

KANYASHREE PRAKALPA
A RAPID ASSESSMENT

SEPTEMBER 2014

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1 INTRODUCTION

1.1 About Kanyashree Prakalpa

In October 2013, Kanyashree Prakalpa, a conditional cash transfer scheme was launched in West Bengal, by the Department of Woman Development and Social Welfare, Government of West Bengal, with technical support from UNICEF. The Scheme is implemented in all districts of West Bengal in convergence with 13 other government departments and the state's banking sector, and has identified adolescent girls between the ages of 13 and 19 years as its primary beneficiaries.

1.1.1 Context: Child marriage and girls education in West Bengal

As described in the Kanyashree Prakalpa Implementation Guidelines published in August 2013, the Scheme takes cognizance of socio-economic issues that negatively impact the development and well-being of West Bengal's girl children.

Child marriage: Under the Prohibition of Child Marriage Act, 2006, the legal age of betrothal and marriage for girls is 18 years, and for boys is 21 years. In spite of several years of this Act being in existence, the early betrothal and marriage of children continues to be a norm in the West Bengal. According to the District Level Health Survey – 3, 2007-08 (DLHS -3, 2007-08), the state ranked fifth highest in the country when it comes to the prevalence of child marriage. Although percentage of currently married women getting married before 18 years has declined to 32.1% (DLHS 4; 2012-13), it is still very high. It is vital to note that:

- The incidence of girls getting married before 18 years is 36.3% for rural and 21.3% for urban areas in West Bengal. (DLHS 4; 2012-13).
- According to DLHS 4 (2012-13) the districts of Bankura, Murshidabad, Purba Medinipur, Bardhaman, Birbhum, Dakshin Dinajpur, Cooch Behar, Nadia and Purulia are areas with the highest incidence of child marriage in the state.

Significantly, child betrothal and marriage is completely gendered practice – and an overwhelmingly large percentage of girls are married off before reaching adulthood - and only a miniscule percentage of boys are subjected to the same fate.

Child marriage and female school dropout: Child marriage leads to girls dropping out of school, which further limit their scope of future development.

- In West Bengal, attendance of girls in school drops from 85% in the age-group 6-10 years to a mere 33% in the age group 15-17 years. (NFHS III, 2005-06).
- After the implementation *Sarva Shiksha Abhiyan* towards universalization of elementary education, significant progress has been noticed among girls, both in terms of enrolment and completion rate at the elementary level. However, the transition from elementary to secondary school levels remains a concern. The Selected Educational Statistics (2010-11) published by MoHRD, Government of India shows that for the state of West Bengal, the Gross Enrollment Ratio (GER) for girls gradually decrease from 88% at elementary level (VI-VIII) to 59% at high school (IX-X) and 33.3% at higher secondary (XI-XII). This means that more girls are leaving schools in the adolescent age group. The drop-out rates between Class I-X was found to be as high as 47.9% by the same report.

While girls are often taken out of school to get married, in other cases, when girls do not do well in studies or are not academically inclined, marriage is seen as the only viable alternative for them. They are also vulnerable to child labour as well as trafficking.

According to a study entitled 'Final Study Report on Restructuring of School Education System in West Bengal' by IIM Calcutta, the percentage of girls enrolment gradually falls at the secondary and higher secondary level. While at the elementary level the girls' enrolment is more compared to boys at the secondary level it is almost the same as that of the boys. But at the higher secondary level the Gender Parity Index is only 0.90 (Statistics of School Education, 2010-11, MHDR). It is at this juncture, when children are between the age of 17 and 18 that most of the girls are compelled to leave school and parents start negotiating for their marriage.

Child and maternal ill-health and mortality: Child marriage is one of the deterrent factors which is limiting the progress of maternal and child health and improvements in the nutritional status of children in West Bengal. Child marriages result in early pregnancies, which in turn lead to high maternal and infant deaths, and are also a leading cause for malnutrition among children.

Child marriages result in girls becoming mothers at an age when they are not out of childhood themselves - of all teenage girls aged 15 – 19 years in West Bengal, one-fourth have already begun child-bearing, a percentage that is much higher than the national average (16%) and also higher than all other Indian states except Jharkhand.

