

Assessment of Kanyashree Prakalpa

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The Team

Susmita Bandyopadhyay, Piyali Pal, Swagata Nandi, Joyeeta Dey,

Pia Sen, Subhra Das, Manabesh Sarkar, Mukhlesur Rahaman Gain,

Sangram Mukherjee, Subhro Bhattacharjee, Tanmoy Dutta, Sujata Gupta,

Sakila Khatun, Abdur Raffique, Saumik Mukherjee, Shantabhanu Sen,

Arabinda Nandi and Anita Dixit.

Advised by

Manabi Majumdar, Kumar Rana, Dilip Ghosh, Ashokendu Sengupta and Sabir Ahamed

Logistical Support

Sumanta Paul, Piuli Chakraborty and Mrinal Mondal

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List of Abbreviations

ABAD-	Apni Beti Apna Dhan
ASER-	Annual Status of Education Report
AYY -	Antyodaya Anna Yojana
BDO -	Block Development Officer
CCT-	Conditional Cash Transfer
CINI –	Child in Need Institute
CRC-	Convention on the Rights of the Child
CSP –	Customer Service Points
DHS-	Demographic and Health Surveys
DISE-	District Information System of Education
DLHS-	District Level Household Survey
DPMU -	District Project Management Units
GAR-	Gross Attendance Ratio
GER-	Gross Enrolment Ratio
HIV –	Human Immunodeficiency Virus
IMR-	Infant Mortality Rate
KP-	<i>Kanyashree Prakalpa</i>
K1 -	<i>Kanyashree 1</i> (refers to the Annual Scholarship)
K2 –	<i>Kanyashree 2</i> (refers to the One-time Grant)
MHRD-	Ministry of Human Resource Development
MICS-	Multiple Indicator Cluster Surveys
MMR-	Maternal Mortality Ratio
NCRB-	National Crime Record Bureau
NER-	Net Enrolment Ratio
NFHS-	National Family Health Survey
OTG-	One Time Grant
POCSO Act-	The Protection of Children from Sexual Offences Act
PSU -	Primary Sampling Unit
SDO -	Sub-divisional Officer
SPMU -	State Project Management Units
TFR-	Total Fertility Rate
UGC –	University Grants Commission
UMPCE-	Usual Monthly Per-Capita Expenditure

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Executive Summary

Rationale for *Kanyashree Prakalpa*

1. Child marriage has a disproportionately heavier impact on females. As per the NFHS 4 (2015-16) 40.7 per cent of women in the age group of 20-24 years were married before 18 years of age and 24 per cent men in the age group of 25-29 years were married before 21 years of age.
2. Child marriage cuts short the girl's schooling. The MoHRD report 'Secondary Education Flash Statistics 2015-16 provides annual average dropout rate. From the data there is clear indication that dropout rate is higher for girls (19.06) than Boys (16.33)
3. The Government of West Bengal launched *Kanyashree Prakalpa* (hereafter mentioned as KP) on 1st October 2013, to improve the overall well-being of the girl child, to ensure the transition of girls into higher education and to reduce prevalence of child marriage. Girls from poorer families are less likely to complete secondary/ higher secondary education, and this increases their likelihood of being married off early. The KP scheme aims to strike at the root of this 'destructive synergy' between low income, low school life expectancy, and low age of marriage.

Objectives and methodology of the assessment

1. The key objective of this assessment was to identify roadblocks in the implementation of KP scheme, the reasons for the same, and to suggest opportunities for strengthening the implementation processes. The assessment includes analysis at two levels –
 - a. The design and implementation of the scheme at the level of the scheme beneficiaries, to assess the fulfillment of the scheme's objectives; and
 - b. The working of Project Management Units at State, District and Block levels, to assess the effectiveness of the implementation of the scheme.
2. West Bengal is divided into three administrative regions (Divisions) and three districts were chosen for the assessment from each Division - a total of 9 districts out of the 21 districts of West Bengal. In the process of selection of the districts, a performance-based criterion was used. Qualitative and quantitative surveys were conducted in 20 selected PSUs (Primary Survey Unit) of each of the 9 selected districts. Thus a total of 180 PSUs were selected. Village or ward selection was based on the percentage of SC/ST and female literacy.
3. The assessment used both quantitative and qualitative methods. The instruments of research included a structured assessment questionnaire separate for girls, boys and for household listing, focus group discussions, and unstructured individual interviews.

Reach of the scheme

1. The scheme has already shown some positive effects; the enrolment of girls between the age of 13 and 18 years has experienced a robust overall growth of 10 percentage points from 79.8 percent during 2014 to 89.8 percent in 2016¹. Improvement in the rural areas is much higher compared to that in the urban areas. *Maldah, Uttar Dinajpur* and *Jalpaiguri*, which are otherwise known for poorer educational achievements and lower enrollment, especially that of girls, reported better GER at secondary level compared to *Purba Medinipur, Paschim Medinipur* and even *Kolkata* with higher NER².
2. Information dissemination regarding the scheme was inadequate, as a large proportion of girls surveyed could not respond correctly to questions regarding the basic eligibility criteria. While around 73 per cent were aware of the age³ criterion, only about 10 per cent knew that the scholarship is meant only for girls who have an annual family income of up to Rs. 1, 20,000.
3. Overall, 64 percent of girls (13 to 21 years) in the state had ever applied for KP, with little variation across the districts except in *Kolkata*, where the percentage is only 48 per cent. However, the north central districts like *Nadia, Malda* and *Uttar Dinajpur* along with *Purba Medinipur* have shown a much better response to the scheme.
4. Exclusion from the scheme is not always a function of supply side barriers but also demand side constraints. Among Scheduled Tribes the rejection of this scheme is reported to be highest at 12.3 per cent. Reasons for this could be poverty, a preference of marital security over the chance of a job, or resistance to perceived state interference in their personal lives. About 8.6 per cent Muslim girls also reject the scheme, for the same reasons, and possibly also due to religious beliefs. Some urban girls and their families perceived the scheme as suitable not for themselves but for rural girls from poorer families. Moreover, urban girls were not interested in the scheme since the income criterion for cutoff (Rs. 1, 20,000 p.a.) was too low in the context of the urban household income.
5. In most cases, children of parents who are engaged in the organized sector, who have to declare their income through income tax return, are dropped out of the list, while children from families who are comparatively better off but not associated with formal sector, are included, as their parents do not have to disclose their real income.
6. On the supply side, schools suffer from lack of trained teachers at upper primary and secondary levels. While 38.6 percent of secondary schools in *Kolkata* are for girls only, the share of such schools in

¹Comparing the data of Baseline survey of Socio-economic Indicators of West Bengal, 2014 (GoWB) and the present survey.

² Better NER points towards the fact that students are pursuing education appropriate to their age-group, whereas higher GER indicates that the students are overage (or in some cases underage) considering their level of attendance.

³ Though the question regarding age criterion was asked loosely to know the prescribed age of eligibility in years the age criterion for Kanyashree is bracketed under fixed dates, i.e. a girl needs to have been within two dates.

underdeveloped districts like *Koch Bihar, Dakshin Dinajpur, Maldah, Murshidabad, Puruliya* and *Birbhum* is only around 10 percent⁴.

Processes and implementation

1. There has been a perceptible increase in levels of awareness (a rise of 15 per cent among families and almost 10 per cent among girls). While for girls, the school has been main source responsible for this surge in levels of awareness, (in case of 92.1 per cent girls), two-thirds of the parents in turn learnt it from their children.
2. There was not much awareness regarding scheme essentials. *Jalpaiguri* recorded the least awareness at 0.3 per cent, while *Nadia* performed better with 10 per cent. Approximately five per cent of the girls knew absolutely nothing about the essential eligibility criteria. Many parents enrolled their girl child in this scheme because they considered that the OTG (One time Grant) could help cover the cost of their daughter's marriage. *Nadia* DPMU developed materials detailing the steps to access the scheme, also involving religious leaders, social figures, local clubs etc. in its dissemination. Awareness levels were found to be consistently better among the girls of *Maldah* due to the convergence of KP with the SABLA scheme, implemented with the support of the NGOs. The SABLA groups, formed to discuss issues of girls' adolescence, also paved way for discussing the core ideals of the KP.
3. There is also a general expectation among the local people that the girls of the KP will be the recipients of some advantage in later stages of life, like government or other jobs. Thus, the absence of adequate employment opportunities makes even those girls apply for this scheme who are not entitled to Kanyashree benefits.
4. No systematic plan was in place to keep track of girls who were not enrolling for Scheme's One-Time Grant (K2) and to understand the reasons for non-enrollment. In fact, officials welcomed low K2 demands since it became easier to fulfill the funding requirements.
5. The scheme generated financial inclusion among young girls by giving them access to banks. Primary data shows that 85.1 per cent of girls aged 13-21 years have individual bank accounts, though this might be attributable to other schemes as well. However, urban agglomerations have lesser coverage (78.5 per cent) in comparison to the rural areas (87.5 per cent).
6. Several steps have been taken to make banking access easy for KP beneficiaries. The latest guidelines emphasize that educational institutions in which the girls are enrolled will coordinate with the banks to facilitate the opening and operation of the bank accounts of the girls. This initiative has already been taken by certain schools in *Nadia* and *Paschim Medinipur*. Customer Service Points (CSPs) outsourced to private businesses have been opened by the respective banks. There are several complaints against them – of fees being illegally charged, or non-distribution of passbooks etc.

⁴ U-DISE 2015-16

7. A similar logistical issue was reported regarding the unavailability of KP forms. When girls are unable to submit their K2 forms, issues related to dropouts cannot be resolved. There is no uniformity across districts with regard to data entry, which is outsourced at some places and managed internally at others. In addition, there are internet connectivity related issues. The portal specifically has a time lag in getting updated, which creates problems in continuity of K1 scholarship or missing out of the K2 OTG.
8. There are several other issues of functionality – often KP ID cards did not arrive in time, data entry errors were not rectified in time, applications were rejected with no reason being provided, and sometimes there were delays or lack of communication in receiving the scholarship.

Kanyashree and decision making among girls

1. Educational aspirations of girls had a lot to do with the community in which the girl lived. More than a third of ST girls (37.2%) felt that getting through secondary school was adequate achievement, while nearly 40 per cent Muslim girls regarded higher secondary and graduation to be enough. Significantly, 6.7 per cent more girls chose graduation and post-graduation for boys than for themselves, while they chose completing class 10 for their own educational aspiration in 6.5 per cent more cases than for boys. However, 72.9 percent of the interviewed boys favoured KP's aim of at least school completion for girls.
2. Almost half the girls (46.6 per cent) wished to participate in the decision making process of their marriage. However, the majority of girls (78.6%) also accepted the parents' control over this decision. In fact 47.4 per cent of the girls reported having a say in the decision making, 72.4 per cent with parents jointly, and 19.8 per cent with fathers and 17.5 with mothers individually had a say.
3. There was a fair bit of opposition from the girls themselves regarding early marriage, largely for reasons like 'difficulties in adjusting with in-laws' and 'lack of readiness to take on household duties'. More girls identified discontinued education as a problematic consequence of early marriage than did their families. The health consequences of early marriage highlighted by KP did not receive much support from the girls.
4. Reasons for early marriage were largely related to perceived vulnerability to sexual violence and financial insecurity (48.6%). Despite low employment opportunities, more than a third of girls desired state-provided vocational training. This demand was nearly six percentage points higher among rural girls, indicating greater availability of jobs from mainstream education in urban areas, while vocational training might yield more jobs in rural areas. This desire was 46 percentage points higher (i.e. 81%) among interviewed KP beneficiaries.
5. There is a lot of gendering in choice of vocation, with girls choosing largely nursing, beauty parlour work, etc., while boys chose carpentry, mechanic work etc. However, a substantial percentage of girls also chose computer training, indicating a change in gender perceptions. Many girls have expressed interest in learning and gaining access to the internet.

Our recommendations

1. Greater convergence between implementing departments required; Minorities Affairs and Madrasah Education, Department of Higher Education, Science and Technology and Biotechnology, Technical Education, Training & Skill Development and Department of Health and Family Welfare are to be actively involved.
2. A concerted effort needs to be made to launch a document drive to help recipients acquire required documents and complete necessary paperwork.
3. A minimum attendance criterion needs to be made compulsory along with the enrolment criterion to ensure educational outcomes for girls.
4. Keeping in mind the cost of living difference between rural and urban areas, the income cut off for the scheme needs to be increased for the urban areas.
5. The conceptualization of the scheme needs to incorporate an understanding of the girl's honour based on her educational achievements, to counter honour being linked with marriage.
6. There is a need to provide supervised internet access in schools, which will create a greater interest in education and might enable greater participation and attendance.
7. Panchayats and Municipalities need to be made proactive and engaged in propagating the scheme in their areas of authority. Regular interactive workshops need to be organized to enable them to clarify their doubts.
8. There is an urgent need of technically skilled human resource at the school level for conducting all the online activities of the scheme. Lack of trained staff causes forced outsourcing to local cybercafés, whereby data on adolescent girls may be misused.
9. Interactive training sessions should be conducted with teachers or personnel responsible to resolve issues in handling of the Kanyashree portal. Portal related issues in the area of grievance redressal, correction of errors, etc. must be dealt with.
10. A complaint box may be set up in every school to record non-digital complaints.
11. The list of the payment records (both successful and failed ones along with reasons) should be forwarded to block offices and respective schools. *AADHAR* camps can be organized at a school with time allotted specifically for students.
12. CSPs of the bank need to be adequately monitored to prevent malpractices and improve accountability.
13. Campaign materials that were largely in Bangla could be translated or adapted by the Department to include Urdu, Hindi, and Nepali.
14. There is a scope to strengthen the communication channel to the district, block and village level to cover information gaps. The policy guidelines regarding bottom-up communication need to be put into practice.

15. Often, girls' educational aspirations are reduced due to their financial situation. This needs to be challenged by displaying academic achievers from marginalized social groups in the campaign material.
16. An expansion of opportunities for 'decent work' accessible by women would help keep girls from early marriage and within the fold of formal education. The Kanyashree scheme alone without adequate opportunity to put achieved education to economic use is likely to fall short of expected outcomes.
17. In communicating about the ill-effects of child marriage, social as well as health consequences should be equally prioritized.
18. Gendered vocational preferences need to be challenged.

1 Introduction

1.1 Local Prevalence of Child Marriage

One girl child in every four in India gets married in her childhood making the country as the major hub of child marriage⁵. In West Bengal, while the percentage of women aged 20-24 years married before 18 years is 40.7 percent, the incidence is much higher in rural areas (46.3 per cent) than in the urban habitations (27.7 per cent).

A recent survey jointly conducted by UNICEF- Ministry of Women and Child Development, Government of India (hereafter GOI)⁶ reports that among the social groups, the prevalence of child marriage in West Bengal is comparatively high among SCs; 56 percent of women aged 20-24 were married before 18 years, the corresponding figure for India are merely 40 percent. Of every ten married girls aged between 20-24 years, three Schedule Tribe women were married before the age of 18 years. It is difficult to ascertain the prevalence of under-age marriage among Muslims as the disaggregate data is not available. Among the general category (in terms of caste categories), the incidence of marriage below 18 years is 41 percent.

According to DLHS 4 (2012-13) reports that about 31.6 percent women whose marriages took place during the reference period (between 1-1-2008 and survey date in 2012-13) got married before completing 18 years of age across the state, indicating an almost 10 percentage point decrease from the previous round of DLHS (2007-2008). The district level picture indicates that just approximately one out of ten women were married before 18 years in Kolkata and Darjeeling. Maldah has done exceptionally well in reducing the cases of child marriage to just 25.8 percent according to DHLS-4 from 54.9 percent of women, married during the reference period (between 1-1-2004 and survey date in 2007-08), got married before age 18 years in 2007-08. Only six districts (Dakshin Dinajpur, Birbhum, Bardhaman, Bankura, Murshidabad and Paschim Medinipur) had a slightly higher rate of child marriage as compared to state average.

⁵ NFHS- 4 reveals that 26.8 per cent of women aged between 20 and 24 years were married before 18 years of age

⁶Rapid Survey of Children 2013-14

The persistence of child marriage poses a barrier in meeting the goals enshrined in the Sustainable Development Goals (hereafter SDGs) set for 2030. Among the goals, target 5.3 specifically highlights the elimination of all harmful practices including early and forced marriage which is tantamount to violence against children.

1.2 Causes of Child Marriage

A comparison of vital gender statistics reveals that the state has also some achievements that it can feel proud about. The state shows much better gender composition in its demography compared to many other states and the national average. Especially in terms of sex ratio among children (0 to 6 years old), the state ranks 11th and records a better sex ratio among children (though by a slender margin of 0.6%) than for the entire population. The country as a whole on the other hand shows the opposite trend as the child sex ratio is 2.4 percentage points lower compared to the overall sex ratio. The state has achieved remarkable feat in reducing Total Fertility Rate (TFR)⁷ to 2.1 (1.1 males and 1.0 females) as per DLHS 4, which is not only an important demographic indicator, rather a pointer of gender equity in the society. The state has also achieved more than ten percent increase in female literacy in the last decade (Census 2001-11) but at the same time reports a disturbingly high prevalence of child marriage. This leads to an enigma about why in a relatively liberal society of Bengal child marriage is much higher as compared to the situation in other states? Why are girls in the state married at an age at which they are supposed to attend school?

In mapping the causes of child marriage, focus on West Bengal will be maintained. Several data sources quoted below reflect the trends of child marriage in the state. The average age of marriage for boys is higher than that for girls. The NFHS -4 data reveals that two in every five girls in the state was married before 18 years of age, as compared to one in every five boys was married before 21 years of age. The age inequality that is maintained in child marriages is merely a symptom of patriarchy which is clearly one of the root causes of this practice.

⁷Total Fertility Rate (TFR) is the average number of children expected to be born per woman during her entire span of reproductive period.

Table 1.1: Percentage of Child marriage in West Bengal

District Level Health Survey*			National Family Health Survey**	
Year	Percentage of child marriage		Year	Percentage of child marriage
DLHS-3 (2007-08)	41.3		NFHS-2 (1998-99)	45.9
DLHS-4 (2012-13)	31.6		NFHS-3 (2005-06)	53.3
			NFHS-4 (2015-16)	40.7

*Percentage of currently married women married below age 18 years (marriages that occurred during the reference period)

** Women age 20-24 years married before age 18 years

Biswajit Ghosh in his paper titled *Early Marriage of Girls in Contemporary Bengal: A Field View* (2007) looks beyond the stated motivations of the family for marrying off the child (such as poverty, custom etc.) by culling narratives from the children who are subjected to this decision and analyzing patterns of economic decision making (the family chooses to invest in buying land/property over sending the girl child to school). The prioritization in economic decisions and the persistence of the practice in relatively affluent families leads one to conclude that poverty, despite being one of the important reasons, can also be a concealing rhetoric for patriarchal attitudes⁸. This gains support from the fact that awareness about the illegal status of child marriage are quite high⁹.

The critique of child marriage points out that these marriages happen at the expense of the woman being able to develop her capabilities to earn her own living through labour, thereby positioning her as an 'economic burden'/ responsibility for her financial security which is taken on by the family of the groom and must be 'paid back' in the form of dowry. Yet, this critique rests on the assumption that care work/domestic labour/farm labour she provides is not worth compensation¹⁰. The social norm of child brides requiring a lower dowry forces many poor families to 'give away' their daughters in marriage, but a more extreme version of the pressures of poverty intersecting with patriarchy is

⁸Ghosh, Biswajit. "Early Marriage of Girls in Contemporary Bengal: A Field View." *Social Change* 41.1 (2011): 41-61.

⁹ SANLAAP, Under-age marriage in rural West Bengal, 2007

¹⁰http://www.nirantar.net/public/site/files/EM_Report_30-4-15.pdf

revealed in the wide prevalence of trafficking under guise of marriage¹¹ and ‘marriages of purchase’¹² (where older men in other states unable to find wives buy brides) in the state.

The surest way to prevent a woman’s empowerment involves reducing her access to resources¹³ through de-prioritization of education. NFHS-3 shows that school attendance of girls in the 11-14 year age group drops from 74 per cent to 33 per cent in the 15-17 age group. While some of that is the result of patriarchal family decision making and easy dismissal of abilities based on poor performance in examinations, state apathy towards building secondary schools in a way that girls can access without a threat to their safety is also culpable. This lack of education reduces her negotiating power in deciding the trajectory of her life.¹⁴

An absence of ways of life/ means of acquiring financial security alternative to marriage available to the woman locally also discourages investment in education and encourages child marriage. The widespread prevalence of unemployment in the state poses a structural problem to restraining child marriage.

On the one hand, child marriage was a traditional upper-caste practice meant in part to ensure same-caste marriages before the question of the individual’s choice arose, but in contemporary Bengal community-based deprivation has led to the rise/persistence of this phenomenon in other sections of society as well. Data from 2007 suggests that marriages before fourteen are most found amongst Muslims followed by scheduled tribes followed by scheduled castes, and those below eighteen are most prevalent among scheduled tribes followed by caste Hindus followed by Muslims¹⁵. Research conducted by Tata Institute of Social Science (Mitra and Parasuraman, 2015) on the lived experiences of early marriage shows that ‘bad girls’ - those expressing or expected to express sexual agency – are

¹¹Ghosh, B. (2009). Trafficking in Women and Children in India: Nature, Dimensions and Strategies for Prevention. The International Journal of Human Rights.

¹²Thukral, EnakshiGanguly, and Bharti Ali. Child Marriage in India: Achievements, Gaps and Challenges. Rep. New Delhi: HAQ: Centre for Child Rights, ND.

¹³Sagade, J. (2005): Child Marriage in India: Socio-legal and Human Rights Dimensions. New Delhi: OUP

¹⁴Nguyen, M. and Wodon, Q. (2017). Child Marriage and Education: A Major Challenge.

¹⁵SANLAAP, Under-age marriage in rural West Bengal, 2007

likely to be married off early to keep socially unsanctioned adolescent sexuality in control. These methods are based on ideas of the value of a woman being contingent on her 'chastity'.¹⁶

1.3 Effects of Child Marriage

It is often alleged that, while health has been over-emphasized in discussing the ill-effects of child marriage, the harms of this practice go deeper and are more insidious. Yet, even a social acknowledgment of health complications is hard to come by. That child marriage, and the immediate pressures of proving fertility that it comes with, is so directly responsible for maternal and infant mortality remains unknown to most families.¹⁷ The prevalence of teenage pregnancies, which is substantial in West Bengal (18.3 per cent)¹⁸, when they do not lead to deaths from childbirth, induce obstructed labour, hypertension, obstetric fistula, human immune-deficiency virus (hereafter HIV), premature birth and low birth weight of infant from incorrect feeding practices. Another oft-ignored consequence of such marriages and the domestic abuse they often result in is the impact on mental health – anxiety and depression is common in child brides¹⁹. These problems tend to affect women from marginalized communities more.

At the time of the girl's departure for the husband's home, her schooling tends to be truncated. While there are also other reasons responsible for this, it shows up in the dropout data collected by the MHRD report 'Educational Statistics at a Glance' (2016) where the provisional figure of dropout of girls at Secondary level was 17.79 in 2013-14 and ASER 2012 data which tracks the change from drop outs going from 4.2 per cent for girls in the age group of 11-14 to 14 per cent for the 15-16 year age group.²⁰ Post marriage, with the almost immediate onset of domestic and childbearing duties in a situation of low access to resources, pursuing educational opportunities becomes near impossible, which creates a vicious cycle of disempowerment.²¹

¹⁶Thukral, EnakshiGanguly, and Bharti Ali. Child Marriage in India: Achievements, Gaps and Challenges. Rep. New Delhi: HAQ: Centre for Child Rights, ND.

¹⁷Sagade, J. (2005): Child Marriage in India: Socio-legal and Human Rights Dimensions. New Delhi: OUP.

¹⁸ NFHS 4 (2015-16) : Women age 15-19 years who were already mothers or pregnant at the time of the survey

¹⁹Children Having Children:State of the World's Mothers. Save the Children, 2004. Web_

²⁰Kanyashree Prakaalpa. [online] Wbkanyashree.gov.in. Available at: http://www.wbkanyashree.gov.in/kp_about.php [Accessed 4 Jul. 2016].

²¹Children Having Children: State of the World's Mothers. Save the Children, 2004. Web.

There is also higher probability of domestic abuse and violence due to poor levels of autonomy and power. Sexual exploitation and isolation the natal family further worsen the living conditions of the child bride²².

1.4 Details and rationale of Kanyashree Prakalpa

In this section we discuss the motivating ideas that underpin the Kanyashree Prakalpa as well as the micro-processes that shape its functioning on the ground.

Drawing on insights from the national and international experience, the Government of West Bengal has adopted a scheme of conditional cash transfer (hereafter CCT) to ensure the retention of girls in education till at least age 18 and to curb the prevalence of child marriage. It is evident from national and international experience that focusing merely on the enforcement of generalized law and policies in curbing the menace of child marriage, is inadequate and ineffective. Specific schemes to target the issue are required. Among the various policy interventions to address early marriage and ensure girls' retention in schools, the CCT increasingly emerges as a preferred policy intervention.

CCT programs are relatively new among various social assistance schemes. The Latin American countries are considered as the pioneers in this field. Mexico and Brazil are known to have covered a huge section of their population under schemes *Progresa* later known as *Oportunidades*, and *Bolsa Familia* respectively. Later the CCTs spread across the globe, especially in the developing world including India. In India, the government of Haryana launched the first CCT scheme called *Apni Beti Apna Dhan* (hereafter ABAD) in 1994. The recent evaluation indicates that there has been improvement in educational attainment, but the education for girl is valued largely in the context of marriage. The findings show that scheme beneficiaries were keener to postpone their marriage till the attainment of 18th year as compared to non-beneficiaries, to ensure the receipt of the conditional transfer amount. Almost half of the parents reported that conditional cash would be utilized for marriage expenses of their daughter. On the other hand, recent evidence shows that programmes with gender rights or education as focus, have significant impact on marriage age.

The assistance offered under CCT programmes differs in nature and practice from the other social assistance schemes like food and nutritional programmes, housing, employment generation

²²Early Marriage A Harmful Traditional Practice: A Statistical Exploration. (2005). Unicef.

programmes or the pension schemes for elderly and physically challenged persons in two distinct ways. First, the incentives are conditional – indeed, it is considered to be a new form of social contract between the state and the recipient of the incentive, that demands some conditions to be fulfilled by the recipient, or in other words the recipients have to bear some co-responsibilities (as it is termed in most of the CCT programmes in Latin America) along with the state. Second, the benefits are passed directly to the recipient in the form of only cash and not in kind.

CCT programmes are often viewed as interventions to induce demand for merit goods like health and education among vulnerable groups who are unable to access these goods i.e. to reduce demand side constraints, with implementers sometimes neglecting constraints on the supply side. In our analysis, we do not begin with a premise that we should be forced to choose between the demand and supply side. Rather, we probe the conditions that enable one to make an effective demand. In other words, CCTs may be viewed as programmes that are aimed to complement, and not substitute, supply side initiatives. Thus Kanyashree Prakalpa may be viewed as an initiative designed to enable parents and girl students to actualise their educational ambition.

The overall aim of Kanyashree Prakalpa is to ‘value’ girl children equally; creating scope so that the women enter into workforce, marry later and build more bargaining power within the household and hence become key decision makers on issues affecting their own lives. The overarching objectives of the scheme are:

- Retention in education for a longer period of time, and complete secondary, higher secondary, higher education, or equivalent in technical, vocational or sports streams, thereby giving them a better footing in both the economic and social spheres.
- Delaying marriage till at least age 18, the legal age of marriage, thereby reducing the risks of early pregnancies, associated risks of maternal and child mortality, and other debilitating health conditions, including those of malnutrition.
- Laying the foundation for the financial inclusion of girls by mandating that its financial benefits are paid into bank accounts where the Kanyashree beneficiary herself is the account holder.

- Effecting changes in attitudes, perceptions and behavior of adolescent girls, their families and other significant stakeholders in their lives and promoting gender – equity through a focused communication strategy.²³

The Kanyashree scheme was rolled out in 2013 across the state with two stages of financial benefits - a first stage annual scholarship of Rs 500 to unmarried girls aged 13-18 years enrolled in Grades VIII-XII or equivalent, which increased to Rs 750 for the implementation year 2015-16 onwards; and a second stage one-time grant of Rs. 25,000 to unmarried girls aged 18 years who are pursuing education, vocational / technical training, or sports.

Mean or Median years of schooling of girls, in other words the years spent in school, are perhaps the single most important factor that influences the age at marriage of girls, although factors like low employment opportunities also count. With negligible opportunities of employment available for them after completing their desired level of education, girls are often supposed to have no other option but to get married.

The present assessment found that out of 19 girls who had been married by the age of 18 years, 17 reported to be out of school at the time of present assessment. From our weighted calculations, ninety-one percent of girls aged below 18 years, who were married at the time of the assessment, were not attending any educational institution, whereas an equal proportion of girls (91 percent) of never married girls are currently attending school (Table 1.2). This clearly shows the inverse relation of schooling and child marriage among girls and gives good reasons for the need of Kanyashree Prakalpa that aims to prolong schooling of girls and reduce the incidence of child marriage.

²³ Kanyashree Implementation Guidelines Ver 2.0 (2016)

Table 1.2: School attendance of girls aged 13-18 years by marital status (in percentage)

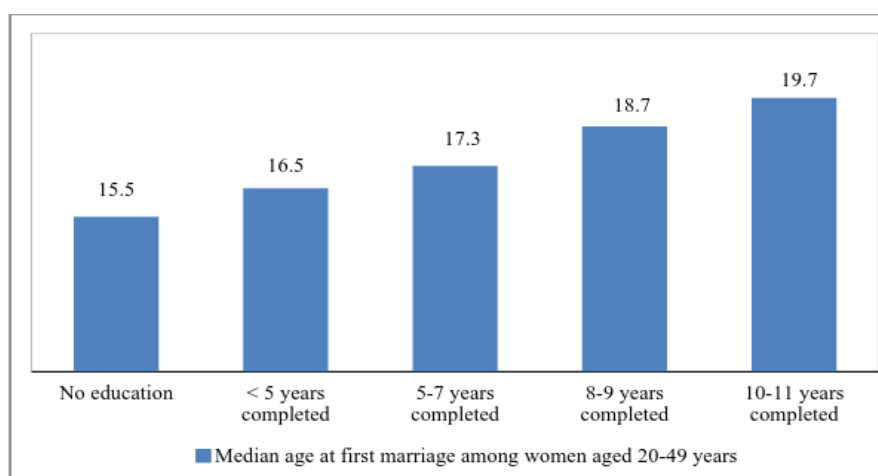
Status of current school attendance	Never Married	Currently Married	Divorced/ Separated	All
Currently attending School	12487967 (91.4)	24182 (8.9)	0 (0.0)	12512149 (89.8)
Dropped out from school	1146760 (8.4)	246322 (91.1)	213 (100.0)	1393295 (10.0)
Never attended school	28657 (0.2)	0 (0.0)	0 (0.0)	28657 (0.2)
Total	13663383 (100.0)	270504 (100.0)	213 (100.0)	13934100 (100.0)

Source: Pratichi Kanyashree Assessment, 2016

Figures are for the 9 districts covered by the survey for this and all other tables based on survey data. Figures outside brackets are absolute numbers based on weights; figures within brackets are in percentage

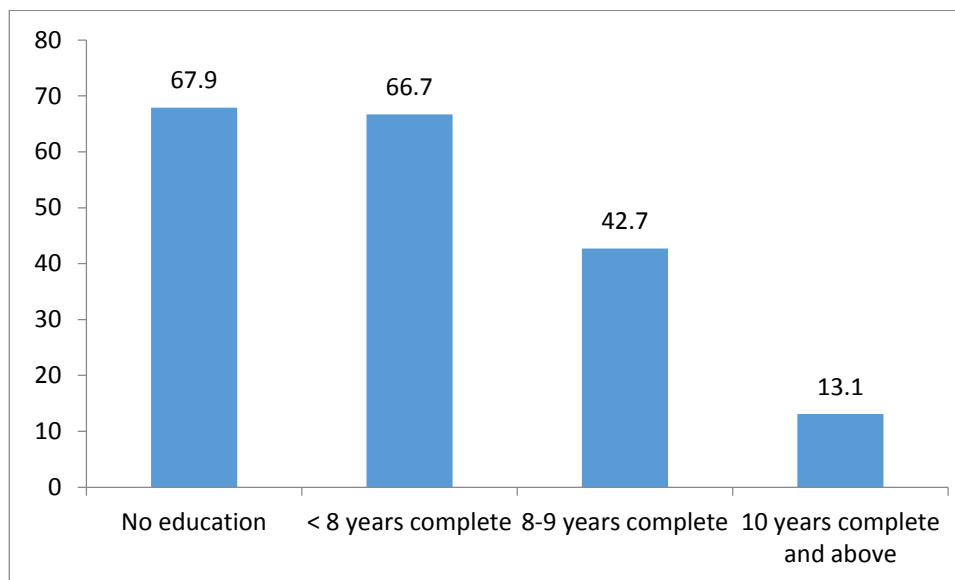
Turning to NFHS-3 data and focusing on the country as a whole, Chart 1.1 reveals that the median age at marriage of girls depends hugely on their schooling years. The study conducted during 2005-06 found that the median age at first marriage for girls who have completed even 7 years of schooling was only 17.3 years, below the legal age of marriage; in other words, half of the girls who have completed 7 years of schooling were married by the age of 17.3 years. Corresponding median age at marriage crosses the legal age only in case of the girls who have completed at least 8 to 9 years of schooling, i.e. roughly the secondary level of education.

Chart 1.1: Median age at first marriage among women aged 20-49 years by years of schooling (all-India)



Source: National Family Health Survey 3, 2005-06

Chart 1.2: Percentage of women aged 20-24 years married by age 18, by years of education (West Bengal)



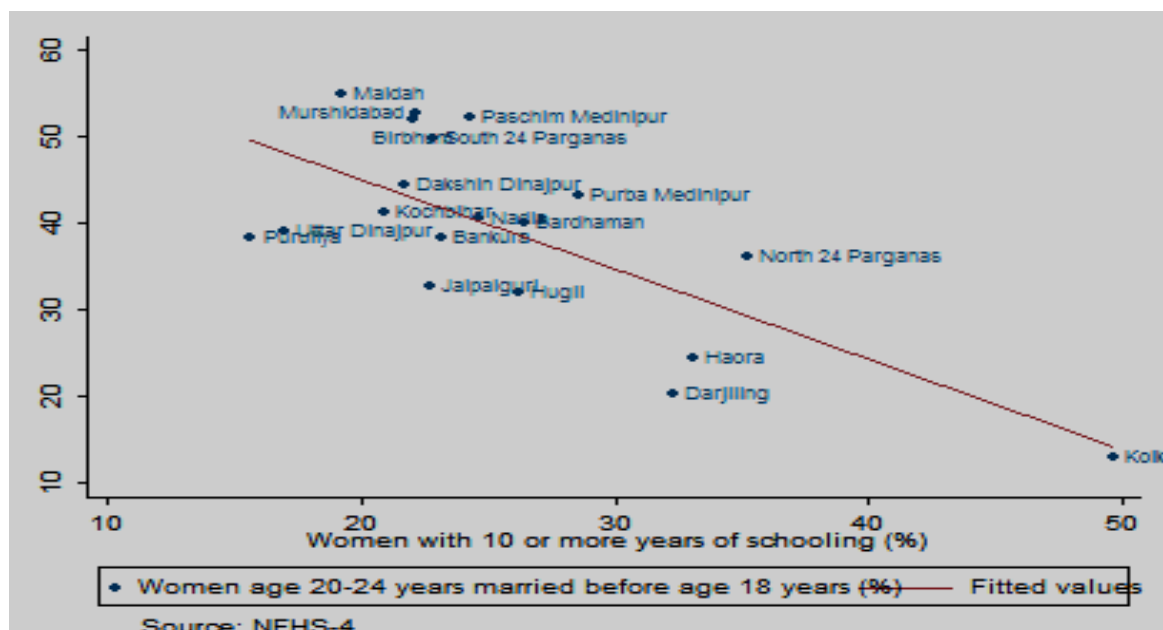
Source: National Family Health Survey 3, 2005-06

As we are considering median age at marriage, it is understandable that there are girls who are married below 18 years of age, even if they attend school for 8-9 years. Therefore there is obviously some link between completion of secondary/higher secondary education and underage marriage of girls. The data on West Bengal shows the same result – that the percentage of underage marriages declines among women with 8-9 years of education, but not below that.

A comparison of more recent data - from the NFHS-4 (2015-16) - for the districts of West Bengal (

Chart 1.3) also shows the interrelation between prevalence of underage marriage among girls and number of years spent in school. It is found that the incidence of underage marriage is much higher in districts where lower percentage of women spent 10 or more years in school.

Chart 1.3: District-wise percentage of women (age 15-49) with ten or more years of schooling and percentage women (age 20-24 years) married before the age of 18 years in West Bengal.



Source: Compiled from District-wise and State-wise data available at, http://rchiips.org/NFHS/factsheet_NFHS-4.shtml

A comparison of states of the country yields a similar result too. It is dispiriting to note that the rate of improvement in proportion of women completing 10 or more years of schooling during the last 10 years in West Bengal has been only around 11 percentage points from 15.7 per cent in 2005-06 (NFHS 3 data) to 26.5 per cent (rural 20.1 per cent and urban 40 per cent - 2015-16 NFHS 4 data) with a wide rural urban gap of 20 percentage points. In comparison, the all India figure was 22.3 per cent in 2005-06, which increased to 35.7 per cent in 2015-16 (27.3 per cent rural and 51.5 per cent urban). Thus, the increase at the all-India level was slightly higher at 13.4 percentage points, but with a wider rural-urban gap of 24 percentage points.

Another set of data (Table 1.3) shows that though the Gross Attendance Ratio (GAR%)²⁴ in primary and upper primary levels in the country across the quintile classes of usual monthly per-capita expenditure (UMPCE) are comparable, it abruptly declines at the secondary and higher secondary levels, and it

²⁴ GAR%=Number of persons attending a particular level of education/Number of persons in official age-group for the level

happens in case of both rural as well as urban sectors, almost to the same extent. Clearly, attendance in secondary and higher secondary level is much lower in case of children from poorer family background.

Table 1.3: Sector-wise gross attendance ratio (in per cent) at different levels of education for quintile classes of UMPCE (Usual Monthly Per Capita Expenditure)

UMPCE			Rural			Urban		
Quintile Class	Primary	Upper Primary	Secondary	Higher Secondary	Primary	Upper Primary	Secondary	Higher Secondary
1	99	81	67	38	100	82	67	41
2	99	91	81	48	101	89	92	65
3	101	94	86	57	105	97	100	78
4	103	94	91	70	105	96	103	92
5	107	91	105	89	101	94	111	99
All	101	90	85	61	102	91	92	74

Source: Key Indicators of Social Consumption in India: Education, Ministry of Statistics and Program Implementation, Government of India, 2014

Therefore two things are obvious and are interlinked: first, completion of secondary or higher secondary education for persons from poorer families is relatively unlikely, and second, completion of secondary and higher secondary level reduces the chances of girls getting married at an early age. It creates the vicious cycle of lower income leading to shorter school life that leads to early marriage. The Kanyashree scheme aims to strike at the root of this 'destructive synergy' between low income, low school life expectancy, and low age of marriage.

The trend of declining participation in secondary education is primarily connected with the increasing expenditure across higher classes of school education. As

Table 1.4 shows, average expenditure under each column increases at higher level of school education; the only exception being class 10, in which total expenditure marginally declines as the expenditure on text books and stationery is comparatively lower than that in class 9. Moreover, there is an enormous rise (of around 346 per cent) in total expenditure once a student passes out of upper primary level, which bound to play as a deterring factor for the new entrants in the secondary level, especially for children from economically challenged family background.

Table 1.4: Average Annual expenditure under various heads of school education for girls (13 to 18 years) by current level of attendance

Class currently attending	School Fees	Private Tuition	Text Book	Stationery	Transport	Other	Total
8	220 (5.6)	2400 (61.2)	700 (17.9)	400 (10.2)	0 (0.0)	200 (5.1)	3920 (100.0)
9	735 (4.2)	9500 (54.3)	3560 (20.3)	2100 (12.0)	0 (0.0)	1600 (9.1)	17495 (100.0)
10	1040 (7.9)	8000 (60.9)	1500 (11.4)	1900 (14.5)	0 (0.0)	700 (5.3)	13140 (100.0)
11	920 (3.2)	14400 (49.6)	3900 (13.4)	3200 (11.0)	4000 (13.8)	2600 (9.0)	29020 (100.0)
12	5720 (10.8)	35700 (67.3)	6100 (11.5)	4000 (7.5)	400 (0.8)	1150 (2.2)	36590 (100.0)

Source: Pratichi Kanyashree Assessment, 2016

Against this backdrop, the rationale and reach of the Kanyashree Prakashya becomes relevant.

1.5 Chapter Schemes of the Report

The rest of the report is structured as follows. Chapter 2 describes the study's methodology. Chapter 3 focuses on the reach of the programme; and whether its coverage shows that Kanyashree Prakashya acts as a tool for social empowerment. In Chapter 4 we deal with the enablers and challenges surrounding implementation of the project, drawing on details of ground-level micro-processes. Chapter 5 describes the various supply side factors that enable and disable the impact of the scheme on the recipients, and finally Chapter 6 summarizes the key findings of our assessment and highlights our recommendations to strengthen the implementation of the programme.

2 Objectives and Methodology of the Assessment

2.1 Objectives of the Assessment

In 2014, GOWB, supported by UNICEF commissioned a baseline study to understand, among many things, the educational attainment, and incidence of drop outs among girl children, and of child marriage. In 2015 Pratichi Institute, commissioned by GOWB and supported by UNICEF conducted a field-based research study in order to make an interim assessment of the implementation of the Kanyashree scheme. The purpose of the assessment was to assess the intended outcomes as to focus on identifying the roadblocks associated with the implementation, the reasons for the same, and to suggest avenues for further strengthening of the implementation processes. The assessment thus includes analysis at two levels –

- The design and implementation of the scheme at the level of the beneficiaries, to study the fulfillment of the scheme's objectives; and
- The working of Project Management Units at state, district and block levels, to study the effectiveness of the process or method of implementation of the scheme.

While we draw on existing studies and secondary data on the subject, our field-based research constitutes its primary evidentiary base.

The assessment used both quantitative and qualitative methods to map the implementation process. West Bengal is divided into three administrative Divisions (based on geographical regions) and three districts were chosen for the assessment from each of the three Divisions. Thus, a total of 9 districts out of the 21 districts of West Bengal have been covered by the assessment. Qualitative and quantitative surveys were conducted in 20 selected PSUs in each of the 9 selected districts. Thus a total of 180 PSUs were selected.

In the process of selection of the three districts from each of the three Divisions, a performance-based criterion was also applied. KP performance data was available at the district level for three years i.e. 2013-2014, 2014-15 and 2015-16. We have used the data for the year 2014-15, since the complete data set containing K1 (Annual Scholarship) and K2 (One-Time Grant) was available only for the said year during the process of district selection. This helps to understand the district-wise performance of Kanyashree Prakalpa. The enrollment targets for 2014-15 have been taken from the KP Baseline Survey

Report and the achievement data from the KP portal. The ratio of achievement to target was calculated accordingly (see formula below) and the districts within a division were indexed.

The district-wise performance index is calculated by using the formula mentioned below.

$$\sqrt[2]{\frac{\text{FreshSanctionK1}_{14-15} + \text{RenewalSanctionK1}_{14-15}}{\text{EstimatedTargetK1}_{14-15}} \times \frac{\text{FreshSanctionK2}_{14-15} + \text{UpgradationSanctionK2}_{14-15}}{\text{EstimatedTargetK2}_{14-15}}}$$

The main factors defining the performance of a district in terms of the Kanyashree Prakalpa are, as the formula shows:

- Total sanction of the K1 fund (= fresh + renewal sanction) in 2014-15;
- The estimated target for K1 disbursement in 2014-15;
- Total sanction of K2 fund (= fresh + upgradation fund in 2014-15);
- The estimated target for K2 disbursement in 2014-15.

