

## **Conditional Cash Transfer**

### **Kanyashree Prakalpa in West Bengal: Achievements and Concerns**

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#### **Abstract**

*Conditional Cash Transfer (CCT) programs emerged in the late 1990s in Latin America and have become the popular mode of alleviating poverty in developing countries. This paper underlines the effectiveness of CCTs in enhancing educational attainment of girl children in West Bengal in reference to a particular CCT scheme called the Kanyashree Prakalpa (KP) introduced in 2013. The scheme has been appreciated for being able to increase the enrolment of girl students in secondary and higher secondary education as per U-DISE (Unified District Information for Education). Certain indicators, such as early pregnancies and marriages have also reduced significantly in the state according to various rounds of NFHS (National Family Health Survey). Due to the COVID-19 pandemic, there has been a decline in the secondary education enrolment numbers although enrolment of higher secondary education continued to rise. This might be because of the incentive of the big prize waiting once one reaches higher secondary level. This paper notes that despite these incentives continued there has been a rise in early marriage in West Bengal. The paper argues that money transferred through Kanyashree Prakalpa might be losing its effective role in stopping early marriages in recent times because of lack of employment opportunities and rising uncertainty, prompting parents to opt for early marriage of their girl child.*

Keywords: Kanyashree Prakalpa, West Bengal, Cash Transfer, Girl Child Education, Child Marriage

JEL Classification: I24, I38, H52, H75

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## **1. Introduction**

Conditional cash transfer (CCT) programs are innovative ways of delivering social services since they provide money to poor families, conditional to investment in human capital. Money is transferred subject to parents sending their children to school or for taking them to neighbouring health care centres on a regular basis. This conditionality makes the new generation of social programs an instrument for long-term investments on human capital while combining them with short-term social assistance. These programs although started in the late 1990s in Latin America have now become the preferred policy of many developing countries of South East Asia aimed to alleviate poverty and to enhance human capital (Millán et. al, 2019). Mostly, all the CCTs follow a general design of the Programa de Educación, Salud y Alimentación (PROGRESA), Mexican CCT program that began in 1997. Targeted to the poor, the principal components of this program include regular cash transfers to women—conditional on scheduled visits to healthcare providers for young children, on school enrolment or regular school attendance for school-age children. The approach that CCT takes is both an alternative to more traditional assistance programs and a demand-side complement to the supply of health and education services. Additionally, the program has been successful in promoting social participation and democratic governance, as beneficiaries have been involved in the design and implementation of the program (Rawlings and Rubio, 2005).

One of the prominent examples of conditional cash transfer programs in South Asia is the Female Secondary School Stipend (FSSS), introduced in Bangladesh in 2004 that gives money to girls conditioned upon their enrolment in secondary school or relating to conditions such as maintaining regular attendance and passing grades or for remaining unmarried till the age of 18. This also induces a demand for private secondary schools in rural areas. The scheme although being successful faced criticism as it was skewed in favour of girls and led to an under-investment in male secondary schooling within the household. In India, the very first scheme with similar goals was the Apni Beti Apni Dhan (ABAD) of Haryana introduced in 1994. Under this scheme bonds of Rs 2,500 were transferred to the girl child at the time of birth, which could be redeemed at the age of eighteen conditional upon she remains unmarried and passes tenth standard. According to Nanda et al (2016), this scheme could not significantly reduce underage marriages in the state. ABAD beneficiaries appreciated the CCT only as a means to cover the marriage

and dowry expenses. Data shows that more than half of the families covered under the scheme used to spend the CCT on meeting expenses related to marriage (Sen and Dutta, 2018).