Child marriage and trafficking: Child marriage is one of the lures used by human exploitation rackets to entice poor parents to part with young girls. Although it is not possible to disaggregate data on children who have gone missing because of child marriages arranged by fraudulent means, it is significant to note that the districts which have high incidence for child marriages, namely, Murshidabad and Malda, are also considered the most vulnerable to trafficking.

1.1.2 Scheme's aims and strategies

By incentivizing the schooling of all teenage girls, and by dis-incentivizing marriage until age 18, the legal age of marriage, the Scheme aims to improve the status and well-being of the girl child in West Bengal.

TABLE 1: KANYASHREE PRAKALPA OVERVIEW

Purpose of Scheme:	Empowerment of adolescent girls through incentivization of education of girls between ages of 13 – 19
Objectives	<ol style="list-style-type: none"> 1. Increasing school retention and the completion rate of higher secondary education among girls, 2. Reducing child marriage and its attendant health and protection risks, 3. Developing a sense of self-worth,empowering through completion of school education and/or vocational training, and financial inclusion and independence.
Benefits and eligibility criteria	
Component 1	An annual scholarship of INR 500 for un-married girls aged 13-18 years enrolled in Grades VIII-XII or equivalent
Component 2	A one-time grant of INR 25,000 for girls when they reach the age of 18, provide that they are pursuing education, vocational or technical training courses or sports at that time.
	Note: The scheme is applicable only to girls belonging to families with an annual income of not more than INR. 120,000. For orphans and girls with special needs, there is no bar on family income.

1.1.3 Implementation Status (October 2013 – August 2014)

- The Annual Scholarships component of Rs. 500/- was distributed to 15.63 lakhs beneficiaries, among 17.1 lakh enrolled beneficiaries;
- The One-time grant of Rs. 25,000/- was distributed to over 1.08lakh beneficiaries.

Note: Indicators sourced from www.wbkanyashree.gov.in as on 5th September 2014

1.2 Purpose of the assessment

The key objective of this study was to conduct an interim assessment of the implementation of the Kanyashree Prakalpa in West Bengal. The assessment was proposed by the Government of West Bengal as a good governance measure to assess ongoing progress, identify challenges and bottlenecks and accordingly strengthen the scheme. It was also an effort on the part of the Government to reach out and understand perceptions of existing and potential beneficiaries, parents and teachers regarding Kanyashree. The findings of the assessment will be presented to the State Level Kanyashree Steering and Monitoring Committee, Chaired by the Finance Minister, for review and action.

The Planning Commission and UNFPA review of CCT Schemes for the Girl Child In India had outlined the absence of appropriate baseline data and the lack of any monitoring mechanism as a major drawback of such schemes functional across several states of India. Based on the recommendations of this major study, the Government of West Bengal, alongside the launch of Kanyashree Prakalpa, established an decentralized monitoring mechanism for the scheme and initiated the formulation of a Management Information System (MIS). Based on its request, the UNICEF Office for West Bengal commissioned Nielsen (India) Private Limited to conduct an all districts baseline survey for the scheme. The survey report is scheduled to be delivered in December 2014. The survey covers a range of education, marriage and implementation process indicators. However, given that tangible outcomes can only be measured after period of time (a mid-line survey is scheduled for three years after the baseline), the Government of West Bengal requested UNICEF¹ to conduct a rapid assessment of the scheme in early September 2014.

The rapid assessment has focused its enquiry on:

- Perceived change in adolescent girls lives at the prospect of / after receiving the financial benefits.
- Perception of scheme's accessibility features, barriers to enrollment, and suggestions for scheme improvement.
- Statistics available with schools that indicate change, if any, in attendance and retention in school.
- Eliciting of case studies, photographs, video-clippings and any stories that provide insight into changes being brought about by the scheme.

¹ Since February 2013, when Kanyashree Prakalpa was first proposed, UNICEF has provided considerable technical support in the formulation of the scheme design, the preparation of its implementation guidelines and relevant advocacy materials, the formulation of its communication strategy and monitoring system and support the launch and roll-out of the scheme. It continues to support the implementation and monitoring of the scheme as a member of the State level Kanyashree Steering and Monitoring Committee.

