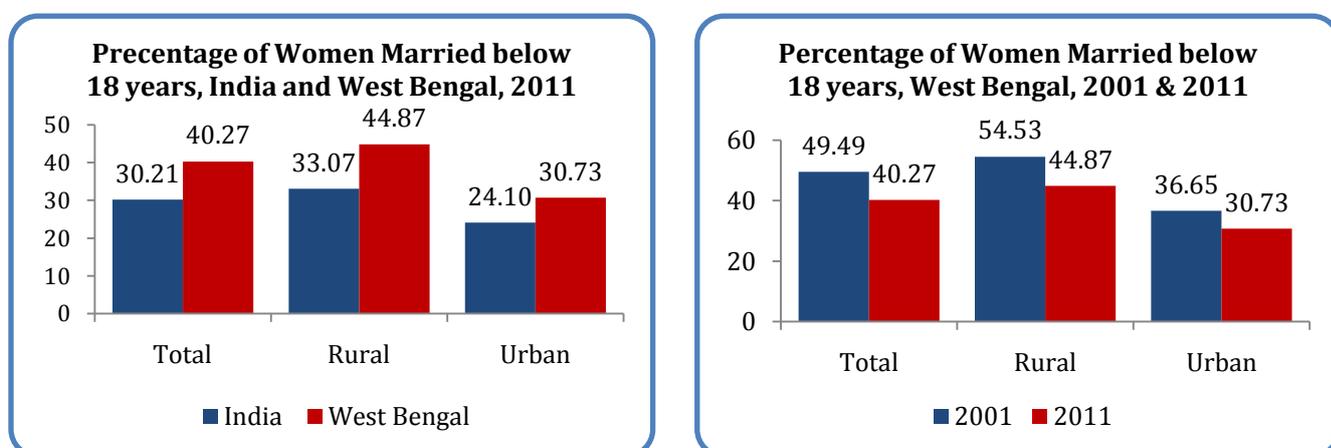
FIGURE 1: CHILD MARRIAGE AS PER CENSUS 2001 & 2011

Evidential studies show that child marriage has a negative impact on maternal and child health and mortality, leaves girls financially and socially disempowered, and vulnerable to child labour, trafficking and other forms of exploitation. Significantly, child marriage is gendered practice, affecting far more girls than boys. Child marriages and low education levels not only contribute to the feminization of poverty, but also perpetuate generational cycles of ill-health, illiteracy and poverty. UNICEF recognizes that child marriage is a violation of human rights whether it happens to a girl or a boy, but it represents perhaps the most prevalent form of sexual abuse and exploitation of girls[1], and child marriage prevention is a core issue in UNCEF's child protection agenda in India as well as other countries where it is still practiced.

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[1]Child marriage (Child Protection Information Sheet), 2006

After the enactment of the PCMA 2006, the Department of Women Development and Social Welfare and Child Development (DWCD), West Bengal, supported by UNICEF, implemented several initiatives, mainly anti-child marriage campaigns spreading the message of prevention, and endorsing enforcement of the law and its penal provisions for adults aiding and abetting child marriage. However, as elsewhere in India and other

FIGURE 2: BANNER FOR STATE CONSULTATION ON CHILD MARRIAGE, 2009

countries where child marriage is prevalent, legal prohibition and social messaging are not the only effective means of addressing child marriage. For one, India's multiplicity of formal and religious laws complicates the issue of what constitutes the 'appropriate' age of marriage for girls. Secondly, because the practice is ascribed to time-honoured tradition and is justified from a patriarchal perspective as essential for protection of girls from the 'evils of society',eradicating it requires tangible drivers of social change that can transform victims made vulnerable by their age and gender into actors determining their own lives.[2]

Kanyashree Prakalpa, launched in October 2013, is a radical departure from the state's previous approach in child marriage prevention. Kanyashree is a conditional cash transfer scheme which targets those most at-risk for child marriage: adolescent girls between the ages of 13 and 18, and its conditions are aimed at incentivizing their education and discouraging child marriage till at least age 18, the legal age of marriage.The scheme has two benefit components. First, a cash benefit to be paid annually to the girls in the target age group for every year that they remained in education, provided

FIGURE 3: KANYASHREE BANNER DESIGN, 2014

they were unmarried at the time. The second benefit was a one-time grant, to be paid when a girl turned 18, provided that she was still engaged in an academic or occupational pursuit and was unmarried on her 18th birthday. The term 'education' encompasses secondary and higher secondary education, as well as the various vocational, technical and sports courses available for this age group.

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[2]Kanyashree Prakalpa, 2015

Kanyashree Prakalpa draws its core design from evidence-based social safety net mechanisms that are playing an increasing role in development policy across the world, including India. Rather than directly confront the social elements that perpetuate child marriage, the scheme focuses on positive behavioural changes for adolescent girls (i.e. retention in the education matrix and delayed marriage) that protect them from early marriage,premature sexual activity and teenage pregnancies and their concomitant risks, allows them to complete the developmental tasks of adolescence in the relatively safe environs of educational institutions, and gives them the opportunity to acquire skills and knowledge that they can carry through into their adult lives.

The Scheme however, does not ignore the structural factors that drive child marriage: the scheme's communication strategy, developed with the support of UNICEF, contains strong components of public advocacy and behavioural change methods designed to bring about positive attitudinal changes in the way adolescent girls perceive themselves, and are perceived by their families and communities.

That the Scheme's vision of empowered adolescent girls has captured the imagination of the state is reflected in its impressive enrollment figures for the first one and a half years of its implementation: (October 2013 – March 2015)

- Out of 22.53 lakh applications received for the annual scholarship component of Rs. 500/-, 20.72 lakh applicants had already been sanctioned.

- Out of 2.91lakh applications received for the one-time grant of Rs. 25,000/-, 2.27 lakh application had been sanctioned.

Note: Indicators sourced from www.wbkanyashree.gov.in downloaded 1st May 2015.

Mindful of the fact that the effectiveness of safety net interventions lies in the efficiency of the implementation process and the stakeholders' involvement therein, the Government of West Bengal, with UNICEF's technical support, has established a comprehensive institutional framework and guidelines for the effective implementation and monitoring of the scheme.

- Kanyashree has a robust governance structure - it is implemented by Department of Women and Child Development and Social Welfare in convergence with 13 other departments and the National Informatics Centre (NIC).

- It promises complete assurance of benefits based on simple, easily verifiable eligibility criteria, single window service delivery and simplified banking procedures, which promote girls' financial inclusion.

- Kanyashree provides an end-to-end IT solution through a web-enabled system, thereby reducing workload and ensuring transparency. The scheme has an evolving MIS and a web-enabled Kanyashree portal that provide real-time information at various levels.

- The Kanyashree communication strategy is well designed and aims at promoting both media advocacy and different types of communication to influence knowledge, attitudes and practices at the community level.

- The scheme is directly monitored by the State Level Steering and Monitoring Committee chaired by the Finance Minister and with UNICEF as an independent member.

- District Magistrates are directly accountable for the performance of the scheme at the district level.

- Regular orientations on Kanyashree have been held at the West Bengal Administrative Training Institute and at the district and sub-district levels.

- In 2014, based on GoWB request, UNICEF supported an all-district baseline survey which provided current estimates on child marriage, child labour, girls' education and indicators linked

to scheme implementation.The government plans to conduct a mid-line survey three years hence.

1.2 Purpose of the assessment

Although Kanyashree Prakalpa has received significant accolades and attention at national and international levels: (see box), the Government of West Bengal is intent on ensuring that the Scheme's scientifically designed governance mechanisms continue to meet standards of best practice, and that the scheme is in a process of continual review and improvement.

Accordingly, GoWB has instituted a quarterly assessment mechanism, where-in, district monitoring visits are conducted by consultants of the Department in collaboration with state and district level functionaries of Kanyashree Prakalpa. These assessments are important exercises for field level data validation and for tracking a change in knowledge, attitudes and practices of Kanyashree beneficiaries in particular and other stakeholders such as teachers, parents, families and communities on the whole. The first such assessment was conducted in September, 2014 in 6 districts in West Bengal. The assessment focused its enquiry on:

- Statistics available with schools that indicate change, if any, in attendance and retention in school, and in child marriage.

- Perceived change in adolescent girls lives at the prospect of / after receiving the financial benefits.

- Perception of scheme's accessibility features, barriers to enrollment, and suggestions for scheme improvement.

- Eliciting of case studies, photographs, video-clippings and any stories that provide insight into changes being brought about by the scheme.