Many other schemes like the Bhagyalakshmi scheme in Karnataka (2006), Golden Jubilee Pre-Matric Scholarship scheme in Maharashtra (2010), and Mukhyamantri Laxmi Ladli Yojana launched by the government of Madhya Pradesh in 2007 and further extended to six states- Uttar Pradesh, Bihar, Delhi, Chhattisgarh, Jharkhand and Goa are scholarships-based schemes aiming to reducing school dropouts among girls. These schemes are designed to encourage girls belonging to underprivileged background and try to motivate families in educating girl children. While all these programmes facilitate women continuing with their education conditional upon successfully completing each stage of her education. However, such schemes might not turn out to be motivating enough for first-generation learners or laggards who generally struggle in passing examinations. But what has been widely acknowledged that even though these schemes are not directly meant for delaying early marriages, actually they could do so by promoting education (Sen and Dutta, 2018).

In this paper, we try to analyse the effectiveness of CCTs in enhancing the attainment of girl child education in West Bengal. With reference to a particular CCT called *Kanyashree Prakalpa* this paper shows that girl child enrollment increased significantly in the state together with decline in child marriage. However, the paper finds that despite such schemes continue to exist, there has been a rise in early marriages in West Bengal in the recent period due to lack of employment opportunities and rising uncertainties. In the following section we discuss the specifics of the scheme '*Kanyashree Prakalpa*' followed by the third section which shows the attainments in girl child enrollment and the positive trends of declining early marriages in the state. In the fourth section the paper comments on the recent trends of rising early marriage in the state and finally we conclude.

## **2. '*Kanyashree Prakalpa*'- Scheme Structure**

A scheme, named '*Kanyashree Prakalpa*' (KP) was launched by the West Bengal government in 2013 to encourage girl child education. It not only facilitated girl child

education alike other CCT schemes introduced in other parts of the country, but tried to tackle three issues at a time namely, female foeticides, early marriage and dowry system. According to the Census 2011, compared to the all-India average of 3.7 per cent, females in West Bengal married before the age of 18 turned out to be 7.8 per cent. Interestingly, a recent analysis using District Level Household Survey (DLHS)-4-unit-level data by Sen and Modak (2017) shows that West Bengal is a peculiar state where the probability of marrying underage is not a direct outcome of poverty but because of lack of education. Hence, conditional cash transfers combined with access to education was deemed appropriate to reduce child marriage.

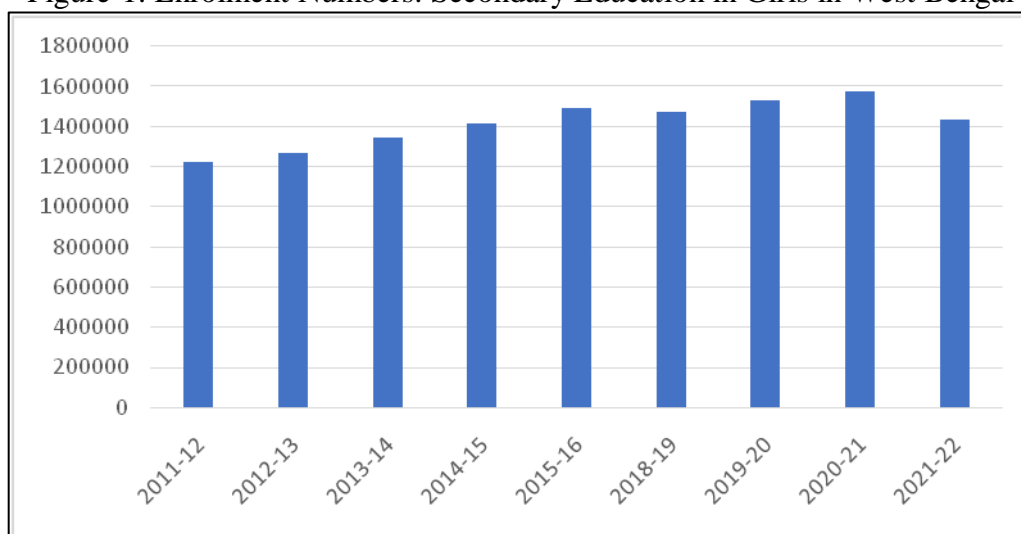
The *Kanyashree Prakalpa*, essentially a conditional cash transfer (CCT) scheme was designed to reducing underage marriage together with adolescent dropout among girls. This is a two-tier scheme: a) KP-1 or Stage 1 provides an annual grant of INR 750 for unmarried girls between the age 13 to 18 years who are enrolled in some educational institutions; b) KP-2 or Stage 2 offers a one-time grant of INR 25,000 at the age of 18, subject to remaining unmarried and continuing her studies. Small transfers from the age of 13 years take care part of the cost of education and motivates girl children in continuing studies together aiming for the “big prize” that they are supposed to get after crossing 18 years of age. KP-1 encourages enrolment of girl children to educational institutions and KP-2 helps retaining them to schools.