1.3 Methodology and scope

This rapid assessment follows a mixed methods approach by collecting qualitative and quantitative information via a structured questionnaire as well as through focused group discussions and the application of a case study approach. The assessment covered 12 best performing schools in terms of Kanyashree Prakalpa across 6 districts in West Bengal. An inception meeting was held in the presence of the Secretary, Department of Child Development & Woman Development and Social Welfare, Government of West Bengal. The final selection of schools and districts as well as the schedule for the study was finalized during the said meeting. In terms of selection of districts, priority was assigned in selecting the districts which are in the neighborhood of Kolkata. Five such districts are North 24 Parganas, South 24 Parganas, Nadia, Howrah and Kolkata. The district of Malda was also selected, based on high incidence of early marriage as well as child trafficking.

The study aims at capturing the impact of the Kanyashree Prakalpa in terms of attendance rate as well as change in incidence of early marriages. It also focuses on the perceived changes in the lives of the adolescent girls after the receipt of KP as well as the perceptions of the schemes provisions, processes, bottleneck and scopes for improvements. While the quantitative information was collected through a structured schedule, the qualitative information was based on Focus Group Discussions. FGDs were held with the prospective beneficiaries, recipients of Annual Scholarship and One Time Grant as well as with their mothers and other male stakeholders. (See Annexure I. Rapid assessment tools)

The field study was conducted by a team of 12 researchers during the period 15th September 2014 to 18th September 2014.

2 KEY FINDINGS& OBSERVATIONS

2.1 Outcome Indicators

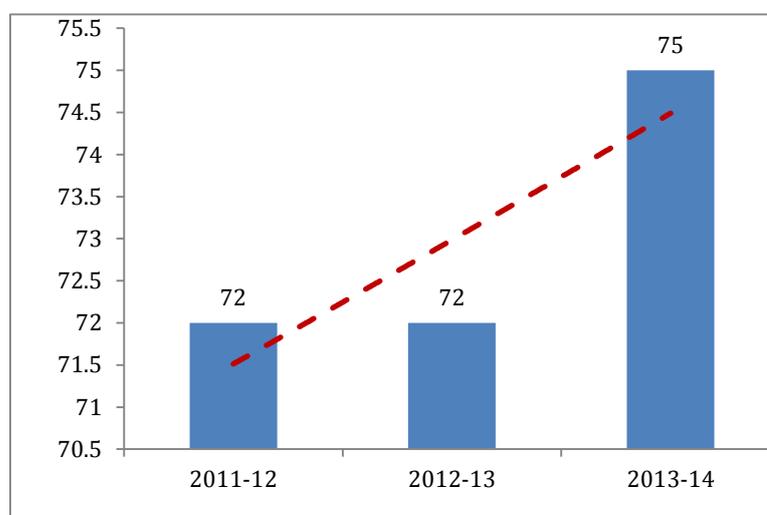
2.1.1 Attendance rates in schools

A trend analysis of the attendance rate of children studying in Grades 8-12 over three academic years across 12 schools in 6 districts of West Bengal reveals that the attendance rate has improved from 72% in 2011-12 to 75% in 2013-14 (Survey Data).

Though this is not uniform across schools, 10 out of 12 schools have revealed that the attendance of the girls have gone up. The most significant impact has been observed in the district of South 24 Parganas, closely followed by North 24 Parganas (Ref. Annexure III: Quantitative Indicators from schools):

The FGD's revealed that the students as well as their parents are giving a renewed importance to attending schools regularly.