Thus, there are two sets of determinants:

- The performance in terms of K1 i.e. the ratio of sanctioned to targeted use of K1 funds and
- Performance in terms of K2 i.e. the ratio of sanctioned to targeted use of K2 funds in the year.

The performance of a district in terms of the scheme as a whole is a combination of its performance in the scheme's two parts – K1 and K2, presented in one figure. We thus take the geometric mean of performance ratio as the square-root of the product of the performance ratios in K1 and K2 individually.

Within a division, districts have been segregated into- clusters - high, medium and low - based on the value of this ratio. One district was selected randomly from each of the clusters within each administrative division. Thus, for each Division, one district with high value, one with medium and one with low value was selected, which made up a total of nine districts - three districts for each of the three Divisions. The final selection of districts and divisions is presented in the following tables:

Table 2.1: Process of Selection of Districts

Division	District	K1 Performance	K2 Performance	K1*K2	Index	Cluster designation	
Bardhaman	Bardhaman	0.818681	0.707489	0.579207	0.761057	Low	Selected
	Puruliya	0.767326	0.806116	0.618554	0.786482	Low	
	Birbhum	0.881024	0.82375	0.725744	0.851906	Medium	
	Paschim Medinipur	0.994695	0.761685	0.757644	0.870428	Medium	Selected
	Hugli	0.789464	1.100527	0.868826	0.932108	Medium	
	Purba Medinipur	1.039368	2.008111	2.087165	1.444702	High	Selected
	Bankura	1.406326	1.973291	2.77509	1.66586	High	
Jalpaiguri	Jalpaiguri	0.516193	0.608951	0.314336	0.560657	Low	Selected
	Dakshin Dinajpur	0.738958	0.910372	0.672726	0.820199	Low	
	Uttar Dinajpur	0.912511	0.757892	0.691585	0.831616	Medium	Selected
	Darjiling	0.916097	0.848002	0.776853	0.881392	Medium	
	Maldah	0.867506	1.143119	0.991662	0.995822	High	Selected
	Koch Bihar	0.977171	1.464681	1.431244	1.196346	High	
Presidency	Kolkata	0.404448	0.63216	0.255676	0.505644	Low	Selected
	N24 Parganas	0.912932	0.705389	0.643972	0.802479	Low	
	Haora	0.813803	0.813665	0.662164	0.813734	Medium	Selected
	Murshidabad	0.77796	1.163832	0.905415	0.951533	Medium	
	Nadia	0.958579	1.164395	1.116165	1.056487	High	Selected
	S24 Parganas	0.896557	1.258407	1.128234	1.062183	High	

Table 2.2: Final selection of divisions and districts

Division	District	Index	Criteria for Selection
Bardhaman	Bardhaman	0.761	Low
	Paschim Medinipur	0.870	Medium
	PurbaMedinipur	1.445	High
Jalpaiguri	Jalpaiguri	0.561	Low
	Uttar Dinajpur	0.832	Medium
	Maldah	0.996	High
Presidency	Kolkata	0.506	Low
	Haora	0.814	Medium
	Nadia	1.056	High

At the second stage, village or ward selection was based on two criteria – the percentage of SC/ST (greater, less or equal to average SC/ ST population in the district) and the percentage of female literacy

(greater, less or equal to average female literacy in the district). With the exception of Kolkata, selection of villages and wards was done in two parts. The first, for the rural sector, was as follows:

- Stratum 1: 3 villages with proportion of SC/ST $\leq$ proportion of SC/ST in the district and proportion of female literacy $<$ proportion of female literacy in the district
- Stratum 2: 3 villages with proportion of SC/ST $\leq$ proportion of SC/ST in the district and proportion of female literacy $\geq$ proportion of female literacy in the district
- Stratum 3: 3 villages with proportion of SC/ST $>$ proportion of SC/ST in the district and proportion of female literacy $<$ proportion of female literacy in the district
- Stratum 4: 3 villages with proportion of SC/ST $>$ proportion of SC/ST in the district and proportion of female literacy $\geq$ proportion of female literacy in the district

For the urban sector, the selection was as follows:

- Stratum 1: 2 urban wards with proportion of SC/ST $\leq$ proportion of SC/ST in the district and proportion of female literacy $<$ proportion of female literacy in the district
- Stratum 2: 2 urban wards with proportion of SC/ST $\leq$ proportion of SC/ST in the district and proportion of female literacy $\geq$ proportion of female literacy in the district
- Stratum 3: 2 urban wards with proportion of SC/ST $>$ proportion of SC/ST in the district and proportion of female literacy $<$ proportion of female literacy in the district
- Stratum 4: 2 urban wards with proportion of SC/ST $>$ proportion of SC/ST in the district and proportion of female literacy $\geq$ proportion of female literacy in the district.

Thus, a total of 20 primary sample units (villages and wards) were selected from each district. In case of Kolkata, which is completely urban, 20 wards were selected classified into the four strata. A total of 180 PSUs were covered in the assessment (details in Annexure A.2).

2.2 Instruments of research and sample selection

The instruments of research included

- A structured survey questionnaire. There were separate questionnaires for girls, boys and for household listing (see annexure A.3, A.4 and A.5)
- Focus group discussions with various stakeholders
- Unstructured individual interviews.
- Survey questionnaire

In the last stage of sampling, individuals (girls and boys) were selected from among the selected PSUs. A structured questionnaire (translated in Bengali) was administered to these individuals.

Three sets of detailed questionnaires were developed in keeping with the research objectives – (1) household listing, (2) questionnaire for girls, and (3) questionnaire for boys. For the individual interviews, separate guidelines were constructed for girls at the school level, for the community, for officials at the block and district levels. A separate interview guideline was prepared to understand the viewpoint of policymakers and other stakeholders.

2.3 Prior training and discussion schedule

Several rounds of training were conducted for the investigators to ensure that the instruments of research were administered in an effective and sensitive manner.

A training programme was initially held on 25th February 2016 to build conceptual clarity about the project, to equip the investigators with basic guidelines of the field assessment, prior to the pilot study. This was followed by two-day field visits as a pilot study on 26th and 27th February 2016 in Kalikapur, Machlandapur (rural), Gobardanga municipality (urban), followed by a day-long discussion at the Pratichi office on the preliminary insights from the pilot study. Feedback from the pilot survey was incorporated into the final set of questionnaires.

A short training programme was conducted on 9th June 2016 as a precursor to the houselisting questionnaire, while the other two detailed questionnaires (for girls and boys) were administered after

a detailed five-day training programme from 27th June to 1st July 2016 (see Annexure A.6 for the detailed framework of this training programme). Separate meetings were arranged in each of the districts during the July to September 2016 period.

The main field work, in which the house-listing and main questionnaires were administered, was conducted from June to September 2016, while work on the qualitative assessment (FGDs and individual interviews) was done from June 2016 to February 2017. The detailed timetable of all the meetings is laid down in Annexure A.7.

2.4 Selection of households

Within the selected PSUs, 20 households were selected from the listing schedule to administer the survey questionnaire, with a 3:1 ratio for households having girls eligible for KP (15 households) to other households (5 households). This selection was done in the following way:

- For the survey of 13-21 year old girls, 15 households were selected through the systematic random sampling method, from the list of all the households having at least one 13-21 years unmarried girl.
- For interview of 13-21 years old boys, the households selected for the girls' interview were first removed from the house listing sheets, and households with at least one 13-21 years unmarried boy were listed, from which five households with three substitutes were selected following the same procedure as mentioned for girls.

Thus, with 180 PSUs, the number of households that were selected came to 3600. This gave 2700 households with 13-21 year old girls and 900 households with 13-21 year old boys and with or without girls of this age group. The number of individual respondents, however, is greater than this. If there was more than one girl eligible from within a household, all the girls physically present at the time of the survey were included in the assessment. Thus the total sample size for eligible girls came to 3211. The number of boys interviewed was 1043.

2.5 Focus Group Discussions

FGDs were carried out with various stakeholders at the PSU level.

- Per PSU, one FGD was carried out at the community level, so that there was a total of 180 community level FGDs
- In each PSU there was one FGD at the school level, for girls from among the school where the majority of the girls studied (these could be girls' schools or co-educational schools). Girls of class 9-12 were selected for the FGDs. Thus there was a total of 180 school level FGDs conducted²⁵.
- Apart from the FGDs with girls and those at the community level, a few informal discussions were also held either with individual boys or with boys in small groups of two to four. The participants in those discussions were boys of class 9-12. The guidelines for Focus Group Discussions are provided in Annexure 4c.

2.6 Individual interviews

Interviews were also carried out with several types of stakeholders at the PSU level.

- One representative of school authorities from each of the schools in which FGDs were carried out;
- One representative of each Panchayat in each rural PSU where FGD were conducted.
- In urban PSUs, one representative of each ward except in Kolkata. In Kolkata it was not possible to contact the councilors.

²⁵In normal cases, a Focus Group Discussion has 15 to 20 participants, but we found that there was a lot of interest from the girls once they realized that the discussion would centre on a scheme that yielded financial benefit. In several cases, therefore, we found that the group size was as large as 70-80. Moreover, in the initial stages, teachers had selected girls for the FGDs who would have positive feedback for the scheme. We therefore decided to involve a larger number of girls so that the full range of opinions could be heard.

- At block level, interviews were carried out with Block Development Officers, Additional BDOs, Block Social Work Officers and data managers.
- Interviews were also carried out with bank officials wherever possible.

Apart from this, there were also group meetings at the district level, with District Magistrate, Additional District Magistrate, District Social Work officers, data managers, District Inspectors of School and Sub-Inspectors of School, and in some places, NGO representatives as well.

The following table indicates coverage of the sample – district wise sample of adolescent girls and boys (13 to 21 year old) from rural and urban sectors.

Table 2.3: Number of respondents selected from among 13 to 21 year old girls and boys per district

District	No of girls rural	No of girls urban	No of boys rural	No of boys urban	Total sample from district
Jalpaiguri	180	120	60	40	400
Uttar Dinajpur	180	120	60	40	400
Maldah	180	120	60	40	400
Bardhaman	180	120	60	40	400
Nadia	180	120	60	40	400
Haora	180	120	60	40	400
Kolkata	0	300	0	100	400
Paschim Medinipur	180	120	60	40	400
Purba Medinipur	180	120	60	40	400
All districts	1440	1260	480	420	3600

2.7 Weightage

In statistical techniques, weights are assigned to offset the impact of uneven sampling. According to “Applied Statistical Techniques – a Statistical Perspective”, weights are applied to remedy unevenness of representation, which may arise due to ‘non-response’, self-selection, or other issues²⁶. According

²⁶ “Ideally, a selected sample is a miniature of the population it came from. This should be reflected in the sample being representative with respect to all variables measured in the survey. Unfortunately, this is usually not the case. One of the problems is non-response. It may cause some groups to be over- or under-represented. Another problem is self-selection (in a online survey). If such problems occur, no reliable conclusions can be drawn from the observed survey data, unless something has been done to correct for the lack of representativity. ... A commonly applied correction technique is **weighting adjustment**. It assigns an adjustment

to Statistics Canada (<http://www.statcan.gc.ca/pub/12-539-x/2009001/weighting-ponderation-eng.htm>), “In a probability-based survey, a design weight is associated with each sampled unit. The design weight can be interpreted as the number of typical units in the survey population that each sampled units represents.”

In the survey carried out as part of this assessment, weights were given to the households selected on the basis of each village/ ward, stratum, district, group and division that the household was selected from. The actual formula for the calculation of these weights is given in Annexure A.9. In short, the calculation was based on the following parameters:

- Proportion of rural/ urban population in the particular district in the selected group of the specific division;
- Probability of selecting a specific district in a selected group of a particular division;
- Probability of selecting a specific village in a stratum in a particular district in a selected group;
- Probability of selection of a definite household having a girl/ boy of age 13-21 in a village in a stratum in a particular district in a selected group;
- Total number of households to whom the survey was administered in the rural/ urban area of the specific division.

The rationale for using weights was to make the sample representative of the entire assessment area.

- Each district has a different proportion of rural and urban population, but the selection of PSUs was three rural and two urban, with 20 households from each PSU. Therefore, the probability of selection of a rural or urban household, in order to accurately represent the district, must be weighted by the proportion of rural/ urban population for that district.
- Similarly, the selection of a specific district depends on the combination of two factors – the performance in terms of K1 i.e. the ratio of sanctioned to targeted use of K1 funds and the

weight to each survey respondent. Persons in under-represented get a weight larger than 1, and those in over-represented groups get a weight smaller than 1. In the computation of means, totals and percentages, not just the values of the variables are used, but the weighted values.” (<http://www.applied-survey-methods.com/weight.html>)

performance in terms of K2 i.e. the ratio of sanctioned to targeted use of K2 funds in the year. The probability of selection of the district ultimately depends on the number of districts with high, medium and low value of these combined ratios, and this must be taken into account in calculating whether a specific household will be selected.

- The selection of the specific PSU depends on the percentage of SC/ ST population and the female literacy rate. This determines which stratum each PSU falls into and thus the probability of selection of each PSU depends on the number of PSUs in each such stratum in the district. To take this into consideration, the selected household is weighted by the probability of selection of the particular PSU to which the household belongs.
- Irrespective of the number of households in the PSU, 15 households with a 13-21 year old girl and 5 households with a 13-21 year old boy are selected in the final stage. The probability of selection of the household therefore depends on the number of households in the PSU that have a 13-21 year old girl and boy respectively.
- Lastly, since each of the weights is measured in a different way, the weights are normalised²⁷ by multiplying them by the ratio of the number of households surveyed in the rural/ urban area of each division and the sum of all the weights for the rural/ urban area of that division.

²⁷Normalisation serves the purpose of bringing various indicators into the same unit, thereby making them comparable.

3 Reach of the Scheme

3.1 The reach of education amongst girls in West Bengal

With a promise of longer school life expectancy for girls, Kanyashree Prakalpa is likely to ensure long term accumulation of human capital. Kanyashree is expected to increase demand for other merit goods like immunization, nutrition and health services in the long run and also ensures inclusion of women in wider social, economic and political spheres. In the current chapter we focus on the direct and indirect outcomes of the scheme and attempt to assess its potential as a tool of social empowerment.

3.1.1 Improvement in enrollment rates

The scheme has already shown some positive effects; the enrolment of girls between the age of 13 and 18 years has experienced a robust overall growth of 10 percentage points from 79.8 percent during 2014 to 89.8 percent in 2016²⁸. Interestingly, the improvement in the rural areas is much higher compared to that in the urban areas. Indeed, the present assessment finds that the enrolment rate in rural areas is higher among the girls aged 15 years and 18 years with considerable margin.

Table 3.1 below shows the enrolment (GER) of girls from class VIII to class XII in various districts of West Bengal, and indicates a definite decline. Thus while GER is 103 in class VIII and 120.5 in class IX, it declines to merely 69.6 by the time the girl reaches class XII. Overall across districts, therefore, the percentage of girls enrolled is 93.6 per cent of all girls.

²⁸Comparing the data of Baseline survey of Socio-economic Indicators of West Bengal, 2014 (GOWB) and the present survey.

Table 3.1: Percentage of girls (13 to 18 years) enrolled in class VIII to XII in West Bengal

District	Number and percentage of girls currently enrolled											
	Class VIII		Class IX		Class X		Class XI		Class XII		Total	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
JALPAIGURI	198288	116.8	335172	156.1	251833	90.9	115592	48.7	81343	94.7	982228	99.7
UTTAR DINAJPUR	110054	123.2	145968	125.6	152192	128.6	66130	42.1	55371	74.4	529715	95.4
MALDAH	96941	160.2	100334	132.8	89430	98.8	59859	96.8	30881	47.0	377445	106.6
BARDDHAMAN	163044	72.5	208468	134.4	166719	102.9	155651	80.8	89131	73.5	783013	91.5
NADIA	173997	87.8	203905	127.5	186964	122.8	70038	58.2	74372	61.2	709276	94.3
HAORA	82710	108.7	128836	148.3	75744	112.3	49249	51.3	62147	85.5	398686	99.9
PASCHIM MEDINIPUR	116819	128.7	148633	81.0	189988	105.8	100726	61.9	74220	89.3	630386	90.1
PURBA MEDINIPUR	142142	102.4	176218	104.2	179162	92.9	164804	90.1	94094	44.8	756420	84.6
KOLKATA	45270	75.6	40200	95.2	43665	146.1	21207	47.7	40830	95.1	191172	87.1
Total	2378888	103.0	3128607	120.5	2867139	105.2	1710291	63.8	1281248	69.6	11366173	93.6

Source: Pratichi Kanyashree Assessment 2016

In another interesting trend that emerged in the present assessment, districts like Maldah, Uttar Dinajpur and Jalpaiguri, which are otherwise known for poorer educational achievements, especially that of women, reported better Gross Enrolment Ratio at secondary level compared to districts like Purba Medinipur, Paschim Medinipur and even Kolkata. This can be partially explained with the fact that the second set of districts has recorded much better Net Enrolment Ratio. Perhaps Kanyashree Prakalpa has induced girls who may have once dropped out from education to re-enroll, thus pushing up the GER.

In fact, GER declines between primary and upper primary levels, but shows a recovery at the secondary level in all districts except Maldah, Purba Medinipur and Paschim Medinipur. On the other hand, NER shows a steady decline as we move up the educational ladder. Bardhaman has the lowest GER at the primary level, and there is not much difference between total and age-appropriate enrolment percentage i.e. largely girls of the official age group are the ones enrolled in the primary section. At the higher levels, this unique feature disappears. This does go to indicate that girls of higher age brackets rejoin education at the secondary level, after having once dropped out.

GER and NER at various levels of school education are furnished in Table 3.2 and Table 3.3 respectively.

Table 3.2: Gross Enrolment ratio (%) of girls

Particulars	Primary	Upper primary	Secondary	Higher secondary
Jalpaiguri	160.7	100.2	119.4	60.9
Uttar Dinajpur	158.0	123.5	127.2	52.5
Maldah	102.3	128.0	114.3	71.2
Bardhaman	86.6	97.8	118.3	78.0
Nadia	146.1	87.9	125.2	59.7
Haora	101.9	96.0	132.6	66.0
Paschim Medinipur	122.2	119.3	93.3	71.1
Purba Medinipur	118.2	104.7	98.2	65.9
Kolkata	145.6	108.9	116.3	71.0
Total	125.2	106.1	112.7	66.2

Source: Pratichi Kanyashree Assessment, 2016

Table 3.3: Net Enrolment ratio (%) of girls

Particulars	Primary	Upper primary		Secondary	Higher secondary
Jalpaiguri	98.7	73.3		51.8	24.8
Uttar Dinajpur	91.7	70.2		51.6	33.3
Maldah	85.9	87.5		55.1	36.3
Bardhaman	80	77.2		54.1	45.8
Nadia	88	65.1		73	31.3
Haora	84.8	59.9		69	49.3
Paschim Medinipur	95.5	84.8		62.5	49.3
Purba Medinipur	91.4	86.4		64.6	45.8
Kolkata	93.5	82.5		65.6	45.9
Total	90.9	76.7		60.1	40.3

Age-group considered for primary level (classes 1-4) is 6 to 9 years, for Upper Primary level (classes 5 to 8) is 10 to 13 years, for secondary level (classes 9 to 10) 14 to 15 years and for higher secondary (classes 11-12) 16 to 17 years. Total number of girls in each age group are weighted figures.

Source: Pratichi Kanyashree Assessment, 2016

3.1.2 Attendance a concern

Despite some strong positive indications, there is ample scope to improve enrolment issues among girls in West Bengal. Overall attendance rates among girls (6 to 21 years in Table 3.4 below) from various underprivileged social groups show that though the figures have improved largely, there are pockets of deprivation too.

Table 3.4: Percentage distribution of girls (age 6 to 21) by current status of school attendance and social category

Social Category	Current status of school attendance			
	Currently attending	Dropped out	Never attended school	Total
Scheduled Caste	88.3	11.3	0.5	100
Scheduled Tribe	85.5	13.9	0.6	100
OBC	88.9	10.2	0.8	100
OBC (A)	95.2	4.8	0	100
OBC(B)	93.9	6.1	0	100
General	86.4	13.1	0.5	100
Other	95.6	4.4	0	100
All categories	87.5	12.0	0.5	100

Source: Pratichi Kanyashree Assessment, 2016

Table 3.5 on dropouts among girls aged 13-21 reveals that dropouts are high among OBC and SC girls. In certain districts, such as Maldah, dropouts are almost 40 per cent for general category girls and as high as 50 per cent for OBCs, while this percentage is 42 per cent in Nadia. In Purba Medinipur, it is the percentage of dropouts among SC girls that is the highest at 44 per cent.

Table 3.5: Number and percentage of girls (age 13 to 21) dropped out of school in 2016 by social category

District	Social Group								Total number of girls ever attended school			
	SC		ST		OBC		General/others		SC	ST	OBC	General/other
	N	%	N	%	N	%	N	%				
Jalpaiguri	0	0.0	825	0.5	4941	7.0	22460	3.3	610136	182068	70092	684106
Uttar dinajpur	15541	6.4	0	0.0	3850	4.1	2395	0.5	243260	7307	94729	461773
Maldah	128	0.2	427	1.0	1318	2.0	11084	3.5	64854	42919	67003	316347
Bardhaman	11319	2.3	0	0.0	450	0.2	4649	1.3	498883	31621	227034	349782
Nadia	15842	3.3	0	0.0	7684	4.6	2922	0.9	474853	41180	165306	342661
Haora	0	0.0	0	0.0	2589	3.1	548	0.1	97370	4176	83438	389697
Paschim medinipur	3444	1.9	3153	3.8	0	0.0	8055	1.5	177029	82474	182340	554726
Purba medinipur	12333	12.9	0	0.0	1456	2.3	12819	1.3	95487	1684	64366	958873
Kolkata	2028	2.3	0	0.0	0	0.0	3993	1.8	86802	4128	21070	224274
Total	124817	2.6	12057	1.4	44577	2.1	146147	1.6	4879742	880084	2138621	9136009

Source: Pratichi Kanyashree Assessment, 2016

Table 3.6: Estimated Number and percentage of girls (age 13 to 18) currently attending school/ college by age group

District	Age group							
	6-10 years		11-14 years		15-18 years		Total	
	Number	%	Number	%	Number	%	Number	%
JALPAIGURI	269611	100.0	647158	96.5	593350	81.7	1765469	83.8
UTTAR DINAJPUR	100103	94.1	332062	97.9	416194	88.0	931452	87.5
MALDAH	72865	94.4	204349	99.9	261439	91.1	591007	92.0
BARDDHAMAN	187690	90.4	451833	99.3	489557	87.5	1233531	88.5
NADIA	96659	99.8	406106	99.2	415836	83.7	1045038	89.1
HAORA	107132	94.5	202692	97.5	263917	87.2	643020	87.1
PASCHIM MEDINIPUR	166001	99.1	436032	98.7	455849	81.0	1150500	85.7
PURBA MEDINIPUR	173206	99.8	481739	99.6	565953	83.1	1302369	88.2
KOLKATA	24928	100.0	130186	96.7	126181	87.6	346585	87.8
Total	2567424	97.0	7033561	98.4	7646212	84.5	19203310	87.1

Source: Pratichi Kanyashree Assessment, 2016

The majority of girls in every district attend regular schools, while 9.2 per cent in Haora and 7.5 per cent in Nadia attend Madrasa schools (Table 3.7).

Table 3.7: Number and percentage of girls (13 to 21) currently attending school by type of school

District	Type of school									
	Regular		Sports/vocational training		Open school		Madrasa		Total	
	No.	%	No.	%	No.	%	No.	%	No.*	%
JALPAIGURI	777562	100.0	0	0.0	0	0.0	0	0.0	777562	100.0
UTTAR DINAJPUR	364585	95.8	0	0.0	701	0.2	15470	4.1	380756	100.0
MALDAH	297582	92.0	0	0.0	1694	0.5	24278	7.5	323554	100.0
BARDDHAMAN	567475	100.0	0	0.0	0	0.0	0	0.0	567475	100.0
NADIA	557560	97.8	6123	1.1	4018	0.7	2554	0.4	570255	100.0
HAORA	305734	89.9	0	0.0	2867	0.8	31360	9.2	339961	100.0
PASCHIM MEDINIPUR	492468	98.3	8556	1.7	99	0.0	0	0.0	501123	100.0
PURBA MEDINIPUR	518945	97.9	0	0.0	382	0.1	10836	2.0	530163	100.0
KOLKATA	231905	99.4	1471	0.6	0	0.0	0	0.0	233376	100.0
Total	8735026	97.4	41114	0.5	19621	0.2	168996	1.9	8964757	100.0

Source: Pratichi Kanyashree Assessment, 2016

* In a previous table (Table 1.2), the number of girls attending school in the 13-18 years age group is given as 12512149. The difference in number with the current table is explained by the fact that Table 1.2 is based on a question on 'whether the person is currently attending school or not' while in the current table, the question used is 'type of school you are currently attending' and therefore several respondents were unable to answer this question. Therefore, total number of respondents in this table is substantially lower.

3.2 Expansion of Kanyashree

3.2.1 Awareness of scheme's existence and eligibility criteria

Though the conditional cash transfer scheme is not meant for all students, awareness of the scheme's existence has reached almost universally among the girls aged 13-21 years in the state irrespective of their status of current educational enrolment, their household economic status, their caste or religion and even marital status. However, their knowledge was found to be incomplete in nature, as a large share of girls (13 to 21 years) could not respond correctly to questions regarding the basic eligibility for

the financial benefits. While most of them (around 73 percent) were aware of the age²⁹ criterion, a negligible portion (10.6 per cent) of them knew that the scheme's benefits are meant only for girls who have an annual family income of Rs. 1,20,000/- and below. Most importantly, the scheme has only moderately succeeded in creating awareness of the scheme's other eligibility criteria: - – while around 67 percent girls were aware that one of Kanyashree's conditions is to remain enrolled in some form of recognized educational institution, only 56 percent were aware that the scheme's annual scholarship need to remain unmarried till the age of 18 years, and if opting for the One – Time Grant being given to girls between ages 18 and 19, be unmarried at that time as well.

3.2.2 Enrollments in the scheme

Overall, 64 percent of girls (13 to 21) in the state have ever applied for Kanyashree, with little variation across the districts except Kolkata, where only 48 percent of girls applied for the scholarship (considering the total of all girls who have applied between 2013 and 2016). In the initial year (2013) the response was lukewarm but gathered momentum in 2014. Almost half of the applicants during last four years applied for the scholarship in a single year (2014) only (Table 3.8). This is because the scheme was launched in October 2013, and in the initial year, girls of every age between 13 – 19, were enrolled in K1 and K2. In subsequent years, the entry point for K1 has largely been at age 13+, and between the aged between 18 – 19 years, girls already receiving K1 are upgraded to K2, along with a number of girls aged 18-19 years applying for K2 without having applied for K1. .

Table 3.8: Number and percentage of girls aged 13-21 years who applied for Kanyashree Prakalpa Annual Scholarship in 2013 to 2016 (Fresh applicants)

Particulars		2013	2014	2015	2016	Total girls 13-21 years ever attended school
JALPAIGURI	N	44469	271685	149903	89488	972371
	%	4.6	27.9	15.4	9.2	57.1
UTTAR DINAJPUR	N	39166	108367	75737	68186	434149
	%	9.0	25.0	17.4	15.7	67.1
MALDAH	N	33144	89317	70702	38059	341032
	%	9.7	26.2	20.7	11.2	67.8
BARDDHAMAN	N	39181	226916	82422	43857	642831
	%	6.1	35.3	12.8	6.8	61.0

29 Though the question regarding age criterion was asked loosely to know the prescribed age of eligibility in years the age criterion for Kanyashree is bracketed under fixed dates, i.e. a girl needs to have born within two dates.

NADIA	N	109509	199288	75350	69557	642304
	%	17.0	31.0	11.7	10.8	70.5
HAORA	N	71539	97674	55345	39076	384630
	%	18.6	25.4	14.4	10.2	68.6
PASCHIM MEDINIPUR	N	49728	207899	95797	37698	600899
	%	8.3	34.6	15.9	6.3	65.1
PURBA MEDINIPUR	N	76274	214785	103122	30788	595314
	%	12.8	36.1	17.3	5.2	71.4
KOLKATA	N	22739	47800	36876	22287	268139
	%	8.5	17.8	13.8	8.3	48.4
All districts	N	1022732	3141664	1589208	916830	10382445
	%	9.9	30.3	15.3	8.8	64.3

Note – Numbers furnished are estimated number of girls

Source: Pratichi Kanyashree Assessment, 2016

Table 3.9: Number and percentage of girls aged 18-21 years applied for Kanyashree Prakalpa One Time Grant in 2013 to 2016 (Fresh applicants)

Year		2013	2014	2015	2016	Total girls 18-21 ever attended school
JALPAI GURI	N	1776	19065	72718	29059	361504
	%	0.5	5.3	20.1	8.0	
UTTAR DINAJPUR	N	0	2752	14560	35623	140096
	%	0.0	2.0	10.4	25.4	
MALDAH	N	0	5531	16858	25300	94102
	%	0.0	5.9	17.9	26.9	
BARDDHAMAN	N	8729	13946	19084	26183	152990
	%	5.7	9.1	12.5	17.1	
NADIA	N	150	19487	32629	30276	164432
	%	0.1	11.9	19.8	18.4	
HAORA	N	0	2724	22093	12409	111479
	%	0.0	2.4	19.8	11.1	
PASCHIM MEDINIPUR	N	4561	18927	30137	8426	167790
	%	2.7	11.3	18.0	5.0	
PURBA MEDINIPUR	N	0	6728	20431	22458	117197
	%	0.0	5.7	17.4	19.2	
KOLKATA	N	859	6675	11129	5651	92841
	%	0.9	7.2	12.0	6.1	
All districts	N	36849	211175	510324	399451	2977736
	%	1.2	7.1	17.1	13.4	

Note – Numbers furnished are estimated number of girls

Source: Pratichi Kanyashree Assessment, 2016

3.2.3 Factors influencing exclusion from the scheme

Table 3.10: Number and percentage of girls aged 13-21 years not applying for Kanyashree Prakalpa with reasons (Multiple responses included)

Reasons		Not eligible	Not interested	Application not considered	Lack of docs/uncertified docs	Scholarship inadequate	Too many docs required	Inadequate time	No help to fill application	Unco-operative school authorities	Others	Total girls age 13-21 ever attended school
JALPAIGURI	N	137852	102408	1046	6828	0	0	13472	20796	12455	108623	972371
	%	14.2	10.5	0.1	0.7	0	0	1.4	2.1	1.3	11.2	(100)
UTTAR DINAJPUR	N	92758	21339	2497	6578	0	310	0	0	2504	21118	434149
	%	21.4	4.9	0.6	1.5	0	0.1	0	0	0.6	4.9	(100)
MALDAH	N	22853	21853	76	24916	0	0	2269	1476	4965	30835	341032
	%	6.7	6.4	0	7.3	0	0	0.7	0.4	1.5	9	(100)
BARDDHAMAN	N	113718	58498	5831	12900	0	0	2449	753	25002	15256	642831
	%	17.7	9.1	0.9	2	0	0	0.4	0.1	3.9	2.4	(100)
NADIA	N	104717	20240	7253	9179	0	0	1234	1610	17599	23491	642304
	%	16.3	3.2	1.1	1.4	0	0	0.2	0.3	2.7	3.7	(100)
HAORA	N	39740	23273	3980	18682	0	2948	1534	3832	7520	17159	384630
	%	10.3	6.1	1.0	4.9	0	0.8	0.4	1.0	2.0	4.5	(100)
PASCHIM MEDINIPUR	N	98363	49560	2101	5892	0	2932	0	7136	12881	7426	600899
	%	16.4	8.2	0.3	1.0	0	0.5	0	1.2	2.1	1.2	(100)
PURBA MEDINIPUR	N	50989	47071	6983	14844	0	7083	849	18318	10799	11583	595314
	%	8.6	7.9	1.2	2.5	0	1.2	0.1	3.1	1.8	1.9	(100)
KOLKATA	N	64133	39915	4752	8184	0	0	2826	0	4644	11128	268139
	%	23.9	14.9	1.8	3.1	0	0	1.1	0	1.7	4.1	(100)
All districts	N	1551592	819375	71204	222076	0	29569	49265	115193	210006	500886	10382447
	%	14.9	7.9	0.7	2.1	0	0.3	0.5	1.1	2.0	4.8	(100)

Source: Pratichi Kanyashree Assessment, 2016

Table 3.11: Percentage girls aged 13-21 years not applying Kanyashree Prakalpa Annual scholarship by social category and place of residence with reasons (Multiple responses included)

Reasons	SC	ST	OBC	Muslim	Rural	Urban
Not eligible	15.0	20.8	13.1	15.6	13.9	17.7
Not interested	7.1	12.3	6.4	8.6	6.8	11.0
Application not considered	0.8	0.0	0.1	0.4	0.5	1.2
Inadequate/uncertified docs	1.5	3.6	1.1	3.4	2.0	2.5
Too many docs required	0.3	0.0	0.0	0.2	0.3	0.2
Inadequate time	0.8	0.0	1.0	0.5	0.5	0.5
No help to fill out application	0.6	1.3	1.4	0.9	1.3	0.6
Unco-operative school authorities	2.7	4.5	2.4	2.4	2.1	1.7
Others	2.5	2.4	3.3	6.5	3.2	9.2

Note: Please see appendix tables for district-wise details

Source: Pratichi Kanyashree Assessment, 2016

With regard to supply side barriers to inclusion within the scheme, it is heartening to note that no group experiences a significant portion of their applications not being considered. The highest prevalence (1.2 percent) among these low rates is in urban girls.

In urban areas acquisition of documents is posing a problem for three groups: ST (3.6 percent), Muslim (3.4 percent), and urban (2.5 percent) girls.

This would count as both a demand side and supply side problem as illiteracy, unfamiliarity with and consequent difficulty negotiating government processes as well as lower regard given to certain group members by officials in charge of document granting have been in various cases behind this issue. The ST girls also dominantly claimed that school authorities were not adequately cooperative in the application process (4.5 percent), making a case for multi-pronged push out factors hindering their inclusion within the scheme

Considering the one time grant hereafter (OTG) for girls (18-21 years), the district-wise performance remains almost same. The same set of districts (which have a high number of applicants for the scholarship) has reported higher number of applicants for the OTG, though in this case there remains wide year-wise variation.

Insights from the field interviews indicate that multiple causes influence families' decisions not to apply for the scheme. Among Scheduled Tribes in the states, the rejection of this scheme is the highest, as is evident from the high rate - 12.3 per cent of girls or their families chose not to apply for the scheme in spite of eligibility. Poverty in most ST families is overwhelming, which might render them incapable of continuing with the girl's education in spite of the promise of the one-time grant at age 18, even though there was no complaint about the grant amount objectively being too low. Additionally, the life-long security that marriage appears to promise might be seen as more valuable from the economically fraught position that most of the families are in. There is also fact that early marriage trends have always been high in the ST community, so there are more entrenched cultural mores to contend with that with some other communities.

"Why would we delay our daughter's marriage because of a scheme? We get rice at Rs. 2/ kg, our girls get bicycles, those are all government schemes. But that never forced us to delay our girls' marriage. Why should this scheme force such a delay?" - Parents of an ST girl in Purba Medinipur.

In some cases we have also seen resistance to state interference in what they see as their personal lives. Among Muslim girls such a rejection of the scheme in spite of eligibility is also relatively common - present in a significant 8.6 percent cases. Here too preexisting trends, poverty and resistance to state interference in issues that are seen as the domain of religion are likely behind them declining participation in the scheme.

According to our (Shariyat) law, if a girl is 13 year old, she is capable of taking her own decisions and also of getting married. This scheme can't interfere in our religious beliefs." – Muslim parents in Nadia district, Chapda block, Pathudiya village

The third, though overlapping, category where this phenomenon is visible, is among urban girls (11 percent). Though this needs further probing, some urban girls (and their families) seemed to be unable to identify themselves as the truly intended beneficiaries of such a scheme. They seemed to think of it in terms of unearned dole, suitable for rural girls from poorer families. They considered themselves to have graduated from that condition and the thought of being a beneficiary for this scheme seemed to injure their self-respect. They considered the amount to be worth very little in the urban context, and not worth the trouble of procuring documents.

“The money is just Rs. 500, and there is so much documentation required.... We have no intention of going through all that trouble for such a beggarly amount. Better it goes to poor people who really need it.” – a family in Paikpara, Kolkata

On the other hand some of the urban families were so poor - their poverty magnified by their urban location as the same low income provided further lower purchasing power in urban locations - couldn't afford to delay the marriage of their daughters and continue bearing her costs.

In this context we may also analyse how the list of intended beneficiaries was prepared. In some districts, DPMU had tried to calculate the intended beneficiaries from the DISE data, however, there was no clarity on how they have taken into account the key criteria of the schemes, i.e household income, and marital status are not available in the DISE data. Estimating beneficiaries for K2 was found to be more problematic. As there is no single tracking system to understand the educational progress of the students and many students, especially the girls discontinue education after secondary education because of multiple reasons including financial reasons and child marriage. The Nadia district administration is thereby in the process of developing a comprehensive MIS where details of all children right from the time of their enrolment will be gathered. This will enable the district to identify the possible number of Kanyashree girls from an earlier stage and keep a track of them for avoiding possible drop-out and early marriage. This is being done by collating the information available from other social welfare schemes like sabujasathi, ICDS data, primary schools etc.

3.2.4 Communication Strategy

Kanyashree Prakalpa has designed specific communication strategy to create social awareness about the laws related to child marriage and about harmful effects on young girls married at an early age. It is a three pronged strategy, first, to make a cultural environment through institutional and mass media; second, through inter-personal and social influence activities, where families, peer groups, community

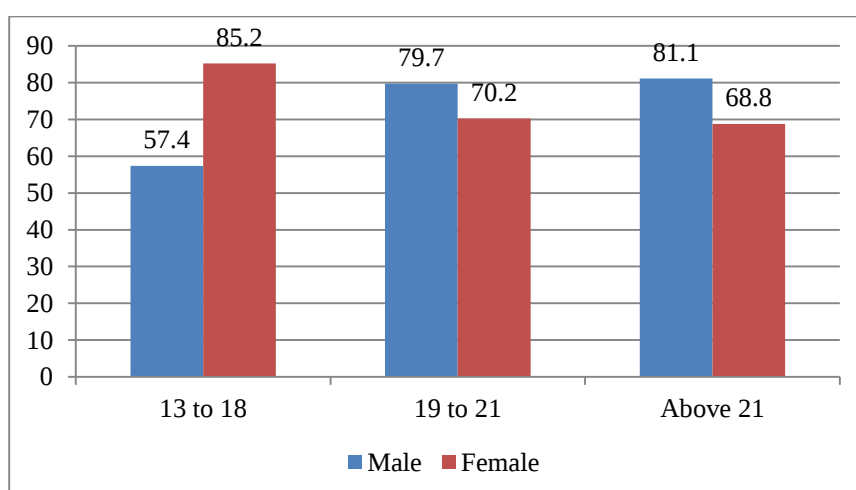
and other immediate social networks, that support the aims of the project, collaborate; and third, through intra-personal influences to create a sense of self, personal capacity and wellbeing among adolescent girls. While the scheme is successfully propagated by the later two groups, role of mass media remained somewhat lackluster, except that of television.

Though the media, particularly the print media, has partially failed to generate awareness about Kanyashree Prakalpa, there has recently been increased coverage of the issues of child marriage and empowerment of girls; the level of awareness among common people about this scheme observed during the field investigation partially substantiate the effectiveness of the social awareness scheme under Kanyashree Prakalpa.

3.2.5 Financial inclusion

One of the related areas of gain from the scheme is the dissemination of banking services among underprivileged girls in the state. The present assessment reveals that 85.2 percent of girls aged 13 to 18 years and 100 percent of girls enrolled in Kanyashree have a bank account, much higher than the proportion of boys (57.4 per cent) of the same age group. A comparison here is relevant because access to banking services remained mostly available to males in the State, which is corroborated even by the present data, as it reveals that in the higher age group of population much higher percentage of men have access to banking services compared to women. Access to banks may prove to be the first step to a greater economic inclusion of women in the days to come.

Chart 3.1 Percentage of population having access to banks by gender and age-category:



Source: Pratichi Kanyashree Assessment, 2016

3.3 Challenges before Kanyashree as a CCT

3.3.1 The Income criterion is not efficient:

Though CCTs are essentially meant for poor families, so that lack of adequate income does not prevent them from sending children to school (in particular case of Kanyashree), lack of adequate information regarding the income of the household means that in most of the cases children of parents who are engaged in organised sector, who have to declare their income through income tax return, are dropped out of the list. On the other hand there is a possibility that children from families who are comparatively better off but not associated with formal sector, are included, as their parents do not disclose their real income. This is evident from the fact that there is not much difference between the proportion of girls from BPL and APL families, who have not received Kanyashree scholarship for some or the other reason, though they are otherwise eligible for the same (Table 3.12).

Table 3.12: Percentage of unmarried girls of age between 13 and 18 by the type of ration card and status regarding Kanyashree

Household with at least one ration card type	Recipients of Kanyashree Prakalpa benefits				Total
	Yes, presently	Yes, previously	No	Do not know/Not yet received	
APL	58.6	14.3	8.4	18.7	100
BPL	59.4	16.5	6.0	18.1	100
Antyodaya	70.2	0.0	0.0	29.8	100
AYY	64.1	8.7	13.9	13.4	100
PHH	57.4	14.7	9.4	18.5	100
SPHH	61.2	13.2	10.1	15.5	100
RKSY I ³⁰	71.8	8.0	6.9	13.2	100
RKSY II	61.7	7.7	15.9	14.7	100
Do not know	66.1	0.9	27.9	5.2	100

Source: Pratichi Kanyashree Assessment, 2016

The overall percentage of girls not receiving the benefit is, however, not high, and an apparent non-discrimination between APL and BPL families may widen coverage of the programme. Somewhat disconcertingly, the income criteria is the same for urban and rural families, whereas an annual income

³⁰According to the Department of Food and supplies, Government of West Bengal, there is no relation between APL-BPL and the National Food Security Act (NFSA). Persons who are not being able to get under the NFSA categories i.e. AAY (Antyodaya Anna Yojana), PHH (Priority Household) and SPHH (Special Priority Household), West Bengal Government has introduced RKSY-I (RajyoKhadyoSurakhsa-I) and RKSY-II (RajyoKhadyoSurakhsa-II) to bring them under these non NFSA categories to provide them subsidy in food grains (www.wbpds.gov.in, viewed on Date: 14.6.17)

of Rs. 1,20,000 generates hardly enough purchasing power in urban areas compared to the same income in a rural setup, leading to error in selection. In particular, the expenditures on schooling in urban areas, especially in Kolkata metropolitan areas, are found to be very high as compared to those in the rural areas. As a result, a greater portion of girls in the urban sector (11 per cent as against 6.8 per cent in rural areas) reported that they were not interested in the scheme (Table 3.12) because the difference in cost of living the cut off and scholarship are both inadequate for urban areas. As the meager amount of scholarship does not help the urban girls to match very high costs of education (much higher compared to rural girls), perhaps a greater proportion of urban girls do not apply for the scheme (Kanyashree) compared to rural girls. The difference in expenditures under various heads of school education in rural and urban sectors is presented through NSS data in Appendix Table A.2.1. This concern about the income criterion is not so much to argue for its stricter implementation as for rethinking its overall usefulness.

3.3.2 Utilization of scholarship under different heads of education expenditure and the spacing of payment

In West Bengal major share of educational expenditure (under the heads of private tuition, stationery, and conveyance - see tables 2.9 and A.2.1) occurs on a monthly basis, whereas the expenditures occurring annually (mainly course fee/school fees) constitute only a small fraction of the overall expenditure for students enrolled in government schools. It does not match with the annual disbursement of Kanyashree incentives. Furthermore, the amount of scholarship itself is meagre compared to average annual expenditure.