### **3. Girl Child Enrolment and Other Parameters in West Bengal**

It has been found that the KP program was largely effective in increasing enrollment of girl child over the years and in reducing child marriage in West Bengal. Figure-1 and 2 shows steady enhancement of enrolment of girl child in both secondary (Grades IX-X) and higher secondary levels (Grades XI-XII) from 2012-13 onwards validating the positive impact of *Kanyashree Prakalpa*. We see that in session 2012-13 when *Kanyashree Prakalpa* didn't exist, the enrolment rate has been the lowest and gradually it increased thereafter (Mukherjee, 2017). According to data from the National Sample Survey 2014 (NSSO, 2014), the dropout rate from schools among girls in West Bengal has come down. The report says that while the national average for school dropout rate

for girls was 3.23 per cent, the same for West Bengal was recorded 1.28 per cent. In the 2009 survey, the number was higher at 2.34 per cent and that came down in subsequent years. According to U-DISE, 2015-16, the retention rate for girl students in West Bengal increased from 54.14 in the academic year 2013-14 to 56.11 in the academic year 2015-16. For boys, the retention rate remained nearly steady that is 45.20 to 45.03 in the same reference years.

Figure-1: Enrolment Numbers: Secondary Education in Girls in West Bengal



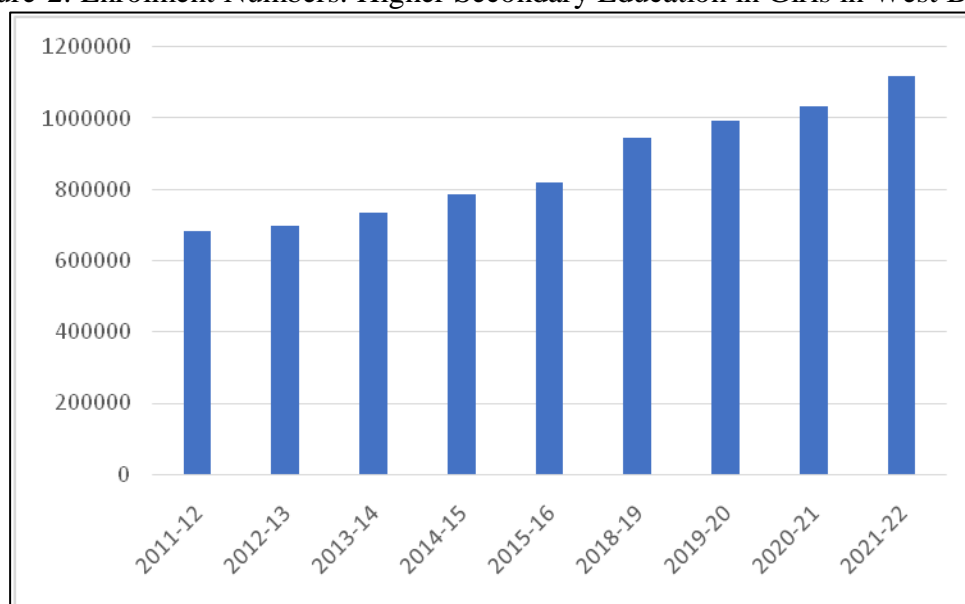
Source: Unified District Information for Education, MHRD, Govt. of India

Studies based on primary survey of the beneficiary girl children of KP scheme also found that the particular scheme had a positive impact on boosting girl children's aspirations and also in reinforcing their parents' desire to educate their daughters (Mukherjee, 2017). Dey and Ghoshal (2018) have empirically found that *Kanyashree Prakalpa* has reduced the probability of child marriages by 6.7 percent and has increased the probability of secondary or higher educational attainment by 6 percent using multiple rounds of NFHS and DLHS data.