FIGURE 1: TRENDS IN SCHOOL ATTENDANCE RATES



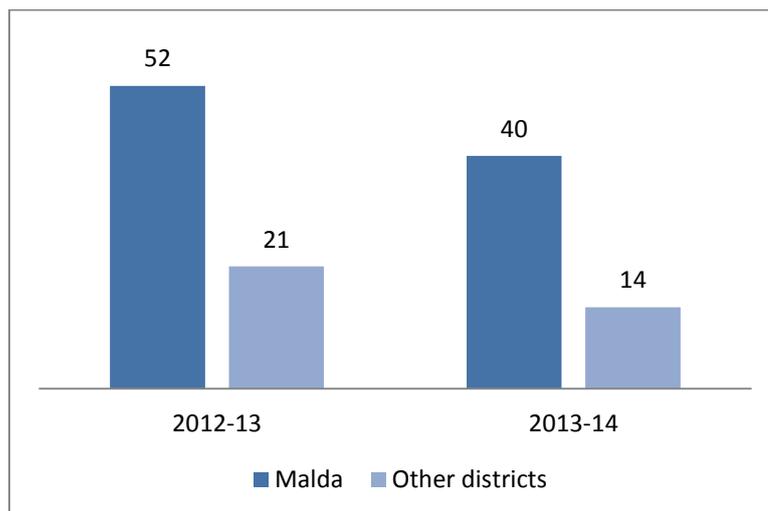
Source: Survey Data

2.1.2 Impact in terms of early marriage:

An analysis of the DLHS data shows that the incidence of child marriage is still prevalent in West Bengal. However, the assessment team observed that there is a positive change in attitude among the community, parents and the beneficiary in terms of delaying the age of marriage. Though the ill effect of early marriage was not known to many, because of the One-time Grant, most of the responding parents indicated willingness to delay marrying off their daughters.

Given the limited scope of the study, it was not possible to calculate the incidence rate of early marriage. However, it was observed that within the academic year 2012-13 and 2013-14, 127 girls who studied in these 12 schools were married before the legal age of marriage. While 73 cases were identified in 2012-13, in the current academic year as of September 2014, 54 cases have been reported. Malda District, with the high incidence of child marriage, has shown decline as reported by the school.

FIGURE 2: DECLINE IN NUMBER OF REPORTED CASES OF CHILD MARRIAGE



Source: Survey Data

2.1.3 Financial Inclusion

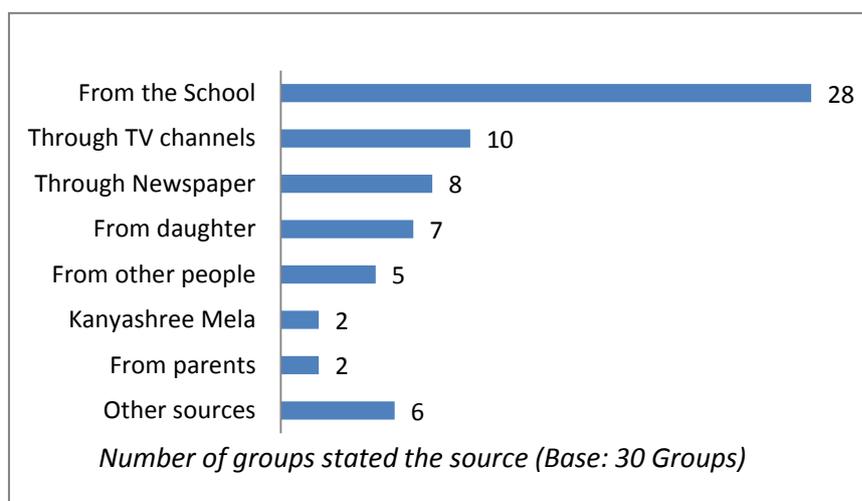
In the 12 schools visited, approximately 10,286 new bank accounts (minor) have been opened by the beneficiaries of the scheme, with the process being facilitated by the school authorities.

2.2 Perceptions and reflections on the provisions of the scheme

2.2.1 Awareness and source of information about the scheme and its benefits

The majority of the beneficiaries first heard about Kanyashree Prakalpa from their respective schools. They also saw advertisements on television and in newspapers. Information on the scheme was also gathered from Kanyashree Mela, BDO Office, Panchayats as well as from friends and parents.

FIGURE 3: SOURCES OF AWARENESS ABOUT KP



Source: Survey Data

However, it was observed by the assessment teams that in some places the objectives of the scheme as well as the eligibility criteria are not clear to the prospective beneficiaries as well as to those who have received the benefits under the scheme.