3.3.3 One time grant

Although it is planned in Kanyashree Plus, till now there is no incentive for tertiary education³¹ of girls. The age of eligibility for one time grant (OTG) coincides with the legal age of marriage of girls. It appeared during the field work (FGDs) that people relate OTG with the marriage expenditure of the girls. One of the major aims of CCT is to minimize leakages. When a recipient gets a large amount of cash in hand, it increases the probability of it being used for personal needs other than education. It might be better to disburse the amount in instalments to reduce such misuse. There were suggestions

³¹While it is true that most of the girls get K2 incentive while they study in college, they get the sum during their initial days in the college, and often spend it before they pass out of college or university when they are 21 or 24 years of age,. As a result it becomes difficult to complete their tertiary education.

from many quarters that the OTG to be split into two or more parts and disbursed during vital transitional periods like entry into secondary, higher secondary or tertiary education.

The field data reveal that 68 percent of girls who have not utilised their one time grant have saved the amount for their future educational expenditure; at the same time the proportion of girls who have not spent the entire amount of scholarship has increased during the last four years. Thus the scheme has definitely increased the propensity to save. On the contrary we met girls who were unable to continue their tertiary education only due to financial constraints. The exit strategy of Kanyashree should be reviewed to accommodate girls who opt for tertiary education.

Table 3.13: Percentage utilisation of scholarship/ OTG under various heads (Multiple responses included)

Purpose	2013	2014	2015	2016
Book	56.6	57.5	47.7	40.0
Stationery	25.3	22.0	27.5	15.9
Household expenditure	1.3	4.9	3.7	3.7
Private Tuition	9.9	14.9	14.4	12.9
Personal Expenses	9.3	9.3	11.6	9.2
Not utilised	10.9	9.1	11.4	23.0
Not utilised entire amount	3.1	5.2	9.6	9.7
School/College fees	3.5	2.4	1.1	3.4
Total number of girls responded	218	935	990	441

Source: Pratichi Kanyashree Assessment, 2016

Though it would be a commendable achievement if underage marriage is drastically reduced with the help of Kanyashree, which it promises to do, overemphasizing the criteria that the girl needs to remain unmarried till the legal age of 18 years shifts its focus away from education and empowerment of girls; this may steer our attention towards only partially altering the age of marriage, without focusing on wider educational and economic participation of girls. The attitude of the recipients and society at large still remains focussed on marriage, except that the marriageable age moves to 18 years because of the scheme. The scheme may be visualised more broadly, to encompass educational and economic empowerment of women through employment and shift the focus from marriage being the sole aim of her life.

The present assessment reveals that school enrolment abruptly starts to decline among girls of age 17 years and above, which in most of the cases is the age when children pass-out of secondary schools. This fact shows that though the scheme has achieved some success in the field of secondary education, it had only partial success at higher levels (see Table 3.14). This will hamper the long term accumulation

of human capital that is expected otherwise. It is therefore desirable that while keeping the aim of reducing underage marriage as one of the core objectives, the broader intent should be to empower women of the state.

Table 3.14: Percentage and number of girls aged 13-18 years and 19-21 years currently out of school/college

District	13-18 years		19-21 years		13-21 years		Total number of girls age		
	Number	%	Number	%	Number	%	13-18	19-21	13-21
Jalpaiguri	133336	12.0	184588	42.0	317924	20.5	1110386	439939	1550325
Uttar Dinajpur	57712	8.5	63605	43.4	121317	14.7	678392	146699	825091
Maldah	25665	6.1	20898	28.5	46563	9.4	423138	73359	496497
Bardhaman	73013	7.8	66560	38.9	139573	12.6	939390	171012	1110402
Nadia	84271	9.9	42798	25.3	127069	12.4	854765	169235	1024000
Haora	33552	7.2	44967	39.4	78519	13.5	465603	114245	579848
Paschim Medinipur	109043	13.0	77897	45.7	186940	18.6	836847	170515	1007362
Purba Medinipur	116721	11.8	56690	41.0	173411	15.4	988981	138160	1127141
Kolkata	21490	8.7	24856	27.3	46346	13.7	246130	90965	337095
Total	1421951	10.2	1245976	38.9	2667927	15.6	13949467	3203941	17153408

Source: Pratichi Kanyashree Assessment, 2016

'Percentages are based on the total number of girls enrolled in each district in each age group mentioned'

3.3.4 Focusing on regions of exclusion:

Completion of secondary education among women in some districts is alarmingly low, correspondingly the proportion of child marriage in these districts is also very high, and therefore there should be some special efforts in those districts. As a whole, the selection procedure requires an approach that incorporates stratification of the population on the basis of geographical area (district and rural/urban areas), educational achievements of women, income of household (if possible or perhaps loosely) and prevalence of child marriage among women, so that the most disadvantaged or vulnerable regions and sections of the society get priority.

3.3.5 Enrolment and attendance:

Kanyashree emphasises only on enrolment and not on attendance, which must be included in the list of co-responsibilities. Schools reported that a good section of the girls get enrolled in school to get Kanyashree scholarship only; they do not attend school for months together. In one of the schools in Howrah visited by the research team reported that 23 eligible girls did not even bother to come for the board examination registration. Most of the CCTs worldwide emphasise on attendance and not on

enrolment alone. In Bangladesh, Female Secondary School Assistance Project (1994) even included a minimum test score as co-responsibility. In this project, the recipient of the incentive is required to have 75 per cent attendance and 45 per cent class level test scores (<http://web.worldbank.org>).

The issue of attendance translates into cases of failures and class repetitions. The qualitative discussions brought to the surface stories of girls who having failed their secondary or higher secondary examinations are effectively deprived of scheme benefits, despite remaining in the education system. When a child is unable to clear the board examinations in the first attempt, she can sit for the exams two more times but generally prefers not to attend school in those years, other than during the examinations, most likely to avoid embarrassment. All of these factors result in the child being away from the school during the time of renewal or up-gradation of the Kanyashree scholarship, leading to a break in the process. Consequently, the girl misses out on the scheme, and the school is not always in a position to identify and reach out to these girls.

Table 3.15: Percentage of girls (age 13 to 21) repeating the same class by social category

Social Category	Repeating previous class				
	Yes		No		Total number of girls currently attending school /college
	N	%	N	%	
Scheduled Caste	160403	6.3	2387850	93.7	2548253
Scheduled Tribe	18928	4.5	401397	95.5	420325
OBC	14384	2.1	674008	97.9	688392
OBC (A)	28528	12.1	207259	87.9	235787
OBC(B)	18518	6.8	254097	93.2	272615
General	259107	5.5	4475188	94.5	4734295
Other	1236	1.8	66911	98.2	68147
Total	501104	5.6	8466710	94.4	8967814

Source: Pratichi Kanyashree Assessment, 2016

The current assessment reveals that though the enrolment rates among various social groups have improved, the rate of repetition among OBC (A), of which 92 percent are Muslims, is very high at around 12 percent (Table 3.15). Similarly the rate of repetition among Scheduled Tribes and OBC (B) is also relatively high. This indicates that though the girls are enrolled in school, their attendance and educational attainments are yet to be verified, especially that of the vulnerable social groups. Overall, almost 5.5 percent of the girls (13-21 years) repeated the same class that they attended in previous year.

3.3.6 Other interventions required:

Kanyashree Prakalpa needs to be complemented with other interventions, such as workfare or employment. During the Focused Group Discussion among the students, it was found that they do not have many options after achieving their desired educational level.

3.3.7 Inadequate availability of schools and poor Pupil – Teacher - Ratio

West Bengal has some serious challenges to meet regarding availability of secondary schools in general and girls' secondary schools in particular. The available schools suffer from lack of adequate number of trained teachers at upper primary and secondary levels. The areas which need such facilities more are actually deprived of the same. For example, 17.7 percent of secondary schools in the State are girls-only schools. However, a district-wise distribution shows that while 38.6 percent of secondary schools in Kolkata are for girls only, the share of such schools in underdeveloped districts like Koch Bihar, Dakshin Dinajpur, Maldah, Murshidabad, Puruliya and Birbhum is only around 10 percent³². Similarly, Pupil Teacher Ratio (PTR) in government secondary schools in Kolkata is the lowest at 21, whereas PTR in the districts mentioned above is approximately double that (54, 42, 53, 50, 43, 43 respectively) that of Kolkata³³.

Availability of banks is another constraint that emerged during our field work.

³² U-DISE 2015-1

³³ *ibid*

4 Processes and Implementation of Kanyashree Prakalpa

4.1 Implementation Mechanism

CCT schemes enable forging of horizontal coordination and synergies across government departments through inter-institutional coordination. In India lack of such coordination between various line departments for successful implementation of scheme had always been an issue. The Kanyashree project is implemented in a convergent manner by the various departments of the Government of West Bengal and other organizations in the state. The departments involved in the implementation of Kanyashree are the Departments of Women Development & Social Welfare and Child Development, School Education, Higher Education, Technical Education and Training, Minority Affairs and Madrasah Education and Sports and Youth Affairs. Some other departments such as Health and Family Welfare, backward Classes Welfare etc. play a supportive role. UNICEF provides technical support on the scheme. National Informatics Centre West Bengal supports the e-governance of the Scheme.

Table 4.1: Administrative Machinery for Kanyashree Prakalpa

Tier	Implementation Authority	Partners
State	SPMU, Department of Women Development & Social Welfare and Child Development, GOWB	12 departments of West Bengal, UNICEF, NIC
District	District Magistrate (DM), Additional District Magistrate (ADM), DPMU	Deputy Inspectors (DI) of School, Lead Bank for Kanyashree
Block (for rural)/ Sub-division (for urban)	BDO, Joint BDO, Data Manager, SDO	NGOs
Educational Institutions	Head Teacher, one or two assistant teachers (one of whom is designated as a nodal teacher, clerical staff	Panchayat, Parents, Students

The State Project Management Unit (hereafter SPMU), Department of Women and Child Development and Social Welfare is responsible for overall functioning and management of the scheme. At the district level, the District Project Management Units (hereafter DPMU), under the leadership of the District Magistrate, administer the activities of the entire district and report to the state. The DPMU is headed by a District Project Manager, either a designated WBCS (E) or DSWO who looks after the scheme. In addition, each district has a District Nodal Officer, usually an Additional District Magistrate. The DPMU

is served by all the block offices or sub-divisional offices of its district in association with the Block Development Officer (hereafter BDO) at the rural level and Sub-divisional-Officer (hereafter SDO) at the municipalities. Educational institutions (schools, colleges, vocational training centres etc.) in a block/municipality are the bottom-tier of the scheme, and are the primary interface between the scheme and its beneficiaries. The entire process is e-governed through Kanyashree Online (wbKanyashree.gov.in), the scheme's e-governance portal.

In the following section, there is a discussion focusing both on the successful delivery of the scheme and possible hindrances, so as to understand the good practices and initiate a process of learning and sharing within the state. However, before going into a detailed discussion, the following table summarizes some of the key issues captured directly from the field as serious concerns for functioning of the scheme.

Table 4.2: Key implementation issues of concern

Major Structural and Infrastructural Concerns	Prevalence in Sampled Districts*
Popularly regarded as State help for girl child marriage.	All 9 districts
False documentation for availing benefits (unmarried certificates or/and income declarations)	All 9 districts
Aadhaar deemed compulsory for banking	Paschim Medinipur
Charged for opening zero-balance bank accounts	Paschim Medinipur, Uttar Dinajpur, Haora
Restrictions on bank account usage (withdrawal)	Paschim 9 districts Medinipur, Uttar Dinajpur, Nadia
Malpractices of the CSPs / kiosks	Paschim Medinipur, Nadia, Howrah, Jalpaiguri, Bardhaman
Shortage of application forms	Haora
Incentive deprivation linked with failure in board examinations	All 9 districts
Infrastructural gaps (computer, printer, scanner, internet accessibility etc)	All – less in Haora and Kolkata
Deficit of human resource	All 9 districts
Digital unfamiliarity of teachers	All 9 districts
Issues related to transfer of Kanyashree records when girls move from one institution to another (transfer)	All 9 districts
Prey to time-gap between Kanyashree year and academic year	All 9 districts
Limited cooperation by the colleges	Paschim Medinipur, Maldah, Haora
Informational gap about online tracking, grievance redressal etc	All 9 districts
Absence of fund disbursement information to block office and school	All 9 districts

**From qualitative discussions and observations during fieldwork.*

4.2 Awareness regarding the scheme

The scheme relies heavily on extensive communication strategies for advocacy of the necessity of education for girls and delaying their age of marriage. Even in the remotest corners of the state, people were found to be aware about the scheme with hoardings, billboards, posters making their way into peoples' minds. The school was also found to play a primary role in communicating about the scheme. Political leaders and panchayat representatives left no stone unturned to make sure that the information was propagated to every girl and political meetings served the perfect venue for making such communications. Panchayat and block offices had big hoardings communicating the core objectives of Kanyashree. In addition, television and radio broadcasting also propagated knowledge about the scheme. Field assessment results indicate that Kanyashree was a well-known social welfare programme, with over 99 per cent families, even in the remotest corners of the state, familiar with Kanyashree Prakalpa. This echoes the findings of the Baseline Survey for Socio-economic indicators in West Bengal, 2014 where 89 per cent of respondent girls and 80 per cent of the families interviewed were aware of the scheme.

Table 4.3: Percentage of girls and parents/ guardians of girls who have heard about the Kanyashree Prakalpa

Particulars	Jalpai guri	Uttar Dinaj pur	Mald ah	Bardd hama n	Nadia	Haora	Pasch im Medi nipur	Purba Medi nipur	Kolka ta	Total
Girls aged 13-21 years (%)	99.7	97.4	100	99.9	97.8	98.8	99.9	99.3	98.9	99.2
Sample (N)	360	380	359	345	360	352	347	363	345	3211
Parents/guardian s (%)	99.7	97.4	100	99.9	97.8	96.8	99.9	99.3	98.9	99.2
Total Parents/guardian s interviewed (N)	400	399	398	400	399	399	400	400	399	3594

Source: Pratichi Kanyashree Assessment, 2016

The perceptible increase in levels of awareness (a rise of 15 per cent among families and almost 10 per cent among girls) also addressed an earlier unevenness among the districts with all the sample districts in the current assessment coming within a range of 7 percentage points for families and 4.5 percentage points for girls. One such striking example is Kolkata where the difference between the proportion of girls aware about the scheme and the overall district's average was an incredible 21 percentage points in the baseline survey, while the present assessment saw this gap narrowing down to 0.2 percentage points.

While for girls, the institution substantially responsible for this surge in levels of awareness has been the school, (92.1 percent girls claimed to have received information from this source), for parents the most prominent source was seen to be children (66.3 per cent or two-thirds of the parents) which is essentially a function of the spillover of information from children who had heard about it from the school in the first place.

That the formal communication strategy of the scheme had been powerful is evident not only from the fact that for both groups television formed an important source (about 26 per cent for girls and 25 per cent for parents), but that this information has seeped into larger community conscience such that the community itself has become another significant source of information (60.3 per cent for girls and the same for parents). This may, however, also indicate that other agents responsible for dissemination of information are not adequately active.

Table 4.4: Percentage of girls aged 13-21 years who heard about Kanyashree Prakalpa from various sources (Multiple responses included)

Sources of Information	Jalpaiguri	Uttar Dinajpur	Malda	Bardhaman	Nadia	Haora	Paschim Medinipur	Purba Medinipur	Kolkata	Total
School/Collage	85.2	90.8	95.2	93.0	94.8	94.7	94.0	97.5	85.1	92.1
Neighbours / Friends/ Relatives	64.0	63.6	54.7	60.2	56.2	45.7	72.1	43.2	78.6	60.3
TV	15.1	15.6	10.8	33.2	24.5	29.8	33.0	29.4	48.4	25.9
Poster/Advertisements/Wall writings	3.6	3.0	2.3	6.1	1.1	2.7	10.2	2.4	9.9	4.7
Newspaper /Magazine	1.7	1.3	2.4	6.5	7.8	7.1	9.1	7.4	8.5	5.7
Panchayat/ Municipality	2.0	0.1	0.1	2.5	2.3	1.2	8.9	3.9	2.7	3.2
Radio	0.1	0.8	0.3	0.1	1.3	1.6	1.2	2.8	1.1	0.9
Others	3.5	0	7.8	0	17.4	0.1	1.6	0.5	0.5	3.7
Have not responded (In nos)	2	17	0	1	5	4	1	2	5	37
Total Girls interviewed (N)	360	380	359	345	360	352	347	363	345	3211

Source: Pratichi Kanyashree Assessment, 2016

Table 4.5: Percentage of parents/guardians who heard about Kanyashree Prakalpa from various sources (Multiple responses included)

Sources of Information	Jalpa iguri	Uttar Dinaj pur	Mald ah	Bard dha man	Nadi a	Haor a	Pasc him Medi nipur	Purb aMe dinip ur	Kolka ta	Total
From children	66.3	63.1	73.3	67.4	67.0	71.4	69.7	58.5	58.6	66.3
Neighbours/ Friends/ Relatives	76.6	71.0	50.9	65.7	50.4	51.9	60.2	41.2	66.6	60.3
TV	14.5	12.5	10.7	26.9	27.9	31.2	28.7	31.5	52.3	25.1
School/College	13.2	10.0	19.9	28.3	35.6	23.2	36.7	55.5	24.5	29.3
Newspaper/ Magazine	1.7	3.0	2.6	7.8	6.1	5.7	7.0	5.3	9.8	5.3
Panchayat/ Municipality	5.9	5.3	1.3	9.8	4.9	3.3	14.1	11.8	5.2	8.2
Poster/ banners	2.6	0.8	0.4	3.4	0.4	0.9	6.6	2.0	7.9	3.0
Hoardings	0.1	0.3	0.5	0.9	0.0	0.6	0.5	1.3	2.3	0.6
Wall writings	0.2	0.1	0.0	1.1	0.3	0.8	4.5	3.2	0.8	1.6
Radio	0.3	0.3	0.4	0.6	0.3	3.1	2.0	3.5	0.8	1.3
Others	0.6	1.7	2.6	0.0	7.0	2.0	1.6	1.3	0.4	1.9
Have not responded (In nos)	21	37	24	9	15	14	8	10	21	159
Total parents interviewed (N)	400	399	398	400	399	399	400	400	399	3594

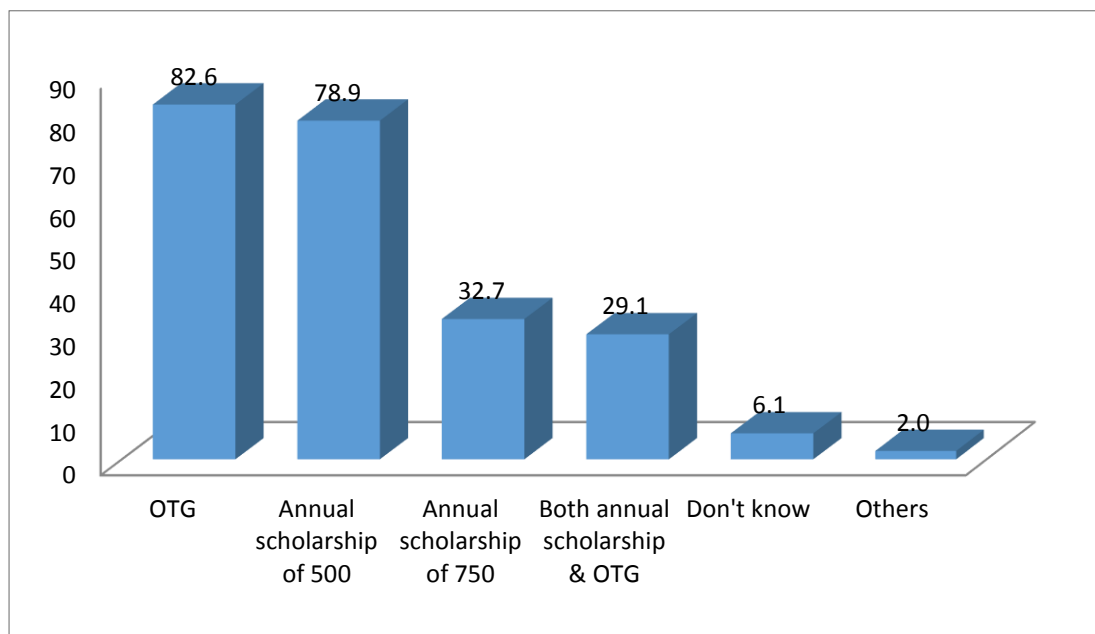
Source: Pratichi Kanyashree Assessment, 2016

From the two tables (Table 4.4 and Table 4.5) it is apparent that academic institutions, family, community and audio-visual medium like television were found to be the primary sources through which awareness about the scheme was generated. Furthermore, advertisements in the form of posters, hoardings or wall-writings were found to serve a vital role for both the girls and their families in knowing about Kanyashree in the districts of Bardhaman, Paschim Medinipur and Kolkata in comparison to the other districts. Paschim Medinipur is the only district where Panchayats have a relatively large role to play in dissemination of this information. On the other hand, while the backward districts of Jalpaiguri, Maldah and Uttar Dinajpur did not regard newspaper or magazine as a relevant source, a relatively higher reliance was observed in the other so-called educationally forward districts³⁴,

³⁴According to Census 2011, the literacy rates of Bardhaman, Paschim & Purba Medinipur, Nadia, Haora and Kolkata are higher than Maldah, Uttar Dinajpur and Jalpaiguri.

all of which ranked above the total scores. This might reflect the possibility of a culture of newspaper reading among the girls and families of these six districts. But to what levels this information has actually seeped in will be discussed next.

Chart 4.1 : Percentage of girls aged 13-21 years aware of benefits available from Kanyashree Prakalpa (Multiple responses included)



Source: Pratichi Kanyashree Assessment, 2016

Some critical lacunae were found when probing the levels of “awareness” of the scheme. Field observations showed that Kanyashree Prakalpa stood for receiving Rs. 25000/- at the end of eighteen years of age, and there was less frequent mention of the K1 component. This has been illustrated in Chart 4.1 where a major proportion of girls across districts were aware only of the K2 component of the scheme in comparison with the K1. Further disaggregation showed that only 30 per cent of the girls knew of the exact amounts allotted under each of the components. However, the reason for a majority of girls identifying the K1 component to be of Rs. 500 might be attributed to the fact that the K1 amount was increased to Rs. 750 only a year before the field survey was undertaken.

From qualitative discussions it was learnt that parents preferred to enroll their girl child in this scheme because they considered that the benefit (Incentive amount of Rs. 25000/-) could help defray the cost of their daughter’s marriage. This strong association was reflected in the way most of the parents regarded this scheme to be launched by the state as a form of financial incentive to help them bear their daughters’ wedding and dowry expenses. Thus, the understanding about the very purpose of the scheme appeared to be vague.

Social acceptance regarding child marriage is so widely prevalent that politicians often find it difficult to vehemently voice their opposition against such practices, fearing loss of votes. This ambiguous stand by the local leaders often translate into a form of political support for persistence of child marriage and dowry, making enforcement of law against such practices quite difficult³⁵.

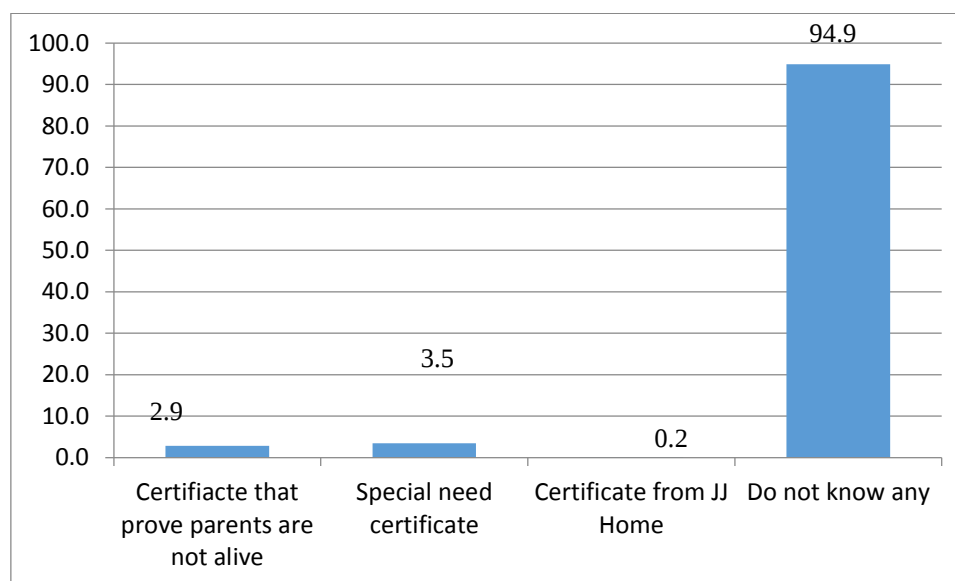
Another instance of information gap prevalent among the community was with regard to the relaxation given to girls in two special categories in the scheme. According to the scheme's Implementation guidelines version 2.0 published in 2016, differently-abled children with 40 per cent or more levels of affected ability are given exemption from the minimum educational level (Class VIII in a regular school or equivalent) and income ceiling in order to get the scheme benefits. For the children who have been orphaned or those who stay in Juvenile Justice Homes, the income criterion is waived but the educational level criterion has been retained. However, This information has barely reached girls or their families.

In one glaring case the Panchayat Member and her husband (who is also the local Booth President), in one block of Paschim Medinipur, insisted on using the money for purposes of wedding while talking to the local people and even demanded to see the receipts of purchase of gold ornaments for their daughter's wedding before disbursal of amount. This, they said was their mode of preventing the incentive amount from 'misuse'; which they claimed was rampant among tribal residents of the village.

Such misperceptions, even on the part of locally influential people in positions of authority result in distortions of the original purpose for which the scheme has been initiated. This illustrates the tendency of the powerful elite to micromanage the financial decision-makings of the poor by discouraging their self-reliance. There are in fact several such good reasons to attach conditions with targeted cash transfers.

³⁵<http://cbps.in/wp-content/uploads/Child-Marriage-UNICEF.pdf> Accessed on 10/2/2017 at 9 pm

Chart 4.2: Percentage of girls aged 13-21 years aware about various documents required by special category of girls to apply for Kanyashree Prakalpa (Multiple responses included)



Source: Pratichi Kanyashree Assessment, 2016

From Chart 4.2 it is apparent that there is a huge gap in information regarding the waivers extended to the special category girls with approximately 95 per cent of the interviewed girls unaware about any such benefits.

While Kanyashree Prakalpa was a readily identifiable name among majority of the girls, their awareness levels (only 3.9 per cent – Table 4.6) of the scheme eligibility criteria were not so encouraging. Poor levels of information were observed across the districts with Jalpaiguri recording the least at 0.3 per cent while Nadia performing comparatively better with 10 per cent. It should also be noticed that approximately five per cent of the girls confessed to knowing absolutely nothing about the essential eligibility criteria. Special efforts are required to ensure that all essential details of the scheme are understood and recalled by the girls and their families. Nadia, for example has been consistently emphasizing on usage of all kinds of available media for reaching out to the people for varied social protection programmes. The Nadia DPMU developed communication materials detailing the steps to access the schemes. The Nadia administration has also been found to harness religious leaders, social figures, local clubs and all available media for spreading the information on Kanyashree Prakalpa.

In Uttar Dinajpur with more than 9 per cent of the girls could not recall any of the eligibility criteria of the scheme. This inter-district variation in awareness about eligibility criteria is a result of differential variations in district level initiatives to disseminate detailed information on eligibility in accessible local languages.

Table 4.6: Percentage of girls aged 13-21 years having correct knowledge about eligibility criteria of Kanyashree Prakalpa (Multiple responses included)

Knowledge about eligibility criteria	Jalpaiguri	Uttar Dinajpur	Maldah	Bardhaman	Nadia	Haora	Paschim Medinipur	Purb Medinipur	Kolkata	Total
Age range of 13-18 years	73.1	61.8	75.5	68.1	80.8	72.7	75.2	74.4	69.6	72.3
Currently enrolled	66.4	63.9	70.5	53.0	68.9	68.8	73.5	68.9	67.8	66.9
Unmarried status	48.9	48.7	57.4	67.0	62.5	49.1	69.2	66.4	54.8	58.1
Studying in Class VIII-XII/equivalent	48.1	52.9	50.7	32.2	51.7	48.9	52.7	39.1	56.2	48.1
Family income less than Rs. 1,20,000	1.9	6.8	9.7	4.3	20.3	12.5	9.5	16.8	7.2	9.9
Do not know of any criteria	4.4	9.2	6.7	2.3	4.2	4.0	3.7	5.5	5.2	5.1
Aware of all 5 criteria	0.3	3.2	5.3	1.2	10.0	5.4	3.7	2.8	3.5	3.9
Have not responded (In no.s)	2	17	0	1	5	4	1	2	5	37
Total Girls interviewed (N)	360	380	359	345	360	352	347	363	345	3211

Source: Pratichi Kanyashree Assessment, 2016

The lowest percentage of response has been obtained with regard to the income ceiling criterion. For example, responses from the girls indicated that they were under the impression that the income ceiling ranged between Rs. 36,000 to Rs. 48,000. This has been discussed in detail later in the income section of this chapter.

Table 4.7: Percentage of girls aged 13-21 years aware of criteria to apply for one time grant (OTG) of Kanyashree Prakalpa (Multiple responses included)

Particulars	Bard dha man	Haor a	Jalpai guri	Kolka ta	Mald ah	Nadi a	Pasch im Medi nipur	Purb a Medi nipur	Uttar Dinaj pur	Total
Completion of 18 years of age	66.9	91.8	82.3	87.3	92.9	93.5	91.7	87.7	85.3	86.3
Unmarried till completion of 18 years	39.2	44.3	42.6	39.7	65.8	55.4	40.0	56.6	36.2	46.8
Continuing education after completion of 18 years	19.6	50.6	42.5	35.1	72.9	60.1	51.5	47.9	40.2	45.5
Don't Know	7.2	6.8	0.6	1.4	1.4	5.6	2.4	7.5	5.2	4.3
Filtered Base(n)	301	305	303	283	295	278	285	279	293	2622
Total Girls interviewed (N)	345	352	360	345	359	360	347	363	380	869

Source: Pratichi Kanyashree Assessment, 2016

On one hand it was observed that the girls identified this scheme purely by its OTG component (**Error! eference source not found.** Chart 4.1) and yet on the other hand, the percentage of respondents with knowledge regarding the scheme essentials was remarkably low (Table 4.7). There is also a huge variation in knowledge of the criteria of age (86.3 per cent), marital status (46.8 per cent) and enrolment (45.5 per cent).

Field observations corroborating data showed that popular perceptions regarding the magic figure of “18” years were considerably developed. But any mention of increasing the age of marriage or about educational achievements surfaced less in general discussions. Social taboos along with the silence of local politicians on these issues play a role in perpetuation of these conservative practices. Thus, while it was easy to inform people that the grant will be received at the end of 18 years, its convergence with the other two criteria of marital status and educational achievements were considered relatively difficult domains to breach. Hence lower levels of awareness regarding the primary purposes of the scheme – curtailing child marriage through the tool of education.

And yet Table 4.6 and Table 4.7 show that awareness levels were found to be consistently better among the girls in Maldah. Field observations bring to light this district's convergence with the Sabla scheme, implemented with the support of the NGOs. Such public-civic partnership together with the convergence of Sabla with Kanyashree has reaped positive results.

In Maldah it was observed that CINI (the primary NGO involved in adolescent health education) was working on the Sabla scheme which included bringing together girls of ages 10-18 years by forming groups and initiating a discussion on issues of adolescence. This initiation of a dialogue on topics, otherwise regarded as 'taboo' by the society, helped in raising the awareness levels of girls as well as their families. The Sabla groups also paved way for discussing the core objectives of the Kanyashree Prakalpa – curbing child marriage and increased educational attainment. Through the groups, the girls learnt about the detailed procedures of the scheme, possible hurdles and ways of dealing those challenges. Such groups have been formed across the district of Maldah and the convergence is conducted with extensive vigour and attention. Group meeting with the girls are conducted weekly or at-least twice a month and various kinds of themes relevant to their life are raised for discussion. This forum has helped in instilling a feeling of self-confidence and self-worth in these girls.

Other novel initiatives (for example – creating awareness through the message of religious leaders, calling of meetings by local clubs for disseminating the message of Kanyashree, etc) have also been observed in Nadia and the positive findings (as found through present assessment) reflect similar outcomes. This demonstrates of the structured community mobilization strategies under SABLA implemented in scale through the support of NGOs in Maldah and Nadia has positively impacted the performance of the programme. Such impact have been witnessed through decline in cases of drop-out, preventing child marriage and inclusion of girls from hitherto excluded communities like scheduled tribes into the purview of education. However, such convergences were not witnessed in any stage of implementation of the scheme in the other districts.

Jalpaiguri owing to its geographical terrain is a difficult domain. However, there has been a convergence with the civil society organizations at the district administration level and hopefully the results will reflect a different picture in sometime. But in the present assessment, the district showed not very encouraging results in terms of girls who knew the conditions for the OTG. Thus, a uniform communication strategy is not proving effective for all the districts and unique, district-specific plan of actions embedded in its context are the need of the hour. And again there are variations in implementation of these plans too. While Nadia has been found to emphasise hugely on

communicating the message of Kanyashree by using ways that help people in understanding the scheme process, such an over-emphasis was not noted in other districts.

Communication, though received attention in all districts was not adequate enough for inculcating the message. It was noted that often communication materials did not specify the eligibility criteria for applying for the scheme. Also, there are hardly any Information, Education and Communication on girls' entitlement in terms of documentation for example: girls were unaware about any Kanyashree Identity Card.

Furthermore, there is inadequate or hardly any materials on grievance mechanism such as where to lodge a complaint if a girl is denied of her stipend or if it is inordinately delayed. Across the districts, girls were found to be unaware about any such grievance handling mechanism resulting in their problems remaining unaddressed in multiple cases.

Secondly, language used in the communication material is of critical. For example, the gap in information might be attributed to the fact that most schools do not have these on display in simple easily understandable language. Probably, if a provision is made for display of the scheme's eligibility criteria and application processes within the school premises, it is likely that the children will be able to grasp the details in a much better manner. In this respect, the example of Mid-Day Meal is illustrative where regularly updated details of the meal are highlighted and mentioned in display boards leading to an increase in awareness levels. If this practice is replicated for Kanyashree, it might prove beneficial, as has been witnessed in several schools of Bardhaman district. But there is a qualification to be made here. Several schools do have a display board on Kanyashree, yet the children, especially the girls, retained inadequate information. This could be because the language used in these display boards is often difficult for the children to understand, especially in tribal dominated areas, and therefore does not reach their parents or communities. And so, despite visible messaging, the original purpose of this display gets somewhat defeated.

From Table 4.8 it can be gathered that there remains some level of awareness regarding documentation as a broad entity, however information regarding its specificities continue to be missing. For example, while Table 4.8 showed that 52.2 per cent of the girls were aware about family income certificate as one of the essential documents, when information is sought about the specific income ceiling, the level of awareness falls to a complete low of 9.9 per cent (as highlighted in Table 4.6).

Table 4.8: Percentage of girls aged 13-21 years aware about various documents required to apply for Kanyashree Prakalpa

	Jalpai guri	Uttar Dinaj pur	Mald ah	Bard dha man	Nadi a	Haor a	Pasc him Medi nipur	Purb a Medi nipur	Kolka ta	Total
Birth certificate of girl	59.7	69.1	65.0	63.0	77.6	76.1	70.3	76.2	68.8	68.9
Girl's bank account	61.5	65.8	57.9	55.0	67.7	64.5	67.1	65.0	57.9	63.0
Family income certificate	36.1	43.2	47.7	54.6	47.9	62.1	62.6	70.4	46.3	52.2
Aadhar card of girl	56.8	58.2	52.7	39.1	47.1	56.4	53.0	43.8	43.0	50.4
Unmarried certificate of girl	11.8	12.2	18.3	13.9	12.4	25.7	28.7	30.5	15.7	18.9
Certificate of domicile for more than 10 years in WB	7.3	16.6	12.3	9.0	12.2	7.5	13.5	8.3	6.4	10.4
Ration card of girl	17.3	36.0	26.0	23.5	26.7	33.7	27.7	33.4	16.7	26.2
Others	10.0	19.4	26.2	14.6	19.6	22.8	17.3	8.6	12.1	15.8
Do not know	17.9	22.2	19.2	18.6	15.8	13.2	14.9	10.5	24.0	16.8
Have not responded (In no.s)	2	17	0	1	5	4	1	2	5	37
Total Girls interviewed (N)	360	380	359	345	360	352	347	363	345	3211

Source: Pratichi Kanyashree Assessment, 2016

Furthermore, 16.8 per cent of the girls were oblivious of any documentation requirements. Eligibility criteria and required documentation thus remain areas of blurred understanding. This gets projected in a case where, while a girl's elder sister had received the scheme benefits, she appeared unsure about her status as a prospective recipient. This simply highlights the fact that clarity regarding the scheme features is yet to be built to some extent among the state's populace.

It needs no explanation that any district administration has a very important role to play in the effective implementation and propagation of information regarding any programme right till the grass-root

level. The earnestness of the system gets reflected in the flexibility, ease and speed with which the concerns of the people are attended to and redressed. Paschim Medinipur is one such district which has received a great deal of attention and investment from the state to contain political disturbances. Such continued attention has had a positive impact on the district, with improvements witnessed in infrastructure, basic amenities, public facilities and implementation of social security schemes. Therefore it is no surprise that the district has performed well with regard to various aspects of the programme.

This section has dealt with the awareness of the general populace and the girls in specific, regarding the key components of the scheme. This rests a great deal on the way the message of the scheme has been communicated and the overall strategy approached for conveying the message. According to the Guideline the scheme's communication strategy is designed to create influence on three levels:

- The cultural-environmental level where, through institutional and mass media, society at large is informed of the negative impact of child marriage, the law against child marriage, the options offered by Kanyashree Prakalpa and the objectives of the Scheme.
- Inter-personal social influence level, where families, peer groups, community and other immediate social networks that support the education of young girls with the long-term objective of their economic independence, rather than perpetuate the expectation of early marriage for them.
- Intra-Personal Influences – create a sense of self, personal capacity and well-being in adolescent girls.

Now, observations from the field revealed that while the first objective has been touched upon to some extent, it is the second and the third objectives that largely remain unaddressed through the way the communication strategies are designed and are thereby proving ineffective in advancing the cause of women empowerment. Education is the primary tool, through which inequality and discrimination can be addressed, and the scheme sure draws upon this primary principle of establishing equity. However, the complexities of the socio-political fabric needs to be addressed and thus if adequate livelihood generation opportunities are not created, it becomes difficult to change the socio-cultural perceptions regarding child marriage since this has a direct connotation with the variables of class and caste operating in the society. Alongside, the worth of women as individuals need to be emphasized and practices that tend to objectify women in our daily lives needs to be identified and curbed.

4.3 Probing Deeper into eligibility criteria

4.3.1 Under-age Marriage

A primary objective of Kanyashree Prakalpa is preventing early marriage of girls by incentivizing continuation of education. West Bengal is definitely showing a decline in child marriage cases. NFHS 436 (2015-16) data states that there has been a decline of approximately 13 percentage points in the last ten years in incidence of child marriage in West Bengal (According to NFHS 3 in West Bengal incidence of child marriage was 53.3 per cent³⁷). In all the schools visited, the teachers emphasized that over the years they have observed an increase in the age of marriage. Girls too were found spontaneously voicing their desire for continuing education and postponing marriage. At the same time, teachers did not attribute this change to a single scheme like Kanyashree and saw it more as a consequence of the convergence of multiple government policies.

Yet despite some success, child marriage is still a reality which Kanyashree Prakalpa aims to tackle by empowering girls with education, and malpractices have crept into some of its aspects. Anecdotal evidence suggests that there is collusion between families and Panchayat representatives collude (involving financial profit for the latter) in providing false unmarried certificates to married girls so that they may receive Kanyashree benefits. Unfortunately, this is creating an antagonistic relation between the teacher and the student, with the former complaining of political pressure and a thinly veiled threat of violence from the community and panchayat. The girls and their families on the other hand are victims of the social structure which continues to put roadblocks to hinder a girl's socio-economic mobility. With increase in a girl's age and access to opportunities of empowerment, wedding expenditure, dowry amounts and many other hidden costs increase. This causes additional pressure on families to bypass laws and get the girls married at an early age.

4.3.2 Process of implementation:

The DPMUs are responsible for ensuring that the district's annual targets cover all possible eligible girls, and ensuring that all eligible girls have timely access to the scheme. However the district-level meetings revealed that there is a lack of clarity and specificity regarding the methodology to be adopted for

³⁶http://rchiips.org/NFHS/pdf/NFHS4/WB_FactSheet.pdf

³⁷International Institute for Population Sciences (IIPS) and Macro International. 2007. National Family Health Survey (NFHS-3), 2005–06: India: Volume I. Mumbai: IIPS.

discharging this responsibility effectively. Moreover, there has not been much clarity on how the targets for the number of girls to be covered under the scheme were set in the first year and the following years.

4.4 Age and related documentation:

The Scheme's Implementation Guidelines version 2.0 (published in 2016) clearly mentions that girls between 13 years to 18 years will be eligible for the K1 component of the scheme while those within 18 years to 19 years will be eligible for its K2 component, and that for proof of age, each girl needs to submit her birth certificates, without which her application will not be accepted. However, the guidelines also state that the applications of girls applying for the annual scholarship (K1) 'might' be accepted in case they do not have a birth certificate, but it has to be obtained within a year or else her renewal or up-gradation will not be accepted. In case of K2 girls, even this relaxation has not been granted and the birth certificate has been deemed compulsory. Fieldwork revealed that in reality this 'might be' factor that is widely ignored (although the district officials are not ready to accept it) resulting in applications without birth certificates being rejected.

Table 4.9: Percentage of girls aged 13-21 years facing problems related to availability of required documents or certification to apply for Kanyashree Prakalpa

Districts	Jalpaiguri	Uttar Dinajpur	Maldah	Bardhaman	Nadia	Haora	Paschim Medinipur	Purbanchal	Kolkata	Total
% of girls facing problems	1.6	1.7	0.5	1.4	3.5	0.7	5.4	7.8	1.2	3.0
Total KP recipients	143	174	151	142	195	150	174	208	114	1451
Total Girls ever applied for KP (n)	202	246	235	217	252	238	234	259	183	2066
Total Girls interviewed (N)	360	380	359	345	360	352	347	363	345	3211

Source: Pratichi Kanyashree Assessment, 2016

Table 4.9 shows the percentage of girls who faced any kind of difficulty with regard to documentation for applying for the benefits of Kanyashree Prakalpa. It can be seen that a meager percentage of girls across the districts (just 3%) has faced any kind of issues related to documentation. However, despite these numbers, the qualitative interviews revealed many such cases and thus this issue of documentation needs closer attention. Moreover, this issue was also reported in the Baseline Survey for Socio-economic indicators in West Bengal, 2014 as one of the primary difficulties (48 per cent reported difficulty in procuring necessary documents) encountered by the girls while applying for the programme.

Surjee (name changed) hails from a tea garden of Jalpaiguri. She does not have a legal birth certificate and the block office has refused to acknowledge the age-declaration provided by her panchayat officials.

To elaborate, this age-declaration is not the birth certificate in official format and is just a letter issued by the Panchayat representative mentioning the her age, which is not acceptable according to the guidelines of the scheme. Rendered helpless, she is at a loss about her future course. Surjee's plight is also shared by some other girls in the tea garden

4.4.1 Income

The scheme has fixed an income ceiling of Rs. 1,20,000/- annually which comes down to Rs. 10,000/- per month. For the purpose of maintaining equity, this income ceiling has been introduced so as to let the benefits of the scheme reach where child marriage is most prevalent. The girl is required to submit a family income certificate stating that they fall below the income ceiling and get it attested by their employer or relevant authority, in case of self-employment. For a vast majority of the population, this certificate is received from the Panchayat representatives. From field observations, it was witnessed that the locally standardized amount printed in the Panchayat members' pre-prepared document, by being an informal norm, had come to be understood as the official ceiling. Also, unsurprisingly it was found that there is a trend of underreporting income, to avail of scheme benefits. Across districts, school teachers reported that they are compelled to enroll the girl under this scheme fully aware that she does not fulfill the eligibility criterion of income. Such acts are deemed to be corruptive with no apparent justification for those who are technically not in need of financial assistance. However, in-depth interviews with the teachers shed light on yet another angle.