- West Bengal Chief Minister's award for Empowerment of Girls

- Represented as one of the "best practices" in "Girl Summit 2014" organised by the Department for International Development, UK and UNICEF in London.

- Appreciated by Maneka Gandhi, Union Minister of Women and Child Development, Government of India, and was referred to as a good practice when designing the "BetiBachao, BetiPadhao' scheme.

- Has received the Manthan Award for Digital Inclusion for Development (South Asia and Asia Pacific) 2014

- Has received Silver in National E-governance Award (2014 – 2015) under the category of "Citizen Centric Services" awarded by the Department of Administrative Reforms and Public Grievances

FIGURE 4: NATIONAL & INTERNATIONAL RECOGNITION FOR THE SCHEME

The assessment confirmed that the scheme was delivering positive outcomes: retention had increased in schools in 2014 as compared to the previous two years and fewer child marriages were reported. Focus group discussions pointed to a positive response by parents and beneficiaries towards the provisions of the scheme, and a sense of security and encouragement for the future of girls.

The current assessment (conducted in April - May 2015) continues the enquiry into how Kanyashree Prakalpa is affecting perceptions and practices in education of girls and child marriage, as well as into aspects of the scheme's governance mechanisms. It is expected that the recommendations of this exercise will facilitate better governance of Kanyashree Prakalpa, and lead to its efficiency, effectiveness and build institutional sustainability over the long term.

1.3 Methodology

This rapid assessment follows a mixed methods approach by collecting quantitative informationvia a structured questionnaire as well as qualitative information through focused group discussions and key informant interviews.

To ensure a regional spread across the state, the assessment covered three districts, one each from each administrative Division of the State - namely Presidency division, Burdwandivision and Jalpaiguridivision. The districts selected were Puruliya (Burdwan division), Maldah (Jalpaiguri division) and North 24 Parganas (Presidency division). Puruliya was selected because of its high concentrationof Scheduled Caste / Schedule Tribe population and its high incidence of child marriage (statistic as per DLHS-4). In Jalpaiguri division, Maldah was selected because of its large Muslim population. In Presidency division, although Murshidabadand North 24 Parganas have the highest incidence of child marriage,Murshidabad is geographically very close to Maldah, and therefore North 24 Parganas was selected to achieve a better geographical representation.

Within each district, 4 educational institutions are being selected as follows:

a. The Best Performing School in terms of highest number of Kanyashree applicants
b. One Technical/Vocational School
c. One School having more than 50% students from SC/ST/LWA communities
d. One affiliated Madrasa

At each institution,datawas collected on:

- Total enrolment of girls in each of the class VIII to XII standards for current academic year and the previous academic year.
- From each of the VIII to XII standards number of girls dropped out and number of repeaters in the current academic year and the previous academic year.
- Total number of KP applicants from each of the VIII to XII standards for current academic year and the previous academic year.

Focus Group Discussions (FGDs) wereorganised among:

- Recipients of Annual Scholarships
- Recipients of One-time Grants
- Mothers/Fathers/Guardians of recipients of Annual Scholarship or One-time grant

Key Informant Interviews:

- With Head teachers or nodal persons for Kanyashree
- At Block level – Block Development Officers
- District level – OCs for Kanyashree / DPMs

Case Studies (if any)

- Innovations
- Success Stories

Key issues covered through FGDs:

- To know how the money has been utilised or propose to be utilised by the girls those who have already received KP One Time Grant
- To understand in details the Child marriage and dropout situations.
- To understand the cases on grievances and the redressal mechanism used.
- Time gap between the application form given and application submitted to the school.
- Suggestions for time of disbursal of money when it is needed most.
- Any other suggestions or innovative ideas.

Information Areas Covered from MIS at District level:

- Time gap for between the date of receipt of an application at the school and the date of uploading the information in the MIS.
- Time gap between the dates of upload in MIS till the application is sanctioned/Rejected.
- Also time gap between the date of sanction and the date of actual receipt by the beneficiary.
- Number of girls upgraded from K1 scholarship to K2 grant.
- Renewal and dropout cases from Kanyashree Prakalpa.
- Present data structure in the MIS.
- Data from enrolment.
- Cohort tracking.

The field study in North 24 Parganas, Maldahand Puruliya conducted by a team of researchers in the second quarter of 2015, during the period 9th of March2015 to 30th of April 2015.

In further monitoring exercises, a similar methodology will be used to select districts, excluding the districts which have already been covered.

1.4   Disclaimers

Statistically significant inferences cannot be drawn from the assessment study. The impact on enrolment, drop-out, repeaters, marriage are simply based on data collected from select schools and therefore the scope of a detailed interlined analysis is limited. The indicators on KP for the academic year 2014-15 are based on the observations made till June 2015. In addition, the views and opinions expressed in the report are those of the authors and respondents and do not necessarily reflect views of GoWB&UNICEF.

2 KEY FINDINGS& OBSERVATIONS

2.1 Perceptions and practice in child marriage and education of girls

2.1.1 Enrolment in schools

A comparative analysis between school year 2013-14 and 2014-15 indicates improvement in enrolment of girl students. Within the selected sample of 9 schools across 3 select districts it was observed that the enrolment of girls have increased from 9021 in 2013-14 to 9329 in 2014-15(an increase of 4%). The increase in enrolment has significantly improved in secondary and higher secondary levels in Grade 9 and 11. It is important to note that Grade 9 and Grade 11 are the first grade of secondary and higher secondary. An increase in enrolment in these grades signifies the fact that more students are graduating from upper primary to secondary and from secondary to higher secondary.
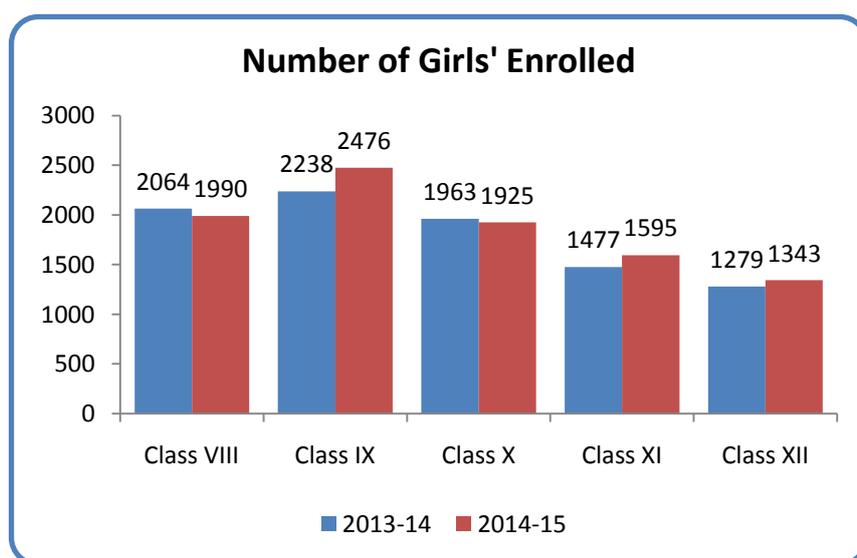
FIGURE 5: NUMBER OF GIRL STUDENTS ENROLLED IN THE SELECTED SCHOOLS
(SOURCE: SURVEY DATA)

2.1.2 Attendance in schools

Head teachers/ nodal persons in schools for Kanyashree feel that the schemes have generated enthusiasm for studies among beneficiaries and overall attendance rate of girl students have increased. This enthusiasm was also observed in the FGDs conducted with students and their families.However, the perception of higher attendance is anecdotal, and a quantification of attendance rates has not been attempted in this study.

2.1.3   Dropout rates and repeaters in same grade

The number of girls dropping out of school reduced from 161in 2013-14 to 71 in 2014-15 (a reduction of 56%) in the selected sample of schools. Conversely, girls who have repeated a year in the same class have also reduced from 251 in 2013-14 to 231 in 2014-15 (a reduction of 8%).