Within the first year of implementation, the scheme covered 1,943,403 beneficiaries. In this total the SCs account 23.2 percent, STs 5.7 percent and minorities share 24.3 percent of the total number of beneficiaries. Moreover, the distribution of annual scholarship awarded was approximately proportional to their shares in the population (*'Kanyashree Prakalpa'*: Annual Report 2015-2016). Overall, the *Kanyashree Prakalpa* Scheme turned

out to be one of the most successful schemes for girl children compared to similar schemes launched in different states. This scheme has received widespread recognition at both national and international levels. The scheme has also been appreciated and awarded as the first ranking in the Asia-Pacific group for the category “reaching the poorest and most vulnerable through inclusive services and participation” by the United Nations in July 2017 (Sen and Dutta, 2018).

Figure-2: Enrolment Numbers: Higher Secondary Education in Girls in West Bengal



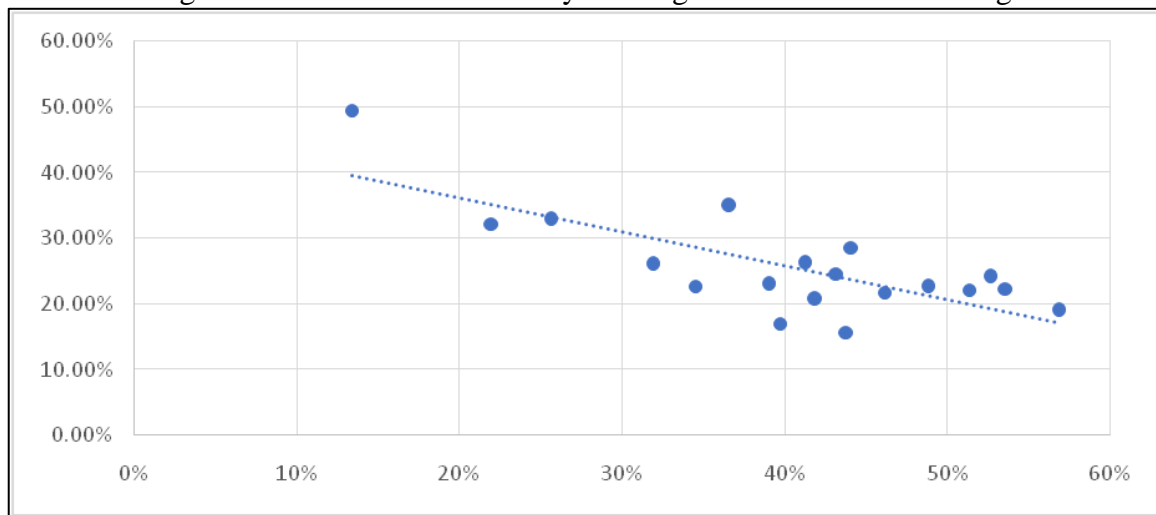
Source: Unified District Information for Education, MHRD, Govt. of India

Further, there are certain other factors that have been assessed which might be indicative of the success of the *Kanyashree Prakalpa*. These include data about early marriages, early pregnancies and years of schooling for women. In Figure 3 we plot percentage of early marriage and percentage of students attending schools in district of West Bengal. It clearly shows a negative relationship indicating that as years of schooling increases the percentage of child marriage declines. However, to ascertain the impact of *Kanyashree Prakalpa* we study three rounds of NFHS covering a time span of 2005-06 to 2019-21 to see how other parameters have changed over time.