There is a general perception among the local people that the girls of the Kanyashree Prakalpa will be the recipients of some advantage in later stages of life, which might increase the possibility of the girls

receiving some government or other jobs which the families don't have access to otherwise. Thus, even though several families might not be in need of financial aid, the dire absence of adequate employment opportunities makes them enroll under this scheme, which again is reflective of poor social health. Education, despite being a tool of empowerment is ineffective unless it is linked with creation of adequate employment and livelihood opportunities. Absence of such a context prepares the perfect breeding ground for unlawful and corruptive acts. Moreover, this also serves as the perfect excuse for the families to remain engaged in regressive social practices like child marriage and dowry, since spending for their girls' education apparently gives them no possible returns. Instead, they are scared off with heightened social pressure for marrying off their girls and an increase in dowry amount with advancing age of the girls. Thereby, for the scheme to accomplish its purpose of curbing child marriage and furthering women empowerment, generating livelihood opportunities becomes a crucial requirement.

4.5 Banking issues

The basic premise of Kanyashree Prakalpa is to electronically transfer the incentive directly to the bank accounts in the sole name of the applicant girl for improved transparency, efficiency and effectiveness. The scheme therefore generated appreciable levels of financial inclusion among the young girls giving them access to banks. Primary data shows that 85.1 per cent of girls aged 13-21 years have their individual bank accounts and it is anticipated that the remaining percentage will also be brought under the coverage very soon.

Table 4.10: Percentage of girls aged 13-21 years having bank account

Girls aged 13-21 years	Jalpai guri	Uttar Dinaj pur	Mald a	Bardh aman	Nadia	Howr ah	Pasch imMi dnap ore	Purba Midn apore	Kolka ta	Total
(%)	85.9	87.4	93.9	86.0	89.4	81.5	84.6	80.5	71.3	85.1
Sample (N)	360	380	359	345	360	352	347	363	345	3211

Source: Pratichi Kanyashree Assessment, 2016

From Table 4.10 it is evident that such financial inclusion has been witnessed even for the girls who are not entitled under the scheme with 76 per cent of them having their own bank accounts which is a particularly encouraging picture. Although Kanyashree Prakalpa is responsible for expansion in coverage, it also needs to be recognized that the other social protection schemes had already created

conducive context for linkage with financial institutions, and the increase thereby it cannot be attributed to Kanyashree Prakalpa alone.

It is also evident from Table 4.10 that despite an overall favourable performance, Kolkata still lags behind with only 71.3 per cent bank account holders. Here Kolkata needs to be seen in isolation of its urban features. It is quite a possibility that the urban slum population (very often migrated from other districts or even states) is crammed with documentation-related challenges and thus finds it difficult to open a bank account. A rural-urban breakdown of the data also came forward with similar findings with urban agglomerations having lesser coverage (68.6 per cent) in comparison to its rural counterparts (79.5 per cent). Thus there is an urgent need to reconsider their condition for including them under the umbrella of financial institutions and social protection. There is need to provide greater administrative focus on Kolkata in terms of coverage of bank accounts and other documentation related to the scheme.

Kanyashree Prakalpa's Implementation Guidelines ver 2.0 (2016) state that educational institutions in which the girls are currently enrolled will coordinate with the banks to facilitate the opening and operation of the bank accounts of the girls. From field work observations, it was seen that certain schools have taken exemplary initiative in this respect by linking up with the banks and helping students in opening their accounts. This was observed in some schools of Nadia and Paschim Medinipur where it was seen that teachers coordinated with the bank authorities for them to conduct a camp at school where the accounts of the students were made. This was done for all students, irrespective of gender and from class V onwards. The school teachers stated that since quite a number of social protection schemes are in operation which have made having a bank account as mandatory, schools have begun making such convergences with the banks.

However despite growing levels of financial inclusion, field assessment came across several cases, described below, where girls and their families faced several constraints in either opening or operating their accounts. In most places, it was observed that they lacked the information that this bank account was a zero-balance account, a primary mandate as per the scheme's guideline.

Table 4.11: Percentage of girls aged 13-21 years not having bank accounts by reasons (Multiple responses included)

Reasons	Jalpaiguri	Uttar Dinajpur	Maldah	Bardhaman	Nadia	Haora	Paschim Medinipur	Purbanchal	Kolkata	Total
Not interested	5.0	36.5	42.4	15.0	0.0	16.9	20.2	5.7	38.9	17.5
Too many documents	0.9	0.1	7.0	8.6	18.3	2.3	1.9	3.2	2.7	3.7
Nobody to help	2.1	3.2	0.0	21.1	5.6	3.4	1.7	29.0	6.4	9.0
Illiterate	0.0	2.9	0.0	2.3	0.0	0.0	0.0	0.4	0.0	0.6
Bank officials do not cooperate	0.0	0.0	0.0	8.3	0.0	6.0	1.8	3.3	0.9	2.3
Lack of money	91.0	42.4	25.2	49.9	46.1	48.4	76.5	71.5	46.9	63.5
Other	2.8	14.9	25.4	2.1	35.7	16.0	0.0	10.3	7.6	8.5
Total number of girls (N)	70	52	31	58	16	37	52	53	89	458

Source: Pratichi Kanyashree Assessment, 2016

Table 4.11 clearly points out that lack of money has been put forward by the girls as the primary reason behind not wanting to open bank accounts. This adds body and evidence to the qualitative observations where difficulties encountered at the banks were untiringly reported by the girls and their families in the sheer hope of some respite. A genuine dearth of adequate finance other than that required for daily subsistence, to be put across as savings in the banks, is a reality for many families across the districts. However, the fact that it was rendered as a reason for not opening “zero-balance” bank accounts creates doubt towards the functioning of the banking system.

Since interaction with banks is a comparatively new experience for the village population, especially for these young girls, they are easily swayed by the words of the bank authorities who sometimes demand deposits for opening their accounts the amounts for which range anywhere between two hundred to three thousand rupees. It was a general observation that banks were not encouraging opening of zero balance accounts and rather were pushing people towards regular savings accounts which require a deposit that is substantial to many of them. Furthermore, restrictions are also imposed by the banks for withdrawal of cash by the account-holders. This creates two types of problems. First, the basic purpose of opening zero balance accounts for the marginalized and the needy to bring them under the domain of banking gets defeated by propagation of incorrect information by the bank officials. Secondly, even when with great difficulty these people are able to collect the deposit amount required for opening their ‘zero’ balance accounts, the restrictions imposed by the bank authorities on withdrawal of cash further adds to the already imposed financial burden.

It was also reported by some Kanyashree recipients that the amount they were depositing to open the bank account was not accurately being represented in the passbook, suggesting either the existence of hidden service charges or malpractice. This suggests that a thrust should be provided to better publicization of the zero-balance clause, to avoid ambiguities in practice and to enable holding banks more accountable.

Another trouble spot relates to the outsourcing of banking services. These micro-processes have a major bearing on the success or otherwise of the Kanyashree scheme. In rural Bengal accessibility is still a challenge. Rural households often have to forego one day of work to avail of banking services, which is difficult given that most are employed as daily wage workers. Therefore, in an attempt to bring the services of banks to the doorsteps of the rural populace, Customer Service Points (hereafter CSP)

have been opened by the respective banks. The banks outsource CSPs to respective organizations (or banking business correspondences) that in turn are responsible for managing a number of CSPs³⁸.

Jaya, Malati, Riya (names changed) and all their friends in a village in Paschim Medinipur were highly agitated. They reported how the CSPs charge contextually exorbitant amounts (for example Rs. 200 or higher) for opening of new bank accounts, additional Rs. 30 (which might vary) as service charge and then another amount of Rs. 100 for depositing in the account. It is only this last amount that gets deposited in the bank accounts of the account holders while the rest is taken away by the CSP owners without providing any proper receipts or bills. Furthermore, for each transaction they charge a fee of Rs. 10 and also deduct some portion of the amount that the person withdraws. For example, when Riya goes to withdraw her incentive of K1, she is charged Rs. 10 as fees and then an amount as high as Rs. 50 is deducted from her annual scholarship of Rs. 750. However, in the withdrawal slip the original amount of Rs. 750 only gets mentioned. Another fact is, despite regulation of distribution of passbooks to new account holders, the CSPs do not give passbooks to most of them and thereby in the absence of a passbook, which could have served as a vital proof they cannot even know the transaction details of their accounts. In most cases, they are given a machine generated slip in thermal paper which turns into blank white sheets of paper after a point of time, and thus they cannot be held up as evidence later.

Thus, there is an immediate need for improved and increased accountability of these CSPs to the banks for purposes of transparency. Furthermore, the linkages with post-offices as an agency for financial inclusion might also be explored.

³⁸ A CSP is owned by an individual who has to either possess or hire in his name a space necessary for conducting the CSP's functions. This individual further has to deposit a security amount of approximately rupees three to five lakhs to these organizations. Essentially, what occurs in this chain of outsourcing is the possibility of dilution of both institutional norms and accountability mechanisms. The rule states that a CSP owner can only charge a one-time fee of twenty rupees from any person who is opening her account in the respective bank for the first time. Absolutely no other fees can be charged at the time of opening of accounts or for future transactions of the respective person by the CSP owner. In exchange, the CSP owner is supposed to give the account holders their passbooks. The owner receives his commission from the respective outsourced organization at a rate of 6.50 per cent on the amount that gets deposited at these service points and another commission at a rate of 3 per cent on the amount that gets withdrawn from here.

Yet another issue was witnessed with regard to Aadhar card. The banks are now demanding Aadhar cards as supporting documents for opening of new accounts. Even for the existing account holders, the banks are demanding the Aadhar card details, citing that failure to submit the same would lead to trouble in their receiving their sanctioned incentive amounts. This has generated further problems since across the districts most girls are yet to receive their Aadhar cards. As such the website of Unique Identification Authority of India, who is responsible for generation and issuance of the Aadhar card states that only 9.4 per cent³⁹ of the total girl population of West Bengal aged between five years to less than eighteen years, have Aadhar cards, i.e. more than 90 per cent of the girls are yet to receive their Aadhar cards. Across the state, this complaint was found to be widespread and the girls lived in continuous worry of their applications being rejected.

4.6 Availability of Application Forms

In 2013, when the scheme was launched, there was a severe shortage of application forms in schools. And probably owing to this reason the Baseline Survey for Socio-economic indicators in West Bengal conducted in the year 2014 highlighted the inadequacy of forms (27 per cent) as one of the major barriers faced by the girls hindering participation in the scheme. Over the years this problem of inadequate forms was addressed and resolved to some extent. However, the picture is not uniform everywhere.

To trace several stages of the process in detail, at the start of the academic year, the school sends the requisition list for K1 forms mentioning the number of girls who are currently thirteen years of age and are studying in class VIII or above and meet both the criteria of age and class. But all girls do not turn thirteen at the same time of the year. Thus, the requisition lists do not mention the girls who turn thirteen later as these girls remain excluded during that cycle.

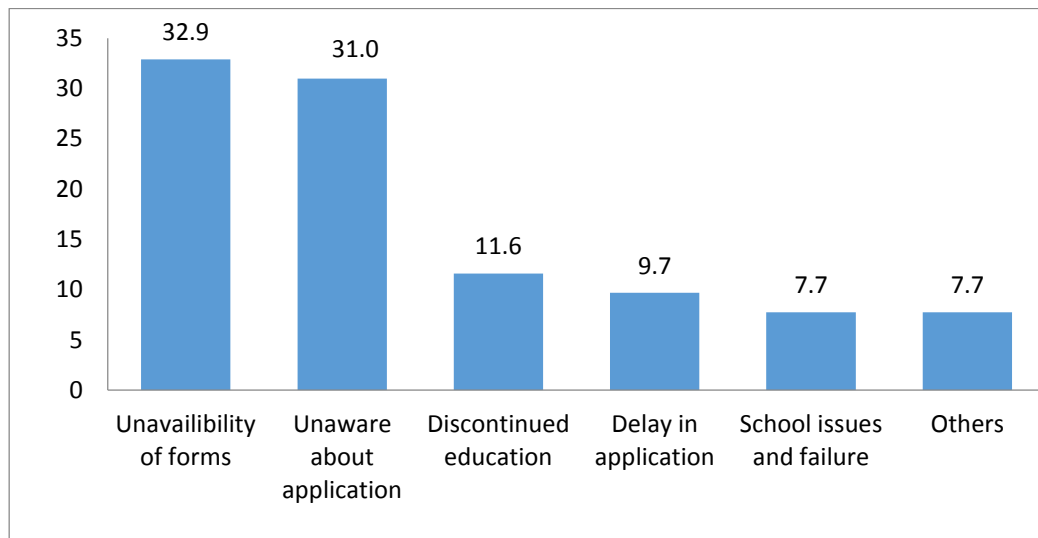
However, this issue has been addressed very successfully by the Nadia district administration. They have developed a database in which the details of all the students are taken from class V onwards and thus both the district and block administrations have information available on how many girls will be meeting the eligibility criteria at which time of the year and how many forms need to be generated for

³⁹<https://portal.uidai.gov.in/uidwebportal/dashboard.do?st=West%20Bengal>
Accessed on 7/12/16 at 3:40 pm

each school. This database is maintained by each of the blocks and the assimilated data for all of the blocks taken together form the district database which helps them in keeping a track.

With regard to K2 forms, for girls who are already enrolled in the scheme and receiving the annual scholarship (K1), the K2 form gets auto-generated by the portal once the girl reaches eighteen years of age.. This form can be easily downloaded from the portal by the respective school authorities, printed, filled up with the necessary details and then uploaded for sanction.

It is true that there are many girls who apply for K2 without having been K1 recipients. These girls may face shortage of forms, since their records are not on the portal. Data shows that the percentage of girls aged 18 years and above who had faced some problem or the other with regards to availability of forms during their application was as high as 33 per cent or one third of all applicants.

Chart 4.3: Percentage of girls aged 18+ years by reasons for not applying for OTG

Source: Pratichi Kanyashree Assessment, 2016. Sample: The base is all eligible girls who did not apply for OTG.

Thus, availability of K2 forms still remains a lingering issue since it has been reported as a primary reason by the girls for being unable to apply for the final incentive amount of the scheme. Additionally, the structural processes continue to persist as a barrier since supply-side issues (like: delay in application, unaware about application process and school issues and failure) has also been highlighted as posing significant hindrances for successful delivery of the programme. In transition to K2 approximately 12 per cent of the girls had not applied for OTG as they exit the education system. It appears that the intent of the scheme, to ensure that the girls go on to the next stage of education, takes a back seat in these cases.

The block and sub-divisional level management units are responsible for ensuring application forms are made available in a timely manner to educational institutions, tracking of application forms distributed serial number-wise to educational institutions, and ensuring that they are filled up and uploaded in time and ensuring tracking of drop-out cases, institution-wise investigation into the reasons for drop-out in addition to multiple other responsibilities. However field visits and district meetings showed a gap in coordination in this regard among the blocks and the schools. The block offices do not have information beforehand on the number of girls going to be eligible for the scheme in a given year. They simply depend on the list sent by the school. However since all girls do not turn 13 at the same time of the year, they often miss out on their first year of enrollment. The unavailability of information translates into unavailability of application forms on time for these girls. Field visits had come across numerous such examples where the girls who turned 13 years later in the year, were enrolled in the

scheme in the following year. As it is, this practice is so widely prevalent that many girls even responded the age criterion to be of 14 years and not 13 years for enrolling into the scheme.

Similarly, when girls are unable to submit their K2 forms due to these hurdles, the tracking mechanism is not operative to identify the girl and resolve the reason for her dropping out of the system. Field visits came across several such drop-out girls whose cases had never been investigated. This situation needs to be dealt with immediate urgency to understand the reasons for such dropouts. The initiative of Nadia district administration can serve as a model in this regard and attempts can be made not only to model but also improvise the entire process through a state-level meeting with all the district and block functionaries.

Significantly, the DPMU's interactions with the SPMU were primarily need based and some official thought this to be more of a one sided communication with instruction is given out for implementation. It was shared by some senior members of a district administration that forum to channel the difficulties faces in this implementation was not available. Hence, such a platform might be able to resolve some of these issues by bringing to surface the concerns, difficulties and voices of the district and block administrations.

4.7 E-Governance

4.7.1 Data Entry and upload of applications

In the initial guidelines, no specific institution was assigned responsibility for data entry for the scheme, and as a result it evolved differently in and within different districts. As per the latest guidelines of 2016, data entry and its primary validation has to be done at the educational institutional level with blocks or sub-divisions extending additional support as and when required. Yet no parity has been observed across districts in this respect. This entire process of delegation of responsibility for data entry of the filled-up forms has been found to be operative through three different methods.

The districts of Bardhaman, Nadia and Kolkata have completely delegated the responsibility of entering the data to the educational institutions – where mostly teachers are delegated this responsibility and in some cases, local aids are hired or the entire work is outsourced to a local cyber café (a detailed description of this is provided in the next paragraphs). The block or the sub-division is responsible for the final screening and validation of the hard copies of the application forms with their soft copy

versions. Howrah on the other hand has assigned the responsibility of data entry and screening to the block or sub-division level.

In contrast to both of the aforementioned categories, the districts of Purba Medinipur, Paschim Medinipur, Uttar Dinajpur, Maldah and Jalpaiguri follows a mixed method with some institutions performing the responsibility of data entry for some blocks, data entry being the sole duty of the blocks or sub-divisions for some others, while for the rest it is mutually shared by both educational institutions and the blocks or sub-divisions. It is for this category that inter and intra district variations were witnessed.

While schools have been made the primary institutions in charge of implementing the scheme, across the board they claim not to have adequate wherewithal to discharge this responsibility. One of the barriers was the acute crisis of human resource (as in clerical staff) required for execution of all these functions. The scheme has not yet created any scope for recruitment of personnel at the school level, and in the absence of any such provision where there is already severe state-wide teacher shortage;⁴⁰ it is the teachers who bear this additional burden of work. There are instances across the districts where teachers sometimes stay back late at school or at times even the entire night to complete their work, which raises a security concern for the female teachers and increases the chance of human errors. Additionally, even when there are teachers available for this data-entry work, not all are adequately digitally competent to perform these duties. This, the absence of appropriate and regular training sessions, makes it further difficult for the teachers to ensure timely completion of the online submission of forms. Several teachers reported that while training sessions were conducted they were neither very comprehensive nor held at sufficiently regular intervals. Nor do teachers have anywhere to turn to for resolving their queries when they face problems. Given this situation, some schools have outsourced this work to the local cyber cafés or have engaged contractual personnel, especially in districts where the entire responsibility has been delegated to schools. Such outsourcing often had financial implications for the students who were being charged for the services. The schools asked the students to pay for them while in some other cases it was also observed that the cyber cafes charged additional fees from the students whenever the children approached them to check an application status or for some other issues.

⁴⁰Pratichi. (2013) Secondary Education in West Bengal: Prospects and Challenges

During field work at Maldah a school teacher said that after outsourcing, it was found that out of the data entered for 400 students in the name of their school, more than half of them were unidentified and not enrolled in their school.

Again, in some other cases it was seen that the outsourced places portrayed a casual approach by not entering the data of all the children or making several errors in the submitted data.

At the block level, there is acute staff crises and extreme work pressure. For example, the position of data entry operator was found to be vacant for all the 28 blocks of Paschim Medinipur. In Bardhaman, owing to a pending case in the High Court almost 50 per cent of the sanctioned posts remain vacant. Moreover, these data entry operators are not responsible for a single programme and have an excessive workload with meager payments. In such a situation, the block office is compelled to hire a local aide either through the panchayat or via some other channel, for completion of these duties. This leads on to compromise with requisite skill and ability resulting in increased chances of data mismanagement.

The second most vital hindrance identified as posing constraints for smooth functioning of the entire online form submission process at the school level was with regard to internet connectivity issues. A substantial number of schools are in locations where internet connectivity was found to be quite limited in speed and was not available for long periods. So, even with the best of intention, teachers were unable to do the work. In case of border areas like Uttar Dinajpur, jammers made the problem even worse.

Moreover, the teachers further reported that there was a serious issue regarding the Kanyashree portal with it being unable to manage so much data load and crashing several times during an average workday. However, after repeated complaints from across the districts, this problem has been paid dealt with, although it has not been resolved altogether. Under such circumstances, the blocks or subdivisions play a supporting role to the schools asking them to either hand-over the remaining work to the block for completion or requesting the teachers to come over to the block offices and complete the online data entry process from there. This goes on to create another two sets of problems: firstly, it adds on to the existing enormous work pressure of the block offices and secondly, the teachers in their attempt to complete the data entry process have to accept the fact that they are missing out on their regular classes at school leading to the students being deprived from receiving quality education. Thus,

staff crisis coupled with poor internet connectivity issues increased the severity of the problem manifold.

Furthermore, although initially there was a communication about the teachers receiving some financial assistance for the purpose of online submission of fresh K1 forms, a clear gap in clarity was observed regarding this regulation among the schools. It also needs to be considered that Kanyashree Prakalpa does not have any provision for the huge amounts of expenditure incurred for its functioning and neither does it mention about any allotment for purchase of computer, printer, scanner and other devices required for effective functioning of this scheme. Thus, right from managing finances for purchase of these devices to affording the huge expenses required for printing, photocopying, internet usage, electricity consumption and other associated costs – the school has to make space for meeting every expense. The teachers reported that initially they had heard about some financial compensation of Rs. 10 per application but the teachers have not observed this getting translated into practice.

4.7.2 Kanyashree Portal related concerns

The Kanyashree portal is definitely an excellent initiative by the Government of West Bengal. This is a social protection scheme which has used the advantage of internet to allow access to information related to the functioning and operation of this scheme. Through a single click of the mouse, an individual is able to access information and know the status of this programme. It also enables the state, districts, blocks, schools and the recipient girls to log in at any particular point of time and access the information sought. Despite its many advantages, several technical issues need to be paid heed to, as has been highlighted by the block offices and schools.

- The portal allows its activities (form submission, renewal, up-gradation, transfer etc) only at a particular time of the year. The officials attributed this to the manner in which the server operates and confessed their complete lack of control over this factor. During the rest of the year all other activities barring the ones mentioned above are possible. This is due to the time-gap between the Kanyashree year (the start and closure dates of which are variable and not known in advance) and the academic year (which follows the Calendar journey from January to December). Furthermore, because of the lack of capacity to handle peak loads, the time-period for which the portal allows these activities are also limited (for example for two to three months) during which separate time-periods are allotted to each district for all its online activities related to submission, up-gradation, renewal, transfer etc to be completed to avoid excess data load at the same point of time. And yet several issues still persist. Since all girls do not become eligible for new application, renewal

or up-gradation to the K2 component at the same time, those who get promoted to Class VIII or turn eighteen after the stipulated time-period, have to wait for almost another year for their applications to be registered. This often leads to several girls missing out on the benefits of the scheme by not getting renewed, transferred or upgraded at the appropriate time. But this problem was found to be mostly evident in case of K2 up-gradation since there is an age limitation of 19 years before which the form needs to be generated and consequently submitted for sanction. The limitation of time period creates further problems for K2 cases.

- Transfer is also an issue since when the girls change their schools; their online records have to be transferred from their old schools to the new ones which can be done only by the school or the block. However, since these activities are allowed only for a limited period of time and because of the difference between Kanyashree year and the academic year, the girl has to wait for the transfer process to be allowed by the portal which many a time leads to either her missing out on the K2 benefit or a break in the chain for the annual scholarship ensured under K1. Furthermore, the portal does not generate any transfer receipt when the girls are transferred by a school and therefore neither of them has the evidence for claiming the same. Only a sanctioned receipt (the terminology used by the school teachers and the block officials) related to transfer is generated which the schools sometimes stamp as transferred. In this context if the new school claims that they are unable to locate the girl on the portal, the girl has nothing to do rather than wander helplessly between the two schools or college.
- The Kanyashree Prakalpa guidelines make it essential for the girls to be made aware of their unique Kanyashree Identification Number (Kanyashree ID). Moreover Kanyashree Identity Cards are also supposed to be provided to them. In several cases it was observed that not only did the girls not have the card, but they weren't even aware of it being an entitlement in the programme. The present assessment did not take into account the number of such girls. But this lacuna is clearly reflective of the lack of prioritization of the communication strategies focusing on the kind of information sought by the girls regarding the programme. This issue has been raised in the previous sections of this chapter too that simply focusing on the broad theme does not seem fruitful now. People have now become familiar with the name of the programme. The need of the hour is to design communication strategies that universally provide detailed information on the particulars of the scheme that enable beneficiaries to access the scheme and provide feedback on its services. Some teachers or even the head of institutions were found to be uninformed about the same. Without identity numbers, these girls are unable to track their applications online. In

any case, most girls are not aware of the existence of any such tracking mechanism for knowing the status of their applications.

- Another problem reported to the assessment team was that the block has no authority to rectify any error reported after submission of the form to the district. If any error is encountered, the block has to email the DPMU who in turn informs the SPMU who then activates the option of editing in the portal. This entire process is quite time consuming resulting in application forms of these girls remaining in pending status and them not receiving the incentive amounts on time. The blocks attribute this to the prevailing one-sided mode of communication which is primarily a reception of instruction from higher levels and limited scope to voice or address their own concerns.
- Rejection of applications posed another set of challenges. In several instances application forms get rejected and the teachers are unable to attribute the exact reason behind it. In such circumstances, generally the blocks advise the schools to consider these girls as fresh candidates with new application forms. But what is required in such situations, is a clear follow-up mechanism in operation for understanding the exact reason behind the rejection and solving the same. And although the previous applications are rejected, the portal has their bank account details stored in its database and so when the girls are taken as fresh applicants, the portal once again rejects them owing to repetition of same bank account numbers. The girls are then asked to open new bank accounts, problems for which have been detailed in the section on banking. Thus, the scheme is faced with numerous challenges at all levels.
- The fact that the portal has a grievance redressal mechanism in process is unknown to a vast proportion of girls as is evident from Table 4.12. This information is limited to the blocks and the school teachers. However, many block officials reported that though an online grievance redressal mechanism exists, it is not highly responsive. Moreover there is no mechanism to record the non-digital complaints filed by the girls on a regular basis by visiting the block-offices. Some districts had initiated to keep a track of offline grievances but field visits and district levels meetings showed that these grievance registers are mostly not updated. An attempt was also made to inspect the nature of grievance from the offline and online records. A meager percentage of online complaints (per district it might not even cross 20 grievances per year) were registered and although the DPMU shared that these grievances have been addressed, no evidence could be shown on when and how these grievances have been resolved, putting a question on the very nature of grievance-handling mechanism in operation. Interaction with some girls at the DPMU

revealed that the complaints were primarily for delayed fund transfer of annual scholarship and non-receipt of the OTG amount despite fulfilling necessary documentation requirements. These girls might not be aware of any grievance redressal mechanism but in an attempt to ensure their grant amounts they do visit the block offices and voice their concerns. The programme thus needs grievance handling mechanism to be made more effective, accountable and transparent in its operation. Also, communication strategies need to focus on prioritizing on this aspect while addressing the girls for awareness generation.

Table 4.12: Number of girls aware and proactive about grievance redressal mechanism in Kanyashree Prakalpa

Awareness and proactiveness level	Jalpaiguri	Uttar Dinajpur	Maldah	Bardhaman	Nadia	Haora	Paschim Medinipur	Purba Medinipur	Kolkata	Total
Aware of online tracking	9	106	88	23	123	94	22	19	64	584
Did tracking	1	44	32	4	33	24	3	5	22	168
Aware of lodging complaint	0	75	96	4	126	121	12	8	24	466
Lodged complaint	0	8	20	0	14	24	3	2	2	73
Sample (n)	202	246	235	217	252	238	234	259	183	2066
Total Girls interviewed (N)	360	380	359	345	360	352	347	363	345	3211

Source: Pratichi Kanyashree Assessment, 2016. Sample (n) is the number of girls ever applied for KP.

A district-wise analysis puts forward a further grave picture with none of the girls in Jalpaiguri aware of a grievance redressal mechanism. However, field observations and data both present that a far higher percentage of girls are facing various structural barriers and thus the need of the hour is improving the grievance redressal mechanism and its publicity.

Thus despite proven effectiveness of e- e-delivery of services across the world, the Kanyashree portal is posing some operational challenges which needs to be amended for ensuring greater access and transparency.

4.8 Limited cooperation by the colleges

Under the Kanyashree Prakalpa, girls have to be enrolled in some educational institutions after completion of 18 years to receive the K2 incentive. Many girls are now found to study in colleges by the time they are 17 or 18 years of age and so are entitled to receive either the K1 or the K2 benefits. It was observed that the schools and madrassahs completely cooperated with the administration for successful delivery of the programme. However, some colleges are not agreeing to abide by the norms of this scheme since University Grants Commission (hereafter UGC) has not sent them any notification regarding the same resulting in many girls getting deprived of the benefits of this scheme. Repeated interventions by the district or block administrations have not been able to resolve this problem entirely. A lack of clarity was witnessed with regard to the eligibility status of the girls studying in central schools and universities. The guideline mentions that if a girl is enrolled in any formal school, college, madrassah or equivalent open school or college course, she is eligible given that she meets other age, class and income criteria. Going by this argument, the girls of the central schools and universities become eligible for enrolment in the programme. However, during field visit a case had come up where girl admitted to a central university was denied her incentive. In other cases, similar incidents had happened with girls studying in central schools too. Thus, clarity is required regarding the eligibility status of these central institutions and if not, the way in which these girls can apply for the scheme and be a recipient of the financial benefits.

4.9 Reporting on fund transfers to beneficiaries

The latest guidelines mention that once the banks electronically transfer the incentive amounts to the girls, it should then provide a detailed report declaring the list of girls for whom the fund transfer have been successfully made as well as of those for whom the transactions have failed detailing the reasons for failure in each case. The banks are known to forward this list to the DPMU. But since the payment details are not forwarded by the DPMU to the blocks, schools and girls concerned, the block-offices and the schools are unaware of any such payment record. It was not clear whether there are any provisions to upload these payment details in the portal since the teachers and even the block officials were at a loss regarding the details of the payment status.

Moreover, neither are they (schools and block-offices) able to maintain any record regarding successful transfers and the failed cases nor are they able to track the reasons behind failures in fund transfer.

The sole dependence for confirmation of a bank transfer is therefore on the text message alerts sent by the banks to the girls once the incentive amount gets transferred to their accounts. However, not every girl necessarily has access to a mobile phone and even if they have, many a time they might forget to inform the school about reception of the incentive amount. In other cases, the girls might also be unable to comprehend the significance of the message and regard them unimportant. Under such a scenario, the teacher responsible for handling Kanyashree Prakalpa related responsibilities provides her own mobile phone number, but once again it becomes nearly impossible for her to keep a track of all the applications and the messages received for the same. So, it is only when the girl goes to the bank to get her passbook updated that she is able to know about her account status. And so, the blocks and the schools depend primarily on the complaints registered by the girls either at the school or block level for any delay faced for receiving the grant.

It is wrongly assumed by all concerned those girls who have not complained have received their money within the stipulated time. We have come across quite a few instances of girls who were unaware of their bank account status or were hesitant to enquire about the status at either the school or the block when they did not receive their grant in time. Consequently, they were pushed out of the programme for more than a year or two. The situation is more or less equally grave for the girls who do voice their complaints either to the school, block or sometimes at both places since neither school nor block possesses any relevant information regarding the fund disbursement.

Secondly, not all fund transfers are done at the same time either for the district nor the blocks or the schools. This happens even for the ones whose applications had been submitted and sanctioned at the same time. Thereby, it has been observed that there remain time gaps even among the girls of a particular school in receiving the incentive amounts resulting in confusion at several levels. Thus, for purposes of transparency the payment details needs to be updated in the portal so that it is accessible by all concerned people. This will also help the school and the block officials to keep a track regarding the payment status.

Table 4.13 clearly shows that there is no uniformity of time period for reception of the cash benefits. More than half of the girls (51.2 per cent) have received their annual scholarships (K1) more than six months after their application. In comparison with K1, K2 component however has performed relatively better with at least half of the girls receiving it within a period of six months from their application. However, the problem arises since the guideline has no norm stating a fixed time period within which the incentive amounts are to be received. The block generally advises the girls to wait for their scholarship to arrive but is frequently at a loss to provide any clear solution to their grievances.

Table 4.13: Percentage of girls received scholarship with time gap between application and reception of scholarship

Annual scholarship(K1)	
Within 6 months	51.2
within 7-12 months	41.8
above 12 months	6.1
One Time Grant (K2)	
Within 6 months	57.6
within 7-12 months	39.9
above 12 months	4.2
Have not responded (In no.s)	14
Total Recipients for K1 (n1)	1451
Total Recipients for K2 (n2)	225
Total Applied for K1 + K2	2066
Sample(N)	3211

Source: Pratichi Kanyashree Assessment, 2016

Priyanka Pal (name changed) currently studying in college had not yet received her K2 grant despite submitting the application a year back. Her other friends had already received the one-time grant and used it for getting admitted to college but in the absence of her K2 grant, Priyanka had to acquire with great difficulty the finances required for college admission. Her travel expenses soared to more than five hundred rupees but despite numerous visits to school, block office or district head-quarters she was unable to know the status of her application or the reason behind this delay. Finally, just when she was about to turn 19 years, the school suddenly initiated processing her application and after a long struggle of more than a year, she ultimately received her K2 grant amount. Since the K2 applications have to be submitted before girls turn nineteen, there is much shortage of time in the purview of the district-specific-allotted-time periods for form submission and in the midst of all these miscommunications and information gaps, it is the girls who are denied the incentive ensured by the Kanyashree Prakalpa. Thus, a situation of bewilderment gets created with the girls, schools, blocks or the districts not possessing any information regarding difficulties encountered regarding the conditional cash transfers.

In this chapter a detailed description has been put forward contextual to programmatic design and the processes of implementation. Narratives have been provided detailing the success stories and attempts have also been made to figure out the barriers for ensuring smoother and efficient implementation. Following this discussion, in the next chapter an attempt has been made to capture the voices from the field that echo the spirit of female empowerment through the mirror of their perception of decision-making abilities.

5 Decision Making Pathways of Adolescent Girls

For a public policy to be able to transform social behavior by intervening at key junctures, it is necessary to examine in detail the currently prevalent decision-making pathways and the forces that fortify them. The success of the Kanyashree scheme will draw not only from the smooth and timely transfer of funds to girls, but also on the changes in socio-emotional capital of the girls - which include aspects like their aspirations, their ability in independent decision making, freedom of movement and level of support from family and community. While in no way trying to establish facile causal relations, this chapter closely and critically examines the ways in which Kanyashree and its context appear to affect each other.

5.1 Educational aspirations of girls

5.1.1 Limited by socio-economic background and habitation

Aspirations tend to be grounded in the material realities in which the individuals operate, and as the data bears out, the preferences of girls from marginalised groups and rural areas reflect their restricted options. Even today, for more than one third of the interviewed Scheduled Tribe girls, completing tenth standard remains the highest educational aspiration, with the exact figures standing at 37.2 per cent. For Muslim girls, the highest educational aspiration is higher secondary, as expressed by nearly 40% of the Muslim girls we interviewed. Rural girls too appear to face such aspirational disadvantage, with this preference among them appearing to be a good 6.2 percentage points higher than their urban counterparts as is evident from Chart 5.1. This is confirmed by experience from the field, where a desire for 'ektapaash' or one education qualification was a common refrain. Similarly, on the other end, aspiration for the highest possible qualification - post graduation and beyond- was seen to significantly differ by social group. For instance, while among Hindu girls this preference was seen among 9.6 per cent girls, among Scheduled Tribe and Muslim girls it was a mere two and 5.9 per cent respectively. Given that for so many even aspirations fall short of Kanyashree's aim of school completion for girls, this clear case of 'adaptive preferences' where individuals lower their aspirations due to deprivation, needs to be challenged head-on by the scheme itself. One way to do this might be displaying academic achievers from marginalized social groups in the campaign material, thus making the possibility appear more real for girls from similar circumstances.

Chart 5.1: Maximum educational aspirations of adolescent girls (13-21years) for themselves disaggregated by habitation (In %)

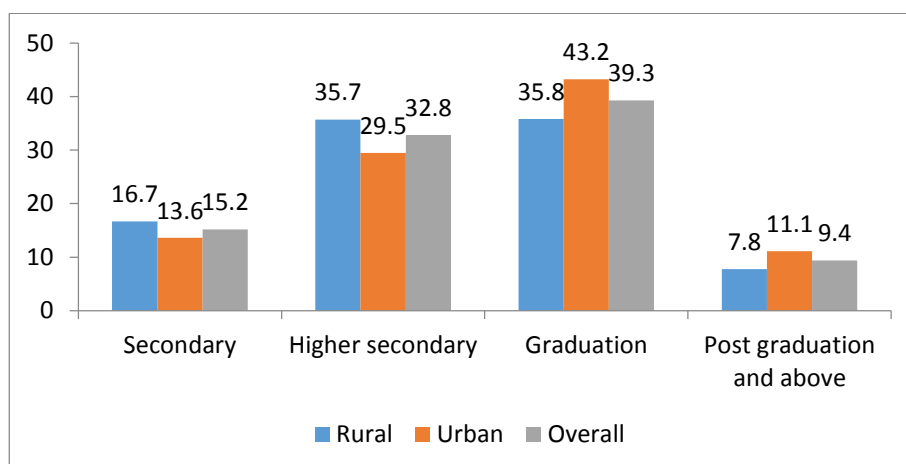


Chart 5.2: Maximum educational aspirations of adolescent girls aged (13-21years) for themselves disaggregated by caste (In %)

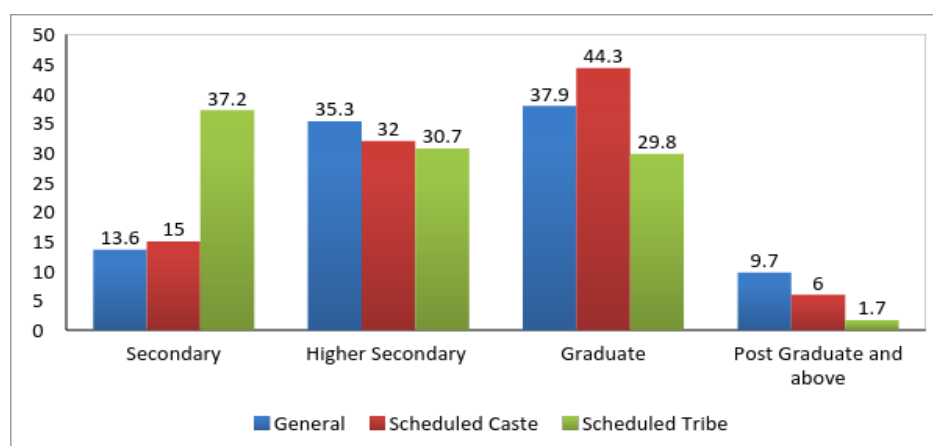
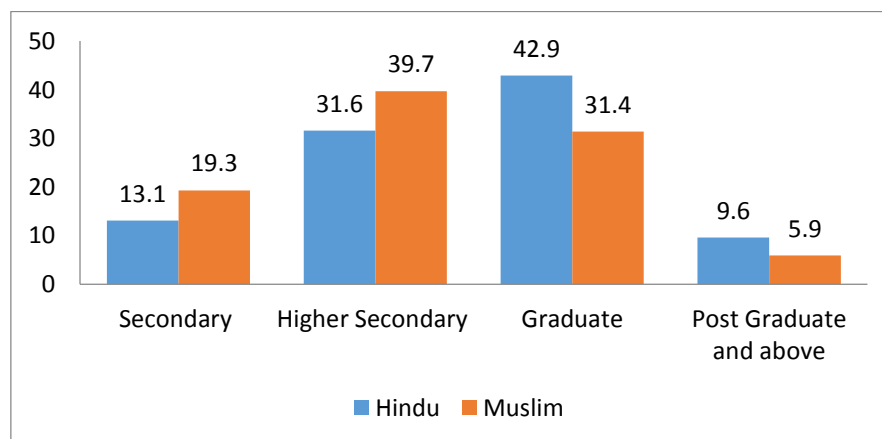


Chart 5.3: Maximum educational aspirations of adolescent girls aged (13-21years) for themselves disaggregated by religion (In %)



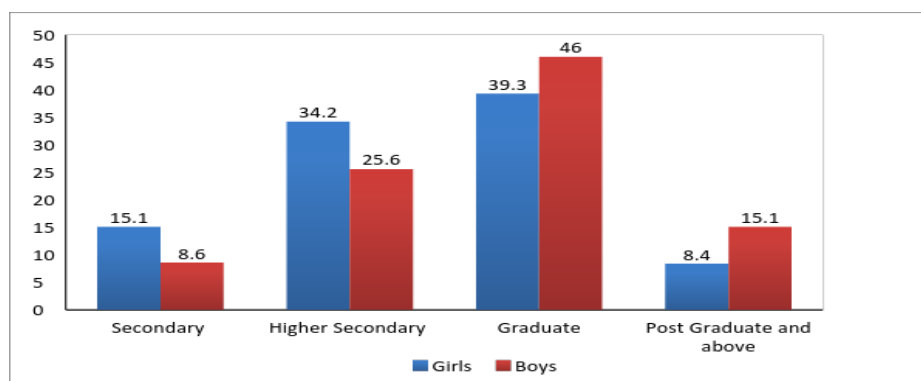
Source (all charts) Pratichi Kanyashree Assessment, 2016

Promisingly however, the assessment reveals that girls across the state appear to predominantly prefer graduation as ideal educational achievement (39.3 per cent) followed by school completion (32.8 percent), followed by Class 10 completion (15.2 per cent), and followed by post-graduation (9.4 per cent). This pattern holds across all social groups, barring Scheduled Tribes who predominantly prefer school completion. It is clear that tribal girls lag behind in terms of educational aspirations, indicating a level of socio-education deprivation that needs to be focused on. However, more than three fourths of the total sample of girls had the aspiration of at least completing school (32.8% who choose higher secondary, plus 39.3% graduation plus 9.4% post-graduation – totaling 81.5% of all girls), and can be viewed as a conducive context for a scheme like Kanyashree.

5.1.2 Gender influences in educational aspirations

Another angle the current assessment explored was the possibility of internalized patriarchy as a factor shaping girls' aspirations. The clear discrepancy that was revealed by comparing the educational aspirations girls had for themselves vis-à-vis what they had for boys, unfortunately confirmed this suspicion. As seen in Chart 5.4, 6.7 per cent more girls chose graduation, 6.7 per cent more girls chose post-graduation as an ideal level of education for boys than for themselves. Also, 6.5 per cent more girls chose completing class ten as their maximum educational aspiration for themselves, than they did for boys. Approximately similar gender gaps in educational aspiration show across social groups, proving the ubiquity of patriarchal conditioning. One potential corrective for this gendered bias might be for the state to formally tie up with civil society organisations that conduct regular workshops in schools on issues of gender equity, taking care to involve girls, boys and teachers. Additionally, school curriculum may need to be re-examined to see if it promotes regressive gender stereotypes.

Chart 5.4: Maximum educational aspirations of girls aged (13-21years) for themselves and for boys. (In %)



Source: Pratichi Kanyashree Assessment, 2016

The social support for girls' aspiration for education can be gauged by looking at the data we have on how far parents and adolescent boys (who are potential future partners of the said girls) feel the girls should study. From the primary assessment, a substantial 72.9 percent of the interviewed boys appeared in favour of Kanyashree's aim of at least school completion for girls. From the 2014 baseline survey we see even stronger support for girls' educational aspirations amongst parents, with 83 per cent of them desiring at least school completion.