Number of Dropouts

	Class VIII	Class IX	Class X	Class XI	Class XII
2013-14	29	47	25	36	24
2014-15	7	25	7	19	13
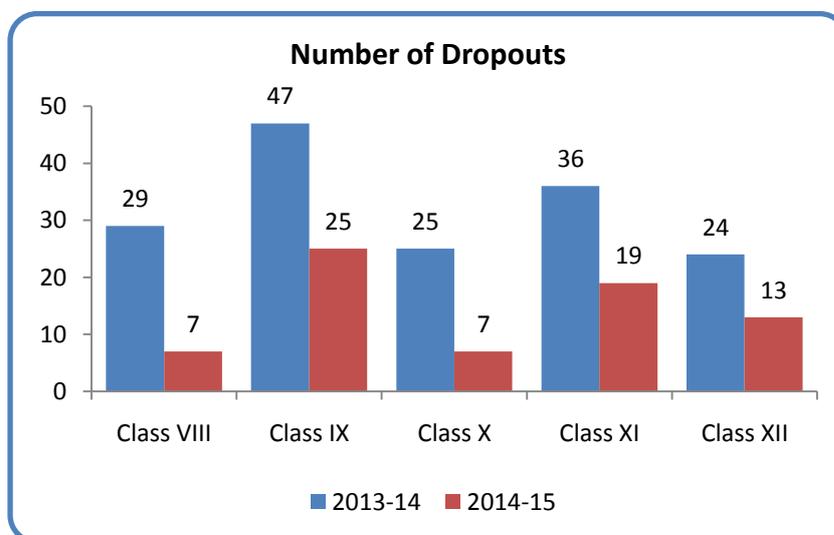
FIGURE 6: NUMBER OF GIRL STUDENTS DROPPED OUT FROM THE SELECTED SCHOOLS: SURVEY DATA

Number of Repeaters

	Class VIII	Class IX	Class X	Class XI	Class XII
2013-14	8	129	40	47	27
2014-15	3	156	44	17	11
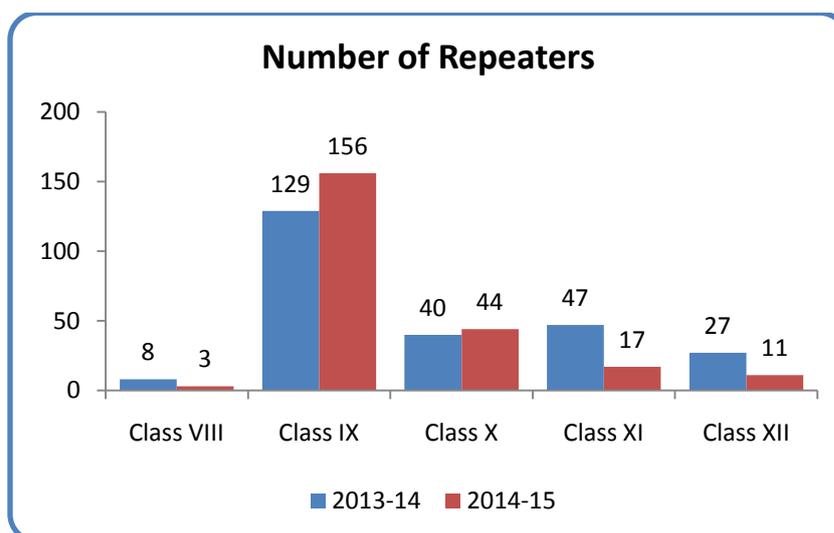
FIGURE 7: NUMBER OF GIRLS REPEATING A CLASS IN THE SELECTED SCHOOLS (SOURCE: SURVEY DATA)

All the parents of Kanyashree girls felt that their daughters' education was very important for their adult lives: they wanted their daughters to be self-sufficient and be able to educate their own children. They felt that education gave them the knowledge to deal with the evils of society, and were willing to support their daughters' education as long as the girls wished to study. However, they pointed out that they faced significant hurdles while trying to educate their daughters, mainly the expenses to be incurred, getting private tutors and ensuring the girls' safety.

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2.1.4 Child marriage amongst students

Given the limited scope of the study, it was not possible to calculate the incidence of early marriage. However,the reported cases show that out of the girls who studied in the selected schools of 3 districts,132 girls married before attaining the legal age of marriage during the school year 2013-14whereas 89 girls married before attaining the legal age of marriage duringtheschool year 2014-15, i.e. a reduction of 33%. However, there is no institutionalized mechanism developed by the school to track early marriage. Most of the cases of early marriages are reported after the incident has taken place and the schools do not have much role to play.
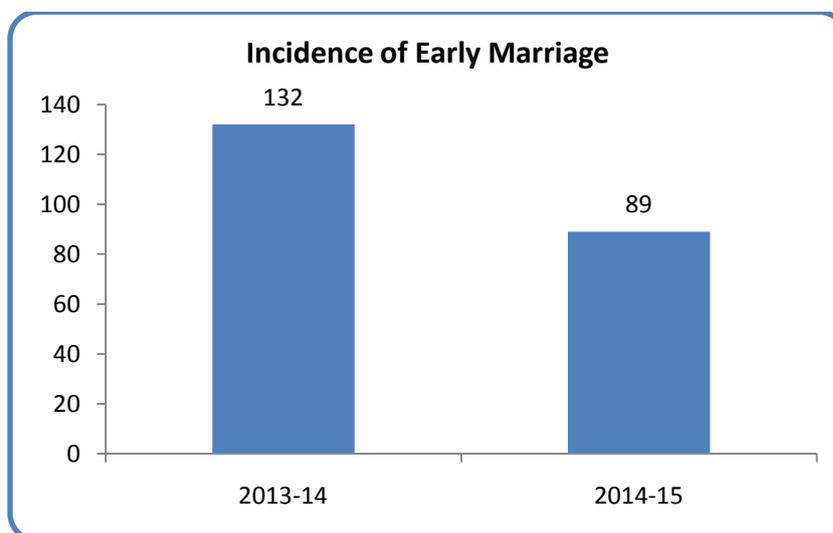
FIGURE 8: NUMBER OF GIRL STUDENTS OUT OF THE SELECTED SCHOOLS MARRIED AGE 18 (SOURCE: SURVEY DATA)

According to parents, the main reasons why parents try to get their girls married early are the risk of 'love affairs' and "to tie a knot with a good groom".

According to the Headmistress, Badmundi Girls' High School, parents belong to weaker section of the society are now sending their children to school. She reported in Puruliya that previously girls studying in 5th standard were getting married and presently Children studying in XI & XII were getting married. This change was evident among families belonging to SC, ST & OBC.

2.2   Reflections on the Scheme

2.2.1   No. of Kanyashree applicants in the current academic year

Though it was reported by the schools that the number of KP applicants will be higher in 2014-15, from the information furnished by the schools it was observed that all the applications for 2014-15 have not been uploaded into the portal. There is a backlog between applications received and applications uploaded. Apart from Maldah, the other districts reported a lower number of applicants.

Number of Girls Applying for Kanyashree

	Annual Scholarship	One Time Grant
2013-14	5758	607
2014-15	5617	521
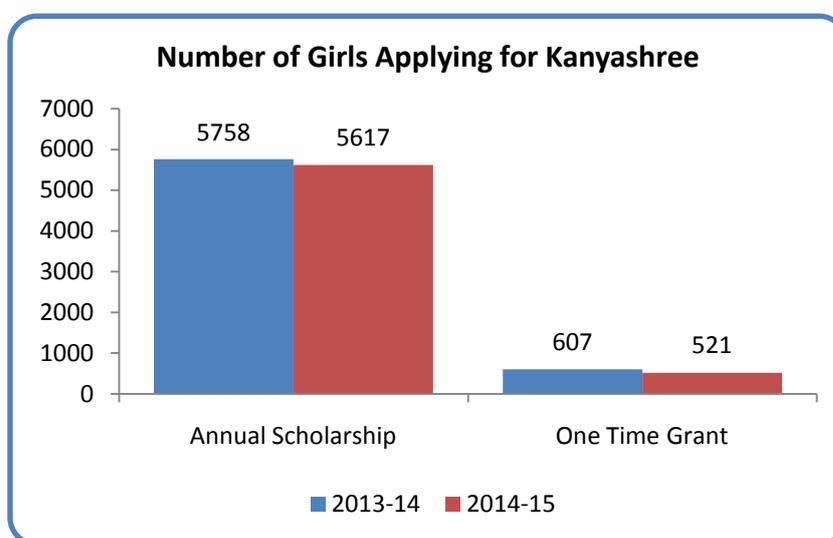
FIGURE 9: NO. OF KANYASHREE APPLICANTS IN THE SELECTED SCHOOLS (AS ON DATE OF SURVEY)

2.2.2   Perceptions and reflections on the provisions of the scheme

On the whole, parents of KP recipient respondents feel good about the provisions of the scheme. They feel that it has created a sense of importance for girls' education. Parents also feel that the scheme has created lot of enthusiasm for studies among their daughters and they are aiming to become beneficiaries of One-time Grant of Rs. 25,000. Even their younger daughters are aspiring to become Kanyashree when they grow up.The scheme has built their confidence to plan for daughters' higher education. It has encouraged the daughters for education and has improved attendance and performance in studies.