Figure 4 shows the trends of early marriage, early pregnancies and women’s schooling over the years of three rounds NFHS-3 (2005-06), NFHS-4 (2015-16) and NFHS-5

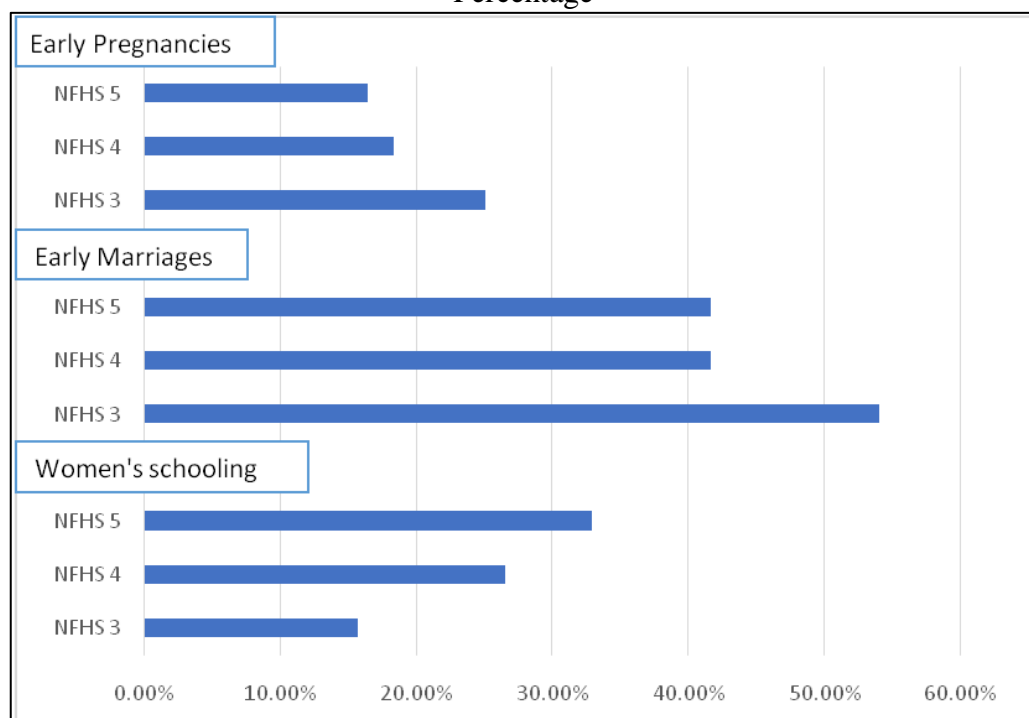
(2019-21). When we look at the women’s years of schooling being equal to or more than 10 years, we see that there has been a substantial rise from NFHS 3 to NFHS 5 which clearly indicates that parents are willing to let their girls pursue education at least till the secondary level and further to the higher secondary level.

Figure 3: Relation between Early Marriage and Years of Schooling



Source: NFHS Round 4, Ministry of Health and Family Welfare

Figure 4: Trends of Early Marriages, Early Pregnancies and Women Schooling in Percentage



Source: National Family Health Survey various rounds, Ministry of Health and Family Welfare

The rate of women getting married before 18 years has significantly declined as depicted in the graph which shows how the “big prize” after completing higher education has been an essential incentive to retain them. The number of early pregnancies (15-19 years) has also reduced which also gives a clear indication that the scheme has been successful. In other words, there had been a substantive increase in girl children enrollment in education in West Bengal together with significant decline in child marriage and early pregnancies.

#### **4. Recent Trends in Critical Parameters**

A significant increase in enrolment of secondary and higher secondary education in West Bengal has been noted before and after the implementation of the scheme in the previous section. The enrolment trends from 2011 to 2016 (Figure 1 and 2) show a clear rise since the scheme was introduced in 2013. However, when we look at recent data, there is a decline in the enrolment numbers of secondary education from 15,77,967 in 2020-21 to 14,34,448 in 2021-22. This might be because of the after effect of the Covid-19 pandemic and related disruption in normal functioning of schools. Mukherjee, (2023)<sup>2</sup> writes that the schools were asked to contact each of the dropped-out student and their family members personally and find out whether they have left studies because of loss in household income, loss of parent or due to prolonged closure of schools, long distance between residence and school, unavailability of schools in the neighborhood, engaged in sibling care, domestic chores or due to difficulty in learning or because they have got married, or for any other reason.