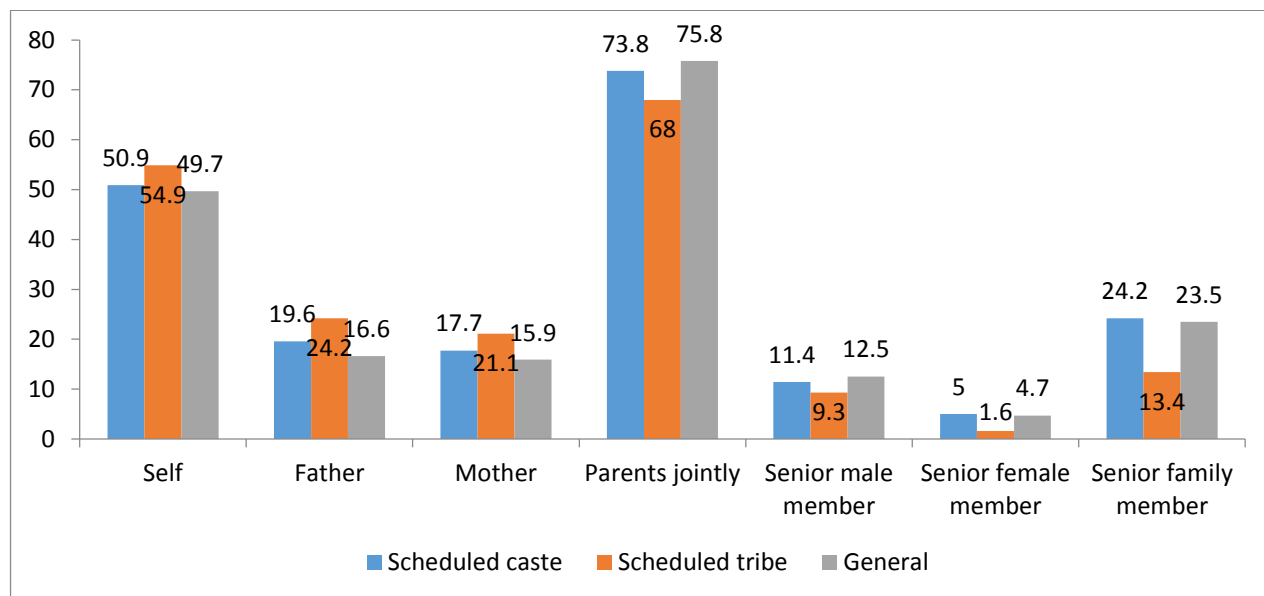
5.2 Marital Aspirations

5.2.1 Decision-makers in girls' marriages

Aspirations for autonomy in decision making in strategic life-choices show a contextually healthy figure of 50.1 per cent girls saying that they should ideally be able to participate in the decision making process of their marriage. However, the acceptance of the parents' control over this decision was evident from the overwhelming majority of girls (75.3 per cent) stating that the ideal decision-makers were the parents in consultation with each other, as was the slight gender bias where a small share of girls believed that fathers were better suited to decide (17.6 per cent) over mothers (16.1 per cent), as seen in Chart 5.5. These percentages almost exactly match the actual distribution of decision making regarding the issue of girls' marriage – 45.6 per cent of the girls said they had a say in the decision making, 79.8 per cent said their parents jointly had a say, and 16.6 per cent fathers and 15.2 mothers individually had a say as seen Table A. 19.

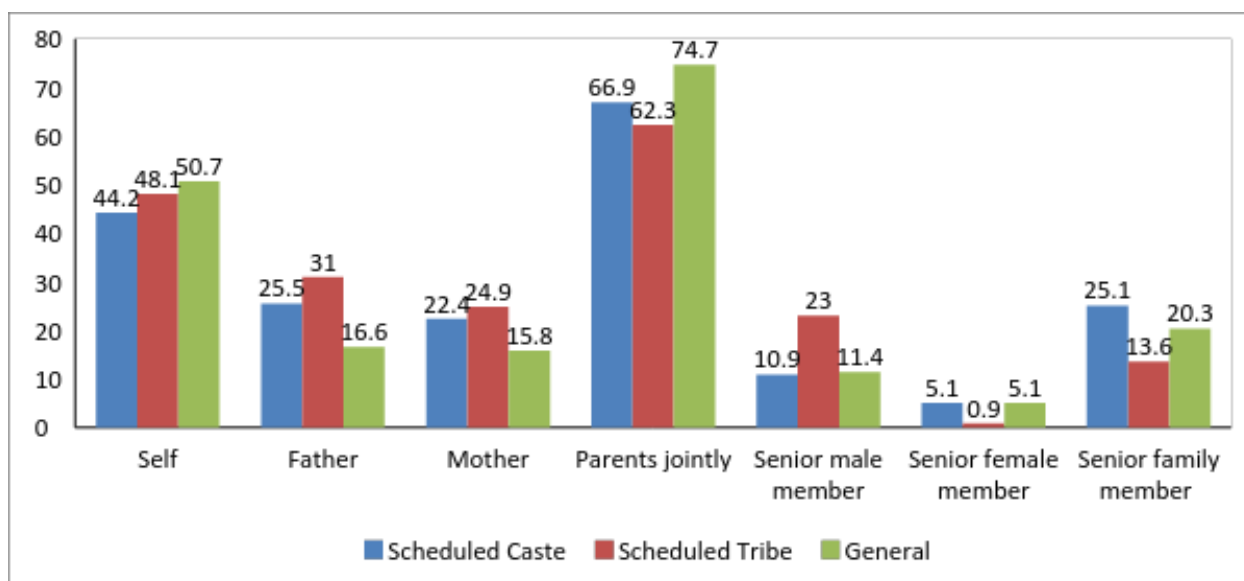
There are some differences by community groups in terms of the ideal contribution of the girl, her parents jointly, and the father or mother alone in the girl's marriage. For example, tribal girls are the group most in favour of self- determination by the girl (54.9 per cent), while percentages are 50.9 per cent and 49.7 per cent for Scheduled Caste and General groups respectively. Overall, the popularity of parents taking joint decisions about the girl's marriage is the highest. However, more tribal girls feel that either one or the other parent should take the decision singly compared to girls from other communities. The distribution pattern among communities is not very different when we look at the actual decision making process. There is slightly more homogeneity among the communities when we consider the actual distribution of decision making roles.

Chart 5.5: Ideal people to take decisions with regard to their marriage according to girls aged (13 to 21 years) disaggregated by caste. (Multiple answers per respondent) (In %)



Source: Pratichi Kanyashree Assessment, 2016

Chart 5.6: Actual participants in the decisions about adolescent girls aged (13 to 21 years) marriage disaggregated by caste (Multiple answers per respondent) (In %)



Source: Pratichi Kanyashree Assessment, 2016

5.2.2 Reasons for early marriages

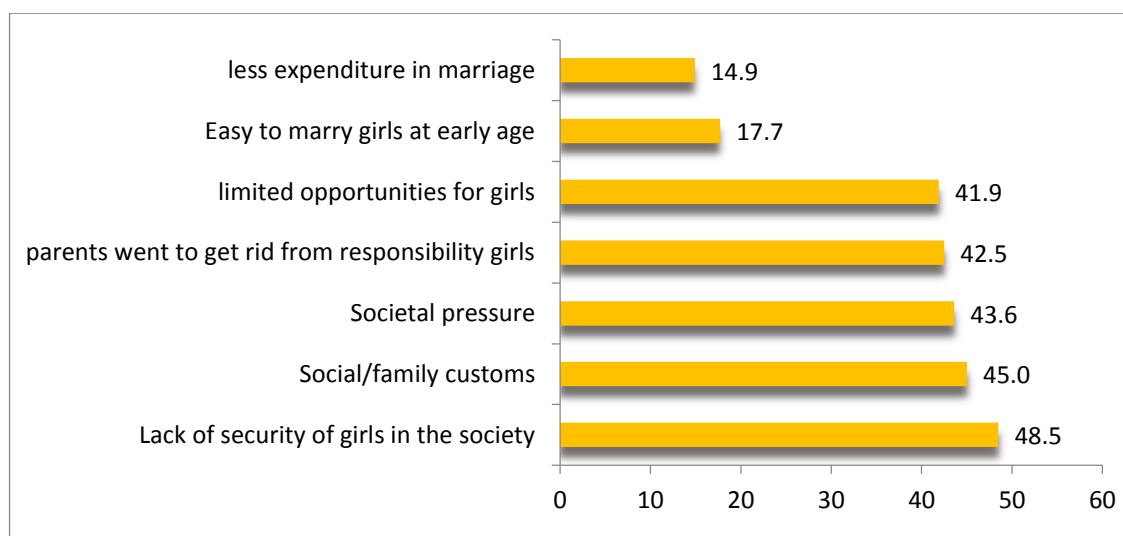
With this context, if we look at what goes behind the decisions taken in favour early marriages, we may realise that it is in fact debilitating social conditions for young girls that push many families, in collusion with their daughters, to make this choice. According to assessment data (Chart 5.7), the largest share of girls (48.5 per cent) responded saying that perceived vulnerability (both to sexual violence and financial insecurity) that girls and young women live under is a reason behind opting for early marriage - where the husband is expected to take on the role of a provider and a protector.

Another significant challenge for young girls is the inadequacy of real alternatives which can go towards providing financial security - with 41.9 per cent girls identifying this as one of the key reasons behind choosing early marriage. Women's work participation rate in West Bengal remains lower than the national level average (despite increasing education levels as seen in studies elsewhere) signalling that an expansion of opportunities for 'decent work' accessible by women would go a long way to keep girls from early marriage and within the fold of formal education. This would also contribute in some part to countering the wide-spread notion that girls are liabilities (both financial and social) that their parents want to be relieved from (42.5 per cent).

"A king can maintain an elephant.
Maintaining a daughter is even
harder"-

Father of an adolescent girl in
Bardhaman

Chart 5.7: Reasons for early marriage according to adolescent girls aged (13-21 years and multiple answers per respondent (In %)

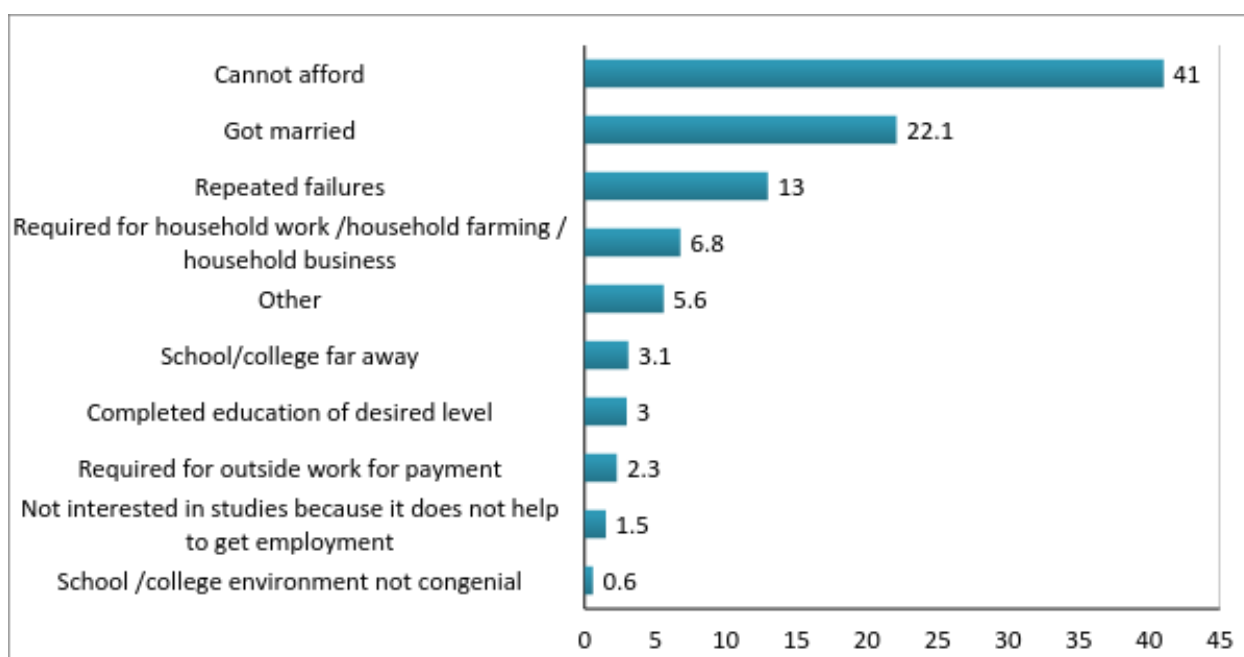


Source: Pratichi Kanyashree Assessment, 2016

It is worth noting that for young girls the strong societal pressure to get married appears to exist uniformly across rural and urban contexts, dispelling the myth that rural communities are more conservative (Table A. 20). However, it does appear that a greater value is attached to younger brides for some communities; for instance the proportion who cited this as a cause for early marriages was five percentage points above average rates in case of OBC girls (Table A. 22)

It should be noted that 13.9 per cent of the girls aged 13-21 years in our sample have dropped out of school (493 out of 3542 girls)⁴¹. In consonance with the baseline survey, inability to afford the costs of schooling is still seen as the predominant cause for aborted education, as indicated by 41 percent girls. Early marriage and repeated school failure are the subsequent most dominant causes with 22.1 and 13 per cent these reasons, respectively.

Chart 5.8: Percentage of girls aged 13-21 years dropping out of school by reasons



Source: Pratichi Kanyashree Assessment, 2016

⁴¹ If, however, we consider the dropouts per year, we find a declining trend – 2.7% girls dropped out of school in 2014, increasing to 3.1% in 2015, but declining to 1.9% in 2016.

The deeper interaction that qualitative interviews afforded seems to suggest marriage and dropping out of school are rarely unconnected with each other. A large proportion of the girls who were withdrawn from school and married off early had also suffered school failure, which provides a reason for pause. The reality that this data reflects is that society tends to posit education or marriage as either/or choices for girls. Rather than a girl who has failed her exams working harder or being given more support for her next trial, her family decides that the only remaining option for her is marriage. This is a mindset that needs to be challenged, to counter and deal with at least one major cause of early marriage.

In Nadia on the other hand, at the school-level FGD, several girls hesitantly revealed that they were in fact married already, though they lived at home with their parents and continued their schooling. The reason, they said, they were able to enjoy this 'stolen' period of freedom in spite of early marriage, is that their husbands were migrant labourers who had moved for a few years to other states like Kerala and Tamil Nadu after marriage to earn and save some money to start a family once they returned. At the same time, the girls suffer uncertainty about whether the husbands will return and acknowledge this marriage, making this decision for early marriage for future security seem counterproductive.

5.3 Career Aspirations

It is heartening to note that the low employment opportunities that prevail have not succeeded in completely undoing career ambitions among young girls, as more than a third of them expressed a desire for state-provided vocational training. The fact that this demand was nearly six percentage points higher among rural girls might point to the fact that jobs from mainstream education might be more forthcoming in urban areas, while in rural areas acquisition of specific job-training in tailoring or as a beautician might ensure greater chances of finding work.

It is also highly significant that compared to all interviewed girls, this desire was a striking 46 percentage points higher among interviewed Kanyashree beneficiaries. Therefore, 81 per cent of Kanyashree girls aspired for vocational training, perhaps indicating a certain encouraging force the program has on girls' career aspirations. This percentage is even higher than that of boys, since only about two-thirds (64.1

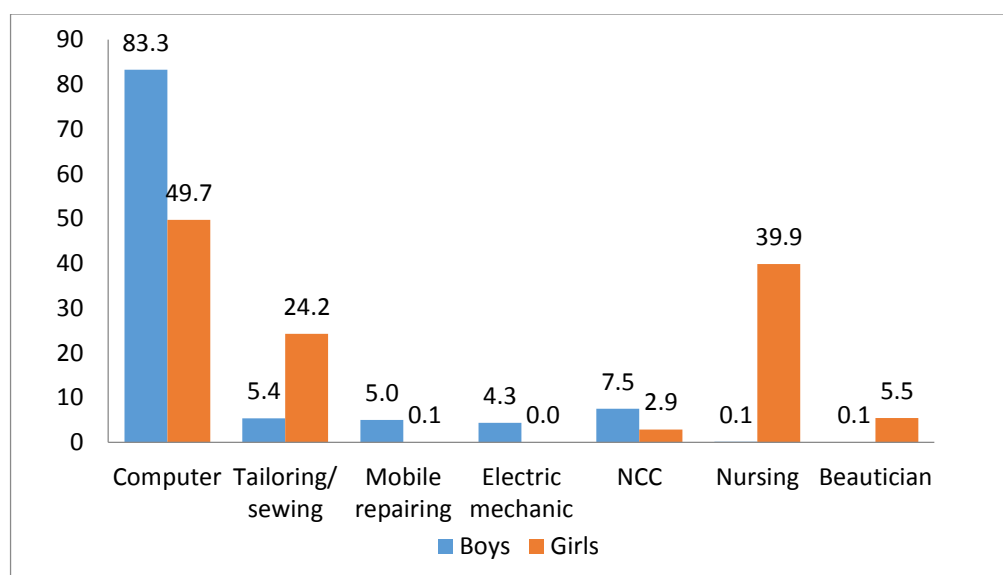
per cent) boys aspired for vocational training. This further supports our earlier assumption that Kanyashree has a positive impact on girls' career aspirations.

Another clear take away from this data is the primacy given to computer training, with the highest proportion of girls (49.7 per cent) demanding the same. Training in nursing appears to be the second most popular choice among girls with 39.9 per cent girls stating a desire for it. Since the assessment asked the girls to volunteer options and did not ask them to choose within a provided list of options, it

In Maldah, a family had decided to save both the annual scholarship amount as well as the One Time Grant to later buy a laptop for their daughter. In the mother's words, "In today's world nothing is possible without computers. Even if my daughter learns how to use it at a centre, she will need to practice at home".

was noticeable, though unsurprising, that there was a deep gendering in the career aspirations, girls overwhelmingly favouring traditionally female dominated professions such as nursing and tailoring (though a small proportion of boys did opt for tailoring). On the flipside, vocations like mobile repairing and electricity mechanic, which were reasonable prevalent among boys' aspirations were completely not in within the purview of what girls could imagine as future careers (Chart 5.9). However, the fact that the highest choice is for computer training says a lot about how gender stereotypes are being reworked.

Chart 5.9: Preferences stated by adolescent girls and boys aged (13-21 years) for various types of vocational training (multiple answers per respondent)

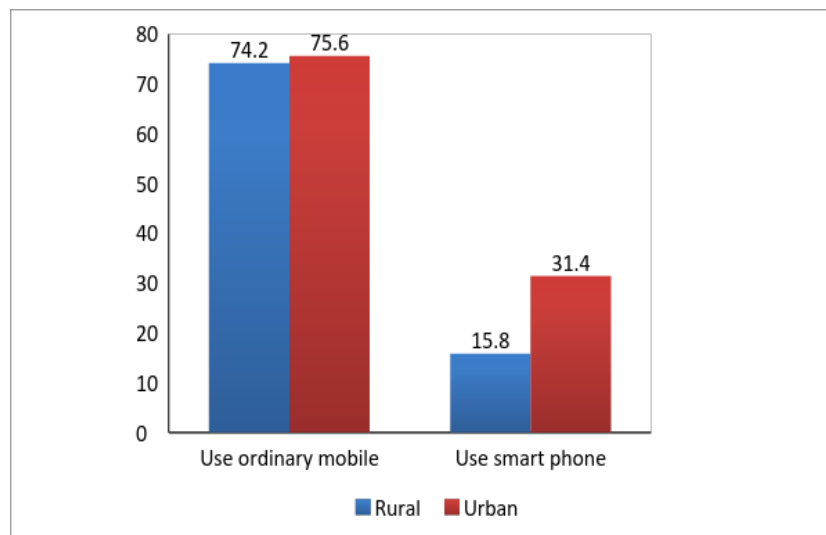


5.4 Digital Inclusion

5.4.1 Access to mobile phones

Restricting autonomous communication of young unmarried girls tends to be a widespread practice, fuelled by paranoia about ‘illicit’ romantic relationships it facilitates. At the centre of this panic is the question of girls’ access to mobile phones. While not necessarily indicating ownership of mobile phones, the data shows that across the state nearly three-fourths of girls aged 13-21 have access to ordinary mobile phones (74.2 per cent in rural and 75.6 per cent in urban areas).

Chart 5.10: Extent of ordinary mobile and smart phone access girls aged (13 to 21 years) disaggregated by habitation (In %)

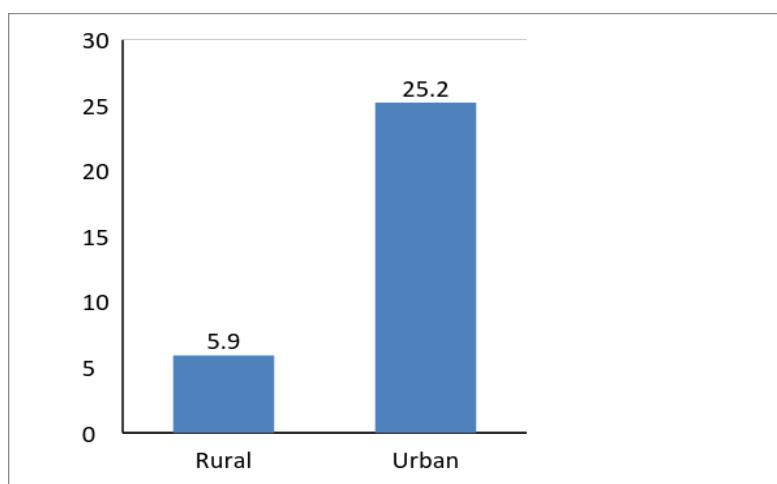


Source: Pratichi Kanyashree Assessment, 2016

5.4.2 Internet access

Access to internet was strikingly lower among girls - with only 15.6 per cent able being able to benefit - and showed a huge difference of access based on rural or urban habitation (5.9 percent for rural and 25.2 per cent for urban). This was confirmed by the data on smart phones access which shows a significant and unsurprisingly greater prevalence among urban girls. This unfortunate disparity in levels of digital access in rural and urban areas, alongside the keen hunger for such access among girls that was reflected in the qualitative interviews, could perhaps be addressed through more concerted efforts at providing supervised school-based internet access. A positive outcome of such supervised internet provision might be greater participation and attendance in schooling, which dovetails perfectly with Kanyashree’s goals.

Chart 5.11: Extent of internet access girls aged (13 to 21 years) disaggregated by habitation (In %)

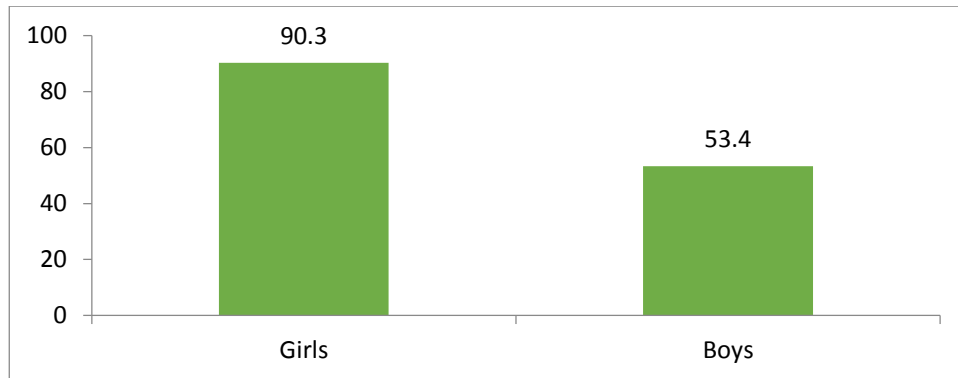


Source: Pratichi Kanyashree Assessment, 2016

5.5 Awareness of the legal age of marriage

An important enabling condition for empowerment and autonomy is awareness of one's legal rights. In this regard, Kanyashree's campaign appears to have been a success, as a comparison of results from the current assessment and the baseline survey makes it immediately apparent that awareness about girls' legal age of marriage among girls has soared over the course of two years of the functioning of the scheme,. While only 79 per cent girls were able to state the correct age earlier, this proportion now is 90.3 per cent. Surprisingly, both in the baseline as well as in the current assessment, habitation status (rural or urban) appeared to have hardly any impact on this knowledge, but there was a slight gap in the prevalence of this knowledge between various religious groups. Earlier, 81 per cent Hindu girls as against 76 per cent Muslim girls correctly stated the legal age at marriage, while now 90.9 per cent Hindu girls as against 89 per cent Muslim girls in the current assessment - – reducing this gap to almost nothing. An incredible turnaround appears to have happened in this regard among ST girls, registering an increase from 68 per cent to 89.7 per cent girls and closing the gap with other communities and faintly superseding the average. Knowledge about girls' legal age of marriage has now also been generated at the community level, as comparably high levels of awareness was found amongst parents (90 per cent), young boys (85.6 per cent) and girls (90.3 per cent) in the primary assessment.

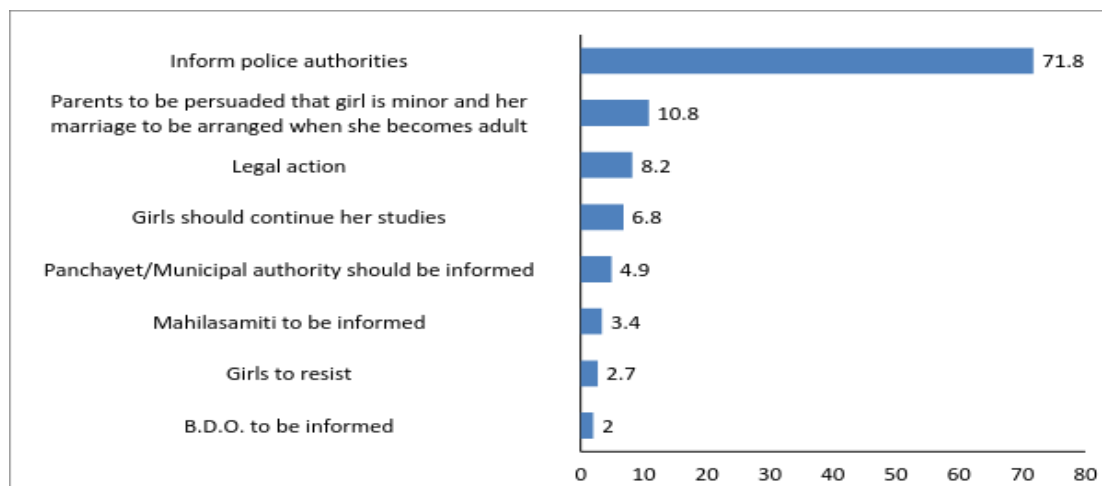
Chart 5.12: Awareness about legal age of marriage among adolescent girls aged (13-21 years) about themselves and about boys. (In %)



Source: Pratichi Kanyashree Assessment, 2016

Echoing trends seen in the baseline survey, the Primary Assessment seen in Chart 5.13 also shows that girls are still dominantly looking to the coercive instruments of the state (i.e the police – 71.8 percent girls and courts of law – 8.2 per cent girls) to combat forced early marriages, though the suggestion to counsel parents was also forwarded by a significant share of girls (10.8 per cent).

Chart 5.13: Suggestions provided by adolescent girls aged (13-21 years) on ways to prevent early marriage (Multiple answers per respondent) (In %)



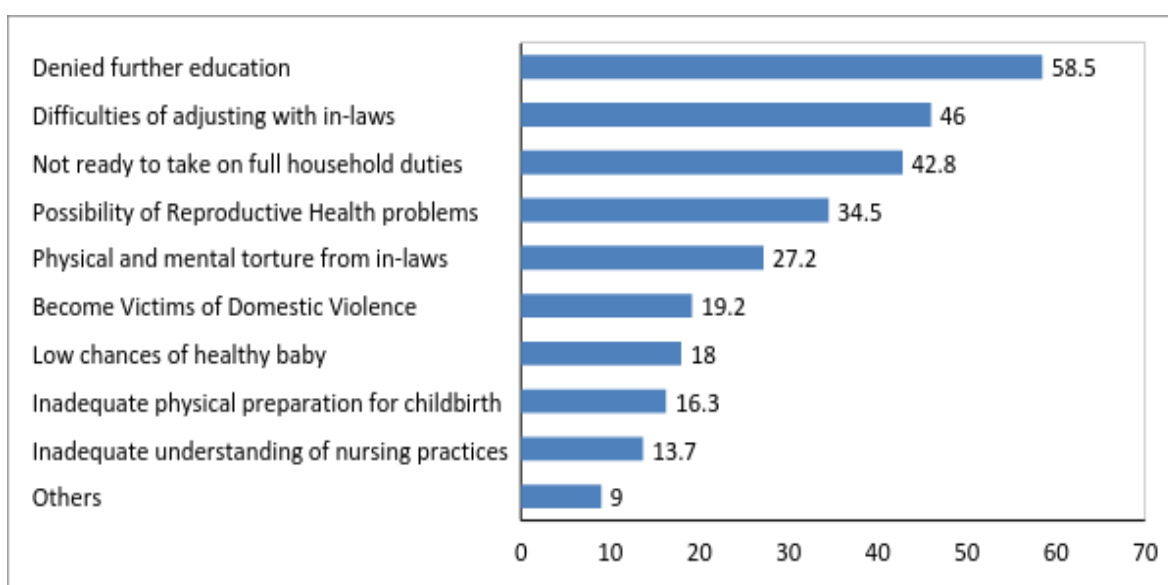
Source: Pratichi Kanyashree Assessment, 2016

5.6 Knowledge of the consequences of child marriage

Another significant part of the Kanyashree awareness campaign was regarding the harmful effects of early marriage. In the assessment where the girls were asked to identify (non-mutually exclusive) outcomes, it was significant that across habitation and social groups (religions and caste) their aversion to early marriage came much more strongly from their awareness about the post marital lives of girls their social context than from the campaign material that focussed primarily on health and reproductive complications that would ensue.

In Paschim Medinipur, girls from one particular high school were collectively traumatized as one of their classmates who had conceived before turning eighteen had died at childbirth. They needed no convincing about the need to postpone marriage.

Chart 5.14: Consequences of early marriage according to adolescent girls aged (15-21 years) (Multiple answers per respondent) (In %)



Source: Pratichi Kanyashree Assessment, 2016

Though an aborted education was the most commonly agreed upon harmful effect, there appeared to be a dominance of reasons like 'difficulties in adjusting with in-laws' and 'lack of readiness to take on household duties' likely reflecting the realities of the nature of the post-marital lives young girls, as seen in Chart 5.14. While not in these terms exactly, it is worth exploring whether the campaign can also speak about the harmful effects on the personal lives of the young brides, as girls strongly identify with arguments of this nature.

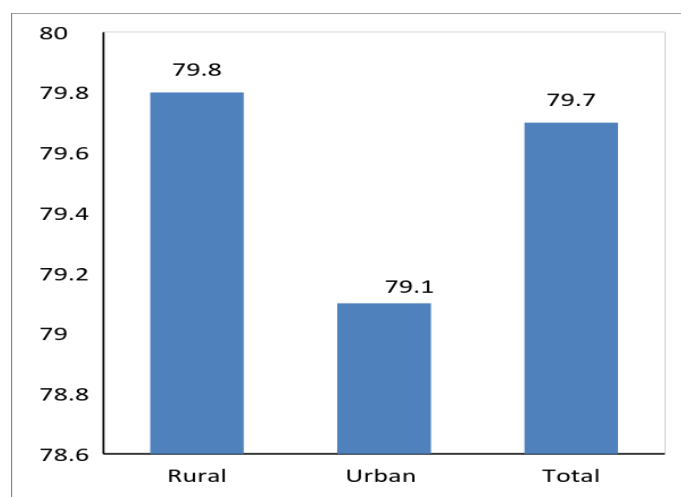
It is noteworthy however, that a larger 58.5 per cent of girls (15 to 21 years) identified aborted education as a problematic consequence of early marriage as compared to only 53.9 per cent of rural

and 59.5 per cent of urban families. This likely indicates that girls have a greater prioritization of their own education than what prevails in the society they live in.

5.7 Financial Literacy

Given that the scheme mandates individual bank accounts for adolescent girls, it can indirectly force financial inclusion and a certain amount of necessary financial literacy on the recipients. To ascertain whether these freedom-enhancing goals are being realised in the functioning of the programme, it is instructive to turn to the data. It was found that familiarity with banking procedures was marginally higher among rural girls (79.8 per cent) than urban (79.1 per cent). This seemingly counterintuitive figure may be explained by the fact that in rural areas many more girls are first-generation bank users and therefore have to carry out the necessary procedures themselves, often with minimal parental help. The overall robustness of this prevalence of the awareness (79.7 per cent) among adolescent girls can no doubt be attributed in part to Kanyashree. In fact, in multiple interviews with bank officials they were seen complaining about the fact that post Kanyashree girls constantly turn up at the bank to update their passbook “as though it is a game”.

Chart 5.15: Awareness about banking procedure among adolescent girls aged (13-21 years) (In %)



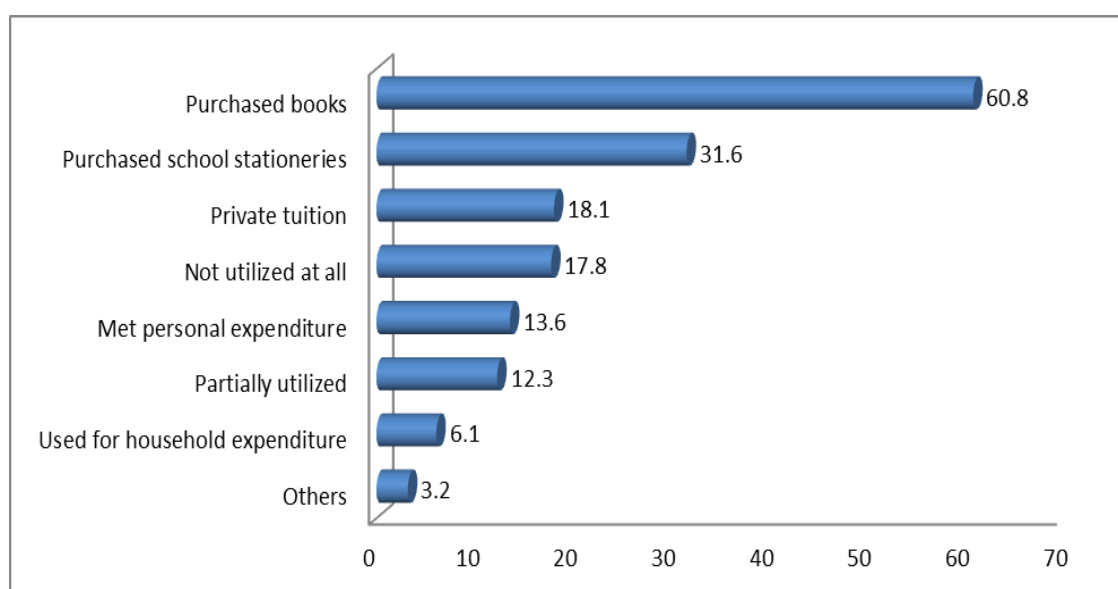
Source: Pratichi Kanyashree Assessment, 2016

The similarly startling above-average rates of banking procedure familiarity among SC girls may be a function of the fact that a combination of simultaneous scholarships and incentives targeting SC students, provided through direct transfer of funds to bank accounts may have led to this increase in awareness.

5.8 Financial Priorities

It is also heartening to learn that as per the girls the three most dominant forms of expenditure of the Kanyashree annual scholarship and one-time grant are on education and related matters - books - 60.8 per cent, stationery - 31.6 per cent, private tuition - 18.1 per cent (non-mutually exclusive). This holds true even for the majority of the 17.8 percent girls (or their families) who save it for later. 10.5 per cent of respondents actually said that grant (annual scholarship as well as OTG) is saved for wedding expenditure. Also it is highly likely that the percentage who talked about 'personal expenses' or 'not utilized' could be planning to use it for the girl's marriage. It is possible that respondents may not be totally honest about this utilisation.

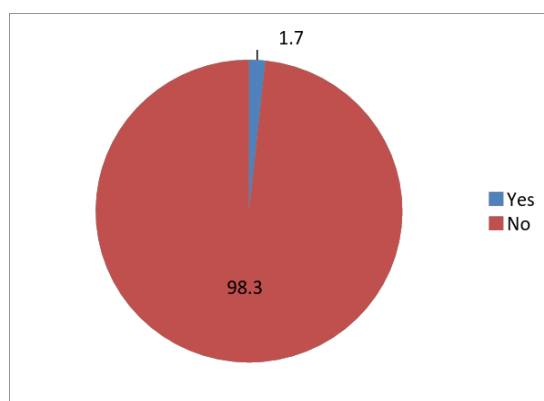
Chart 5.16: Patterns of expenditure of Kanyashree annual scholarship and OTG (multiple answers per respondent) (In %)



Source: Pratichi Kanyashree Assessment, 2016

5.9 Voice and Grievance Redressal

That the scheme allows for the girls who applied for Kanyashree to register complaints formally themselves, grants them a voice in the functioning process. Unfortunately, this is yet to translate substantially into practice with a mere 1.7 per cent claiming to have formally registered complaints

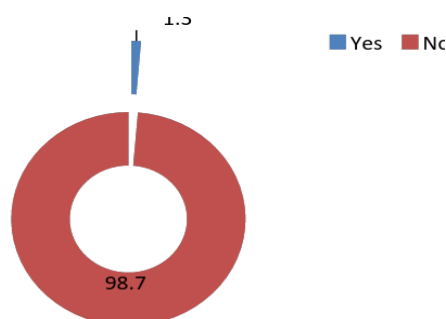
Chart 5.17: Proportion of Kanyashree recipients who have formally registered complaints (In %)

Source: Pratichi Kanyashree Assessment, 2016

This is partly due to inadequate awareness about the existence of the procedure among girls or under-confidence about being able to negotiate this interaction with the State institutions on their own. This must, however, be seen as a lack of awareness among girls about functioning of the scheme, because it repeatedly came up, both in teacher interviews and in fieldwork experience, how often the Kanyashree girls turned up at the head-teacher's office with queries and complaints about their money not having come in on time. This clearly shows that there might be a need for making this grievance redressal process more sensitive and accessible to the girls.

5.10 Mobilization of girls' groups

The attempt to mobilise girls through formation of Kanyashree Sanghas is currently in its nascent stage. A mere 1.3 per cent of Kanyashree age girls (13 to 21 years) overall have claimed to belong to such groups (Chart 5.18), with little difference in prevalence between rural and urban girls.

Chart 5.18: Proportion of adolescent girls (13 to 21 years) who are members of Kanyashree Sangha (In %)

Source: Pratichi Kanyashree Assessment, 2016

While field experience in some districts showed that other platforms for girls/women like Sabala group and Meena Mancha do exist where certain similar issues are taken up, these convergences need to be strengthened, and the distinctness of the role of Kanyashree sanghas from these other platforms needs to be clearly delineated. Some districts within our sample namely Maldah, Nadia, Jalpaiguri have taken special initiatives to mobilise these sanghas but the work of NGO's such as Landessa, CINI with adolescent girls on related issues has supported schemes objectives. The CINI / Landesa interventions are under SABLA, and in fact are funded in part through the Kanyashree Budget. SABLA is currently active only in 7 districts; however, as we have recommended, the NGO driven SABLA / Kanyashree girls groups and activities could be considered as a model for all districts. Because of these special efforts a slightly larger number of girls have sangha membership in these districts. For example, from a total of 37 girls who were Kanyashree Sangha members in our sample, 14 belonged to Nadia, 11 to Maldah, while there were 6 and 4 sangha members in Purba and Paaschim Medinipur respectively. Other districts had just one or even no members. Thus, a coherent plan and goals needs to be devised for all districts to make efforts to promote sangha membership.

It emerges from the data that the average adolescent girl from low and lower middle income families in West Bengal places a priority on education. She aspires to graduate, worries about her education being aborted through early marriage, and chooses to spend most of her scholarship money on education and related matters. Her family supports such prioritization. She sees a substantial number of her peers eager to acquire vocational skills (especially computer training) to pursue a career. She enjoys access to telephones/mobile phones if not ownership, though she doesn't yet have digital access. She independently interacts with the bank. She is distinctly aware that early marriage is illegal and believes in her right to have some power over the decision of her marriage. At the same time she suffers significant community pressure to get married in her late teens and not being financially independent due to poor livelihood opportunities, does sometimes succumb to it.

It must be remembered however that there is never any 'average' girl, and each girl is constrained or enabled by the particularities of her personality and situation, as can be seen in the following case vignettes.

- Take the example of Shobita Mahato (name changed) who resides in the Jongol mohol area of Paschim Medinipur. Earlier girls in the village at best would finish schooling, as there was a higher secondary school nearby and it wasn't safe or common for girls to attend a relatively distant college. Shobita was only seventeen when she finished school and needed to continue to college to avail of her Kanyashree OTG. In a step made easier because of the bicycle provided by the government under the scheme SabujSaathi, Shobita bucked the trend and became a rare college going girl in her neighborhood. The cumulative power social benefit schemes have in changing life courses of girls is clearly visible in the state.
- In a tea garden of Jalpaiguri District, where there is a chronic problem of poor information dissemination of government schemes, there was a girl who had used the OTG to enroll for a Bachelors degree in IGNOU and for computer training. "Judiciously used, twenty five thousand is a lot of money for girls like us", she opined. Some younger girls present at the meeting seemed very motivated towards following her example.
- Sheela Pramanik, (name changed) a lower caste girl from Maldah, had dropped out from school under duress in class 6, when her father passed away, leaving the family too impoverished to aspire for further schooling for her. Subsequently, they heard about the Kanyashree scheme and she rejoined and received the OTG amount while still in school. She mobilised this money to start a small scale incense-sticks business, the profits from which now support the family. She herself has enrolled in a Bachelors degree, and is now in her first year of college.

6 Conclusions and Policy Recommendations

In the previous chapters we have looked at the issue of coverage of the scheme and how equitable it is, the functioning of the institutional mechanisms at the different administrative levels, and finally the supply-side enabling and disabling contextual factors for the scheme. Through this process evaluation we have tried to pinpoint which aspects in the conceptualisation and the implementation design pose hindrances to the scheme achieving its key objectives. In this chapter, we have summarized the key findings of our process analysis and forwarded certain suggestions to strengthen the implementation of the programme.

6.1 Broad-basing scheme implementation

Convergence with the other departments, especially with health, higher education and Minority Affairs – is essential for effective implementation of the programme. The number of application for K-2 decreases as girls find little assistance from the higher educational institutes. The current resistance seen in higher education institutions in seeing themselves as partners in this scheme is likely a function of low prioritization by the higher education department. Similarly, the Ministry of Minority Affairs and Madrassah Education needs to be actively involved as the incidence of child marriage is markedly higher among Muslim girls. Social mobilization against child marriage can be integrated with the existing multiple education and livelihood support programme implemented by the department. The Department of Health and Family welfare can be mobilized to create awareness on health implication of child marriage and reproductive rights of the adolescent girls. This situation needs to be remedied through better coordination and joint responsibility at the level of Department.

A related point pertains to documentation drives for adequate implementation of the scheme. It was found that recipients face huge challenges in acquiring the necessary documents and completing the necessary paperwork for example birth certificate is made mandatory. Proactive steps need to be taken to see to it that eligible girls do not miss scheme benefits due to incomplete documentation.

6.2 Income

There is scope for leakage in the income criteria of the scheme. The same cut off of Rs. 1,20,000 defines very different real standards of living for rural and urban areas, therefore a large proportion of economically deserving girls gets excluded from the benefits of the scheme in urban areas. There is a

need to renegotiate the income limit for the scheme for the urban areas, to include girls from those households who earn at least somewhat more than Rs. 1,20,000. The exact figure needs to be worked out keeping in mind the cost of living difference between rural and urban areas in the state.

At another level, girls whose parents are engaged in the organised sector, and who have to declare their income through tax returns, are dropped out of the list, while daughters of somewhat better-off families who earn from the informal sector get included. Since the scheme faces the usual challenge of income criteria related errors, the income ceiling might be waived off to give the scheme a more universal shape.