With regard to the utilization of the one-time grant, the parents stated that they have not planned the utilization of the grant money of Rs, 25,000 whenever received. They want to give freedom to the girl to decide whatever way she wants to utilize the money. Some of the options mentioned for the utilization of this money includecollege admission, purchase of books, tuition fees, purchase computer, or purchase of a sewing machine.

Most recipients reported that they had utilized the annualbenefits towards purchasing of books and paying private tuition fees. Some had loaned the money to their parents, which had also been repaid to their bank A/c.They feel some kind of ownership on this small amount as their own asset on which they have sole possession.One girl who applied for K-2 last year is yet to receive Rs.25,000. She needs that money to get admitted to college very soon.

The girls looked very confident and were proud ofbeing a Kanyashree beneficiary.They had acknowledged the school's support in facilitating them for KP.

2.2.3   Case studies

NANIBALA KUMARI (date of birth 04.04.1997):
Nanibala is a student of Baghmundi Girls' High School (class XII). She belongs to a very poor family of Pathardihi, Purulia. Her mother, a widow, has no regular income to support herself and her daughter. Nanibala's elder brother is married and stays separately with his wife and child. Attending school regularly is a challenge for this teenager as she stays at a distance of one kilometer from the school and she has a congenital (orthopedical) problem in her left feet.

Nanibala has enrolled as a K1 applicant last year and received Rs. 500. She utilized this amount for buying old books and copies. She is willing to pursue higher education but feels that it may not be possible. The nearest colleges are at Balarampur and Suisa which are situated at a distance. The K2 grant would have been helpful but she is not sure whether she is eligible and the procedure for application. She is hopeful that her school teachers will guide her.

SaberaKhatun (date of birth 11.03.1997) comes across as a soft spoken girl who was a student of Hura Thana M.A Academy. Last year, she appeared for Higher Secondary exams in 2014 but did not clear one subject. She sat for the board exams again in 2015. Sabera is a K1 recipient and she used the amount (Rs. 500) for buying stationery, bags and also for conveyance as her father could not provide her the bus fare to reach the examination centre. She expressed that the K1 money was beneficial as she could use this at time of need.

Sabera is the youngest of seven siblings. Four of her elder siblings are married- she highlighted the fact that her sisters were married after completing 18 years of age. Her father is a small business man who sells readymade garments in local market.Sabera also added that she is yet to receive Renewal Form for Kanyashree.

DIPIKA KARMAKAR (date of birth 19.09.1995): Dipika is the eldest of three siblings. Her father is a blacksmith and has a small shop at Begunkodar. Dipika is now a Second year student of Purulia Polytechnic. She has received K2 grant of Rs.25,000 last year. She had utilized the amount for buying a laptop. Her father also gave her some money over and above the scholarship amount required to buy the gadget. Dipika felt that her younger brother and sister will be able to make use of the laptop. Dipika is yet to decide on her future plan. She was happy to receive the scholarship which was very useful for her. According to her, the incidents of child marriage had gone down in the past couple of years. She also expressed that there should be job reservation and admission quota for girls pursuing higher education.

SAMAPTI DAS (date of birth 30.04.95): She is a second year student of Purulia Polytechnic. Samapti had lost his father in March 2014 who died of a cerebral attack. She lives with her mother and younger brother in Raghunathpur. She had received one time grant of Rs.25,000 and had spent Rs. 5000 from this for college admission. She would like to spend the rest of the money for admission in B.Tech or other professional course next year. Samapti suggested that Government should guarantee for bank loans for all economically poor students like her. She also mentioned that girls in Purulia have become aware now and now they do not agree to child marriages.

PUJA DAS (date of birth 20.04.95): Puja is a student of Santamayee School. She is the second of three siblings. Her father sells lottery tickets for a living. Initially, she faced some problems in opening a bank account as her parents had a different surname in the Voter ID card. That was solved later and Puja had received K2 grant. After receiving the money, her family was struck by an untoward incident. Their neighbours accused that Puja's grandmother is a witch and ousted them out of the locality. They fled from their residence with help from police and are now staying in their relative's place at Joypur. Her father does not have any income at present and there is some uncertainty about their coming back to their own locality. Her K2 money was useful at the time of crisis and around Rs. 13,000 of that amount had been spent.Puja wishes to join Nursing training after completing Higher Secondary.

SUSHMA NANDI(date of birth 19.07.95): Sushma is a Class XII student of SantamayeeSchool..Her father, Mr. Amar Chandra Nandi, is a contract labour and he mentioned that Sushma is suffering from Thalassemia Major since the age of three. Her father finds it very difficult to meet her medical expenses with his meagre income. He also has a younger daughter. Sushma used to go for regular blood transfusion at ILS hospital, Kolkata. Her father said that he had appealed for financial aid to various sources but without any positive result. The hospital authorities had helped him a lot by offering treatment at a reduced rate. His daughter's school teachers had also contributed money for her treatment.

Sushma had a spleen operation and now do not need regular transfusion. She had to undergo a heart operation also. Her K2 money was mostly used for meeting her medical expenses. She wishes to become a teacher in future.

2.3 Implementation Processes

2.3.1 Governance and Implementation Structures

None of the districts have formally instituted District Steering and Monitoring Committees; however District Project Management Units were functional in each district. At the block level, there are no Steering and Monitoring Committees, and few data-manager posts were found vacant in some of the blocks in three select districts.

From the narratives of several district and block level functionaries it appears that the leadership and dynamism of the District Magistrate is a key factor in facilitating quality implementation of the scheme. It is also evident that officials of key implementing departments such as the School Education department, Department of Higher Education and Technical Education Department perceive Kanyashree as largely a DWD scheme, and apart from some DIs and SIs, relatively few of their officials at district and block level play a proactive role in the scheme's implementation.

At the institutional level, the scheme is driven mainly through government schools. Relatively few colleges have taken the initiative to get enrolled on the Kanyashree portal, leaving a large group of potential K2 beneficiaries uncovered. The Principal of the PuruliyaPolytechnicalso suggested that under the Scheme K2 may be extended to the 189 Vocational Training Schools in the district. Expansion of the Scheme will bring out more role models in the community.

2.3.2 Delivery of the Conditional Cash Transfers

Establishment of annual enrollment targets: It appears that the DPMU in North 24 Parganas has established the most structured and transparent system of establishing annual targets for enrollment of girls into the scheme. The DPMU has designed an Excel based format for tabulation of targets for the scheme, and distributes these to schools via the blocks units and the SIs of the School Education Department. Each school is required to set its annual targets for Kanyashree enrollments, renewals of annual scholarships, and upgrades from annual scholarship to one-time grant taking into consideration the age of students and their family incomes (available in the School Admission Register), and the grade they arestudying.

The process of collection and collation of data is conducted over two weeks in December / January, and the figures are reconciled with the projected targets set at the state level, which are based on official data on school enrollments. Till date, the district has not faced any difficulty during the process or in setting accurate targets.

A concern that was repeated across all districts was the fact that, since the scheme was launched, the districts received several directives from the state level changing the year and date of birth from which students would be eligible for benefits for a particular year, and that has caused considerable difficulties for the administration and confusion in schools.

Reachingeligiblebeneficiaries: Several methods are used by schools to inform students of the scheme. As most schools conduct periodic drives to enroll students, such drives are notified on the school notice boards, through public announcements at assembly, and through teachers during classes.

Parents usually come to know of enrollment drives through their wards. Kanyashree is sometimes mentioned at parent-teacher meetings; however, this is not a particularly reliable means of communication as teachers report irregular / uneven attendance of parents in such meeting. The majority of the beneficiaries have heard about the Kanyashree Prakalpa from the school, and also reported seeing some television advertisements.

Districts and blocks have conducted awareness drives through local cablechannels,wide distribution of billboards, posters and wall writings. Kanyashree Day had been celebrated at district and block

level, and Kanyashree Melas held periodically. There was considerable advocacy by the district and block administration with schools and colleges in an effort to ensure knowledge of and uptake in the scheme.

Head teachers however, note that in the first year of Kanyshree's implementation, the scheme generated discussions amongst teachers, parents and students – both formal and informal – around child marriage and the purpose of the scheme, such discussions are now absent. While the attention of parents and students focuses on whether benefits have been received / or will be received and the adequacy of the amount to meet their financial needs, teachers and other school personnel's attention and time being taken up by dealing with the administrative processes of enrollment and uploading of applications.