When we look at the numbers of enrolment for girls in West Bengal at different time intervals, we get a dismal picture of the scenario, i.e. how many girls have continued schooling vis-à-vis those who have dropped out. A consistent rising trend in enrolment has been found at higher secondary standard continuing in 2018-19. However, computing from U-DISE data, we find that the growth of enrolment during the early years of the scheme i.e., 2011-16 is 20.39 per cent while during the period 2018-19 the growth of enrolment came down to 10.85 per cent. This shows that the drop out has increased in the recent years, more closely during the pandemic specifically at the secondary level. A

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<sup>2</sup> Mukherjee, M. (2023,02,28). Decline in Madhyamik Enrolment: Bengal to Conduct Survey to Identify Dropouts in Govt Schools.



recent fall has been recorded in the number of girls enrolled at the secondary level by -2.72% during the period 2018-19 to 2021-22. Also, the West Bengal government has announced the closure of 8,207 primary and secondary school with fewer than 30 students due to resource crunch (Sarkar, J. & Bhattacharya, A. 2023)<sup>3</sup>. These schools account roughly 10 per cent of the government controlled primary and secondary schools in the state. This could be one of the reasons of the decline in enrolment. According to a report published in 2018, a particular district- South 24 Parganas had 6,71,255 students studying in fifth to seventh standards in 2011, out of which 90.4 per cent were enrolled in government schools. By 2015, this share had been reduced to 80.56. The total number of students studying in fifth to seventh standards also went down to 5,05,792 in 2015. Therefore, the recent decline in enrollment might be because of closure of government schools in large numbers in the state and that has also reduced the share of students studying in government schools in total number of students enrolled between fifth to eighth standards in the state.

Moreover, comparing the two rounds of National Family Health Survey, namely NFHS-4 and NFHS-5 we find that of out of total 19 districts, 8 districts show a rise in the percentage of early marriages among girl children in NFHS-5 survey (Figure 5). The districts include Bankura, Howrah, Hugli, Koch Bihar, Murshidabad, Kolkata, Paschim Medinipur and Purba Medinipur. The report was published in 2021 of the survey conducted between 2019 and 2021. This possibly indicates the impact of the COVID-19 pandemic in rural households. News articles emphasize the fact that due to financial constraints young girls were married of early in large numbers during the pandemic period as it was a catastrophic shock felt more by the rural households (The Hindu, Business Line, 2022)<sup>4</sup>.

Surprisingly, in all the 19 districts, there has been a growth of women with 10 or more years of schooling during the pandemic period. Figure 5 and 6 indicate that even if the share of women married before the age of 18 increased during recent times due to financial distress but that didn't lead to a decline in the share of women having more than ten years of schooling. This may suggest that due to the financial distress across the