2.2.2 Perceptions of the scheme's purpose and benefits

Almost all prospective students referred to Kanyashree as a financial support scheme for the continuation of the education of girls. It was also referred to as a support which prevents school drop-out specifically for the economically disadvantaged and the poor.

Students who have not yet reached the age of eligibility unanimously voiced their eagerness to apply for the scheme. All prospective beneficiaries said that their parents would be happy if they receive the support, and this will be helpful for them.

Parents appreciated that for the first time girls are receiving something from the government, and that they, as parents, felt supported. All parents unanimously observed that provision of financial support for continuing the education of girls was a novel step.

However, it was also observed by the assessment team that few of the parents also view Kanyashree as a support for their daughters' marriage. This was mostly observed in Howrah and South 24 Parganas district of West Bengal.

Most of the parents opined that the annual grant may be increased in view of the high price of text books, particularly at higher grades, the cost of stationery as well as the high fees charged by private tutors.

Parents also suggested that the annual support may be released in two installments. The first installment could be given at the beginning of the academic year to facilitate the payment of admission fees, costs of textbooks etc, and the second later in the year for purchase of stationery etc.

Some parents also suggested that the One-Time grant of Rs. 25,000/- be given in two installments, the first at the age of 16 years (when students transition from secondary to higher secondary school), and the other at the age of 18 years (when they move on to college).

2.3 Change in lives after receiving Kanyashree:

The parents admitted that even if there had been no Kanyashree Prakalpa they would have tried to give their best for their daughter's education, but without the assurance of being able to sustain their support over the long term. Kanyashree has relieved their hardship, and given them the means to ensure that their children get a higher education.

According to the girls, Kanyashree has given them the courage and confidence to dream and plan for their future. However, the assessment team is of the opinion that though the girls felt empowered by being Kanyashree beneficiaries, they are not very clear about their future plans. Neither the K1 nor the K2 beneficiaries could spell out their intentions for the future and the ways to achieve the same.

2.4 Issues of financial inclusion

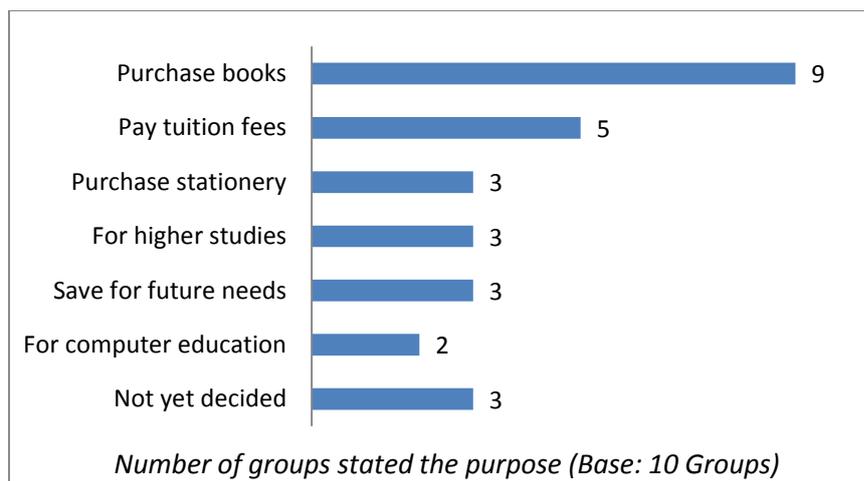
2.4.1 Bank account in girls name, and direct transfer

Direct transfer to the beneficiary's bank account was appreciated by all. This has helped in a big way in terms of financial inclusion of the girls. The girls took pride in saying that they too have a bank accounts and would like to continue with their accounts throughout their lives.

2.4.2 Utilization of Annual Scholarship

It was observed by the assessment team that most of the K1 beneficiaries have spent their money on purchasing books and stationery. However, it was also observed that some of the girls are retaining the entire amount in their bank accounts and they plan to use it for higher studies or even in difficult times.