The application-to-sanctionprocess: In the first year of implementation, schools collected application forms from their respective DPMUs, however, the system has now been streamlined, and are collected by schools from their respective block offices in lots of 500 for the annual scholarship, and in 100s for the one-time grant. Earlier there were delays in availability of an adequate number of forms; currentlyapplicationforms are usually made available by the block within a week of requisitioning by the school.

> All the parents stated that the process of applying for the scheme was not at all difficult. They received co-operation from schools and Gram Panchayat's office. The required documents were managed within 2/3 days time.

In the initial year, all schools held camps to distribute forms and help students fill them after a thorough orientation. They also used the occasion to discuss the purpose of the scheme and hold discussions around the topic of child marriage. Currently most schools distribute and collect forms via the class teacher. While some schools have posted sample filled-in forms on their notice boards, others rely on the initiative of the class teacher to ensure that students appropriately and accurately fill up their forms.

Of the 12 institutions in the 3 districts, most of the schools had the necessary infrastructure such as computer, scanner and internet connection necessary to upload forms to the portal. All the schools with computers however, felt that their staff was unable to cope with the data-entry of forms, either because of lack of time, or because of lack of skills in conducting maintaining the accuracy needed for the task. In addition, internet connectivity is relatively poor in the districts, and uploading each form takes a lot of time. Although the government has reduced the number of documents to be scanned and uploaded, even those implementers with hi-speed connections report that for most e-operations on the Kanyashree portal, including viewing / downloading of reports takes far longer than on other websites / portals.

Scrutiny and physical verification: Though the scrutiny of the application forms is done religiously, there has been no evidence of a systematic physical verification process of the applications made. It was also shared that neither there is a mandate nor there has been a directive from the State Implementation Society in terms of conducting physical verification. In some stray instance, either physical verification was done due to the initiative of the concerned official. For example, BWO/Extension officer in Maldah conducted physical verification of K2 beneficiaries and verified 20% of K2 applicants in 2014-15. Physical verification was also reported to be done in case of any discrepancies in the application or if there are any complaints received.

Issuing acknowledgement receipts: Acknowledgement receipts can only be printed after applications are entered on the portal and a unique ID generated for the applicant, and it would appear that there is no uniformity in the process printing and distributing acknowledgement receipts. Some schools mentioned that they kept the receipts as they felt that the girls would lose them.

Direct transfer of benefits to recipients bank accounts: A critical gap in the system, one that can affect the credibility of the scheme, is the absence of a universal mechanism to track transfer of the benefit to the recipient. Under the current system, after the DPMU sends a batch of sanctioned applicants to the district bank, the bank transfers funds to the appropriate beneficiary, and provides a statement to the DPMU with details of transfers and rejections. As this process is not a part of the e-Portal, such information is cumbersome to collate at district level, and at block and institutional level there is no systematic tabulation of how many applicants have actually received their benefits. None of the banks in the 3 selected districts had instituted the system of intimating applicants of credit in their accounts through SMS, and the only way applicants can confirm the receipt of the fund is by periodically enquiring at the bank or getting their passbooks regularly updated.

Of significant concern is the performance of United Bank of India in Puruliya, who have, over the last one and a half years of implementation, only provided the district with a funds utilization statement, with no details of applicants whose accounts have been credited, or details of those whose bank transfers have not been effected.

On the other hand, there are many instances of proactive schools and customer-friendly banks who take measures to track the status of benefits, but such cooperation depends on the initiative of the school or the local bank, and such information remains with the banks and schools who implement them. In North 24 Parganas, the DPMU maintains a minutely detailed analysis of day-to-day management data on Excel sheets, including a school-wise analysis of potential beneficiaries, as well as reconciliation of sanctioned applications with bank statements.

2.4 e-Governance

Regarding e-portal processes, the issue of internet connectivity and slow response times of the portal dominated discussions. That the response speed of the portal is poor even with hi-speed connections is acknowledged by Kanyashree block and district data managers and is flagged by them as an issue of concern. Since many schools do not have computers, a large number of applications are received at the block office for upload, resulting in log-jams and delays in processing. Several data-

At School Level

- Frequent changes in cut-off date of birth create problem. If these dates can be fixed for one academic year, it will be fine and easier to manage. Due to such changes many children are being deprived as they are not falling within that criterion.

- If a field for class of the students can be generated in the KP Portal, then it will be easier to get class wise details.

- There is no edit option in the portal, such option is very much desired.

At Block Level

- At the block level the portal is showing only 5 data per page whereas at the school level they can see all the data in one page. If data can be seen in Excel format with edit and update mode then it will be easier and time saving.

At District Level

- There is a requirement of dedicated officer to look after the MIS.

- Constitution of a district level steering committee comprising officials from Bank, School Education dept. and social welfare is also an emerging need.

- Linkages with college are a challenge. College authorities are reluctant. Principals should be mobilized and thus higher education department should be engaged.

FIGURE 10: RECOMMENTATIONS BY IMPLEMENTERS

manager posts at block level have not been filled, delaying the process as well as raising concerns about the quality of the data being uploaded.

Institutions mentioned that they completed primary data entry within a few days or at the most a week of collecting applications. In North 24 Parganas, generally the forms are uploaded within 1-2 days, if the same is done by the teaching / non-teaching staff of the school. However, it takes longer if the uploading has to be done at the Block level. Similarly, in the case of municipal areas it takes longer as the forms are uploaded from the DPMU.

The inability of the e-portal to reconcile sanctioned applications with actual bank transfers was considered a major limitation. Several stakeholders also mentioned that user interfaces, although simple, suggested that users be allowed more extensive combination of filtering criteria when generating reports.

Software glitches were also witnessed in Purulia. It was observed that the IFSC code of the beneficiaries was automatically changing in case of renewals of applications.

A common concern was that each month, blocks and districts collated information and queries on technical or data issues and mailed them to the state-level management units as well as to NIC, the e-portal's implementing agency; however, there was no structured response from the state level on resolution of such issues. It was strongly recommended that technical issues raised not only be resolved quickly, but a two-way communication between the e-portal's implementers and district and block implementers be maintained on technical issues.

2.5 Accountability and Grievance Redressal Mechanisms

Another issue of significant concern is the absence of a systematic grievance redressal mechanism. Although schools and block level officers attempt to resolve queries and complaints at their levels, most of the complaints relate to non-receipt of benefits, and have to be escalated to the DPMU to take up with the lead bank. As of date, there is no grievance escalation protocol and tracking of the action against the grievance depends on the initiative of the officials concerned to ensure resolution. Consequently, a number of applicants or their families report having to run between block offices, district offices and banks to get their issues resolved. In the absence of a tracking of grievances, there is no systematic collation of the nature of complaints, an analysis of which would provide the implementers of the scheme with information of systemic problems that hinder smooth implementation.

2.6 Banking issues

In most cases, schools and banks have worked together to open bank accounts for first-time applicants of Kanyashree; in North 24 Parganas, schools organized bank account opening camps on the school premises, and periodically, banking kiosks are set , made special arrangements suggest up in the vicinity of schools to provide banking facilities to Kanyashree girls. InMaldah'sGazole block, United Bank of India has employed specially contracted staff to handle the opening of Kanyashree accounts. Many children from the minority community already have bank accounts from Class V onwards to receive scholarships, and such accounts are also used to receive Kanyashree benefits.However, there is no official tabulation, either at school, block or district level of the total number of new bank accounts opened specifically for Kanyashree, nor is such a figure available on the e-Portal.

In Maldah, the following were mentioned as barriers in operating bank accounts:

- Particularly among Muslim community students having same or similar names, sometimes face difficulties of account numbers interchanging and having problems in accessing the accounts.

- There are incidents where banks are not allowing the children to withdraw the money and sending them back by saying to come after 15 days. The school has discouraged the children to visit the bank within the 1st week of every month due to heavy work pressure in the bank during that period. They have communicated the same to the district administration too.

- A few students were refused by Kaliachak-II branch of SBIinMaldahfrom withdrawing their money by saying that the amount has not been credited yet.

Key concerns in Puruliya

Two concerns that arose in every interview with implementers in Puruliya are

1. Poor internet connectivity leading bottlenecks in e-processing of applications at every level as well as the functioning of NEFT transfers, and

2. Poor levels of cooperation by the lead bank in the district, United Bank of India: Parents of beneficiaries report a number of problems while opening bank accounts, including having to pay an amount ranging from Rs. 100 to Rs. 500/-, refusal by the bank's local branches to provide passbooks or answer any banking related queries, including bank balance of Kanyashree beneficiaries.