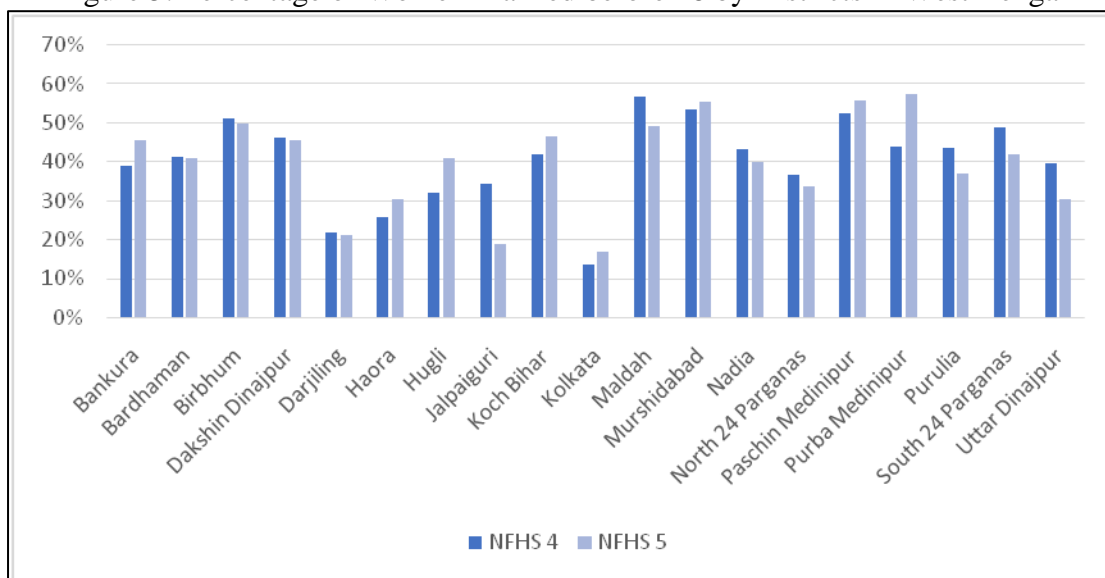
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<sup>3</sup> Sarkar, J. & Bhattacharya, A. (2023,09,12). Empty Classrooms and Rapidly Closing Schools Spell Doom for Bengal's Children.

<sup>4</sup> PTI (2022,10,22). Fewer job opportunities reason for early marriage of women in WB, Jharkhand: experts.

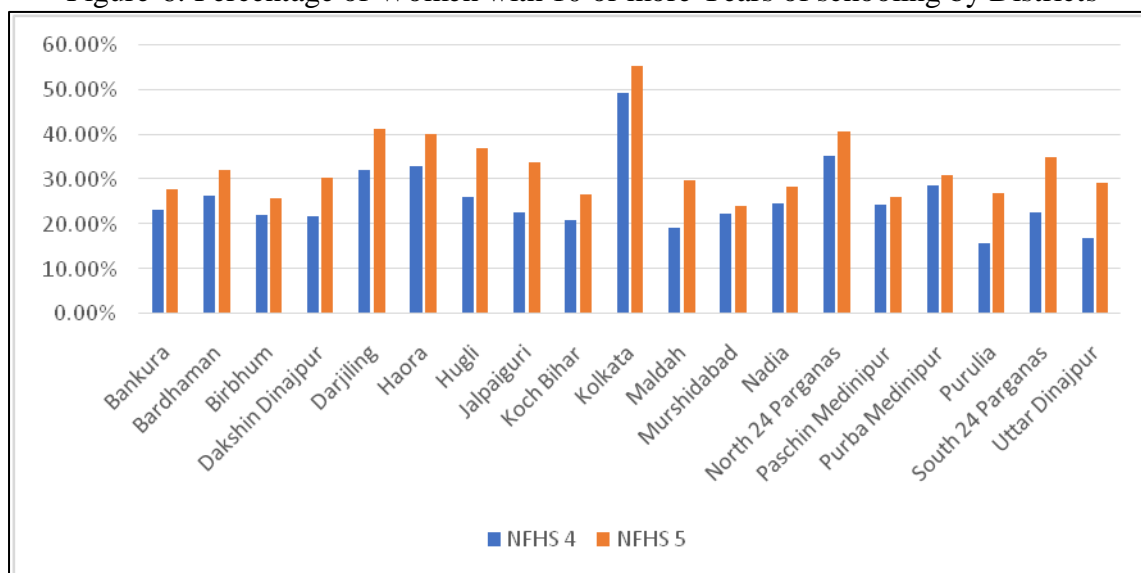
disadvantaged families due to the lockdown, the only string of hope for these families was the *Kanyashree Prakalpa* scheme’s annual grant itself, especially the second part of the scheme i.e., the Rs 25,000 cash transfer to the girl’s account.