FIGURE 4: PLAN TO USE K1 Money



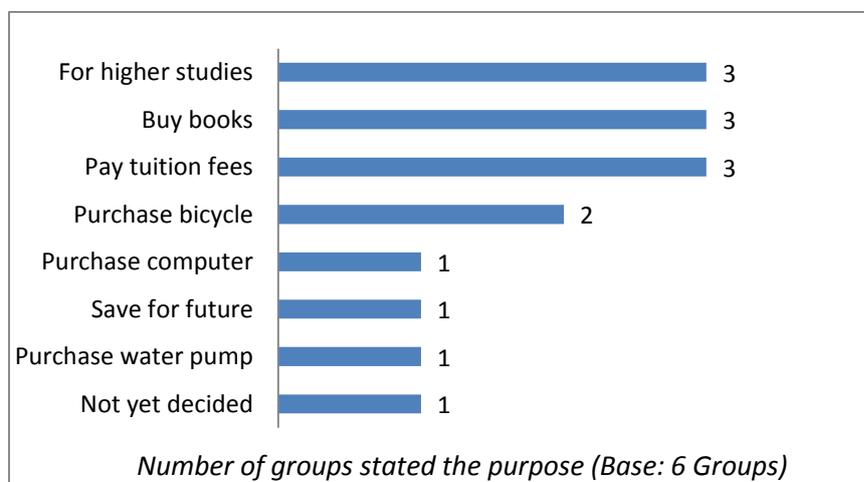
Source: Survey Data

2.4.3 Utilization Plan for One Time Grant:

No definite trend could be witnessed in terms of utilization of the amount received under One-time Grant. While majority of the K2 beneficiaries reported that they would use the grant amount for their education, some have given the money to their parents, some have purchased things of their choice and some have even invested the money in the form of fixed deposits.

It was observed by the assessment team that none of the beneficiaries tend to have a very clear focus as what to do with the money. Even if they say they would use it for their higher education, their plans are not very clear.

FIGURE 5: PLAN TO USE K2 MONEY



Source: Survey Data

2.5 Implementation issues

2.5.1 Bank accounts opening and maintenance

The schools had a major role to play in terms of opening bank accounts for the Kanyashree beneficiaries. Almost 10,286 bank accounts were opened in these 12 schools with the active facilitation of the school authorities. While most of the beneficiaries did not face any problem with opening new bank accounts, some schools, particularly in Kolkata, also spoke of the non-cooperation of banking authorities.

However many challenges in terms of banking operations was reported to the assessment team.

- There is no system of intimating the schools and even the beneficiaries about the transfer of money to their respective bank accounts. It was observed in many places that beneficiaries were not aware as when the money was transferred to their bank account. It was also shared that the beneficiaries had to stand in a long queue for almost 2 hours for getting their passbooks updated.
- Some of the beneficiaries also raised their concern that the banks are not allowing them to withdraw their money. In spite of the fact that these Savings Bank Accounts are supposed to be 'Zero Balance No Frill Accounts', the banking authorities are asking the beneficiaries to maintain a minimum balance.
- It was also reported that some of the accounts had become dormant, with the banking authorities claiming that these accounts could not be revived. In such cases, the passbooks are not been updated and the money is held by the banks.

2.5.2 Time taken between application and actual receipt of scholarship:

Most respondents reported that it took six to eight months after they applied to receive the money in their accounts. Some reported that it took almost eight to ten months for the entire processing.

Schools reported, and the district administration officials confirmed that many schools did not have the infrastructure or man-power to conduct data-entry of applications, and sent them on to the block level. This resulted in a time-gap between the student's submitting their applications and these being uploaded on the portal, and a cascading effect on subsequent processes such as scrutinizing and sanctioning of the amount, as well as transfer to bank accounts.

2.5.3 Monitoring mechanisms lacunae

Several head-teachers and district officials acknowledged that gram panchayat pradhans and municipal authorities were issuing income certificates without conducting a suitable investigation, because of which a number of ineligible beneficiaries were receiving benefits.

In addition, although schools and officials at the district and sub-district levels can monitor the sanctioning of applications on the portal, they have no means of checking whether the beneficiaries have received their money through bank transfer.

3 CASE STUDIES

In addition to focus group discussions, relevant case studies drawn from various schools are also presented here to widen the perspective.