The Kanyashreee District Accounts Manager reported that UBI only provided bank statements of funds received and paid out, and did not provide statements with details of successful transfers of benefits or of failed transfers. Letters from the district administration to UBI went unanswered and it would appear that UBI does not have the necessary software to report on individual NEFT transactions.

Another key concern is the large numbers of disillusioned applicants and families who have not received the promised benefits, some of whose applications were sanctioned as far back as 2013, the year the scheme was launched. The principal of Puruliya Polytechnic cited instances of gap of about one year in between submission of K2 applications and receipt of scholarships.

What is particularly distressing for a family, is the inability of block and district officials to provide any information about why the sanctioned money has not been received. Many parents and applicants report that they are not even aware of whether their application has been sanctioned or not, and of having made several visits to their banks, block and district level offices in search of answers.

The District Accounts Manager felt that the combination of an unavailable e-portal and an unresponsive bank was leading to a backlog in unprocessed applications and all-around disillusionment in the scheme in Puruliya.

2.7   Non-cash benefits to Kanyashree girls

Building a Kanyashree Identity: In an effort to build a movement of empowered adolescents, all Kanyashree girls are supposed to receive a specially designed bangle and Kanyashree identity card. Although have been procured in each district, several block offices had stocks lying with them. While block officials claimed that it was the responsibility of the school to collect the bangles for their students, head teachers pointed out that neither were they aware of when the items were available, and also felt, that amongst the many tasks that educational institutions had to conduct to ensure that the scheme was properly implemented, collecting bangles and tracking their distribution was a low priority.

Administrative officers and head teachers were not aware of who was to print the Identity Cards from the e-portal, were unclear on how the cards would benefit Kanyashree recipients. No Kanyashree recipient knew about the unique ID number or the Kanyashree Identity Card, or its significance. Also, none of the Kanyashree recipients had any knowledge about the Kanyashree Pledge.

Kanyashree Sanghas: Though the need and importance of Kanyashree Clubs – popularly called as *Kanyashree Sanghas*, is well appreciated across schools in all the three districts, yet it was observed that only 2 schools in North 24 Parganas have formulated the same. It was further observed that in places where these clubs have been constituted and functional, is yielding positive dividends in terms of awareness generation among peers, parents and the community at large in terms of promoting girls education and restricting early marriage.

MeenaManch members

Case Study: Achintala High Madrasah at Kaliachak-II Block in Maldah had a SishuSansad earlier but now that has been merged with MeenaManch. The MeenaManch group is formed by girl students of classes IX-XII. The group is comprised of 40 girl students. All these member students are also recipients of Kanyashree annual scholarship.

In this group, the members are divided and given the responsibility of 8 areas where incidents of child marriage is high. The students are trained by the teachers and conducting theatre shows within the schools and in the locality. The children are also conducting survey and mapping vulnerable children. Through the survey they are also finding out the socio-economic profile of the children and their families.

Members of the group are found by the assessment team to be extremely vocal and well aware of the issue. MeenaManch is facilitating re-enrollment of girls who dropped out earlier for some reason, by making them understand the benefit of Kanyashree. They enrolled 60 students last year (2013-14) who were drop out. The school authority has allotted a separate room for discussing their activities. The room is well decorated by posters, paintings by them.
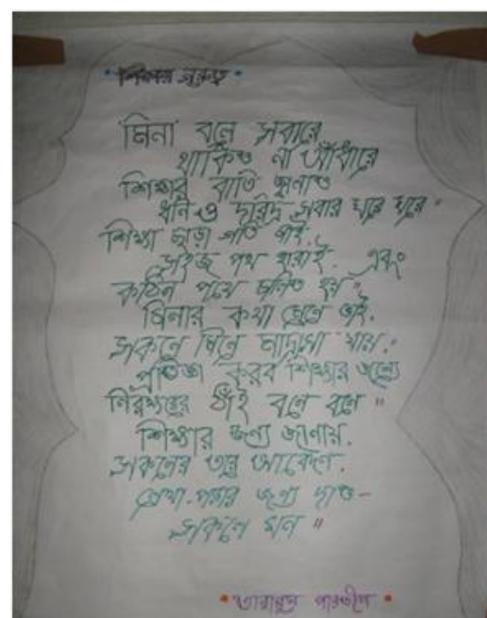
Poems and sketches drawn by the members

3 RECOMMENDATIONS

There has been a huge demand and appreciation about the scheme from all corners. The beneficiaries as well as their parents highly applauded the scheme and expect it to continue for a substantial period to really benefit the girl child of the state. However, some of the specific recommendations for strengthening implementation of the scheme, as observed from the assessment, are mentioned below:

3.1 Strengthening Institutional Mechanisms

3.1.1 Strengthening District and Block Steering & Monitoring Committees:

Though the District Steering & Monitoring Committee has been constituted, the meetings are not held at regular intervals. Further the Block Steering & Monitoring Committee has not been formulated across all blocks. The committee may be established and made functional. There is a need to strengthen the functioning of these committees.

3.1.2 Capacity Strengthening of Key Functionaries:

It was observed that many of the Data Managers were newly recruited both at the district as well as at the block level. Orientation training of newly recruited Data Managers is a pre-requisite for performing their roles and responsibilities at scale. Further, refresher training may be planned for all the functionaries in the light of recent development and operational protocol. A capacity building plan may be developed.

3.1.3 Revamping and Upgradation of KP Portal:

It was uniformly reported across districts that the server load is too heavy and this is leading to slowing down the uploading process. There is lot of backlog due to slower uploading. Similarly in terms of renewal cases the IDs are not arranged Moreover, if the data can be seen in Excel format with edit and update mode then it will be easier and time saving for processing and tracking of applications.

It was reported by the schools that a lot of time is required to search the renewal cases and no particular sorting order is maintained. A query builder module may be added so that the school can generate information on the number of application by category (new, renewal, upgraded, and transfer), date of upload and their status on the click of a mouse.

3.1.4 Urgent Redressal of Rejection Cases:

According to the KP Portal, 53251 (3 per cent) cases of Annual Scholarship were rejected in 2013-14. Though there are multiple reasons for rejections, it was observed that there are some beneficiaries whose application was rejected due to incorrect account number. These cases may be rectified and the benefit for 2013-14 may be processed at the earliest. This is necessary because, according to portal once an application is sanctioned they cannot apply for next six months. Thus the rejected cases will fall in a vicious cycle. Further, if deemed fit, the conditionality of six months may be removed for these children.

3.1.5 Strengthening impact-level data:

The impact of the scheme can be assessed if the dropout rate and the completion rate among the KP recipients are tracked over a period of time (Cohort tracking of beneficiaries). An inbuilt mechanism may be developed so that along with the renewal cases, the dropout casewith the reasons for dropout, is captured through the MIS.

A common myth associated with *Kanyashree Prakalpa* is that the One Time Grant of Rs.25000 is provided to the girl child to facilitate her marriage. It was also observed during focus group discussions, while the girls enrolled in college are utilizing a part of the money for purchasing books and stationeries and self-financing her education, a majority of them are keeping this money in banks. Though under the scheme provisions, the beneficiary is free to decide as what to do with the money, a tracking mechanism may be developed to see how the One Time Grant is utilized by the KP recipient. This may also help in assessing the impact of the scheme on empowering the girl child.

3.1.6 Improving accountability processes

Random physical verification may be undertaken by various functionaries, including school teachers, block, district and state level officials to see whether the information furnished in the application form is correct and beneficiaries are receiving their intended benefits.

3.1.7 Grievance Redressal Mechanism:

There seems to be no institutional mechanism under the scheme where the grievances from the beneficiaries are recorded and addressed. It was observed in few cases that even the schools were not aware of the problems faced by the beneficiaries regarding *Kanyashree*. A grievance redressal mechanism may be considered under the existing scheme.

3.1.8 Foster greater linkages with Education Department

The pro-activeness and the roles and responsibilities of the various functionaries of the Education Department seemed to vary from district to district as well as from block to block. Ideally the school education department was supposed to promote the Scheme and distribute application forms though its offices and through schools, jointly develop IEC materials and strategy and use own IEC funds While the role of the SI's was seen in terms of facilitating the process of target setting in some blocks, their role in terms of scrutiny, physical verification and tracking of the beneficiary was very minimal.