6.3 Focus of the scheme

One important factor that motivates parents to get their daughter's married early is that a girl's 'honour' and her family's reputation depend on her marriage, and the fear that by getting involved in a romance or eloping will bring dishonor on the family. The current communication strategy maintains a silence on this issue. It might be helpful instead to propagate an alternative and positive conception of a girl's honour, based on her educational achievements, thus shifting the focus away from marriage as the sole component of honour.

Another issue with implications on the focus of the scheme is that of digital access. We find a large gap between rural and urban areas in terms of digital access, as well as one between girls' access to phone versus internet. We also find a keen hunger for internet access among the girls themselves. This could be addressed through supervised internet provision in the schools. A positive outcome of such supervised internet provision might be greater participation and attendance in schooling, which dovetails perfectly with Kanyashree's goals.

In relation to the attendance issue, it also needs to be pointed out that the scheme requires broadening to cover in its focus not just enrolment of girls in school but also regular attendance. It has been found that many girls merely enroll to receive pecuniary benefits but do not attend a single class. This undermines the very rationale of a scheme such as Kanyashree. The scheme needs to incorporate a clause to make a minimum percentage of attendance compulsory to avail the scheme benefits.

6.4 Role of implementing agencies

The ground-level agencies including Panchayat and the Municipality were found to be less than ideally aware of the objectives of K1 and K2 components of the scheme. Panchayats need to play a key role in advocating the necessity of education for girls and advancing their age at marriage. Their role in communication regarding the scheme details is crucial, but this role cannot be adequately fulfilled if they are not fully aware of the details of the scheme.

Recommendation: regular interactive workshops need to be organized so that they can get adequate opportunity for clarifying their doubts and a much better understanding of the scheme. This has to be a continuous process.

6.5 Implementation model:

It has been found that the implementation of the scheme is the best in Nadia and Maldah. The unique feature of implementation in these districts is that the scheme is not implemented as a stand-alone, but rather in tandem with the work of civil society organizations such as CINI and Landesa. These organizations have been working on the issue of adolescent health through implementation of the government's Sabla scheme. While the Kanyashree Prakalpa seeks to improve adolescent girls' health and education through the means of delayed marriage, the Sabla scheme attacks the health issue directly, through initiating dialogues on socially taboo health related topics. The discussion in the Sabla groups in these districts also introduced the core ideals of Kanyashree – curbing child marriage by incentivizing education. Introducing the concepts through these discussion groups has had a very positive impact. Moreover, integrating the message of Kanyashree into the interactions of religious leaders, local clubs etc. with the community, as these civil society organizations have done, is also found to have a positive impact. This model of engaging such NGOs, and through them a convergence of Sabla and Kanyashree messages, with the support of local leaders, needs to be prioritized and replicated proactively in all districts.

6.6 Human resources:

There is an urgent and immediate need of technically skilled human resource at the school level for conducting all the online activities of the programme. Our field visits revealed the existence of quite a

lack of clarity on part of the implementing personnel regarding several issues related to the functioning, management and administration of the scheme.

The vacancies for data entry-operators or data managers at the block level should be filled immediately. Schools need to be urgently provided with staff to assist in the implementation process, failing which the status quo will continue where these processes are outsourced to local cyber cafes which heavily compromise the adolescent girls whose data is given out to potentially irresponsible bodies.

Since not all teachers are well-versed with handling computers, regular interactive training sessions should be conducted to resolve issues faced regarding handling of the Kanyashree portal. These should be done with those teachers or personnel responsible for looking after the Kanyashree activities at the school and not just the head of the institution.

6.7 Web portal related

Functioning of the web portal has some gaps. For example, there are inadequate options in the web interface with which to correct errors, resulting in long time lapses between application and receipt of incentive grants. Moreover, there is inadequate grievance redressal system within the web portal, and no option to record non-digital complaints. These and other issues need to be dealt with to enable speedy and efficient web-based functioning of the scheme. Another effective way out of these digital issues is to set up a complaint box at the level of every school in which Kanyashree-specific complaints or issues can be noted down and deposited by the recipient girls, for future action to be taken on these.

6.8 Banking

The communication of payment disbursement details is currently not shared with the block offices and relevant schools, causing a certain amount of confusion and rendering both institutions incapable of dealing with such queries from girls. Additionally banks have been demanding Aadhar cards for opening bank accounts, a document not available with many girls eligible for Kanyashree. Also, CSPs are profit-motivated private players which are insufficiently accountable to the authorities and aren't always following due process of banking – there have been instances where passbooks didn't show the requisite information on financial transactions.

The list of the payment records (both successful and failed ones along with reasons) should be forwarded to block offices and respective schools. Aadhar camps can be organized at a school for five days, of which two full days can be allotted only for children enrolled in any school of that area and the remaining population can be entertained in the remaining three days.

The CSPs need to compulsorily provide the new account holders with passbooks with details of transactions. Also, efforts should be made to increase and improve their accountability for better service delivery. Post-offices can be considered as agencies of financial inclusion.

6.9 Issues requiring communication focus

- General lack of awareness: We have found that awareness about the criteria of the scheme is quite low. Campaign materials that were largely in Bangla could be translated or adapted by the Department to include Urdu, Hindi, and Nepali.
- Lines of communication: There is a scope to strengthen the communication channel to the district, block and village level. For example, details on fund disbursement systems are not adequately shared with the block offices, resulting in information gaps at the block and school level. Secondly, policy formulation is a top-down process, with no implemented feedback mechanism from the grassroots (community, school or block level) to the state level. Thirdly, community involvement (that of social/ religious leaders, NGOs, eminent personalities, SMCs, children etc.) in awareness generation is very low, simply because they themselves are not made aware of the details of the scheme. This is another gap in effective communication.
- Information needs to be efficiently and fully shared downwards from the district to the block and bank/ school levels. The well-thought out policy guidelines regarding bottom-up communication and community involvement in awareness generation need to be adequately prioritized and put into practice.
- It was found that individual aspirations regarding education are products of the real-life context in which they operate. Often, girls' educational aspirations are reduced due to their financial situation. This needs to be challenged. This can be addressed by displaying academic achievers from marginalized social groups in the campaign material, thus making the possibility appear more real for girls from similar circumstances.

- After Kanyashree, what? West Bengal has a rate of women's work participation and of girls lower than the national average. In the field assessment, girls did respond that options for work after adequate educational qualification were unsatisfactory and inadequate. An expansion of opportunities for 'decent work' accessible by women would go a long way to keep girls from early marriage and within the fold of formal education. This would also contribute in some part to exonerating girls from their perceived status as liabilities (both financial and social) which parents want to be relieved from.
- Challenging child marriage effectively: In discussions on the ill-effects of child marriage, communities and girls focus on the impact on the girls' personal lives and potential marital problems, while the impact on girls' health is largely not prioritized. On the other hand, campaign material on the Kanyashree scheme deals with the health aspects while the social/ personal aspects which girls and communities can relate to are ignored. It is important that these aspects be included to enable the girls to identify with the issue and the programme. An example of this is that a high spousal age gap and low marriage age of a girl make her vulnerable to ill-treatment or high-handed behaviour from the in-laws.
- Challenging gendered vocational preferences: Apart from the desire for computer training, vocational training preferences are seen to be largely gendered, with girls choosing 'female-oriented' vocations such as tailoring and nursing and boys choosing mechanical training. It is assumed by the girls themselves that these professions are not for them.

Annexures

A. 1 Child Marriage: Historical and international context

Historical overview

Two iconic cases in pre-colonial India paved the way for the subsequent conversation on prevention of forced and early marriages. The first instance was of Rukmabai in Maharashtra who in the year 1884 resisted consummating her forced marriage to Dadaji Bhikaji, which had been performed when she was eleven years old. When Dadaji took legal action against her for denying him conjugal rights she openly declared that she did not feel bound to a decision that was taken on her behalf at an age when she wasn't even capable of giving consent, and stated that she would rather be imprisoned than consummate her marriage. The second case was of Phulmonee from Bengal who in the year 1890 died at the age of eleven due to marital rape. This gruesome death went unpunished as the law at that time recognised as marital rape only when it occurred before the age of ten and Hindu shastra drew the line of consent at puberty.

Rukmabai's sustained efforts at advocacy against early marriage and forced widowhood were in part responsible for the age of marriage rising from ten to twelve years in 1891. In 1929, the Sarda Act (named after its leading supporter Harbilas Sarda) or The Child Marriage Restraint Act further raised the age to 14 years which was amended to fifteen years in 1940 and finally to eighteen by 1978. A contentious issue, these changes came under fire from many sources, both from the self-appointed 'guardians' of Hindu tradition as well as from Islamic Sharia Law. Bowing to the latter, in 1937 British India, a personal law Shariat Act was passed that permitted child marriages where there was consent from the girl's guardian. Under criticism that this act merely focussed on 'restraint' and not 'prevention', a new law was drafted in 2006 titled 'The Prohibition of Child Marriage Act 2006'. This law, which is currently in place, differentiated age of marriage by gender such that a girl attained it at eighteen while a boy only did so at twenty one.⁴² The new law departs from the previous ones in certain

⁴²Goswami, Ruchira (2010) "Child Marriage in India: Mapping the Trajectory of Legal Reforms" <http://sanhati.com/excerpted/2207/>

specific ways. As the name suggests, this law gives prevention a primacy that it was earlier not accorded. Through the appointment of Child Marriage Prohibition Officers and District Magistrates by the State Governments and the powers given to them to prevent through creation of community awareness and prosecute offenders, the state attempts to rein in this practice. The law makes child marriage a cognizable and non-bailable offence. It permits the person who was a child at the time of marriage to file a petition within two years of attaining legal age of marriage. Since age of majority differs for girls and boys the age within which to petition also reflects this difference. The girl is provided the right to be allowed residence and maintenance at the home of the person she was married to until she remarries. Custody of any child born of the annulled marriage is also accounted for in this law. More stringent penalties are accorded to the male above eighteen, and other parties complicit in solemnizing the marriage, which includes a fine of up to one lakh rupees and up to two years of imprisonment. The imprisonment clause does not include women within its ambit. The Act allows for ex parte injunctions to prohibit child marriages⁴³.

In spite of the amendments that are considered vast improvements on the previous law, critique persists from several quarters. The fact that the law doesn't criminalize child marriage and leaves it to the discretion of one of the parties to protest, allows for the perception of the practice as a social evil instead of a stronger condemnation that comes from classifying it as a crime. Additionally, it has been seen that all states haven't appointed the officers and even those which have delegated other responsibilities to them, which take away from the attention they can give to this problem. Further, there is incoherence with the POCSO act (The Protection of Children from Sexual Offences Act) which mandates all sexual activity below eighteen as rape, yet does not acknowledge marital rape if it happens at any age above fifteen. The fact that marriage registration or education till eighteen is not compulsory makes it harder to rein in this practice. A gaping loophole in the national strategy towards reducing child marriage is that there is neither much documentation of nor are there parts of the policy targeted specifically towards boys. Finally, the budgetary allocation is woefully inadequate, and therefore there is a heavy reliance on international agencies and civil society to address this issue.⁴⁴

⁴³Proposal to amend the Prohibition of Child Marriage Act, 2006 and other allied laws (Report No. 205). New Delhi: Law Commission of India, Government of India.

⁴⁴Thukral, EnakshiGanguly, and Bharti Ali. Child Marriage in India: Achievements, Gaps and Challenges. Rep. New Delhi: HAQ: Centre for Child Rights, ND.

The international context of child marriage

In Niger 75 per cent women were married before the age of eighteen, followed by Chad and Central African Republic at 68 per cent and Bangladesh and Guinea at 66 and 63 per cent respectively. India features thirteenth on this list with 47 per cent women who were married before legal age of marriage. Within South Asia, India's position falls below Bangladesh but above Nepal. It should be noted, that though countries with the highest percentage of child brides are concentrated in Western and Sub-Saharan Africa, the largest number of child brides continue to be from South Asia.⁴⁵ In terms of absolute numbers, India houses the largest number of child brides, followed by Bangladesh, Nigeria, Brazil, Ethiopia, and Pakistan.⁴⁶

The minimum age-laws (accounting for parental consent) around the world reflect surprising trends with Saudi Arabia, Yemen and Sri Lanka having no legislation with regard to age of marriage. Sudan, Iran, Ecuador and Uruguay are pegging minimum age at thirteen or below. Surprisingly, a first world country like the United States, alongside third world countries such as Central (Niger, Chad) and Southern Africa (Zambia, South Africa) and Afghanistan have placed minimum age at fourteen to fifteen. India, like most of countries of Asia, Australia and Greenland has a minimum age of eighteen. Child marriage in India is also in conflict with certain international conventions.⁴⁷ The Convention on the Rights of the Child 1989 (hereafter CRC) which provides the right not to be separated from their parents against their will, the right to education, the right to rest and leisure and the right to protection from sexual exploitation and abuses.

⁴⁵ICRW"Child Marriage Facts and Figures".Web. 04 July 2016.

⁴⁶Vogelstein, R, Ending Child Marriage, How elevating the status of girls advances US foreign policy objectives, Council on Foreign Relations, 2013

⁴⁷"What is the minimum age of marriage for girls with parental consent?".WORLD Policy Analysis Center.Web. 04 July 2016.

A. 2 Selection of Villages and Wards for Kanyashree Prakalpa

District with code in bracket	Rural	Stratum	Description of stratum	PSU Code	Village Name(PSU)	No. HHs
Jalpaiguri(01)	Rural	1	Proportion SC/ ST<= Proportion of SC/ST in the district and Proportion of Female literacy < Proportion of female literacy in the district	1	DALMORE TEA GARDEN	1847
				2	MADHYA RANGALI BAZAR	1256
				3	PURBBA ALTAGRAM	784
		2	Proportion SC/ ST<= Proportion of SC/ST in the district and Proportion of Female literacy >= Proportion of female literacy in the district	4	SUKHANIBASTI	895
				5	PURBA KHALISHAMARI	509
				6	KUMARIJAN	969
		3	Proportion SC/ ST> Proportion of SC/ST in the district and Proportion of Female literacy < Proportion of female literacy in the district	7	KADAMBINI TEA GARDEN	813
				8	JUNGLEE MOHAL	4575
				9	ULLADABRI	1298
		4	Proportion SC/ ST> Proportion of SC/ST in the district and Proportion of Female literacy >= Proportion of female literacy in the district	10	BERUBARI	9643
				11	MANDALGHAT	3868
				12	SALSALABARI	1709

District with code in bracket	Urban	Stratum	Description of stratum	PSU Code	Town Name	Ward no.	CEB no.	No. HHs in selected ward
Jalpaiguri (01)	Urban	1	Proportion SC/ ST<= Proportion of SC/ST in the district and Proportion of Female literacy <	13	TELIPARA TEA GARDEN(D) (CT)	1	17	2465
				14	JAYGAON(CT)	1	Segmented	8243
				15	MECHIABASTI (CT)	1	Segmented	1937

			Proportion of female literacy in the district					
		2	Proportion SC/ ST<=	16	JALPAIGURI(M)	9	79	1214
			Proportion of SC/ST in the district and	17	SILIGURI(MC) PART	31	530	3491
			Proportion of Female literacy >=	18	DABGRAM (P) (CT)	1	119	26827
			Proportion of female literacy in the district					
		3	Proportion SC/ ST>	19	BINNAGURI(CT)	1	69	12868
			Proportion of SC/ST in the district and					
			Proportion of Female literacy <					
			Proportion of female literacy in the district					
		4	Proportion SC/ ST>	20	KHARIA (P) (CT)	1	86	14715
			Proportion of SC/ST in the district and					
			Proportion of Female literacy >=					
			Proportion of female literacy in the district					

District with code in bracket	Rural	Stratum	Description of stratum	PSU Code	Village Name	No. HHs
Uttar Dinajpur (02)	Rural	1	Proportion SC/ ST<=	1	HALDAGAON+AMALIA	73+558
				2	PURBA MASHESPUR	557
				3	SHURUN	794
			Proportion of SC/ST in the district and			
			Proportion of Female			

			literacy < Proportion of female literacy in the district			
		2	Proportion SC/ ST<= Proportion of SC/ST in the district and Proportion of Female literacy >= Proportion of female literacy in the district	4	SHITALGAON	1132
				5	BALAIGAON	480
				6	RAMGANJ	957
		3	Proportion SC/ ST> Proportion of SC/ST in the district and Proportion of Female literacy < Proportion of female literacy in the district	7	SRIDHARPUR	416
				8	MANGALDAHA	153
				9	ATGHARA	469
		4	Proportion SC/ ST> Proportion of SC/ST in the district and Proportion of Female literacy >= Proportion of female literacy in the district	10	PURBA ARIAGAON	565
				11	BHAGABATI	2369
				12	KUNORE	996

District with code in bracket	Urban	Stratum	Description of stratum	PSU Code	Town Name	Ward no.	CEB no.	No. HHs in selected ward
Uttar Dinajpur (02)	Urban	1	Proportion SC/ ST<= Proportion of SC/ST in the district and Proportion of Female literacy < Proportion of female literacy in the district	13	DALKHOLA(M)	12	57	355
				14	ISLAMPUR (M)	9	54	574
		2	Proportion SC/ ST<= Proportion of SC/ST in the district and Proportion of Female literacy >= Proportion of female	15	ITAHAR(CT)	1	3	1434
				16	RAIGANJ (M)	9	218	1230

			literacy in the district					
		3	Proportion SC/ST > Proportion of SC/ST in the district and Proportion of Female literacy < Proportion of female literacy in the district	17	DALKHOLA(M)	2	6	504
		4	Proportion SC/ST > Proportion of SC/ST in the district and Proportion of Female literacy >= Proportion of female literacy in the district	18	DALKHOLA(M)	11	49	615
				19	KALIAGANJ(M)	15	94	573
				20	KALIAGANJ (M)	5	26	1148

District with code in bracket	Rural	Stratum	Description of stratum	PSU Code	Village Name	No. HHs
Maldah (03)	Rural	1	Proportion SC/ ST<= Proportion of SC/ST in the district and Proportion of Female literacy < Proportion of female literacy in the district	1	LAKSHMIPUR	888
				2	NAGHARIA	1371
				3	GONSAIPUR	340
		2	Proportion SC/ ST<= Proportion of SC/ST in the district and Proportion of Female literacy >= Proportion of female literacy in the district	4	DAKSHIN LAKSHMIPUR	2500
				5	RATOT	241
				6	NABAGRAM	1701
		3	Proportion SC/ ST> Proportion of SC/ST in the district and Proportion of Female literacy < Proportion of female literacy in the district	7	PARAMANIKA	137
				8	BATIJORA	620
				9	TITPUR	287
		4	Proportion SC/ ST> Proportion of SC/ST in	10	SYAMSUNDARI	776
				11	PARHABI NAGAR	359

			the district and Proportion of Female literacy $\geq$ Proportion of female literacy in the district	12	JADABNAGAR	616
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District with code in bracket	Urban	Stratum	Description of stratum	PSU Code	Town Name	Ward no.	CEB no.	No. HHs in selected ward
Maldah (03)	Urban	1	Proportion SC/ST $\leq$ Proportion of SC/ST in the district and Proportion of Female literacy $<$ Proportion of female literacy in the district	13	KARARI CHANDPUR(CT)	1	438	2213
				14	SILAMPUR (CT)	1	376	2533
		2	Proportion SC/ST $\leq$ Proportion of SC/ST in the district and Proportion of Female literacy $\geq$ Proportion of female literacy in the district	15	ENGLISHBAZAR(M)	21	235	1805
				16	ENGLISHBAZAR(M)	5	54	1384
		3	Proportion SC/ST $>$ Proportion of SC/ST in the district and Proportion of Female literacy $<$ Proportion of female literacy in the district	17	KRISHNAPUR (CT)	1	171	3323
		4	Proportion SC/ST $>$ Proportion of SC/ST in the district and Proportion of Female literacy $\geq$ Proportion of female literacy in the district	18	SAHAPUR (CT)	1	217	2176
				19	OLD MALDAH(M)	18	124	1010
				20	BAGBARI (CT)	1	327	1862

			literacy in the district					
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District with code in bracket	Rural	Stratum	Description of stratum	PSU Code	Village Name	No. HHs
Bardhaman (04)	Rural	1	Proportion SC/ ST<= Proportion of SC/ST in the district and Proportion of Female literacy < Proportion of female literacy in the district	1	SRIKHANDA	4201
				2	KHARINAN	401
				3	MULGRAM	871
		2	Proportion SC/ ST<= Proportion of SC/ST in the district and Proportion of Female literacy >= Proportion of female literacy in the district	4	DAKSHIN MOHANPUR	585
				5	BALARAMPUR	1244
				6	ATAPUR	591
		3	Proportion SC/ ST> Proportion of SC/ST in the district and Proportion of Female literacy < Proportion of female literacy in the district	7	GOGLA	355
				8	CHHORA	1392
				9	GUREGHAR	461
		4	Proportion SC/ ST> Proportion of SC/ST in the district and Proportion of Female literacy >= Proportion of female literacy in the district	10	RAYATI	249
				11	NAIHATI	666
				12	SATKAHANIA	166

District with code in bracket	Urban	Stratum	Description of stratum	PSU Code	Town Name	Ward no.	CEB no.	No. HHs in selected ward
Bardhaman (04)	Urban	1	Proportion SC/ ST<= Proportion of SC/ST in the district and Proportion of Female	13	AMKULA (CT)	1	1	1099
				14	CHAK BANKOLA (CT)	1	1	339

			literacy < Proportion of female literacy in the district					
		2	Proportion SC/ ST<= Proportion of SC/ST in the district and Proportion of Female literacy >= Proportion of female literacy in the district	15	RANIGANJ (M)	13	126	896
				16	ASANSOL (MC)	47		2431
		3	Proportion SC/ ST> Proportion of SC/ST in the district and Proportion of Female literacy < Proportion of female literacy in the district	17	ASANSOL(MC)	36	594	1261
				18	CHAK BANKOLA (PART)	1	10	2308
		4	Proportion SC/ ST> Proportion of SC/ST in the district and Proportion of Female literacy >= Proportion of female literacy in the district	19	RANIGANJ(M)	10	104	1224
				20	GUSKARA (M)	13	22	678

District with code in bracket	Rural	Stratum	Description of stratum	PSU Code	Village Name	No. HHs
Nadia (05)	Rural	1	Proportion SC/ ST<= Proportion of SC/ST in the district and	1	SHUK PUKURIA	832
				2	PATHURIA	864
				3	KRISHNANAGAR(P)	3259

			Proportion of Female literacy < Proportion of female literacy in the district			
		2	Proportion SC/ ST<= Proportion of SC/ST in the district and Proportion of Female literacy >= Proportion of female literacy in the district	4	DEBAGRAM	7817
				5	BUDYA NANDAPUR	522
				6	GOBINDAPUR	2896
		3	Proportion SC/ ST> Proportion of SC/ST in the district and Proportion of Female literacy < Proportion of female literacy in the district	7	GOPALPUR	648
				8	BARUIPARA	2589
				9	DAHAKULA	116
		4	Proportion SC/ ST> Proportion of SC/ST in the district and Proportion of Female literacy >= Proportion of female literacy in the district	10	PATKABARI	803
				11	ALAI PUR	3171
				12	GHORA GACHHA	272

District with code in bracket	Urban	Stratum	Description of stratum	PSU Code	Town Name	Ward no.	CEB no.	No. HHs in selected ward
Nadia (05)	Urban	1	Proportion SC/ ST<= Proportion of SC/ST in the district and Proportion of Female literacy < Proportion of female literacy in the district	13	GADIGACHHA(CT)	1	7	3581
				14	BAMANPUKUR (CT)	1	13	2146
		2	Proportion SC/ ST<= Proportion of SC/ST in the district and Proportion of Female literacy >= Proportion of female literacy in the district	15	KARIMPUR (CT)	1	32	2569
				16	SANTIPUR (M)	6	72	1285

		3	Proportion SC/ST > Proportion of SC/ST in the district and Proportion of Female literacy < Proportion of female literacy in the district	17	KALAYANI(M)	6	52	1620
				18	KAMGACHHI (CT)	1	13	4862
		4	Proportion SC/ST > Proportion of SC/ST in the district and Proportion of Female literacy >= Proportion of female literacy in the district	19	PHULIA(CT)	1	3	13650
				20	SANTIPUR (M)	15	162	1241

District with code in bracket	Rural	Stratum	Description of stratum	PSU Code	Village Name	No. HHs
Haora (06)	Rural	1	Proportion SC/ ST<= Proportion of SC/ST in the district and Proportion of Female literacy < Proportion of female literacy in the district	1	BHAGAWANPUR	1084
				2	KATAGACHHI	829
				3	HATURE KANDARPAPUR	1549
		2	Proportion SC/ ST<= Proportion of SC/ST in the district and Proportion of Female literacy >= Proportion of female literacy in the district	4	BEDHI CHANDRAPUR	1135
				5	RANA	316
				6	GUNANDAPUR	601
		3	Proportion SC/ ST> Proportion of SC/ST in the district and Proportion of Female literacy < Proportion of female literacy in the district	7	MAJHU KHETRA	805
				8	MAHESPUR	1043
				9	NARNA	1326
		4	Proportion SC/ ST> Proportion of SC/ST in the district and Proportion of Female	10	PAKURIA	817
				11	BIRAMPUR	1334
				12	PATINAN	759

			literacy >= Proportion of female literacy in the district			
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District with code in bracket	Urban	Stratum	Description of stratum	PSU Code	Town Name	Ward no.	CEB no.	No. HHs in selected ward
Haora (06)	Urban	1	Proportion SC/ST<= Proportion of SC/ST in the district and Proportion of Female literacy < Proportion of female literacy in the district	13	ULUBERIA(M) WARD28	28	341	2073
				14	SANKRAIL(CT) WARD 1	1	10	6291
		2	Proportion SC/ST<= Proportion of SC/ST in the district and Proportion of Female literacy >= Proportion of female literacy in the district	15	HAORA(MC) WARD 36	36	36	6533
				16	DHUILYA(CT) WARD 1	1	4	5349
		3	Proportion SC/ST> Proportion of SC/ST in the district and Proportion of Female literacy < Proportion of female literacy in the district	17	PASCHIM BAINAN(CT) WARD 1	1	11	2539
				18	BIKIHAKOLA (CT) WARD 1	1	12	2836
		4	Proportion SC/ST> Proportion of SC/ST in the district and Proportion of Female literacy >= Proportion of female literacy in the district	19	JAYPUR BIL(CT) WARD 1	1	12	2394
				20	JAGADISHPUR(CT) WARD 1	1	8	3819

District with code in bracket	Urban	Stratum	Description of stratum	PSU Code	Town Name	Ward no.	CEB no.	No. HHs in selected ward
Kolkata (09)	Urban	1	Proportion SC/ST<= Proportion of SC/ST in the district and Proportion of Female literacy < Proportion of female literacy in the district	1	Kolkata MC	WARD 75	33	5978
				2	Kolkata MC	WARD 65	106	14092
				3	Kolkata MC	WARD 82	50	9994
				4	Kolkata MC	WARD 29		9047
				18		WARD 3	68	11617
		2	Proportion SC/ST<= Proportion of SC/ST in the district and Proportion of Female literacy >= Proportion of female literacy in the district	6	Kolkata MC	WARD 76	14	5052
				7	Kolkata MC	WARD 91	1	9995
				8	Kolkata MC	WARD 89	5	5819
				9	Kolkata MC	WARD 17	16	4895
				10	Kolkata MC	WARD 95	11	7651
		3	Proportion SC/ST> Proportion of SC/ST in the district and Proportion of Female literacy < Proportion of female literacy in the district	11	Kolkata MC	WARD 58	132	20093
				12	Kolkata MC	WARD 141	7	7755
				13	Kolkata MC	WARD 57	84	11051
				14	Kolkata MC	WARD 78	31	10637
				15	Kolkata MC	WARD 109	2	16238
		4	Proportion SC/ST> Proportion of SC/ST in the district and Proportion of Female literacy >= Proportion of female literacy in the district	16	Kolkata MC	WARD 4	20	8558
				107	Kolkata MC	WARD 107	84	13518
				5	Kolkata MC	WARD 35	15	8524
				19	Kolkata MC	WARD 30	2	6747
				20	Kolkata MC	WARD 15	3	5397

District with code in bracket	Rural	Stratum	Description of stratum	PSU Code	Village Name	No. HHs	No. of HHs in selected CEB
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PaschimMedinipur (07)	Rural	1	Proportion SC/ ST<= Proportion of SC/ST in the district and Proportion of Female literacy < Proportion of female literacy in the district	1	PATHARPARA+PATHRA	93+162	
				2	CHHOTA TARA	950	
				3	NARAYANPUR	199	
		2	Proportion SC/ ST<= Proportion of SC/ST in the district and Proportion of Female literacy >= Proportion of female literacy in the district	4	KALIKA KUNDU	671	
				5	MANIKPUR	254	
				6	PANCH GECHHIA(PART-I)	297	
		3	Proportion SC/ ST> Proportion of SC/ST in the district and Proportion of Female literacy < Proportion of female literacy in the district	7	BANSPAHARI+GOBRADON	95+98	
				8	GOPINATHPUR+SAGRA+JAYRAMPUR	75+22+283	
				9	BELTI+NARAHARIPUR	175+45	
		4	Proportion SC/ ST> Proportion	10	SHYAMSUNDARPUR	580	
				11	RADHANAGAR	1303	
				12	MAHESHPUR	293	

			n of SC/ST in the district and Proportio n of Female literacy >= Proportio n of female literacy in the district				
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District with code in bracket	Urban	Stratum	Description of stratum	PSU Code	Town Name	Ward no.	CEB no.	No. HHs in selected ward
PaschimMedinipur (07)	Urban	1	Proportion SC/ ST<= Proportion of SC/ST in the district and Proportion of Female literacy < Proportion of female literacy in the district	13	NABA KOLA(CT)	1	5	1090
				14	CHAULIA (CT)	1	2	1420
		2	Proportion SC/ ST<= Proportion of SC/ST in the district and Proportion of Female literacy >= Proportion of female literacy in the district	15	MEDINIPUR(M)	13	151	1589
				16	KHARGAPUR (M)	6	73	1531
		3	Proportion SC/ ST> Proportion of SC/ST in the district	17	KHARAGPUR(M)	29	335	1642
				18	KSHIRPAI (M)	6	17	342

			and Proportion of Female literacy < Proportion of female literacy in the district					
		4	Proportion SC/ ST> Proportion of SC/ST in the district and Proportion of Female literacy >= Proportion of female literacy in the district	19	JHARGRAM (M)	1	1	926
				20	KSHIRPAI (M)	10	10	224

District with code in bracket	Rural	Stratum	Description of stratum	PSU Code	Village Name	No. HHs
PurbaMedinipur (08)	Rural	1	Proportion SC/ ST<= Proportion of SC/ST in the district and Proportion of Female literacy < Proportion of female literacy in the district	1	MANDARPUR	290
				2	SABALARA	767
				3	HURINAN	820
		2	Proportion SC/ ST<= Proportion of SC/ST in the district and Proportion of Female literacy >= Proportion of female literacy in the district	4	SHRIDHARPUR	1081
				5	BASDEBPUR	1048
				6	PATESHWARPUR+ BAJKUL	52+ 855
		3	Proportion SC/ ST> Proportion of SC/ST in the district and Proportion of Female literacy <	7	DAKSHIN PURUSHOTTAMPUR	476
				8	SITALPUR	1916
				9	MIRZA CHAK	176

			Proportion of female literacy in the district			
		4	Proportion SC/ ST> Proportion of SC/ST in the district and Proportion of Female literacy >= Proportion of female literacy in the district	10	JALDHA	431
				11	GAHABI	229
				12	HARIN BHASHA	199

District with code in bracket	Urban	Stratum	Description of stratum	PSU Code	Town Name	Ward no.	CEB no.	No. HHs in selected ward
PurbaMedinipur (08)	Urban	1	Proportion SC/ ST<= Proportion of SC/ST in the district and Proportion of Female literacy < Proportion of female literacy in the district	13	HALDIA (M)	14	155	1731
				14	HALDIA (M)	15	159	1548
		2	Proportion SC/ ST<= Proportion of SC/ST in the district and Proportion of Female literacy >= Proportion of female literacy in the district	15	GARH KAMALPUR(CT)	1	3	1537
				16	CONTAI (M)	16	97	942
		3	Proportion SC/ ST> Proportion of SC/ST in the district and Proportion of Female literacy < Proportion of	17	HALDIA (M)	18	184	1771
				18	KHADALGOBRA (CT)	1	6	1198

			female literacy in the district					
		4	Proportion SC/ ST>	19	HALDIA (M)	24	230	1974
			Proportion of SC/ST in the district and Proportion of Female literacy >= Proportion of female literacy in the district	20	HALDIA (M)	8	271	1386

A. 3 Assessment of Kanyashree Prakalpa: Girls Questionnaire

ASSESSMENT OF KANYASHREE PRAKALPA
OF
GOVERNMENT OF WEST BENGAL
GIRLS QUESTIONNAIRE

IDENTIFICATION										
Division _____										
District _____										
Block _____										
Type of Locality _____ Rural1 Urban.....2										
PSU (Village /Town name & Ward no.) _____										
Name of Head of the Household _____										
Address _____										
Mobile Number: _____										
RESULT STATUS OF THE INTERVIEW										
Completed1 Partly completed.....2										
No responsible respondent available3										
Household absent 4 Refused/Substituted5										
Total Number of Members in Household										
Total Number of male Members										
Total number of Female Members										
Total number of unmarried girls 13-21 years										
INTERVIEW DATE		DATE MONTH YEAR 								
Name of the Investigator _____										
Name of the Supervisor _____										

Now I would like to ask you some questions about the people who usually live in your household.

[illegible]

Code for Q3	
Response	Code
Head	1
Wife or Husband	2
Son or Daughter	3
Son-in-law or Daughter-in-law	4
Grandchild	5
Parent	6
Parent-in-law	7
Brother or Sister	8
Brother-in-law or Sister-in-law	9
Niece or Nephew	10
Other relatives	11
Adopted/foster child	12
Not related	13

Code for Q 7	
Response	Code
Never married	1
Married	2
Widow / widower	3
Divorced	4
Seprated	5

Line No.	For age 7 years and above	For age group 6-21 years				For age 21 years and below and dropped out from school (Code 2 in Q 12)							
	Highest level of education of (name) (code)	Whether (name) currently attending school* Yes=1 Dropped out from School* =2→ Q14 Never attended school =3→ Q15	If (name) is currently attending school, which class he/she is currently studying? → Q17	When (name) last attended school Enter "8888" if (name) never attended school	If (name) Dropped out from school (code 2 in Q12) or never attended any school (code 3 in Q12), main reasons thereof (code	What is (name's) present occupation							
Q10	Q11	Q12	Q13	Q14				Q15	Q16	Q17	Q18	Q19	Q20
				Y	Y	Y	Y						
1													
2													
3													
4													
5													
6													
7													
8													

*Includes sports school/vocational training school / open school / Madrasa / College

Code for Q11	
Response	Code
No education /illiterate	1
Literate without formal education	2
Below Primary	3
Primary	4
Middle	5
Secondary (Madhyamik)	6
Higher Secondary (Uchha Madhyamik)	7
Graduate	8
Post Graduate	9
Technical Diploma	10
Non technical diploma	11

Code for Q15	
Response	Code
School is too far away from home	1
Completed desired level of education	2
Required for work in household activities/ farm /business	3
Engaged in economic activities	4
School atmosphere is not conducive	5
Cannot afford	6
Repeated failures	7
Got married	8
Not interested in studies as it does not help to get a job	10
Not interested in studies because of quality of education in school is not good	11
School is a co-education school	12
School does not have any female teacher	13
No girls toilet available	14
Other (Specify)	9

Now I would like to ask you some questions about your household. These questions are important for us and this study.

Question No.	Question	Response
Q21	What is the religion of the head of the household?	Hindu..... 1
		Muslim..... 2
		Christian 3
		Other (Specify)..... 9
Q22	What is the caste of the head of the household?	Scheduled Caste..... 1
		Scheduled Tribe..... 2
		OBC..... 3
		OBC (A)..... 4
		OBC (B)..... 5
		General..... 6
Q23	What type of Ration Card household members are having? (Multiple answers are possible)	Other (specify)..... 9
		APL..... 1
		BPL..... 2
		Antyoday..... 3
		Annapurna 4
		AYY 5
		PHH..... 6
		SPHH..... 7
		RKSY I 10
		RKSY II..... 11
		No Card..... 12
Q24	What is the primary occupation of the household? (Code)	Don't Know..... 8
		Other(specify)..... 9
Q25	What is the average annual income of your household	Rs.....

Code for Q24	
Cultivator	1
Agricultural Wage labourer	2
Non agricultural Wage Labourer	3
Self Employed	4
Regular salaried/ Wage employee	5
Rentiers, Pensionneras, Rémittence Récipients, etc.	6
Other (Specify)	9

Question No.	Question	Response				
Q26	Whether anyone aged between 13-21 years of your household migrated *out since 2013?	Yes=1 No=2				
Q27	If yes, please provide me the following particulars about them					
	Sl. No.	Name	Sex Male=1 Female=2 Other=3 (Transgender)	Present age (years)	Age at the time of migration	Reasons for migration (code)

Reasons for migration (Code for Q27)	
Employment	1
Education	2
Married out	3
Any other (specify)	9

[***Instruction:** Consider migration when time duration is 6 months and above]

SECTION B: GIRLS QUESTIONNAIRE (13-21years)

Now I will ask some questions to girls aged 13-21 years of your family. It is important to understand knowledge and perception of girls of this age group on some aspects influencing their lives. I would request for your permission to interview the girls of this age group of your family.

Question No.	Question	Girl 1	Girl 2	Girl 3	Skip
Q28	Please record from household roster name and line number of girl aged 13-21 years	Name _____ — Line	Name _____ — Line	Name _____ — Line	
Q29	Are you aware of “Kanyashree Prakalpa” of Govt. of West Bengal?	Yes=1 No=2 →	Yes=1 No=2 →	Yes=1 No=2 →	Q36
Q30	How did you come to know about “Kanyashree Prakalpa”? (Multiple response possible)	Circle all answers	Circle all answers	Circle all answers	
	Radio	1	1	1	
	TV	2	2	2	
	News Paper/Magazine	3	3	3	
	School	4	4	4	
	Panchayat/Municipality	5	5	5	
	Posters/Banners	6	6	6	
	Hoardings	7	7	7	
	Wall Painting	8	8	8	
	Neighbours/friends/relatives	10	10	10	
	Workplace	11	11	11	
	Any other(specify)	9	 9	 9	
Q31	What are the criteria to apply for this scheme? (Multiple response possible)	Circle all answers	Circle all answers	Circle all answers	
	a. girls aged between 13-18 years	1	1	1	
	b. Unmarried girls	2	2	2	
	c. enrolled in class VIII-XII or equivalent	3	3	3	
	d. Currently attending educational institution	4	4	4	
	e. Annual Income of Family not more than Rs 120000/-	5	5	5	
	f. Don't know	8	8	8	
Q32	For whom the criteria are waived? (Multiple response possible)	Circle all answers	Circle all answers	Circle all answers	

Question No.	a. Girls with special needs (Disabled)	1	1	1	
	b. None of the parents surviving	2	2	2	
	c. Girls residing in J.J Home	3	3	3	
	d. Don't know	8	8	8	
	e. Other (1)	9	 9	 9	
	f. Other (2)	 10	1 0	10	Skip
Question	Girl 1	Girl 2	Girl 3		
Q33	What are the documents required to apply? (Multiple response possible)	Circle all answers	Circle all answers	Circle all answers	
	a. Birth certificate of the girl	1	1	1	
	b. Income certificate of family	2	2	2	
	c. Domicile of West Bengal for more than 10 years	3	3	3	
	d. Bank account	4	4	4	
	e. Ration Card	5	5	5	
	f. Don't know	8	8	8	
Q34	What are the documents required to apply for those who are waived of necessary criteria? (Multiple response possible)	Circle all answers	Circle all answers	Circle all answers	
	a. Certificate that girl does not have both parents	1	1	1	
	b. Certificate from appropriate authority that girl is specially needy	2	2	2	
	c. Certificate that girl resides in J.J Home	3	3	3	
	e. Don't know	8	8	8	
	f. Other	9	 9	 9	
Q35	What benefits Kanyashree Prakalpa beneficiaries receive? (Multiple response possible)	Circle all answers	Circle all answers	Circle all answers	
	a. Annual scholarship of Rs 500/-	1	1	1	
	b. Annual scholarship of Rs 750/-	2	2	2	
	c. One time grant of	3	3	3	

	Rs 25000/- on attaining age of 18 years and pursuing further study and remain unmarried				
	d. Don't know	8	8	8	
	e. Other (1)	9	9	9	
	f. Other (2)	1 0	1 0	10	
Q36	Check Q12 : If currently attending school ↓ Dropped out from school → Q40 Never attended school → Q55				
Q37	What type of school are you currently attending?				
	Regular	1	1	1	

Question No.	Question	Girl 1	Girl 2	Girl 3	
Q37	Sports/vocational training	2	2	2	
	Open school	3	3	3	
	Madrasa (Unrecognized)	4	4	4	
Q38	Is it a girls' or co-educational school?	Girls' school=1 Co-ed. School=2	Girls' school=1 Co-ed. School=2	Girls' school=1 Co-ed. School=2	
Q39	Are you currently repeating same class of previous year?	Yes=1 No=2	Yes=1 No=2	Yes=1 No=2	
Q40	Did you apply for Kanyashree Prakalpa (KP)?	Yes=1 No=2 → Don't know=8 →	Yes=1 No=2 → Don't know=8 →	Yes=1 No=2 → Don't know=8 →	Q43B Q43
Q41	When did you first apply for Kanyashree Prakalpa?	Year _____ Don't know=8	Year _____ — Don't know=8	Year _____ — Don't know=8	
Q42	Did you face any difficulty related to submission of documents or certification?	Yes=1 No=2 Don't know=8	Yes=1 No=2 Don't know=8	Yes=1 No=2 Don't know=8	
Q43	Are you / were you beneficiary of Kanyashree Prakalpa (KP)? (Ask also when answer is code 8 in Q39 and Q40)	Yes=1 → No=2 →	Yes=1 → No=2 →	Yes=1 → No=2 →	Q45 Ask Q44 A & Go to 53
Q44	A. Why are/were you not a beneficiary of KP?	Circle all answers	Circle all answers	Circle all answers	Go to Q53
	B. Why did you not apply for KP?				
	Not eligible	1	1	1	

	Eligible, but not applied	2	2	2	
	Applied, but not considered	3	3	3	
	Could not provide documents / arrange certification	4	4	4	
	Did not apply because amount of scholarship is too small	5	5	5	
	Did not apply because too many documents to be provided	6	6	6	
	Time available to apply was too short	7	7	7	
	Nobody to help me to fill-up the application form	8	8	8	
	Non-cooperation of school authorities	10	10	10	
	Any other (specify)	9	9	9	
Question No.	Question	Girl 1	Girl 2	Girl 3	Skip
Q45	Which year did you receive first scholarship/ one time grant (OTG) of KP?				
	a. Annual scholarship	Year _____ _	Year _____ _	Year _____ _	
		Don't know=8	Don't know=8	Don't know=8	
	b. One time grant (OTG) of Rs. 25000/-	Year _____ _	Year _____ _	Year _____ _	
		Don't know=8	Don't know=8	Don't know=8	
Q46	What was the time gap between application and receipt of scholarship?				
	a. Within 6 months	1	1	1	
	b. within 7-9 months	2	2	2	
	c. within 10-12 months	3	3	3	
	d. above 12 months	4	4	4	

Q47	What is / was the amount of annual scholarship you received for the year? (write '9999' if girl was not eligible in a particular year)	2013	2014	2015	2013	2014	2015	2013	2014	2015	
Q48	What is / was the amount of one time grant (OTG) you received for the year? (write '9999' if girl was not eligible in a particular year)	2013	2014	2015	2013	2014	2015	2013	2014	2015	

Question No.	Question	Girl 1			Girl 2			Girl 3			Skip
Q49	How were the amounts utilized? (Multiple code)	Circle all answers			Circle all answers			Circle all answers			
		2013	2014	2015	2013	2014	2015	2013	2014	2015	
	Purchased Books	1	1	1	1	1	1	1	1	1	
	Purchased School stationeries	2	2	2	2	2	2	2	2	2	
	Met household expenses	3	3	3	3	3	3	3	3	3	
	Private Tuition	4	4	4	4	4	4	4	4	4	
	Not Utilized	5	5	5	5	5	5	5	5	5	
	Any other (specify)	9	9	9	9	9	9	9	9	9	
Q50	If the amount received was not utilized, what were the reasons? (Multiple code)	Circle all answers			Circle all answers			Circle all answers			

	Saved for future education	1	1	1	1	1	1	1	1	1	
	Saved for marriage	2	2	2	2	2	2	2	2	2	
	Saved for unspecified future use	3	3	3	3	3	3	3	3	3	
	Problem in withdrawing money	4	4	4	4	4	4	4	4	4	
	Any other (specify)	9	9	9	9	9	9	9	9	9	
Q51	Are you using your Bank Account for any transaction other than KP?	Yes=1 No=2			Yes=1 No=2			Yes=1 No=2			
Q52	If you discontinue receiving scholarship, then what is the reason?										
	Got married	1			1			1			
	Dropped out from school	2			2			2			
	Any other (specify)	9			9			9			

Question No.	Question	Girl 1	Girl 2	Girl 3	Skip
Q53	Ask only to those girls who are currently attending school (code 1 in Q12) and is not a beneficiary of KP Do you now intend to apply for KP ?	Yes=1 No=2 →	Yes=1 No=2 →	Yes=1 No=2 →	Q55
Q54	Why do you not intend to apply for? (Multiple answer possible)	Circle all answers	Circle all answers	Circle all answers	
	Not eligible	1	1	1	

	Cannot provide documents / arrange certification	2	2	2	
	Amount of scholarship is too small	3	3	3	
	Too many documents to be provided	4	4	4	
	Any other (specify)	 9	 9	9	
Q55	Do you have any bank account? (Ask other than beneficiary)	Yes=1 No=2 →	Yes=1 No=2 →	Yes=1 No=2 →	Q57
Q56	Why do you not have a Bank Account? (Multiple code)	Circle all answers	Circle all answers	Circle all answers	Go to Q61
	Not interested	1	1	1	
	Too many documents	2	2	2	
	No body to help me	3	3	3	
	Not literate	4	4	4	
	Bank officials not cooperative	5	5	5	
	Financial Problem	6	6	6	
	Any other (specify)	9	9	9	

Question No.	Question	Girl 1	Girl 2	Girl 3	Skip
Q57	Did you face any problem in opening Bank account?	Yes=1 No=2	Yes=1 No=2	Yes=1 No=2	
Q58	Do you know how to withdraw money from your bank account?	Yes=1 No=2	Yes=1 No=2	Yes=1 No=2	
Q59	What is the distance of your bank from your residence?	_____ Km.	_____ Km.	_____ Km.	
Q60	Do you have any problem to operate the	Circle all answers	Circle all answers	Circle all answers	

	bank account? (Multiple code)				
	Bank away from home	1	1	1	
	Bank officials not cooperative	2	2	2	
	Do not know formalities	3	3	3	
	Not literate	4	4	4	
	Not yet operated	5	5	5	
	No problem	6	6	6	
	Any other (specify)	9	9	9	
Q61	Check Q12 :				
	If currently attending school ↓	Dropped out from school ↓	Never attended school → Q70		
Q62	Are /were you recipient of benefits /scholarship under the following social security schemes or any other scheme other than Kanyashree Prakalpa? (Ask each option)	Yes-1 No=2 →	Yes-1 No=2 →	Yes-1 No=2 →	Q64

Question No.	Question	Girl 1		Girl 2		Girl 3		Skip
Q63	Which agency /agencies granted the scholarship?	Amount received in 12 months (Rs.)	Expected annual amount (Rs.)	Amount received in 12 months (Rs.)	Expected annual amount (Rs.)	Amount received in 12 months (Rs.)	Expected annual amount (Rs.)	
	1.Shikshashree							
	2.Sukanya Yojana							
	3. Scholarship schemes under minorities department							
	4. Any other (specify)							
Ask Q64-Q69 to those girls who are/were beneficiary of Kanyashree Prakalpa								
Q64	Are/were you a member of Kanyashree Sangha?	Yes=1 No=2 →		Yes=1 No=2 →		Yes=1 No=2 →		Q68
Q65	Do did you participate in the activities of Kanyashree Sangha ?	Yes=1 No=2 →		Yes=1 No=2 →		Yes=1 No=2 →		Q68
Q66	How many activities of Kanayashree Sangha were organized since you became member?							
Q67	In how many of them you participated?							
Q68	Do you aspire to pursue vocational training or other life skill education?	Yes=1 No=2 →		Yes=1 No=2 →		Yes=1 No=2 →		Q70
Q69	If yes , what types of vocational training or life skill education	1. _____ 2. _____ _____		1. _____ 2. _____ 3. _____		1. _____ 2. _____ 3. _____		

	you want to pursue ?	3. _____ —			
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Question No.	Question	Girl 1	Girl 2	Girl 3	Skip
Now I will like to know about your knowledge on following matters .					
Q70	a. What is the minimum legal age of marriage for girls?	years Don't Know.....8	years Don't Know.....8	years Don't Know.....8	
	b. What is the minimum legal age of marriage for boys?	years Don't Know.....8	years Don't Know.....8	years Don't Know.....8	
Q71	Do you think that the following are reasons for marriage of girls before the age of 18 years? (Ask each option)	Yes ☐ 1 No ☐ 2 Not Sure ☐ 3	Yes ☐ 1 No ☐ 2 Not Sure ☐ 3	Yes ☐ 1 No ☐ 2 Not Sure ☐ 3	
	A. Insecurity of girls in the society				
	B..It is easy to get girls married early				
	C.Parents want to get rid of the responsibility of girl				
	D.Girls have limited choice				
	E. Tradition/Customs				
	F.Social pressure				
	G.Expenditure on early marriage is less				
Q72	Can you suggest ways to prevent marriage of girls before the age of 18 years ?	Yes=1 No=2 →	Yes=1 No=2 →	Yes=1 No=2 →	Q74
Q73	According to you what are the ways to prevent it?				
	1.				
	2.				
	3.				