Figure 5: Percentage of Women Married before 18 by Districts in West Bengal



Source: NFHS (Round 4 and5), Ministry of Health and Family Welfare

Figure-6: Percentage of Women with 10 or more Years of schooling by Districts



Source: NFHS (Round 4 and 5), Ministry of Health and Family Welfare

This is indicative of the fact that even if girls got married but the families allowed the girls to continue with the school till the higher secondary level. However, in some districts substantial proportion of girls discontinued education or got married before the age of 18 and got excluded from the KP net. Sen and Dutta (2017) analyses district level data of West Bengal which shows that 26 per cent of girls from 14-18 years of age are either dropped out or married in Murshidabad district, 23 per cent in Howrah and 17 per cent in Koch Bihar. Therefore, there might be different factors other than those identified in this paper that condition household's decision on girl children's pursuits of education. Particularly in the face of a catastrophic shock and given the uncertainty that arises out of it, girl's parents take decisions whether to get their children married early or to let them pursue their education. There is a significant effect of the "big prize" even during 2019-2021 during the COVID time, but it is too early to suggest that the scheme could actually sustain itself even during an unprecedented health shock. We can expect more comprehensive results in the 6<sup>th</sup> round of NFHS.

## **5. Conclusion**

Despite remarkable success in increasing girl child enrolment in West Bengal, the *Kanyashree Prakalpa* has important limitations which perhaps require a closer look. It should not be assumed that the positive results seen in the early years of implementation of the scheme determine a long-term success of the scheme. Areas facing supply constraints in health as well as in education or where the capacity to regulate and control a cash transfer program is limited, should be assessed separately. The positive results not necessarily imply that the program is the best approach to achieve a particular outcome. The additional cash may give the family some financial relief which is expected to encourage more schooling for both genders at least till the secondary level.

It is important to ensure that the money received from the project is actually used for the daughter. In houses where there is strong son preference, parents might just spend the amount for their son's education. In such cases this scheme actually reinforces the son preference and deprives the girl child (Sen and Thamarapani, 2022). Studies also show that even if the enrolment rate has increased, a marked decline in learning skills, especially in basic mathematics has been recorded. This might be a result of an

inadequately developed infrastructure both physical and human which couldn't cope up with the huge surge in enrollments (Das and Sarkhel, 2020). Finally recent trends suggest that child marriage is on the rise in West Bengal. According to the recent NFHS-5 report, it says that 48.1 per cent of girls in West Bengal are married before the age of 18 while the national average is 23.3 per cent. This trend has also been identified by UNFPA-UNICEF Report 2021 which indicates a rise in girl child marriage in West Bengal during COVID-19. Since opportunities for women are limited to a very few and ill-paid jobs, parents often visualise their daughter's future security in marriage rather than on probabilities of getting jobs. Whether the *Kanyashree Prakalpa* would be strong enough to crush this fixed set of cultural believes and inculcate capabilities to a point that parents find pursuing education to be gainful is still a long way to go. This can be ensured only when the benefits of KP scheme and employment opportunities grow together. Also, the small amount offered through the scheme over time might be an insufficient incentive for parents to alter their perception. We can check through marriage records of every district, whether the girl is getting married right after she is 18 years once she received Rs 25,000 after completing higher secondary education. This would indicate that the money had been used up for her wedding rather than higher education. Another option can be that the amount is directly transferred to the university she wants to get enrolled in for her higher education rather than giving money directly in the girl's bank account.

Therefore, undoubtedly *Kanyashree Prakalpa* facilitated education for girl children in West Bengal by way of enhancing enrollment numbers in secondary and higher secondary levels and also it acted positively in containing and reducing child marriage, early pregnancy in the state. But the effectiveness seems to decline over time as government provisioning of school education declines and employment opportunities for girls do not appear to be encouraging in the state. In such a scenario continuing education does not contain child marriage rather parents use the cash received from the scheme as resource for dowry to be used in their child's marriage. Child marriage in that case increases with rising dropout rates and also for students who continue till the higher secondary levels, because marriage becomes the preferred option to parents in periods of uncertainty and shocks and a last resort to secure their girl children's future stability in life.

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