3.2 Streamlining Banking Process:

Though significant improvements could be witnessed in terms of banking facilitation in open saving bank account for KP beneficiaries, the situation is not similar across all regions. While in some blocks it was seen that the banks have organized account opening camps in school, there are still some areas where the banks are reluctant to open minor accounts. Cases where banks are not allowing the beneficiary to withdraw their money were also noticed. Pro-activeness on behalf of the school and the BDOs yielded better results. To provide good services to young girls the State Government may have a discussion with the lead bankers to streamline the process.

In order to facilitate tracking of actual receipt of the money and to reduce the hassles of repeated follow-ups by the beneficiaries a system of auto-generated SMS to the beneficiary on transfer of money to the respective bank accounts can also be considered.

3.3 Increase Communication activities

3.3.1 Strengthening of Kanyashree Clubs:

Child marriages are often underreported or even if reported, are known only after the incident has taken place. Kanyashree clubs may be formulated in all schools and educational institutions to create greater sensitization and awareness about the scheme adopting the principles of peer learning. These

groups can also be instrumental in terms of reporting early marriage as well as maintaining a record of the same.

3.3.2   Streamlined and targeted IEC

Appreciating the fact that the awareness level among the beneficiaries, their parents and the community at large is quite high, there are some pockets where girls dropping out of school, marrying early are still a common phenomenon. Targeted IEC may be done in those areas and a convergent IEC plan may be developed.

3.3.3   Financial and Career Planning for K2 Recipients:

As observed by the assessment team, majority of the beneficiaries under the *Kanyashree Prakalpa* are not sure about their future plans. As a result, they are also not sure as to how to judiciously plan for the One-time grant. Sensitization of beneficiaries through career counseling, career fairs and workshops may be considered.

3.4   Enhanced support for Annual Scholarship:

One of the most common suggestions from the parents was to increase the amount of Annual Scholarship. Though it is well understood that Kanyashree is not to cover the entire expenses incurred for the girls education and is only complementing the various educational schemes of the government, yet it is felt that the amount provided is not sufficient to take care of the expenses incurred in terms of books, stationeries, private tuition and uniform. The amount of annual scholarship may be reviewed by the State Government.

ANNEXURE I. RAPID ASSESSMENT TOOLS

i.   Quantitative indicators Questionnaire:

The following schedule was designed to collect the quantitative data from each of the sampled schools in Maldah and Puruliya.

Schedule I: Questionnaire to Schools						
Enrolment	Class VIII	Class IX	Class X	Class XI	Class XII	TOTAL
a) Total No. of students in the						
- current academic year (2014-15)						
- previous academic year (2013-14)						
b) No. of repeaters in the						
- current academic year (2014-15)						
- previous academic year (2013-14)						
c) No. of drop out from the previous academic year						
- 2014-15 academic year						
- 2013-14 academic year						
d) No. of students applied (new + renewed) for KP Annual Scholarship in the:						
- current academic year (2014-15)						
- previous academic year (2013-14)						
e) No. of drop out after receiving **KP Annual Scholarship**						
f) No. of girls applied (new + upgraded) for KP One Time Grant in the:						
- current academic year (2014-15)						
- previous academic year (2013-14)						
g) No. of girls got married before completing 18 years during:						
a) 2013 – 2014 academic year						
b) 2014 – 2015 academic year						

ii.   Focus group discussions with the following sets of stakeholders

At each school, the researchers conducted Focus group discussions which broadly covered the following questions:

Schedule II: FGD with prospective beneficiaries and recipients of Annual Scholarship of Rs. 500/-	
A	Question to both prospective and current beneficiaries
	1. How did you hear about the scheme?
	2. What is the appropriate age of marriage for girls in India?
B	Prospective beneficiaries
	3. What do you think of the Kanyashree scheme?
	4. Do you want to enroll in the scheme? Give reasons for answers.
C	Current K1 beneficiaries
	5. How do you feel of being a Kanyashree girl?
	6. How easy or difficult was it to apply for the annual scholarship?
	7. How do you feel after receiving the money in your bank account?
	8. How much was the time gap between application form received and your actual submission of the application for Annual Scholarship?
	9. How your parents/guardian feel about receipt of your scholarship?
	10. What do you plan to do with the money?
	11. Any issue in operating through bank account?

	12. How did you come to know about receipt of the amount?
	 - Were you informed about it?
	   - If yes, who informed you (from school or from bank)?
	   - If no, how often you had to enquire about it?

	13. How have you utilized the money?
	14. Any suggestions or innovating ideas for improving the scheme?
	15. Any suggestions for removing any bottleneck?
	16. According to you when the money should be disbursed to you? Or when it is needed the most?
	17. Do you have any grievance for making application for KP Annual Scholarship?
	18. How did the grievance get resolved?
	19. Can you take decision regarding marriage and your education on your own? Can you object to offers for early marriage and discontinuation of education?
	20. Have anyone refused early marriage as a result of KP orientation?

	Schedule III: FGD with recipients of the one-time grant of Rs. 25,000/-
1.	How did you hear about the scheme?
2.	What is the appropriate age of marriage for girls in India?
3.	How easy or difficult was it to apply for the One Time Grant?
4.	How do you feel about receiving the money in your bank account?
5.	How much was the time gap between application form received and your actual submission of the application for One Time Grant?
6.	How your parents/guardian feel about receipt of this grant?
7.	Any issue in operating through bank account?

8.	How did you come to know about receipt of the amount?
	- Were you informed about it?
	   - If yes, who informed you (from school or from bank)?
	   - If no, how often you had to enquire about it?

9.	Time taken to receive the money after submitting the application.
10.	What have you done with the money, or what are your plans with the money?
11.	If the government wishes to provide you skill building training, what skill building options would you prefer with the OTG money?
12.	What was your plan in life, and has it changed after receiving the One-time Grant money?
13.	Any suggestions or innovative ideas for improving the One-time Grant scheme?
14.	Do you have any grievance for making application for KP One Time Grant?
15.	According to you when the money should be disbursed to you? Or when it is needed the most?
16.	Can you take decision regarding marriage and your education on your own? Can you object to offers for early marriage and discontinuation of education?
17.	Have anyone refused early marriage as a result of KP orientation?
18.	How did the grievance get resolved?

	Schedule IV: FGD with mothers/fathers of recipients of either scholarship or one-time grant
1.	Why daughter's education is important to you?
2.	According to you, what minimum level of education your daughter(s) must received?
3.	What are the hurdles do you face for educating your daughter(s)?
4.	What are the main reasons for early marriage among girls?
5.	Where did you get to hear about the Kanyashree Prakalpa?
6.	How do you feel about the provisions of the scheme?
7.	How do you feel your daughter being a Kanyashree girl?

	8. How easy or difficult was the process of applying for the scheme?
	9. How do you feel about direct transfer of money into the daughter's bank account?
	10. What was your plan for your daughter before you knew of the scheme, and what is it now?
	11. How do you plan to utilize OTG amount of Rs. 25,000 when received?
	12. Suggestion about improvement of the scheme

iii. Key Informant Interview

HEAD TEACHER / NODAL PERSON FOR KANYASHREE
KEY INFORMANT INTERVIEW

A. How do you set the targets for KP beneficiary in an academic year? How difficult or easy is to estimate the number of girls eligible to apply for *Kanyashree*?

B. How do you get the application forms for KP? Is there any issues pertaining to availability of adequate number of forms for the school? If yes, what are the concerns?

C. If there is a shortfall in the number of forms, what do you do? How much time is required for redressal of the issue?

D. How do you inform the girls about the scheme? Are the parents also informed about the scheme? Do you maintain any documentation for the same?

E. How do you distribute the application forms? Does the school have a choice in deciding which girl is eligible for the scheme, or is it given to any girl who asks for the same?

F. Does the school have a role in filling up the application forms? If yes, how much time is devoted for filling up the application forms?

G. Does the school have a role in opening bank account of the KP applicants? Are there any issues or concern areas in opening bank account in girl's name?

H. How is the uploading of the application forms done? Is this done from the school or is it being outsourced. If outsourced, how much money is required? Is there any quality checks?

I. What is being done with the acknowledgement receipts? Is it retained by the school or are given to the applicant?

J. Have the school received the KP Identity Cards? Have the same been distributed?

K. What is the time gap between the date of receipt of an application at the school and the date of uploading the information in the MIS?

L. Is there any mechanism devised by the school to track whether the KP applicant have actually received the money in their bank accounts?

M. Have you faced an issue where the KP beneficiary is having a concern in withdrawing the money from bank? If yes, what was the role of the school?

N. Do you see any change in attitude and practice among the KP recipient? If yes, what are those?

O. Has there been any reported case of discontinuing education or marriages even after getting *Kanyashree*? Is there any mechanism to track retention of KP beneficiaries?