Q74	Who should take decision about any marriage in a family? (Multiple response possible)	Circle all answers	Circle all answers	Circle all answers	
	Boys and girls themselves	1	1	1	
	Father	2	2	2	
	Mother	3	3	3	
	Both parents	4	4	4	
	Elderly male member(s)	5	5	5	
	Elderly female member(s)	6	6	6	
	Any elderly member	7	7	7	
	Any other (specify)	9	9	9	

Question No.	Question	Girl 1	Girl 2	Girl 3	Skip
Q75	In your family, presently who take or supposed to take decision about girl's marriage? (Multiple response possible)	Circle all answers	Circle all answers	Circle all answers	
	Girls themselves	1	1	1	
	Father	2	2	2	
	Mother	3	3	3	
	Both parents	4	4	4	
	Elderly male member(s)	5	5	5	
	Elderly female member(s)	6	6	6	
	Any elderly member	7	7	7	
	Any other (specify)	9	9	9	
Q76	What should be the level of formal education for girls and boys? (code)	Boys	Boys	Boys	
	Check Q5 or Q6				
	If age of the girl between 15-18 years → Q77 & Q78 If age of the girl between 13-14 → Q79				

Code for Q76							
Response	Code	Response	Code	Response	Code	Response	Code

No education	1	Middle	4	Graduate	7	Non Technical Diploma	11
Below Primary	2	Secondary	5	Post Graduate	9	Above Post Graduate	12
Primary	3	Higher Secondary	6	Technical Diploma	10	Don't Know	8

Q. No.	Question	Girl 1	Girl 2	Girl 3	Skip
	Ask only to girls 15-18 years old				
Q77	Do you think there are any disadvantages of girls getting married before the age of 18 years?	Yes=1 No=2 → Don't know=8 →	Yes=1 No=2 → Don't know=8 →	Yes=1 No=2 → Don't know=8 →	
Q78	If yes, then what are the problems faced by the girls when married before 18 years?? (Multiple answers possible)	Circle all answers	Circle all answers	Circle all answers	
	a. They are deprived of education	1	1	1	
	b. They are vulnerable to domestic violence	2	2	2	
	c. Greater chance of having reproductive health problems in the future	3	3	3	
	d. Has a lesser chance of having a healthy baby	4	4	4	
	e. May not have adequate knowledge about how to take of child	5	5	5	
	f. May not adjust in in-law's house	6	6	6	
	g. Not matured enough to bear child	7	7	7	
	h. Not matured enough to do household work	10	10	10	
	i. May be tortured at in-law's house	11	11	11	
	j. Any other (Specify)	9	9	9	
	k. Do not know	8	8	8	

Q79	Check Q40:				
	Code 1 Code 2&8 → Q84				
	↓				
Q80	Do you know that the status of application can be tracked online?	Yes=1 No=2 →	Yes=1 No=2 →	Yes=1 No=2 →	Q81
Q81	Have you ever tracked the status online?	Yes=1 No=2	Yes=1 No=2	Yes=1 No=2	
Q82	Do you know about grievance redressal regarding Kanyashree Prakalpa?	Yes=1 No=2 →	Yes=1 No=2 →	Yes=1 No=2 →	Q85
Q83	Have you ever done so ?	Yes=1 No=2	Yes=1 No=2	Yes=1 No=2	

Q84	Check Q12:			
	Code 1	Code 2&3 Q86 →		
	↓			
	Ask only to girls who are currently attending school (Parents may also be the respondent)			
Q85	Annual expenditure on following items of last year	Girl 1	Girl 2	Girl 3
	Expenditure on school fee			
	Expenditure on private tuition			
	Expenditure on Text Books			
	Expenditure on stationary			
	Expenditure on transport			
	Other education related expenditure			

Questions for parents and any male aged between 13-21 years in the household

Q. No.	Question	Father /Mother (circle who answered)	Any Male aged between 13-21 years of the household	Skip
Q86	a. What is the minimum legal age of marriage for girls in our country?	ars Don't Know.....99	ars Don't Know.....99	
	b. What is the minimum legal age of marriage for boys in our country?	ars Don't Know.....99	ars Don't Know.....99	
Q87	What are the age groups at which girls and boys in your locality usually get married?	From To Boys Girls	From To Boys Girls	

Q88	Do you know if there is a law prohibiting child marriage in our country?	Yes=1 No=2 →	Yes=1 No=2 →	Q90
Q89	What are the consequences if someone breaks the law for prohibition of child marriage? (Multiple response possible)	Imprisonment1 Financial Penalty.....2 Police case.....3 Nothing.....4 Don't know.....8 Others (Specify).....9	Imprisonment1 Financial Penalty.....2 Police case.....3 Nothing.....4 Don't know.....8 Others (Specify).....9	
Q90	Do you think there are any disadvantages of girls getting married before the age of 18 years?	Yes=1 No=2 → Don't know=8 →	Yes=1 No=2 → Don't know=8 →	Q92 Q92

Q. No.	Question	Father /Mother (circle who answered)	Any Male aged between 13-21 years of the household	Skip
Q91	If yes, then what are the problems faced by the girls when married before 18 years? (Multiple response possible)	Circle all answers	Circle all answers	
	a. They are deprived of education	1	1	
	b. They are vulnerable to domestic violence	2	2	
	c. Greater chance of having reproductive health problems in the future	3	3	
	d. Has a lesser chance of having a healthy baby	4	4	
	e. May not have adequate knowledge about how to take of child	5	5	
	f. May not adjust in in-law's house	6	6	

	g. Not matured enough to bear child	7	7	
	h. Not matured enough to do household work	10	10	
	i. May be tortured at in-law's house	11	11	
	j. Any other (Specify)	9	9	
	k. Do not know	8	8	
Q92	Do you know about Kanyashree Prakalpa?	Yes=1 No=2 →	Yes=1 No=2 →	Go for Remarks
Q93	How did you come to know about Kanyashree Prakalpa?			
	Radio	1	1	
	TV	2	2	
	News Paper/Magazine	3	3	
	School	4	4	
	Panchayat/Municipality	5	5	
	Posters/Banners	6	6	
	Hoardings	7	7	
	Wall Painting	8	8	
	Neighbours/friends/relatives	10	10	
	Workplace	11	11	
	Any other(specify)	9	9	

Q. No.	Question	Father /Mother (circle who answered)	Any Male aged between 13-21 years of the household	Skip
Q94	Is it useful for your daughter(s)/ sister(s) future?	Yes=1 No=2 Don't know=8	Yes=1 No=2 Don't know=8	
Q95	Do you think that similar scholarship is required for boys?	Yes=1 No=2 Don't know=8	Yes=1 No=2 Don't know=8	

Remarks of the Respondent

Remarks of the Investigator

.....THANKING YOU.....

A. 4 Assessment of Kanyashree Prakalpa: Boys Questionnaire

ASSESSMENT OF KANYASHREE PRAKALPA OF GOVERNMENT OF WEST BENGAL BOYS QUESTIONNAIRE

IDENTIFICATION											
Division _____											
District _____											
Block _____											
Type of Locality _____ Rural1 Urban.....2											
PSU (Village /Town name & Ward no.) _____											
Name of Head of the Household _____											
Address _____											
Mobile Number:											
RESULT STATUS OF THE INTERVIEW											
Completed1 Partly completed.....2											
No responsible respondent available3											
Household absent 4 Refused/Substituted5											
Total Number of Members in Household											
Total Number of male Members											
Total number of Female Members											
Total number of unmarried girls 13-21 years											
INTERVIEW DATE		DATE		MONTH		YEAR					
Name of the Investigator _____											
Name of the Supervisor _____											

Now I would like to ask you some questions about the people who usually live in your household.

[illegible]

Code for Q3	
Response	Code
Head	1
Wife or Husband	2
Son or Daughter	3
Son-in-law or Daughter-in-law	4
Grandchild	5
Parent	6
Parent-in-law	7
Brother or Sister	8
Brother-in-law or Sister-in-law	9
Niece or Nephew	10
Other relatives	11
Adopted/foster child	12
Not related	13

Code for Q 7	
Response	Code
Never married	1
Married	2
Widow / widower	3
Divorced	4
Seprated	5

[illegible]

8													
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*Includes sports school/vocational training school / open school / Madrasa / College

Code for Q11	
Response	Code
No education /illiterate	1
Literate without formal education	2
Below Primary	3
Primary	4
Middle	5
Secondary (Madhyamik)	6
Higher Secondary (Uchha Madhyamik)	7
Graduate	8
Post Graduate	9
Technical Diploma	10
Non technical diploma	11

Code for Q15	
Response	Code
School is too far away from home	1
Completed desired level of education	2
Required for work in household activities/ farm /business	3
Engaged in economic activities	4
School atmosphere is not conducive	5
Cannot afford	6
Repeated failures	7
Got married	8
Not interested in studies as it does not help to get a job	10
Not interested in studies because of quality of education in school is not good	11
School is a co-education school	12
School does not have any female teacher	13
No girls toilet available	14
Other (Specify)	9

Now I would like to ask you some questions about your household. These questions are important for us and this study.

Question No.	Question	Response	
Q21	What is the religion of the head of the household?	Hindu.....	1
		Muslim.....	2
		Christian	3
		Other (Specify).....	9
Q22	What is the caste of the head of the household?	Scheduled Caste.....	1
		Scheduled Tribe.....	2
		OBC.....	3
		OBC (A).....	4
		OBC (B).....	5
		General.....	6
Q23	What type of Ration Card household members are having? (Multiple answers are possible)	Other (specify).....	9
		APL.....	1
		BPL.....	2
		Antyoday.....	3
		Annapurna	4
		AYY	5
		PHH.....	6
		SPHH.....	7
		RKSY I	10
		RKSY II.....	11
		No Card	12
Q24	What is the primary occupation of the household? (Code)	Don't Know	8
		Other	9
Q25	What is the average annual income of your household	Rs.....	

Code for Q24	
Cultivator	1
Agricultural Wage labourer	2
Non agricultural Wage Labourer	3
Self Employed	4
Regular salaried/ Wage employee	5
Rentiers, Pensionner, Rémittence Récipients, etc.	6
Other (Specify)	9

Question No.	Question	Response				
Q26	Whether anyone aged between 13-21 years of your household migrated out since 2013?	Yes=1 No=2				
Q27	If yes, please provide me the following particulars about them					
	Sl. No.	Name	Sex Male=1 Female=2 Other=3 (Transgender)	Present age (years)	Age at the time of migration	Reasons for migration (code)

Reasons for migration (Code for Q27)	
Employment	1
Education	2
Married out	3
Any other (specify)	9

[Instruction: Consider migration when time duration is 6 months and above]

SECTION B: BOYS QUESTIONNAIRE (13-21years)

Now I will ask some questions to boys aged 13-21 years of your family. It is important to understand knowledge and perception of boys of this age group on some aspects influencing their lives. I would request for your permission to interview the boys of this age group of your family.

Question No.	Question	Boy 1	Boy 2	Boy 3	Skip
Q28	Please record from household roster name and line number of boy aged 13-21 years	Name _____ Line No.	Name _____ _____ Line No.	Name _____ _____ Line No.	
	Check Q12 : If currently attending school				
Q29	What type of school are you currently attending?				
	Regular	1	1	1	
	Sports/vocational training	2	2	2	
	Open school	3	3	3	
	Madrasa (Unrecognized)	4	4	4	
Q30	Is it a boys or co-educational school?	Boys school =1 Co-ed. School=2	Boys school =1 Co-ed. School=2	Boys school =1 Co-ed. School=2	
Q31	Are you currently repeating same class of previous year?	Yes=1 No=2	Yes=1 No=2	Yes=1 No=2	
	Check Q12 : If currently attending school or dropped out from school				
Q32	Do you aspire to pursue vocational training or other life skill education?	Yes=1 No=2 →	Yes=1 No=2 →	Yes=1 No=2 →	Q34
Q33	If yes, what types of vocational	1 _____	1 _____	1 _____ 2. _____	

	training or life skill education you want to pursue?	2. _____ 3._____ —	2. _____ 3._____ —	3._____ 	
Q34	During last 12 month, did you receive any scholarship?	Yes=1 No=2 →	Yes=1 No=2 →	Yes=1 No=2 →	Q3 6

Q.No.	Question	Boy 1		Boy 2		Boy 3		Skip
Q35	Which agency/agencies granted the scholarship?							
		Amount received in 12 months (Rs.)	Expected annual amount (Rs.)	Amount received in 12 months (Rs.)	Expected annual amount (Rs.)	Amount received in 12 months (Rs.)	Expected annual amount (Rs.)	
	Agency/Scheme 1							
	Agency/Scheme 2							
	Agency/Scheme 3							
Q36	Do you know about online tracking?	Yes-1 No-2 No idea-3	→ →	Yes-1 No-2 No idea-3	→ →	Yes-1 No-2 No idea-3	→ →	Q38 Q38
Q37	Have you done online tracking during last 12 months?	Yes=1 No=2		Yes=1 No=2		Yes=1 No=2		
	Ask all boys of 13-21 years							
Q38	Are you aware of Kanyashree Prakalpa of Govt. of West Bengal?	Yes=1 No=2	→	Yes=1 No=2	→	Yes=1 No=2	→	Q44
Q39	How did you come to know about Kanyashree Prakalpa of Govt. of West Bengal? (Multiple answers possible)	Circle all answers		Circle all answers		Circle all answers		
	Radio	1		1		1		
	TV	2		2		2		
	News Paper/Magazine	3		3		3		
	School	4		4		4		
	Panchayat/Municipality	5		5		5		
	Posters/Banners	6		6		6		
	Hoardings	7		7		7		
	Wall Painting	8		8		8		
	Neighbours/friends/relatives	10		10		10		
	Workplace	11		11		11		
	Any other(specify)	9		9		9		

Q.No.	Question	Boy 1	Boy 2	Boy 3	Skip
Q40	Do you think it is useful for girls?	Yes=1 No=2 → Don't know=8 →	Yes=1 No =2 Don't know=8 →	Yes=1 No=2 → Don't know=8 → } Q42	
Q41	If yes, how is it useful? (Multiple answers possible)	Circle all answers	Circle all answers	Circle all answers	
	Purchasing books and Stationeries	1	1	1	
	Meet the expenses of private tuition	2	2	2	
	No need to stop their education	3	3	3	
	Helpful to stop early marriage	4	4	4	
	Helpful for raising voice in family	5	5	5	
	School fees	6	6	6	
	Helpful for higher studies	7	7	7	
	Other (Specify)	_____9	_____9	_____9	
Q42	Do you think that the Kanyashree scholarship amount is sufficient?	Yes-1 No-2 No idea-3	Yes-1 No-2 No idea-3	Yes-1 No-2 No idea-3	
Q43	a) Do you think that similar incentive scheme is required for boys?	Yes-1 No-2 →	Yes-1 No-2 →	Yes-1 No-2 →	Q44
	b) If yes, how will it be useful? (Multiple answers possible)	Circle all answers	Circle all answers	Circle all answers	
	Purchasing books and Stationeries	1	1	1	
	Meet the expenses of private tuition	2	2	2	
	Helpful in further education	3	3	3	
	No need to stop their education for income	4	4	4	

	No need to migrate for income	5	5	5	
	Other (Specify)	_____6	_____6	_____6	
Q44	Do you have any bank account?	Yes=1 No=2 →	Yes=1 No=2 →	Yes=1 No=2 →	Q46

Q.No.	Question	Boy 1	Boy 2	Boy 3	Skip
Q45	Why do you not have a Bank Account? (Multiple answers possible)	Circle all answers	Circle all answers	Circle all answers	Go to Q51
	Not interested	1	1	1	
	Too many documents	2	2	2	
	No body to help me	3	3	3	
	Not literate	4	4	4	
	Bank officials not cooperative	5	5	5	
	Financial Problem	6	6	6	
	Any other (Specify)	9	9	9	
Q46	Did you have any transaction in your account during last 12 months?	Yes=1 No=2	Yes=1 No=2	Yes=1 No=2	
Q47	Did you face any problem in opening Bank account?	Yes=1 No=2	Yes=1 No=2	Yes=1 No=2	
Q48	Do you know how to withdraw money from your bank account?	Yes=1 No=2	Yes=1 No=2	Yes=1 No=2	
Q49	What is the distance of your bank from your residence?	_____Km.	_____Km.	_____Km.	
Q50	Do you have any problem to operate the bank account? (Multiple answers possible)	Circle all answers	Circle all answers	Circle all answers	
	Bank away from home	1	1	1	
	Bank officials not cooperative	2	2	2	

	Do not know formalities	3	3	3	
	Any other (specify)	4	4	4	
	Now I will like to know your knowledge on following matters				
Q51	a. What is the minimum legal age of marriage for girls?	years Don't Know.....99	years Don't Know.....99	years Don't Know.....99	
	b. What is the minimum legal age of marriage for boys?	years Don't Know.....99	years Don't Know.....99	years Don't Know.....99	

Q. No.	Question	Boy 1		Boy 2		Boy 3		Skip
Q52	Do you think that the following are reasons for marriage of girls before the age of 18 years ? (Ask each option)	Yes	1	Yes	1	Yes	1	
		No	2	No	2	No	2	
		Not Sure	3	Not Sure	3	Not Sure	3	
	A. Insecurity of girls in the society							
	B..It is easy to get girls married early							
	C.Parents want to get rid of the responsibility of girl							
	D.Girls have limited choice							
	E. Tradition/Customs							
	F.Social pressure							
G.Expenditure on early marriage is less								
Q53	Who should take decision about any marriage in a family? (Multiple response possible)	Circle all answers						
	Boys & girls themselves	1		1		1		
	Father	2		2		2		
	Mother	3		3		3		
	Both Parents	4		4		4		

	Elderly male member (s)	5	5	5	
	Elderly female member (s)	6	6	6	
	Any elderly member	7	7	7	
	Any other (specify)	_____	_____	_____	
		9	9	9	
Q54	In your family, presently who take or supposed to take decision about girl's marriage? (Multiple response possible)	Circle all answers	Circle all answers	Circle all answers	
	Girls themselves	1	1	1	
	Father	2	2	2	
	Mother	3	3	3	
	Both Parents	4	4	4	
	Elderly male member (s)	5	5	5	
	Elderly female member (s)	6	6	6	
	Any elderly member	7	7	7	
	Any other (specify)	_____	_____	_____	
		9	9	9	

Q. No.	Question	Boy 1	Boy 2	Boy3	Skip
Q55	What should be the level of formal education for girls and boys? (code)	Boys Girls	Boys Girls	Boys Girls	

Response	Code	Response	Code
No education /illiterate	1	Graduate	7
Below Primary	2	Post Graduate	9
Primary	3	Technical Diploma	10
Middle	4	Non technical diploma	11
Secondary (Madhyamik)	5	Above Post graduate	12
Higher Secondary (Uchha Madhyamik)	6	Don't know	8

Ask only to boys who are currently attending school (Parents may also be the respondent)				
Q. No.56	Annual expenditure on following items of last year	Boy 1	Boy 2	Boy 3
	Expenditure on school fee			
	Expenditure on private tuition			

	Expenditure on Books			
	Expenditure on stationary			
	Expenditure on transport			
	Other education related expenditure			

Questions for parents

Q No.	Question	Father /Mother (circle who answered)	Skip
Q57	a. What is the minimum legal age of marriage for girls in our country?	ars Don't Know.....8	
	b. What is the minimum legal age of marriage for boys?	ars Don't Know.....8	
Q58	What are minimum and maximum age do girls and boys in our country usually get married?	From To Boys Girls	

Q No.	Question	Father /Mother (circle who answered)	Skip
Q59	Do you know if there is a law prohibiting child marriage in our country?	Yes=1 No=2	
Q60	What are the consequences if someone breaks the law for prohibition of child marriage? (Multiple response possible)	Circle all answers	
	Imprisonment	1	
	Financial Penalty	2	
	Police case	3	
	Nothing	4	
	Others (Specify)	9	
	Don't know	8	
Q61	Do you think there are any disadvantages of girls getting married before the age of 18 years?	Yes=1 No=2 Don't know=8 → → }	Q63

Q62	If yes, then what are the problems faced by the girls when married before 18 years? (Multiple response possible)	Circle all answers	
	a. They are deprived of education	1	
	b. They are vulnerable to domestic violence	2	
	c. Greater chance of having reproductive health problems in the future	3	
	d. Has a lesser chance of having a healthy baby	4	
	e. May not have adequate knowledge about how to take of child	5	
	f. May not adjust in in-law's house	6	
	g. Not matured enough to bear child	7	
	h. Not matured enough to do household work	10	
	i. May be tortured at in-law's house	11	
	j. Any other (Specify)	9	
	k. Do not know	8	
Q63	Do you think there are any disadvantages of boys getting married before the age of 21 years?	Yes=1 No=2 Don't know=8 → } →	Q65
Q64	If yes, what are problems faced boys when married before 21 years? (Multiple response possible)	Circle all answers	
	They are deprived of education	1	
	They have to take huge responsibility at an early age	2	
	Any other (specify)	9	

Q No.	Question	Father /Mother (circle who answered)	Skip
Q65	Do you know about Kanyashree Prakalpa?	Yes=1 No=2 →	Go for Remarks

Q66	How did you come to know about Kanyashree Prakalpa?		
	Radio	1	
	TV	2	
	News Paper/Magazine	3	
	School	4	
	Panchyat/ Municipality	5	
	Posters/Banners	6	
	Hoardings	7	
	Wall Painting	8	
	Own child	10	
	Neighbour/friends/relatives	11	
	Workplace	12	
	Any other(specify)	9	
Q67	Is it useful for your girl's future?	Yes=1 No=2 Don't know=8	
Q68	Do you think that similar scholarship is required for boys?	Yes=1 No=2 Don't know=8	

Remarks of the Respondent

Remarks of the Investigator

.....THANKING YOU.....

A. 5 Evaluation of Kanyashree Prakalpa: House-Listing form

EVALUATION OF KANYASHREE PRAKALPA

HOUSE LISTING FORM

District:

Block:

Village/Town:

PSU No.

Rural.....1

Urban.....2

Name of the Lister

(1)

(2) Date

[illegible]

[illegible]

A. 6 Detailed Framework of the five-day training programme on boys' and girls' questionnaires

AGENDA FOR TRAINING PROGRAMME – MAIN FIELD STUDY ASSESSMENT OF KANYASHREE PRAKALPA VENUE: IITD, Srijani, THAKURPUKUR

Sl. No.	Time	Subject	Faculty
DAY ONE: 27.06.2016			
1.	10.30-11.15	Inauguration Programme	
		Welcome	A.K.Roy
		Kanyashree Prakaalpa	Biswajit De, UNICEF
		Assessment of Kanyashree Prakaalpa	Sabir Ahamed ,Pratichi Institute
		Vote of Thanks	B.M.Bhattacharya
2	11.15-11.30	TEA BREAK	
3	11.30-12.00	Methodology of the Study	B.M.Bhattacharya
4	12.00-13.30	Identification and Section A(Q1 to Q20)	A.K.Roy/B.M.Bhattacharya
5	13.30-14.15	Lunch Break	
6	14.15-15.30	Section A(Q21-Q27) –GIRLS' QUESTIONNAIRE	A.K.Roy/B.M.Bhattacharya
7	15.30-17.00	Mock Interview (Identification and section A Q1to Q27).	
DAY TWO: 28.06.2016			
1	10.00-10.30	Section A- Questions raised on Day 1 Lectures and Mock Interview	B.M.Bhattacharya/A.K.Roy
2	10.30-10.45	TEA BREAK	
3	10.45-11.30	Section B (Q28-Q39)	B.M.Bhattacharya/A.K.Roy
4	11.30-13.00	Section B(Q40-Q67)	B.M.Bhattacharya /A.K.Roy
5	13.00-14.00	Lunch Break	
6	14.00-15.00	Mock Interview-section B (Q28-Q69)	
7	15.00-15.30	TEA BREAK	
8	15.30-17.00	Section B(Q70-Q100)	B.M.Bhattacharya/A.K.Roy
DAY THREE: 29.06.2016			
1	9.30-10.30	Mock Interview- Section B(Q70-Q100)	B.M.Bhattacharya/A.K.Roy
2	10.30-11.00	Section B- Questions raised on Day 2 Lectures & Mock Interview of Today	B.M.Bhattacharya/A.K.Roy
3	11.00-11.30	TEA BREAK	
4	11.30-13.00	IDENTIFICATION and Section A (Q1 to Q 27)- BOY'S QUESTIONNAIRE	B.M.Bhattacharya/A.K.Roy
5	13.00-14.00	Lunch Break	
6	14.00-15.30	Section B (Q28-Q73)	
7	15.30-16.00	TEA BREAK	
8	16.00-17.30	Mock Interview –Section B (Q1 –Q 73)	B.M.Bhattacharya/A.K.Roy
DAY FOUR: 30.06.2016			
FIELD VISIT			
DAY FIVE – 01.07.2016			
1	10-11.30	Issues /Questions raised on field Work Experience	UNICEF,PRATICHI and EIT
2	11.30-12.00	TEA BREAK	

3	12.00-13.00	Issues /Questions raised on Field work Experience	UNICEF,PRATICHI and EIT
4	13.00-14.00	LUNCH BREAK	
5	14.00-16.00	Tour Programme finalization	

A. 7 List of meeting & training programme prior to conducting the study

Date	Subject
25 th February 2016	Initial training programme to build conceptual clarity about the project
26 th – 27 th February 2016	Two day field visit for pilot study to Kalikapur, Machalandapur and Gobardanga municipality
9 th June 2016	Training programme for houselisting questionnaire
27 th June to 1 st July 2016	Training programme for boys' and girls' questionnaire
June to September 2016	Administering of houselisting and main questionnaires
June 2016 to February 2017	FGDs and individual interviews
District meetings	
22 nd July	Howrah
2 nd August	Burdwan
3 rd August	Nadia
8 th August	Maldah
9 th August	Uttar Dinajpur
26 th August	Purba Medinipur
1 st September	Alipurduar
2 nd September	Jalpaiguri
7 th September	Paschim Medinipur
26 th Seotember	Kolkata

A. 8 Instructions for the Qualitative Study of the Kanyashree Project

In October 2013, the Government of West Bengal instituted the Kanyashree Project, a scholarship for young girls. The scholarship recipients must have an annual household income less than Rs. 1,20,000, be 13-18 year old unmarried girls who are studying in the eighth to twelfth grade, or the equivalent of, and they will be given Rs. 500 per annum (as per new rules Rs. 750), and 18-year-old unmarried girls (in school, college or an approved vocational, technical educational institution) will also be provided one time grant of Rs. 25000. This government intervention attempts to engage at an early age in the lives of the girls to avoid child marriage and enable girls to pursue an education. We are now conducting a study on this project, for which information on the following subjects is sought:

- 1) What is the impact of the project in your (especially the female student's) life?
- 2) What kind of difficulties and obstacles are facing the project?
- 3) What steps can be taken to remove the hindrances?

FGD Guidelines at School Level

- 1) How far do you think the objectives of the scheme are being met?
- 2) How do last year's beneficiaries of the scholarship intend to spend their money, or how have they? How has it been spent with regard to education?
- 3) [Describe the nature of expenditure even if it wasn't used for studies.]
- 4) How did the beneficiaries of the onetime grant spend the money or plan to spend it? If it was spent on education, provide a breakup of expenses.
- 5) [Describe the nature of expenditure even if it wasn't used for studies.]
- 6) Either post receiving money from the scheme, or in anticipation of the doing the same, is there any noticeable change in the thoughts or lifestyle of the community regarding the future of the girls under eighteen?
- 7) Have you heard of any child marriages occurring in your area, in the last three years? If yes, how many?
- 8) Did the people of the community take any initiative to stop child marriage? If yes, what are the initiatives? What was the role of the panchayat, administration or police in restraining this practice?
- 9) What are the reasons children in this area drop out of school?
- 10) Can you provide an example of a girl who would have had to stop her schooling without the intervention of the Kanyashree Scheme? (Investigator/researcher to take a detailed note and may try to meet the family of such beneficiary of Kanyashree and try to write a case study on the basis of the incident)
- 11) After this scheme having been implemented, have any women's groups formed? What are the main activities of these groups?

- 12) Apart from the Kanyashree Scheme what other projects has the current government initiated for girls?
- 13) What is your understanding of 'online tracking'?
- 14) What do you know about the grievance redressal mechanism?
- 15) How long does it take for the money to come through after applying?
- 16) After receiving money once, for the next round of disbursement to be completed how long does it take for the full procedure?
- 17) What do those who have not received any money through it, feel about the scheme? What are the reasons for which they have not received the scholarship?
- 18) How far do they want to study?
- 19) What do their families feel about not receiving any money from the scheme?
- 20) Their opinion on the fact that their fellow students are receiving this benefit.
- 21) What are their inputs on how to improve the scheme.

13 To 21 Year Old Boys' Opinion

- 1) Do you know anything about the Kanyashree Scheme? If yes, what do you know?
- 2) What are your opinions in favour of or against it?
- 3) What is required to improve this scheme?
- 4) Those friends of yours who are receiving money through this scheme, how is it helping them?
- 5) What role does the scheme have in reducing child marriage for girls?
- 6) How is the money received through this scheme helping the girls in their studies?
- 7) Have any of your siblings benefited from this scheme? How has it helped them?

FGD guideline at community level

- 1) What is your opinion about this scheme?
- 2) Has Kanyashree Scheme helped anyone? If yes, what kind of help has it been?
- 3) Those who received the money last year how did they spend it, alternatively, how do they plan to?
 - a. How have they spent it on their education?
 - b. (Describe the expenditure on non educational purposes)
- 4) How was the one time grant received from Kanyashree spent, alternatively, how do they plan to spend it?
 - a. How have they spent it on their education?
 - b. (Describe the expenditure on non educational purposes)
- 5) Have there been any instances of child marriage in this region in the last three years?
- 6) If there have, under what circumstances did it occur (i.e. social, economic, etc)?
- 7) Have the community members taken any initiative to stop child marriage? If yes, what?
- 8) What is the role of the panchayat, administration and police in restraining child marriage?
- 9) After this scheme was instituted, was any women's group formed? What are the main activities of these groups?
- 10) How have the parents of the recipients of Kanyashree changed due to it?
- 11) Has Kanyashree made the relationship between schoolboys and girls fraught and discriminatory in any way?
- 12) What are your opinions on how to improve the scheme?

Block level Key Informant Interviews:

Name:

Position:

Phone Number:

- 1) From which year has this scheme begun? So far how many female students have benefited from it? How are the beneficiaries chosen?
- 2) Has the scheme started everywhere in your block? If it hasn't, provide a detailed description and reasons for not starting.
- 3) In your block how is this scheme supervised and by whom? How do you maintain information about the functioning of the scheme here?
- 4) In your block how from the uppermost to the lowermost strata of official, how are they supervised?
- 5) Does your block have any 'Kanyashree Sangha'? What kind of activities do they pursue?
- 6) Is there any information available in this block of how they Kanyashree money (both annual and the one time grant) is spent? If yes, how is that information acquired?
- 7) After receiving the one time grant, do the girls continue their education? If there is information on this, how is it acquired?
- 8) From the time of application till the money is received, what kind of help/problem resolution do you provide during this cycle?
- 9) Where do the banks associated with Kanyashree go to with their problems? How are they resolved?
- 10) Do the schools contact the block administration with regard to Kanyashree? How does the block help them?
- 11) Which higher official does the block contact with regard to Kanyashree?
- 12) What steps have been taken at the block level with regard to 'online tracking'?
- 13) How fast have complaints from the block level been resolved at the district level?
- 14) How can the scheme be improved?

District level key informant Interviews:

Name:

Position:

Phone Number:

- 1) From which year has this scheme been instituted?
- 2) How many beneficiaries are there in this district, and detailed information on them.
- 3) How many people are eligible for the scheme and how is it decided?
- 4) Has the scheme started everywhere in the district?
- 5) If it hasn't begun provide a detailed description and reasons for not starting.
- 6) At the district level, which department and which officials are in charge of supervising the scheme?

- 7) From the uppermost to the lowermost administrative rung, how is the supervision carried out?
- 8) Is there any information on 'Kanyashree Sangha's' at the district level? What are their activities?
- 9) Is there any information on the expenditure of Kanyashree money (annual and one time grant)? If yes, how is this information acquired?
- 10) After receiving the one time grant, do the girls continue their education? If there is information on this, how is it acquired?
- 11) How does the district administration help the lower administrative units with regard to Kanyashree implementation?
- 12) Are the banks in contact with the district administration or only that of the block? How does the district help the banks?
- 13) Do the schools contact the district administration with regard to Kanyashree? How does the district help them?
- 14) What steps have been taken at the district level to implement online tracking?
- 15) What steps have been taken at the district level to resolve complaints?
- 16) Which state level body and official does the district contact when faced with hindrances?
- 17) What effect are the simultaneous schemes having? Are there any good results due to the compounded effect of the several schemes?
- 18) How can the scheme be improved?

Bank Interview:

Name:

Position:

Phone Number:

- 1) How many schools is this bank associated with?
- 2) How much money is provided for Kanyashree scheme now?
- 3) What identification document is given to the beneficiaries by the bank?
- 4) How does the bank help those who are opening an account for the first time because of the scheme?
- 5) What help does the bank provide to girls who are picking up the scholarship amount for the first time?
- 6) How do the beneficiaries receive the information that their money has been transferred to their account?
- 7) Is there a stipulated time for the money to be transferred? If yes, what is it?
- 8) Are there problems with the money reaching the account? If yes, how are these problems resolved?
- 9) In case of difficulties, who does the bank contact?
- 10) Do the schools contact the banks or cooperate with them?
- 11) How can the scheme be improved?

NGO Interview:

Name:

Position:

Phone Number:

- 1) What is the name of your organization?
- 2) What does the organization work on, and in which areas?
- 3) What is the Director's name? How old is he/she? How long has this organization been running?
- 4) Do you take any help from the government for your work? If yes, of what kind?
- 5) What aspects of adolescent girls lives do you work on? How do you work? (detailed description)
- 6) Among the people you work with are any of them beneficiaries of Kanyashree? If not, why are they not?
- 7) How do you help the government in the implementation of this scheme?
- 8) How has the scheme helped girls?
- 9) What is the role of the banks in this scheme? And what are the beneficiaries interactions with the bank like? (detailed description)
- 10) What is the role of the schools in this scheme? And what are the beneficiaries interactions with the schools like? (detailed description)
- 11) Have you noticed any change in the attitudes of the beneficiaries and those around them?
- 12) Has child marriage been stopped? Has being a part of this scheme changed the women in any way?
- 13) Have female drop outs reduced? What are the prime causes for female drop outs in this region?
- 14) After this scheme having been implemented, have any women's groups formed? What are the main activities of these groups?
- 15) How can this scheme be improved?
- 16) Provide some case studies. (Related to Kanyashree Scheme, child marriage, etc.)

School Teacher

• Name:

Position:

Phone Number:

•

- 1) Has the scheme started in your school?
- 2) What is the total population of your school? How many girls are between the age of 13 to 18? How many of them are Kanyashree beneficiaries?
- 3) What are the eligibility criteria for beneficiaries?
- 4) Do the non-beneficiary female students have any complaints? What are the complaints?

- 5) What kind of reaction to the scheme do you see among male students?
- 6) Who collects and maintains information on the scheme within the school? What aspects of the scheme are under the supervision of the school?
- 7) What bodies does the school contact with regard to this scheme?
- 8) Where do the students acquire the scholarship amount? Does the school aid them in this process? If yes, how?
- 9) Are there other schemes running simultaneously in this school? If yes, what are the effects of the schemes interacting with each other? Describe the good and bad effects.
- 10) Have there been any inspections on how the scheme is running in the school? If yes, where have the inspectors come from?
- 11) Have there been any instances of child marriage in the last three years?
- 12) Is there a dropout problem among girls? If yes, what are the prime reasons for it? Which age group is most vulnerable to dropping out? (Please provide detailed information from the last three years)
- 13) Does your school have any 'Kanyashree Sangha'? What kind of activities do they pursue? (describe when it was started, the number of members, what kind of vocational training they pursue, etc)
- 14) How can the scheme be improved?

Community Leader (GP Pradhan/ Panchayat Member/Ward Counselor)

Name:

Position:

Phone Number:

- 1) How many villages are there in your GP?
- 2) Have you heard of the Kanyashree Scheme? What do you know about it?
- 3) Has the scheme started in all villages in this GP? If not why? What is the role of the GP in this scheme?
- 4) What are the other schemes currently running in this GP? (detailed description)
- 5) Have there been any instances of child marriage in the last three years in this GP? (detailed information)
- 6) If any information about child marriage has been acquired by the GP, how was it done?
- 7) After the scheme has been instituted have you noticed any change in girl's education?
- 8) Is there a female dropout problem in this area? If yes, what are the prime reasons? Has the scheme made any difference in this regard?
- 9) After the scheme, has there been a difference in girl's aspirations for higher education?
- 10) Is any community level change in attitudes visible because of this scheme? If yes, describe the changes.

Community Leader (Religious Leader)

- Name: Position: Phone Number:
-

- 1) How long have you been living in this village?
- 2) How long have you been working as a religious leader? How did you get involved in this?
- 3) Have you heard of the Kanyashree Scheme? If yes, what? What is your opinion about the various aspects of this scheme? Do you know how the girls in this area spend their Kanyashree money?
- 4) Are there cases of child marriage in this village? What is your opinion of child marriage?
- 5) Have you taken any initiative to resist child marriage and girl's dropping out of school? If yes, what?
- 6) In this area have you worked on issues of women's rights, respect and dignity? If yes, how?
- 7) How far do you think girls should study? In this area how educated are girls usually?

A. 9 Calculation of weights

la. Weight calculation for district for rural girls age 13-21 years = $1/(p_{ijkl} * p_{ijklo} * s/S)$

Where:

P_{ijklo} = Probability of selecting o^{th} village in l^{th} stratum of k^{th} district in j^{th} group of i^{th} division of

$$= \frac{3}{r_{ijkl}}$$

r_{ijkl} = No. of villages in l^{th} stratum of k^{th} district in j^{th} group of i^{th} division

p_{ijkloh} = Probability of selecting h^{th} household consisting of a girl of age 13-21 in o^{th} Village in l^{th} stratum of k^{th} district in j^{th} group of i^{th} division

$$= \frac{15}{H_{ijkloh}}$$

H_{ijkloh} = Number of listed households in o^{th} village in l^{th} stratum of k^{th} district of j^{th} group in i^{th} division (in case of a segmented village it will be the total of listed households in the two segments)

s/S = probability of selecting s^{th} segment in o^{th} village in l^{th} stratum of k^{th} district in j^{th} group of i^{th} division from total number of segments created for the o^{th} village

= $2/S$ (since 2 segments were selected out of S number of segments in each segmented village whereas s/S will be 1 if no segmentation was done in the village)

Ib. Weight calculation for state for rural girls age 13-21 years = $1/(p_{ijk} * p_{ijkl} * p_{ijklo} * s/S)$

Where

P_{ijk} = Probability of selecting k^{th} district in j^{th} group of i^{th} division (since one district is selected randomly giving equal chance to all)

$$= \frac{1}{M_{ij}}$$

M_{ij} = Number of districts in j^{th} group of i^{th} division

P_{ijklo} = Probability of selecting o^{th} village in l^{th} stratum of k^{th} district in j^{th} group of i^{th} division of

$$= \frac{3}{r_{ijkl}}$$

r_{ijkl} = No. of villages in l^{th} stratum of k^{th} district in j^{th} group of i^{th} division

p_{ijkloh} = Probability of selecting h^{th} household consisting of a girl of age 13-21 in o^{th} Village in l^{th} stratum of k^{th} district in j^{th} group of i^{th} division

$$= \frac{15}{H_{ijkloh}}$$

H_{ijkloh} = Number of listed households in o^{th} village in l^{th} stratum of k^{th} district of j^{th} group in i^{th} division (in case of a segmented village it will be the total of listed households in the two segments)

s/S = probability of selecting s^{th} segment in o^{th} village in l^{th} stratum of k^{th} district in j^{th} group of i^{th} division from total number of segments created for the o^{th} village

= 2/S (since 2 segments were selected out of S number of segments in each segmented village whereas s/S will be 1 if no segmentation was done in the village)

Ila. Weight calculation for district for rural boys age 13-21 years = $1/(p_{ijklo} * p_{ijkloh} * s/S)$

Where:

P_{ijklo} = Probability of selecting o^{th} village in l^{th} stratum of k^{th} district in j^{th} group of i^{th} division

$$= \frac{3}{r_{ijkl}}$$

r_{ijkl} = No. of villages in l^{th} stratum of k^{th} district in j^{th} group of i^{th} division

p_{ijkloh} = Probability of selecting h^{th} household consisting of a boy of age 13-21 in o^{th} Village in l^{th} stratum of k^{th} district in j^{th} group of i^{th} division

$$= \frac{5}{H_{ijkloh}}$$

H_{ijkloh} = Number of listed households in o^{th} village in l^{th} stratum of k^{th} district of j^{th} group in i^{th} division (in case of a segmented village it will be the total of listed households in the two segments)

s/S = probability of selecting s^{th} segment in o^{th} village in l^{th} stratum of k^{th} district in j^{th} group of i^{th} division from total number of segments created for the o^{th} village

= 2/S (since 2 segments were selected out of S number of segments in each segmented village whereas s/S will be 1 if no segmentation was done in the village)

IIb. Weight calculation for state for rural boys age 13-21 years = $1/(p_{ijk} * p_{ijklo} * p_{ijkloh} * s/S)$

Where

P_{ijk} = Probability of selecting k^{th} district in j^{th} group of i^{th} division (since one district is selected randomly giving equal chance to all)

$$= \frac{1}{M_{ij}}$$

M_{ij} = Number of districts in j^{th} group of i^{th} division

P_{ijklo} = Probability of selecting o^{th} village in l^{th} stratum of k^{th} district in j^{th} group of i^{th} division

$$= \frac{3}{r_{ijkl}}$$

r_{ijkl} = No. of villages in l^{th} stratum of k^{th} district in j^{th} group of i^{th} division

p_{ijkloh} = Probability of selecting h^{th} household consisting of a girl of age 13-21 in o^{th} Village in l^{th} stratum of k^{th} district in j^{th} group of i^{th} division

$$= \frac{5}{H_{ijkloh}}$$

H_{ijkloh} = Number of listed households in o^{th} village in l^{th} stratum of k^{th} district of j^{th} group in i^{th} division (in case of a segmented village it will be the total of listed households in the two segments)

s/S = probability of selecting s^{th} segment in o^{th} village in l^{th} stratum of k^{th} district in j^{th} group of i^{th} division from total number of segments created for the o^{th} village

= $2/S$ (since 2 segments were selected out of S number of segments in each segmented village whereas s/S will be 1 if no segmentation was done in the village)

IIIa. Weight calculation for district for urban girls age 13-21 years = $1/(p_{ijklo} * p_{ijkloh} * s/S)$

Where:

P_{ijklo} = Probability of selecting o^{th} ward in l^{th} stratum of k^{th} district in j^{th} group of i^{th} division

$$= \frac{2}{r_{ijkl}}$$

r_{ijkl} = No. of wards in l^{th} stratum of k^{th} district in j^{th} group of i^{th} division

p_{ijkloh} = Probability of selecting h^{th} household consisting of a girl of age 13-21 in o^{th} ward in l^{th} stratum of k^{th} district in j^{th} group of i^{th} division

$$= \frac{15}{H_{ijkloh}}$$

H_{ijkloh} = Number of listed households in o^{th} ward (in selected town) in l^{th} stratum of k^{th} district of j^{th} group in i^{th} division (in case of a segmented ward it will be the total of listed households in the two segments)

s/S = probability of selecting o^{th} ward (in selected town) in l^{th} stratum of k^{th} district in j^{th} group of i^{th} division from total number of segments created for the o^{th} village, where s number of wards selected which is '1' out of total number of wards (S in the selected town)

IIIb. Weight calculation for state for urban girls age 13-21 years = $1/(p_{ijk} * p_{ijklo} * p_{ijkloh} * s/S)$

Where

P_{ijk} = Probability of selecting k^{th} district in j^{th} group of i^{th} division (since one district is selected randomly giving equal chance to all)

$$= \frac{1}{M_{ij}}$$

M_{ij} = Number of districts in j^{th} group of i^{th} division

P_{ijklo} = Probability of selecting o^{th} ward in l^{th} stratum of k^{th} district in j^{th} group of i^{th} division

$$= \frac{2}{r_{ijkl}}$$

r_{ijkl} = No. of ward in l^{th} stratum of k^{th} district in j^{th} group of i^{th} division

p_{ijkloh} = Probability of selecting h^{th} household consisting of a girl of age 13-21 in o^{th} ward in l^{th} stratum of k^{th} district in j^{th} group of i^{th} division

$$= \frac{15}{H_{ijkloh}}$$

H_{ijkloh} = Number of listed households in o^{th} ward (in selected town) in l^{th} stratum of k^{th} district of j^{th} group in i^{th} division (in case of a segmented ward it will be the total of listed households in the two segments)

s/S = probability of selecting o^{th} ward (in selected town) in l^{th} stratum of k^{th} district in j^{th} group of i^{th} division from total number of segments created for the o^{th} village, where s number of wards selected which is '1' out of total number of wards (S in the selected town)

IVa. Weight calculation for district for urban boys age 13-21 years = $1/(p_{ijklo} * p_{ijkloh} * s/S)$

Where:

P_{ijklo} = Probability of selecting o^{th} ward in l^{th} stratum of k^{th} district in j^{th} group of i^{th} division

$$= \frac{2}{r_{ijkl}}$$

r_{ijkl} = No. of ward in l^{th} stratum of k^{th} district in j^{th} group of i^{th} division

p_{ijkloh} = Probability of selecting h^{th} household consisting of a boy of age 13-21 in o^{th} ward in l^{th} stratum of k^{th} district in j^{th} group of i^{th} division

$$= \frac{5}{H_{ijkloh}}$$

H_{ijkloh} = Number of listed households in o^{th} ward (in selected town) in l^{th} stratum of k^{th} district of j^{th} group in i^{th} division (in case of a segmented ward it will be the total of listed households in the two segments)

s/S = probability of selecting o^{th} ward (in selected town) in l^{th} stratum of k^{th} district in j^{th} group of i^{th} division from total number of segments created for the o^{th} village, where s number of wards selected which is '1' out of total number of wards (S in the selected town)

IVb. Weight calculation for state for urban boys age 13-21 years = $1 / (p_{ijk} * p_{ijklo} * p_{ijkloh} * s/S)$

Where

P_{ijk} = Probability of selecting k^{th} district in j^{th} group of i^{th} division (since one district is selected randomly giving equal chance to all)

$$= \frac{1}{M_{ij}}$$

M_{ij} = Number of districts in j^{th} group of i^{th} division

P_{ijklo} = Probability of selecting o^{th} ward in l^{th} stratum of k^{th} district in j^{th} group of i^{th} division

$$= \frac{2}{r_{ijkl}}$$

r_{ijkl} = No. of wards in l^{th} stratum of k^{th} district in j^{th} group of i^{th} division

p_{ijkloh} = Probability of selecting h^{th} household consisting of a girl of age 13-21 in o^{th} ward in l^{th} stratum of k^{th} district in j^{th} group of i^{th} division

$$= \frac{5}{H_{ijkloh}}$$

H_{ijkloh} = Number of listed households in o^{th} ward (in selected town) in l^{th} stratum of k^{th} district of j^{th} group in i^{th} division (in case of a segmented ward it will be the total of listed households in the two segments)

s/S = probability of selecting o^{th} ward (in selected town) in l^{th} stratum of k^{th} district in j^{th} group of i^{th} division from total number of segments created for the o^{th} village, where s number of wards selected which is '1' out of total number of wards (S in the selected town).

A. 10 Detailed Tables (District -wise)

Table A. 1 Average private expenditure by students under various heads by sector and level of education

Expenditure Type	Secondary		Higher Secondary	
	Rural	Urban	Rural	Urban
Course Fee	331	595	682	1349
Book & Stationery	1672	2114	2215	2799
Transport	400	735	919	900
Private Coaching	3610	6905	4502	10658
Other	290	309	314	484

Source: GOI 2014

Table A. 2: Percentage and number of SC girls age 13-21 years not applying for Kanyashree Prakalpa with reasons

Reasons	Jalpaiguri		Uttar Dinajpur		Maldah		Bardhaman		Nadia		Haora		PaschimMedinipur		PurbaMedinipur		Kolkata		Total	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Not eligible	19	11.3	16	15.9	7	2.8	23	17.9	18	14.1	5	9.6	15	22	7	10.6	22	24.3	132	15
Eligible but not interested to apply	12	5.9	6	4.8	4	3.8	13	7.3	5	4.5	7	9.9	5	14.7	2	1.1	17	17.7	71	7.1
Applied but application was not considered	1	0.1	2	1.8	0	0	0	0	3	2.3	1	0.5	0	0	0	0	2	1.9	9	0.8
Could not procure required documents/ could not get documents certified	0	0	2	4.7	4	3	3	1	5	2.2	3	2.9	1	0	0	0	4	5.2	22	1.5
Amount of scholarship is too small	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Too many documents are required	0	0	1	0.2	0	0	0	0	0	0	0	0	1	2.9	0	0	0	0	2	0.3
Time available to apply was short	5	2.7	0	0	0	0	0	0	1	0.3	2	2	0	0	0	0	0	0	8	0.8
None to help me to get the application filled-up	0	0	0	0	0	0	1	0.1	1	0.1	0	0	0	0	2	15.9	0	0	4	0.6
Lack of cooperation of school authorities	2	1.3	4	0.1	3	3.6	8	6	1	1.7	0	0	3	5.3	3	1.5	3	3.2	27	2.7
Others	3	0.6	6	1.5	8	8.5	1	3.2	8	4.4	5	4.4	1	0.1	3	4.5	2	1.7	37	2.5
Total number of girls age 13-21 ever attended school	126		132		100		117		145		81		65		72		100		938	

Table A. 3: Percentage and number of ST girls age 13-21 years not applying for KanyashreePrakalpa with reasons

Reasons	Jalpaiguri		Uttar Dinajpur		Maldah		Bardhaman		Nadia		Haora		PaschimMedinipur		PurbaMedinipur		Kolkata		Total	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Not eligible	14	19.1	1	31.7	5	17.5	4	18.2	5	8.8	0	0	9	29.8	0	0	0	0	38	20.8
Eligible but not interested to apply	13	15.2	0	0	3	13.2	1	11.8	0	0	0	0	5	9.4	0	0	2	59.7	24	12.3
Applied but application was not considered	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Could not procure required documents/ could not get documents certified	3	3.9	0	0	3	17.3	0	0	2	2.3	0	0	0	0	1	14.1	0	0	9	3.6
Amount of scholarship is too small	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Too many documents are required	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Time available to apply was short	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
None to help me to get the application filled-up	1	1.8	0	0	1	5.8	0	0	0	0	0	0	0	0	0	0	0	0	2	1.3
Lack of cooperation of school authorities	4	4.6	0	0	0	0	0	0	2	33.3	0	0	0	0	0	0	0	0	6	4.5
Others	7	3	0	0	2	4	5	10.3	0	0	0	0	0	0	0	0	0	0	14	2.4
Total number of girls age 13-21 ever attended school	75		4		29		23		21		3		32		2		3		192	

Table A. 4: Percentage and number of OBC girls age 13-21 years not applying for Kanyashree Prakalpa with reasons

Reasons	Jalpaiguri		Uttar Dinajpur		Maldah		Bardhaman		Nadia		Haora		PaschimMed inipur		PurbaMedini pur		Kolkata		Total	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Not eligible	0	0	8	24.4	7	11.1	6	13	14	22.6	5	5.5	6	8.4	3	12.3	8	33.8	57	13.1
Eligible but not interested to apply	0	0	4	13.4	3	4.7	3	8.3	2	1.5	0	0	5	11.8	0	0	2	3.5	19	6.4
Applied but application was not considered	0	0	0	0	0	0	0	0	1	0.3	1	0.6	1	0.1	0	0	0	0	3	0.1
Could not procure required documents/ could not get documents certified	0	0	1	0.1	4	8.5	0	0	0	0	1	5.2	0	0	0	0	0	0	6	1.1
Amount of scholarship is too small	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Too many documents are required	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Time available to apply was short	1	7.5	0	0	1	3	1	0.7	1	0.4	0	0	0	0	0	0	1	2.8	5	1
None to help me to get the application filled-up	0	0	0	0	0	0	0	0	0	0	1	5.2	2	2.9	1	4.2	0	0	4	1.4
Lack of cooperation of school authorities	2	2.8	0	0	0	0	2	5.4	0	0	4	12.8	0	0	0	0	0	0	8	2.4
Others	3	9	3	4.7	2	1.3	2	1.5	3	2.3	6	14.4	0	0	1	4.2	0	0	20	3.3
Total number of girls age 13-21 ever attended school	23		53		46		66		67		52		58		30		24		419	

Table A. 5: Percentage and number of Muslim girls age 13-21 years not applying for Kanyashree Prakalpa with reasons

Reasons	Jalpaiguri		Uttar Dinaipur		Maldah		Barddhaman		Nadia		Haora		PaschimMedinipur		PurbaMedinipur		Kolkata		Total	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Not eligible	5	3.7	45	24.1	14	5.5	18	18	18	26.4	23	10.4	20	23.2	10	8.7	14	28.7	167	15.6
Eligible but not interested to apply	9	10.2	8	5.5	17	6.6	10	15.2	0	0	3	1	9	10.6	11	18.3	6	11.8	73	8.6
Applied but application was not considered	1	0.4	1	0	0	0	1	1.3	0	0	2	0.8	1	0.5	0	0	0	0	6	0.4
Could not procure required documents/ could not get documents certified	1	0.4	1	0	13	6.1	2	4.4	0	0	7	7.2	1	2.6	4	4	2	5.4	31	3.4
Amount of scholarship is too small	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Too many documents are required	0	0	0	0	0	0	0	0	0	0	1	1.4	0	0	0	0	0	0	1	0.2
Time available to apply was short	2	2.5	0	0	0	0	1	0.6	0	0	0	0	0	0	0	0	2	5.4	5	0.5
None to help me to get the application filled-up	2	3.5	0	0	1	0	1	0.2	0	0	2	1.8	1	0.5	6	2.3	0	0	13	0.9
Lack of cooperation of school authorities	5	1.4	3	0	4	1.1	2	4.6	0	0	5	3.5	3	3.2	4	4.1	1	4.5	27	2.4
Others	9	14	13	7.6	11	10.8	5	1.8	8	9.2	16	6.7	5	3.2	8	2.4	1	2.5	76	6.5
Total number of girls age 13-21 ever attended school	69		174		166		99		80		177		79		98		50		992	

Table A. 6: Percentage and number of Rural girls age 13-21 years not applying for Kanyashree Prakalpa with reasons

Reasons	Jalpaiguri		Uttar Dinajpur		Maldah		Bardhaman		Nadia		Haora		PaschimMedinipur		PurbaMedinipur		Kolkata		Total	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Not eligible	28	12.4	50	21	13	6.3	25	15.1	36	16.3	24	9.7	35	16.7	20	8.5	0	0	231	13.9
Eligible but not interested to apply	13	8.4	9	4.8	13	6.2	15	7.4	6	2.2	11	7	16	8.1	14	8.1	0	0	97	6.8
Applied but application was not considered	2	0.2	2	0.6	0	0	1	0.2	3	0.4	6	2.7	1	0.2	1	1.2	0	0	16	0.5
Could not procure required documents/ could not get documents certified	4	0.9	2	1.6	15	7.2	3	2	7	1.5	7	1.8	1	1	4	2.4	0	0	43	2
Amount of scholarship is too small	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0	0	0	0	0
Too many documents are required	0	0	1	0.1	0	0	0	0	0	0	0	0	1	0.5	1	1.2	0	0	3	0.3
Time available to apply was short	5	2	0	0	1	0.5	2	0.5	1	0.2	2	0.4	0	0	1	0.2	0	0	12	0.5
None to help me to get the application filled-up	4	3.6	0	0	1	0.5	1	0.1	1	0.1	0	0	3	0.9	7	3.2	0	0	17	1.3
Lack of cooperation of school authorities	9	2.1	1	0.6	5	1.3	9	4.7	3	2.6	2	0.7	4	2.1	3	1.7	0	0	36	2.1
Others	10	2.4	14	4.9	17	9.7	4	2.5	11	4.5	11	3.7	2	1.3	7	1.5	0	0	76	3.2
Total number of girls age 13-21 ever attended school	213		225		213		199		218		208		207		214		0		1697	

Table A. 7: : Percentage and number of Urban girls age 13-21 years not applying for Kanyashree Prakalpa with reasons

Reasons	Jalpaiguri		Uttar Dinajpur		Maldah		Bardhaman		Nadia		Haora		PaschimMedinipur		PurbaMedinipur		Kolkata		Total	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Not eligible	27	16.8	29	26.5	21	10.0	35	24.6	22	16.5	16	10.7	23	11.3	15	10.1	75	23.9	263	17.7
Eligible but not interested to apply	33	13.6	8	6.2	13	8.4	15	13.6	4	6	9	5.4	12	10.7	7	4.4	48	14.9	149	11
Applied but application was not considered	0	0	1	0.1	1	0.2	2	2.8	1	3.3	0	0	2	2.4	0	0	7	1.8	14	1.2
Could not procure required documents/ could not get documents certified	1	0.4	2	0.2	12	7.9	4	2.1	2	1.3	6	6.7	1	0.1	6	3.5	9	3.1	43	2.5
Amount of scholarship is too small	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Too many documents are required	0	0	0	0	0	0	0	0	0	0	1	1.2	0	0	1	0.3	0	0	2	0.2
Time available to apply was short	2	0.6	0	0	1	2.6	0	0	1	0.3	1	0.4	0	0	0	0	2	1.1	7	0.5
None to help me to get the application filled-up	0	0	0	0	1	0.2	1	0.2	1	0.8	2	1.6	3	4.8	2	1.3	0	0	10	0.6
Lack of cooperation of school authorities	3	0.1	7	0.6	3	3.3	2	1.8	1	3.3	3	2.8	4	2.7	5	3.5	5	1.7	33	1.7
Others	17	23.8	8	3.9	6	2.7	8	2.2	7	0.9	10	4.9	5	1.0	10	9	16	4.1	87	9.2
Total number of girls age 13-21 ever attended school	146		153		145		144		142		144		139		149		345		1507	

Table A. 8: Percentage of girls did not utilize annual scholarship and OTG by reasons

Reasons	Jalpaiguri	Uttar Dinajpur	Maldah	Bardhaman	Nadia	Haora	Paschim Medinipur	PurbaMedinipur	Kolkata	Total
Saved for future education	71.5	63.8	73.0	49.3	62.7	74.8	69.6	76.3	47.2	68.0
Saved for marriage	19.2	17.6	2.2	25.0	2.3	10.3	9.9	0.2	19.4	10.5
Saved for unspecified purpose	6.0	28.2	24.6	25.7	23.3	19.7	20.7	11.2	29.6	18.2
Problem of withdrawing money from bank	0.3	0.1	0.0	0.0	2.6	0.0	0.6	0.3	0.0	0.7
Other	0.0	0.0	0.0	0.0	3.1	0.0	0.0	7.6	9.3	1.6
Total number of girls partly utilized or fully not utilized KP benefits	55	33	45	41	74	50	65	54	24	441

Table A. 9: District-wise and location-wise distribution of girls (13 to 21 years) responded to the questionnaire by religion, number and percentage of respondents mentioned family income less than Rs120000

District / Location	Hindu			Muslim			Christian			Other			Total		
	Number of respondents	Number & Percentage reported family income < 120000		Number of respondents	Number & Percentage reported family income < 120000		Number of respondents	Number & Percentage reported family income < 120000		Number of respondents	Number & Percentage reported family income < 120000		Number of respondents	Number & Percentage reported family income < 120000	
	N	n	%	N	n	%	N	n	%	N	n	%	N	n	%
Jalpaiguri	295	286	98.6	77	70	95.7	14	14	100	2	2	100	388	372	98.2
Uttar Dinajpur	224	215	96.2	219	219	100	1	1	100	0	0	0	444	435	98.2
Maldah	218	209	97.2	196	193	97	0	0	0	0	0	0	414	402	97
Bardhaman	269	255	94	108	107	99.1	0	0	0	0	0	0	377	362	95.3
Nadia	301	289	97	86	85	99.9	0	0	0	0	0	0	387	374	97.4
Haora	186	184	99.1	210	206	97.8	0	0	0	0	0	0	396	390	98.3
PaschimMedinipur	286	262	95.2	86	79	94.9	0	0	0	0	0	0	372	341	95.1
PurbaMedinipur	291	277	94.8	110	109	99.9	0	0	0	0	0	0	401	386	96.2
Kolkata	310	291	93.1	53	51	98.8	0	0	0	0	0	0	363	342	94.2
Rural	1230	1196	96.8	667	661	97.9	9	9	100	0	0	0	1906	1866	97.2
Urban	1150	1072	94.2	478	458	97.3	6	6	100	2	2	100	1636	1538	95
Total (13 – 21 yrs)	2380	2268	96.2	1145	1119	97.8	15	15	100	2	2	100	3542	3404	96.7

Source: Pratichi Kanyashree Assessment, 2016, figures in parenthesis is percentage to total respondents

Table A. 10: Percentage of boys aware about the Kanyashree Prakalpa and by source of information about KP

Particulars	Jalpaiguri	Uttar Dinajpur	Maldah	Barddha man	Nadia	Haora	Paschim Medinip ur	PurbaMe dinipur	Kolkata	Total
1. Aware about Kanyashree Prakalpa										
13-18 years	98.4	95.7	96.5	95.9	96.7	93.9	97.6	93.7	91.9	96.3
19-21 years	98.3	94.4	100	97	90.3	86.4	95.6	90.8	90.7	94.2
13-21 years	98.4	95.5	97.2	96.2	95.1	92.3	97.3	92.6	91.6	95.8
Total number of boys 13 – 18 Yrs.	148	166	150	159	139	144	170	152	141	1369
Total number of boys 19 – 21 Yrs.	58	31	53	59	55	37	43	67	47	450
Total number of boys 13 – 21 Yrs.	206	197	203	218	194	181	213	219	188	1819
2. Sources of information										
Radio	0.1	0	0	0.5	0.1	1.7	0.7	0.1	1.7	0.4
TV	11.3	20	9.3	45.6	30.7	26.6	34.5	33.8	46	28.6
Newspapers/Magazines	1.7	3.9	3.4	15.4	14.9	7.4	9.8	12	9.8	8.9
School/college	73	74	74.7	59.6	75.8	64.4	69.8	61.6	57.3	68.3
Panchyat /Municipality	6.4	0.2	3.9	7	5.4	1.2	8.7	5.5	2.4	5.5
Posters/banners	5.6	13.5	5.3	3.4	1.6	3.6	11.1	2.3	11.1	6.2
Hoardings	0	0.8	0	0.6	1.2	0	1.9	2.8	4.6	1.2
Wall writings	6.9	1.4	0.4	5	0.1	0.8	6.4	1.7	1.2	3.7
Neighbors/friends /relatives	73.3	70.3	56.6	65.3	61.3	65.6	65.6	70.1	78.4	67.7
Work place	0.7	2.3	0.2	1	0	0.7	0	0.3	1.5	0.6
Others	0.1	1.9	3.2	0	1.3	0.7	0	0.1	0.3	0.6
Total number of boys interviewed	206	197	203	218	194	181	213	219	188	1819

Table A. 11: Percentage of girls whose KP benefits discontinued by reasons

Reasons	Jalpai guri	Uttar Dinaj pur	Mald ah	Bardd hama n	Nadia	Haor a	Pasch imMe dinip ur	Purba Medi nipur	Kolka ta	Total
Got married	0.0	0.0	8.2	0.0	0.2	10.5	0.0	1.8	0.0	1.2
Discontinued study in school /college	35.3	10.6	4.5	9.8	20.3	9.3	21.6	27.5	12.1	20.3
Got one time grant (OTG)	63.2	85.2	76.0	42.0	40.1	36.8	83.9	70.9	60.7	61.6
Other	18.0	1.9	14.4	73.3	9.1	28.6	32.7	0.7	40.1	26.8
Total number of past KP beneficiaries	30	26	20	39	34	25	35	25	31	265

Table A. 12: Ideal level of education (girls) location wise (perceived by girls)

Ideal level of education (girls)	Rural	Urban	Grand Total
Below Primary (Class I to III)	0.0	0.1	0.0
Don't know	0.2	0.0	0.1
Graduate	35.8	43.2	39.3
Higher Secondary (Class XII to Second Year of Graduation)	35.7	29.5	32.8
Middle (Class VIII to IX)	0.8	0.9	0.8
Non technical diploma	0.0	0.1	0.0
Post Graduate and above	7.8	11.1	9.4
Primary (Class IV to VII)	0.2	0.1	0.2
Secondary (Class X to XI)	16.7	13.6	15.2
Technical Diploma	0.1	0.2	0.2
Total sample (N)	1701	1510	3211

Source: Pratichi Kanyashree Assessment, 2016

Table A. 13: Ideal level of education (boys) location wise (perceived by girls)

Ideal level of education (boys)	Rural	Urban	Grand Total
Don't know	0.4	0.1	0.3
Graduate	42.8	50.9	46.6
Higher Secondary (Class XII to Second Year of Graduation)	28.3	20	24.4
Middle (Class VIII to IX)	0.7	0.5	0.6
Non technical diploma	0.3	0.1	0.2
Post Graduate and above	13.8	19	16.3
Primary (Class IV to VII)	0.3	0.3	0.3
Secondary (Class X to XI)	10	7.2	8.7
Technical Diploma	0.8	0.7	0.7
Total sample (N)	1701	1510	3211

Source: Pratichi Kanyashree Assessment, 2016

Table A. 14: Ideal level of education (girls) religion wise (perceived by girls)

Religion	Below Primary	Don't know	Graduate	Higher Secondary	Middle	Post Graduate and above	Primary	Secondary	Technical Diploma	Total (N)
Christian	0.0	0.0	38.5	38.5	0.0	0.0	0.0	23.1	0.0	13
Hindu	0.0	0.1	42.2	31.6	0.6	10.9	0.1	12.3	0.2	2201
Muslim	0.1	0.2	32.8	35.2	1.2	6.1	0.4	21.7	0.0	995
Other	0.0	0.0	50.0	50.0	0.0	0.0	0.0	0.0	0.0	2
Grand Total	0.0	0.1	39.3	32.8	0.8	9.4	0.2	15.2	0.2	3211

Source: Pratichi Kanyashree Assessment, 2016

Table A. 15: Ideal level of education (girls) caste wise (perceived by girls)

Social group	Below Primary	Don't know	Graduate	Higher Secondary	Middle	Non technical diploma	Post Graduate and above	Primary	Secondary	Technical Diploma	Total (N)
General	0.0	0.0	39.9	30.6	0.9	0.0	11.0	0.2	14.7	0.0	1635
OBC	0.0	0.0	39.0	38.6	0.4	0.0	9.7	0.4	11.0	0.4	228
OBC (A)	0.0	1.0	35.1	33.0	0.0	0.0	9.2	0.0	19.6	0.0	97
OBC (B)	0.0	0.0	45.7	30.9	1.7	0.0	12.8	0.0	2.1	1.1	94
Other	0.0	0.0	25.0	37.5	0.0	0.0	4.2	0.0	33.3	0.0	24
Scheduled Caste	0.0	0.2	40.2	34.6	0.8	0.1	7.9	0.2	14.5	0.2	939
Scheduled Tribe	0.0	0.0	30.4	35.1	1.6	0.0	2.1	0.0	29.9	0.0	194
Grand Total	0.0	0.1	39.3	32.8	0.8	0.0	9.4	0.2	15.2	0.2	3211

Source: Pratichi Kanyashree Assessment, 2016

Table A. 16: Perception of boys age 13-21 years about ideal level of education for boys and girls

Level of education	For girls	For boys
Below Primary	0.0	0.0
Primary	0.0	0.1
Middle	1.1	0.6
Secondary	20.8	8.0
Higher Secondary	43.9	31.7
Graduate	26.8	47.3
Post Graduate and above	2.2	7.4
Technical Diploma	0.0	0.4
Non –technical diploma	0.0	0.0

Total number of boys interviewed (N) - 1043

Source: Pratichi Kanyashree Assessment, 2016

Table A. 17: Perception of parents about ideal level of education for girls.

Level of education for girls	Total (%)
Higher Secondary	25.0
Graduate	43.0
Post Graduate and above	15.0

Source: Baseline survey 2014 (Figure no. 4.7 page 66)

Table A. 18: Ideal people to take decisions with regard to their marriage according to girls aged (13-21 years) disaggregated by caste group. (Multiple answers per respondent)

Social group	Self	Father	Mother	Parents jointly	Senior male member	Senior female member	Senior family member
Scheduled Caste	50.9	19.6	17.7	73.8	11.4	5.0	24.2
Scheduled Tribe	54.6	24.2	21.1	68.0	9.3	1.6	13.4
OBC	50.0	15.8	12.3	79.0	13.6	6.6	27.2
OBC (A)	36.1	8.3	5.2	89.7	11.3	4.1	41.2
OBC (B)	59.6	18.1	13.8	71.3	10.6	4.3	35.1
General	49.7	16.6	15.9	75.8	12.5	4.7	23.5
Other	25.0	8.3	12.5	83.3	0.0	4.2	37.5
Total	50.1	17.6	16.1	75.3	11.9	4.7	24.3

Source: Pratichi Kanyashree Assessment, 2016

Table A. 19: Actual participants in the decisions about adolescent girls marriage disaggregated by caste (Multiple answers per respondent)

Social group	Self	Father	Mother	Parents jointly	Senior male member	Senior female member	Senior family member
Scheduled Caste	44.9	18.9	16.6	78.1	20.2	10.1	36.7
Scheduled Tribe	47.9	19.1	19.1	78.4	22.2	8.8	43.8
OBC	52.2	17.1	14.9	80.7	16.2	7.9	34.2
OBC (A)	23.7	9.3	7.2	88.7	17.5	12.4	43.3
OBC (B)	51.1	13.8	10.6	80.9	16.0	13.8	37.2
General	45.9	15.7	14.9	80.0	17.2	8.4	34.8
Other	33.3	4.2	8.3	91.7	16.7	12.5	29.2
Total	45.6	16.6	15.2	79.8	18.3	9.2	36.2

Source: Pratichi Kanyashree Assessment, 2016

Table A. 20: Reasons for early marriage according to adolescent girls aged (13-21 years multiple answers per respondent) disaggregated by habitation

Reasons for early marriage	Rural	Urban	Grand Total
Lack of security of girls in the society	48.5	48.4	48.5
Easy to marry girls at early age	18.8	16.5	17.7
parents went to get rid from responsibility girls	38.6	46.9	42.5
limited opportunities for girls	40	44	41.9
Social/family customs	43.4	46.6	45
Societal pressure	43.7	43.6	43.6
less expenditure in marriage	15.5	14.2	14.9

Rural (n)- 1701, Urban (n)- 1510 , Total (N)-3211

Source: Pratichi Kanyashree Assessment, 2016

Table A. 21: Reasons for early marriage according to adolescent girls aged (13-21 years) disaggregated by religion (multiple answers per respondent).

Reasons for early marriage	Christia n	Hindu	Muslim	Other	Total
Lack of security of girls in the society	23.1	47.9	49.8	100	48
Easy to marry girls at early age	23.1	18.5	15.9	0	17.7
parents went to get rid from responsibility girls	61.5	41.9	43.4	50	42.5
limited opportunities for girls	30.8	42.8	40.3	0	41.9
Social/family customs	76.9	44.5	45.6	0	45
Societal pressure	69.2	42.9	45	0	43.6
less expenditure in marriage	15.4	16.4	11.6	0	14.9

Christian (n) -13, Hindu (n) -2201,Muslim (n) -995, others (n) -2, total (N) -3211

Source: Pratichi Kanyashree Assessment, 2016

Table A. 22: Reasons for early marriage according to adolescent girls aged (13-21 years) disaggregated by caste (multiple answers per respondent)

Reasons for early marriage	General	OBC	OBC (A)	OBC (B)	Other	Scheduled Caste	Scheduled Tribe	Grand Total
Lack of security of girls in the society	50.9	46.5	51.5	48.9	54.2	45.6	41.8	48.5
Easy to marry girls at early age	17.2	21.5	13.4	19.1	0.0	17.0	24.2	17.7
parents went to get rid from responsibility girls	43.7	32.0	52.6	48.9	37.5	40.6	46.4	42.5
limited opportunities for girls	42.4	42.1	43.3	42.6	45.8	40.7	41.8	41.9
Social/family customs	44.2	34.2	54.6	50.0	41.7	46.5	49.5	45.0
Societal pressure	44.0	32.0	51.5	51.1	45.8	44.1	44.3	43.6
less expenditure in marriage	14.3	11.8	10.3	12.8	4.2	17.3	16.5	14.9

General (n)-1635, OBC (n) -228, OBC(A) (n) -97,OBC(B) (n) -94, Others (n) -24, SC (n) -939,ST (n) -194, Total (N) - 3211

Source: Pratichi Kanyashree Assessment, 2016

Table A. 23: Percentage of boys and Kanyashree beneficiary girls age (13 -21 years) aspiring to pursue vocational training or other life skill education

Boys	64.1
Kanyashree beneficiary girls	81

Source: Pratichi Kanyashree Assessment, 2016

Table A. 24: Preferences stated by adolescent girls aged (13-21 years) for various types of vocational training (multiple answers per respondent)

Habitation	Tailoring/ sewing	Nursing	Computer	Beautician	NCC	Dancing	Drawing	Handicrafts	others
Rural	16.6	30.6	37.3	6.3	1.5	1.1	1.7	1.4	3.4
Urban	34.3	52.1	66.1	4.4	4.6	0.0	1.4	1.8	2.4
Total	24.2	39.9	49.7	5.5	2.9	0.6	1.5	1.6	3.0

Rural (n)- 1701, Urban (n) -1510, Total (N) -3211

Source: Pratichi Kanyashree Assessment 2016

Table A. 25: Awareness about legal age of marriage among adolescent girls aged (13-21 years) about themselves disaggregated by habitation

Habitation	Awareness about legal age of marriage among adolescent girls about themselves
Rural	90.1
Urban	90.5
Grand Total	90.3

Rural (n)- 1701, Urban (n)- 1510, Total (N)-3211

Source: Pratichi Kanyashree Assessment, 2016

Table A. 26: Awareness about legal age of marriage for boys among adolescent girls aged (13-21 years) disaggregated by habitation

Habitation	Awareness about legal age of marriage among adolescent girls about boys
Rural	49.0
Urban	59.6
Grand Total	54.0

Rural (n)- 1701, Urban (n)- 1510, Total (N)-3211

Source: Pratichi Kanyashree Assessment, 2016

Table A. 27: Awareness about legal age of marriage among adolescent girls aged (13-21 years) about themselves disaggregated by religion

Religion	Awareness about legal age of marriage among adolescent girls about themselves
Christian	92.3
Hindu	90.9
Muslim	89.0
Other	100.0
Total	90.3

Christian (n) -13, Hindu (n) -2201, Muslim (n) -995, others (n) -2, total (N) -3211

Source: Pratichi Kanyashree Assessment, 2016

Table A. 28: Awareness about legal age of marriage among adolescent girls aged (13-21 years) about themselves disaggregated by caste group

Social group	Awareness about legal age of marriage among adolescent girls about themselves
General	90.6
OBC	92.1
OBC (A)	93.8
OBC (B)	90.4
Other	83.3
Scheduled Caste	89.4
Scheduled Tribe	89.7
Grand Total	90.3

General (n)-1635, OBC (n) -228, OBC(A) (n) -97,OBC(B) (n) -94, Others (n) -24, SC (n) -939,ST (n) -194, Total (N) - 3211

Source: Pratichi Kanyashree Assessment, 2016

Table A. 29: Percentage of Parents /guardians, Girls and boys aware of correct legal age of marriage

Particulars	Aware of correct legal age of marriage (%) for girls
Parents	90
Girls	90.3
Boys	85.6

Parents (N)- 3594, Girls (N) – 3211 ,Boys (N)- 1043

Source: Pratichi Kanyashree Assessment, 2016

Table A. 30: Suggestion by girls age 13 to 21 years to prevent early marriage

Suggestion by girls age 13 to 21 years to prevent early marriage	Rural	Urban	Total
Girls to resist	3.8	3.2	3.5
Inform police authorities	67.3	71.7	69.5
people should understand that girls can do what boys do	0.4	0.3	0.3
Govt. should take stern action	1.0	0.3	0.6
Girls should continue her studies	9.8	6.8	8.3
Girls should try to get job	0.8	1.1	0.9
Panchayet/Municipal authority should be informed	5.1	4.0	4.6
Financial penalty	0.3	0.0	0.1
Parents to be persuaded else others to be informed to stop marriage	0.4	0.4	0.4
Parents to be persuaded that gir is minor and her marriage to be arranged when she become adult	10.8	10.5	10.7
B.D.O. to be informed	2.1	1.9	2.0
KanyashreePrakalpa should continue	0.6	0.6	0.6
NGO to be informed	0.2	1.0	0.6
Legal action	8.8	11.1	10.0
Family members should be made aware	0.4	0.0	0.2
Mahilasamiti to be informed	2.8	4.8	3.9
More benefits to be accorded through some other schemes	0.1	0.0	0.0
Neighbors should take initiative	0.8	0.2	0.5
Awareness campaign to be organized	1.1	0.1	0.6
Anganwadi workers to be informed	0.3	0.1	0.2
School to be informed	0.4	1.2	1.2

Table A. 31: Consequences of early marriage according to adolescent girls aged (15-21 years) disaggregated by habitation (Multiple answers per respondent)

Consequences of early marriage	Rural	Urban	Total
Denied further education	53.9	59.5	56.6
Become Victims of Domestic Violence	18.5	22.3	20.3
Possibility of Reproductive Health problems	34.5	30.9	32.8
Low chances of healthy baby	21.1	17.6	19.5
Inadequate understanding of nursing practices	14.8	16.7	15.7
Difficulties of adjusting with in-laws	40.3	48.9	44.4
Inadequate physical preparation for childbirth	16.6	21	19.7
Not ready to take on full household duties	43.8	45.5	44.6
Physical and mental torture from in-laws	26.7	33.5	30
Others	10	9.4	9.7
Don't know	0.7	0.5	0.6

Rural (n)- 1216, Total urban (n)-1100, Total (N)- 2316

Source: *Pratichi Kanyashree Assessment, 2016*

Table A. 32: Consequences of early marriage according to adolescent girls aged (15-21 years) disaggregated by religion (Multiple answers per respondent)

Consequences of early marriage	Christian	Hindu	Muslim	Other	Grand Total
Denied further education	27.3	60.2	49.3	100	56.6
Become Victims of Domestic Violence	36.4	23.3	13.7	0	20.3
Possibility of Reproductive Health problems	36.4	34.2	29.8	0	32.8
Low chances of healthy baby	18.2	20	18.4	0	19.5
Inadequate understanding of nursing practices	27.3	16.7	13.4	0	15.7
Difficulties of adjusting with in-laws	54.5	47.3	37.9	100	44.4
Inadequate physical preparation for childbirth	9.1	19.5	17.2	0	19.7
Not ready to take on full household duties	90.9	44.9	43.1	50	44.6
Physical and mental torture from in-laws	0	32.3	25.7	0	30
Others	0	7.8	14	0	9.7
Don't know	0	0.6	0.5	0	0.6

Christian (n) -11, Hindu (n) -1559, Muslim (n) -744, Other (n) -2, Total (N) - 2316

Source: *Pratichi Kanyashree Assessment, 2016*

Table A. 33: Perception of parents/guardians aware about consequences of early marriage of girls (before 18 years)

Consequences	Total (%)
1.Deprived of education	39.4
2.Becomes victim of domestic violence	14.1
3.Greater chance of having problems of reproductive health in future	38.1
4.Less chance of getting healthy baby	32.7
5.Lack of knowledge about nourishing baby	21.7
6.Face problems to adjust with in-laws family	42.0
7.Not fully matured to be pregnant	23.7
8.Not fully prepared for household work	32.8
9.May have to tolerate physical and mental torture at in-laws house	30.3
10.Other	7.8

Total parents/ guardians (N) - 3594

Source: *Pratichi Kanyashree Assessment, 2016*

Table A. 34: Percentage of Kanyashree beneficiaries utilized annual scholarship /OTG by caste and residence

Purpose	Social Group				Residence		Total
	SC	ST	OBC	General/ Others	Rural	Urban	
Purchased books	70.8	65.7	57.7	55.4	60.3	62.9	60.8
Purchased school stationeries	33.3	42.3	32.4	29.4	32.9	26.9	31.6
Used for household expenditure	4.4	8.4	3.9	7.4	6.8	3.3	6.1
Private tuition	13.9	10	17.9	21.5	19.2	14.3	18.1
Met personal expenditure	13.8	11.2	17.8	12.5	14.7	9.4	13.6
Not utilized at all	9.6	17.5	20.8	21.7	18.5	15.2	17.8
Partially utilized	13.8	2.9	14.3	11.8	12.5	11.9	12.3
Others	1.3	2.9	2.6	4.6	3	4	3.2
Total number of girls received annual scholarship and/or OTG	452	71	227	736	849	637	1486

Source: Pratichi Kanyashree Assessment, 2016

Table A. 35: Percentage of girls did not utilize annual scholarship and OTG by reasons

Reasons	Total
Saved for future education	68.0
Saved for marriage	10.5
Saved for unspecified purpose	18.2
Problem of withdrawing money from bank	0.7
Other	1.6
Total number of girls partly utilized or fully not utilized KP benefits	441

Source: Pratichi Kanyashree Assessment, 2016