P. Is there any Kanyashree Clubs formed in the school? What are the roles and activities of these clubs?

Q. Is there any mechanism devised by the school to track early marriages? If yes what is the process involved?

R. Is it possible to do a cohort tracking of KP beneficiaries? If yes, how and if no, what are the challenges and support required?

S. What are the main issues or concerns about the schemes? What are your suggestions for improvement?

BLOCK DEVELOPMENT OFFICER
KEY INFORMANT INTERVIEW

A. How do you set the targets for KP beneficiary in an academic year? How difficult or easy is to estimate the number of girls eligible to apply for *Kanyashree*?

B. How do you get the application forms for KP? Is there any issues pertaining to availability of adequate number of forms from the district? If yes, how much time is required for redressal of the issue?

C. Who is involved in scrutinizing and forwarding the application? Is there any issue in terms of inadequacy of human resources? Is there an involvement of the SIs in scrutinizing the applications? What are the check parameters?

D. What is the time gap between the upload of application in MIS till the application is sanctioned/ rejected?

E. Have you encountered any rejected cases of KP application? If yes, what were the major reasons for which those applications were rejected? What is being done with those applications?

F. Is it possible to do physical verifications of the KP applicants? If yes, how many physical checks were done in the last academic year (2014-15)?

G. Is there any mechanism devised to track whether the KP applicant have actually received the money in their bank accounts?

H. Is there any grievance redressal mechanism at the block level? If there are any grievances regarding the KP, how is that redressed?

I. What is the present structure of KP at the block level? What are their roles and responsibilities?

J. Can you tell us the number of girls in your block who were upgraded from K1 to K2?

K. Is it possible for you to state the number of renewal cases and the number of dropout cases from Kanyashree Prakalpa? Is it possible to do a cohort tracking of KP beneficiaries? If yes, how and if no, what are the challenges and support required?

L. Was there any IEC activity at the block level? If yes, what were the activities and when was it done? Is there any documentation to that end?

M. Is the data entry for uploading application done at the block level? If yes, what percentage of application is uploaded at the block level? What is done with the acknowledgement receipts?

N. Has the Block Monitoring and Steering Committee been constituted? If yes, who are the members and how often does the committee meet? What are the major issues discussed in these meetings?

O. What are the main issues or concerns about the schemes? What are your suggestions for improvement?

OC KANYASHREE / DPM
KEY INFORMANT INTERVIEW

A. How is the target for Annual Scholarship and One Time Grant under *Kanyashree Prakalpa* set for the district? How difficult or easy is to estimate the number of eligible girls?

B. Is the DPMU fully functional in the district? Who are the functionaries involved and what are their roles and responsibilities? Is there any issue of inadequacy of human resources?

C. How do you monitor the implementation of the *Kanyashree Prakalpa*? How often review meetings are held? Who are the participants and what is being reviewed? Is there a feedback mechanism and any documentation to this end?

D. Is it possible to do physical verifications of the KP applicants? If yes, how many physical checks were done in the last academic year (2014-15)?

E. Has the District Monitoring and Steering Committee been constituted? If yes, who are the members and how often does the committee meet? What are the major issues discussed in these meetings?

F. What is the present structure of KP-MIS at the district level? What are the roles and responsibilities of the various functionaries at the district level?

G. Is there any mechanism devised to track whether the KP applicant have actually received the money in their bank accounts?

H. Can you tell us the number of girls in your district who were upgraded from K1 to K2?

I. Is it possible for you to state the number of renewal cases and the number of dropout cases from Kanyashree Prakalpa? Do you have a mechanism of cohort tracking of KP beneficiaries? If yes, how is that done and if no, what are the challenges and support required?

J. Is there any mechanism devised to track whether the KP applicant have actually received the money in their bank accounts?

K. What has been the role of School Education Department in the implementation and monitoring of KP in the district?

L. Is there any grievance redressal mechanism at the district level? If there are any grievances regarding the KP, how is that redressed?

M. Was there any IEC activity at the district level? If yes, what were the activities and when was it done? Is there any documentation to that end?

N. What are the main issues or concerns about the schemes? What are your suggestions for improvement?

Annexure II. Rapid Assessment's Field Schedule

The following table details the field visits conducted in North 24 Parganas, Maldah and Puruliyadistrictsfor the study:

Srl.	District	Name of School	Name of Block	Assessment Team	Date of visit
1.	North 24 Parganas	Arjellapur High Madrasa	Deganga	a) Prasanna Ash b) Biswajit De c) Saurav Dey	9th March 2015
2.		NahataSaradaSundariBalikaVidyalaya	Bangaon		10th March 2015
3.		Helencha Girls High School	Bagdah		11th March 2015
4.	Maldah	Shyam SukhiBalikaShikshaNiketan	Gazole	a) Arundhati Bhattacharya b) Sanjib Kumar Dey c) Shyam Karmakar	21st April, 2015
5.		Maldah Polytechnic College	English Bazar		22nd April, 2015
6.		Bulbulchandi R.N. Roy Girls' High School	Habibpur		22nd April, 2015
7.		Achintala High Madrasah	Kaliachak- II	a)	23rd April, 2015
8.	Puruliya	Bagmundi Girls High School	Bagmundi	a) Ashesh Chakraborty, b) MintuMaity, c) Kamalika Banerjee	28th April, 2015
9.		Hura Thana M.A. High Madrasah	Hura		29th April, 2015
10.		Purulia Polytechnic	Puruliya - II		29th April, 2015
11		Snatamayee Girls' School	Puruliya Municipality		30th April, 2015

Annexure III. Quantitative data for 3 Districts furnished by schools

Class	Total of all 4 Schools in Maldah School year 2013-14	2014-15	Total of all 4 Schools in Puruliya School year 2013-14	2014-15	Total of all 4 Schools in North 24 Parganas School year 2013-14	2014-15	**Total of all Schools in 3 Districts in West Bengal** School year **2013-14**	**2014-15**
a) Total No. of girl students in the								
Class VIII	918	913	556	595	590	482	**2064**	**1990**
Class IX	949	1110	597	607	692	759	**2238**	**2476**
Class X	824	830	583	551	556	544	**1963**	**1925**
Class XI	569	600	448	503	460	492	**1477**	**1595**
Class XII	521	543	353	426	405	374	**1279**	**1343**
TOTAL	**3781**	**3996**	**2537**	**2682**	**2703**	**2651**	**9021**	**9329**
b) No. of repeaters in the								
Class VIII	0	0	8	3	0	0	**8**	**3**
Class IX	66	48	38	37	25	71	**129**	**156**
Class X	0	1	18	13	22	30	**40**	**44**
Class XI	10	2	37	1	0	14	**47**	**17**
Class XII	0	3	10	7	17	1	**27**	**11**
TOTAL	**76**	**54**	**111**	**61**	**64**	**116**	**251**	**231**
c) No. of drop out from the previous academic year								
Class VIII	15	4	3	2	11	1	**29**	**7**
Class IX	22	7	2	3	23	15	**47**	**25**
Class X	12	3	3	4	10	0	**25**	**7**
Class XI	12	7	0	0	24	12	**36**	**19**
Class XII	9	2	0	0	15	11	**24**	**13**
TOTAL	**70**	**23**	**8**	**9**	**83**	**39**	**161**	**71**
d) No. of students applied for KP Annual Scholarship in the								
Class VIII	672	614	254	219	431	252	1357	1085
Class IX	724	731	256	247	583	394	1563	1372
Class X	544	849	297	167	484	332	1325	1348
Class XI	417	562	116	166	390	334	923	1062
Class XII	315	418	35	102	240	230	590	750
TOTAL	**2672**	**3174**	**958**	**901**	**2128**	**1542**	**5758**	**5617**
e) No. of girls applied for KP One Time Grant in the								
TOTAL	**183**	**236**	**246**	**102**	**178**	**183**	**607**	**521**
f) No. of girls got married before completing 18 years during:								
Class VIII	4	1	0	0	0	1	**4**	**2**
Class IX	6	2	2	6	2	1	**10**	**9**
Class X	11	4	5	6	3	3	**19**	**13**
Class XI	10	8	0	5	3	4	**13**	**17**
Class XII	43	13	0	0	6	6	**49**	**19**
TOTAL	**74**	**44**	**7**	**17**	**51**	**28**	**132**	**89**
g) No. of drop out after receiving KP Annual Scholarship								
TOTAL	-	**19**	-	**0**	-	**14**	-	**33**