3.1 Kanyashree Chhatri Sangha – a Kanyashree Club

On the 2nd of August, 2014, 46 students of Kirtipur Nabinchandra High School, North 24 Parganas, all recipients of the Kanyashree Annual Scholarship came together to form a Kanyashree Club – called the Kanyashree Chhatri Sangha.

Supported by the school and a local NGO, Parasmoni Foundation, the Sangha has formed a managing



The Chhatri Sangha Managing Members

committee and elected girls who have leadership qualities and who actively participate in school activities in posts of Secretary, Joint Secretary, Editor, Sub-Editor and Treasurer. The Sangha also has four sub-committees which take care of the following activities in the school: supervision of mid-day meal, cleanliness and hygiene, school discipline and preventing wastage of water and electricity. Recently, the members of the Sangha had subscribed one rupee each towards purchasing dustbins for the school.

Members of the Sangha have made posters and composed slogans encouraging education and discouraging child marriages and put these up on display boards. They have also been learning jewelry making taking karate classes, and scripting and enacting dramas on the ill-effects of child marriage, activities that have been facilitated by Parasmoni Foundation. On August 14, 2014, Kanyashree Day, they had staged a play called “Moner Kotha’ – which they enacted for the assessment team on its visit.



A display board created by the members

The Sangha members told the assessment team that said confidently that they were committed to



A karate demonstration by the members

spreading the message of the ill effects of child marriage, and would inform the police or the panchayat if they came to know of such cases. The Kanyashree Club is one of the strategies conceptualized by the scheme to build a movement of girls to promote their self-esteem and empowerment. The Kanyashree Kanyashree Chhatri Sangha of Kirtipur Nabinchandra High School may be considered a good practice and be replicated in schools.

3.2 Recipients of the One-time grant of Rs. 25,000/-

3.2.1 Monami Chakraborty

Monami Chakraborty is a student of class XII of Nabapalli Jogendranath Balika Vidyalaya, North 24 Parganas. Her family is relatively disadvantaged – her father has worked as a truck driver since he was 14, and her mother is a homemaker, sometimes taking on tailoring orders to support the family. Monami has a younger sibling – a brother aged about 9 years.

According to Monami, Kanyashree Prakalpa has been a boon for her family, as her father had been finding it increasingly difficult to support her education. Intent on her dream of becoming a doctor, Monami had been wondering how to procure a loan so that she could continue her studies, and the Kanyashree grant of Rs. 25,000/- now ensures that, at least for the next few years, Monami can pursue her studies without any fears.



3.2.2 Champa Gayen

Champa Gayen studies in class XI at Nabapalli Jogendranath Balika Vidyalaya North 24 Parganas. As the daughter of a van-puller and the eldest of three siblings, Champa has borne heavy burdens on her young shoulders. When she was in class VI, her father's developed stomach ulcers, and gradually slipped into depth and ill health as he underwent one unsuccessful surgery after another. Like her mother, Champa began doing domestic work to feed the family, and dropped out of school.

Despite all their difficulties – her father has been forbidden to work by the doctor – Champa later rejoined school and has now reached Class XI. She still continues to work as a domestic help after school, while her younger brother works in a garment factory in Tamil Nadu. Champa is determined to study as long as possible, and has bought a bag and paid her tuition fees from the Rs. 25,000/- she has received as a one-time grant from Kanyashree.



3.2.3 Sonali Das

For Sonali Das, now an ex-student of Nabapalli Jogendranath Balika Vidyalaya, North 24 Parganas, receiving the One-Time grant of Rs. 25,000/- could not have been more timely. Sonali was at the end of her higher secondary course and her parents had completely ruled out her going to college because they could not afford it.

Because of the grant, Sonali is now in college studying in the Bengali Honours course. Although she had wanted to do law, she gave up the idea because it would be too expensive. She plans instead to complete her graduation and then pursue a B. Ed, a pre-requisite for becoming a teacher.



3.3 Recipients of annual scholarships of Rs. 500/-

3.3.1 Sayani Sarkar

Sayani Sarkar is a student of class XII in Nabapalli Jogendranath Balika Vidyalaya, North 24 Parganas. Her father died when she was 5, and her mother is a home maker. Her elder brother works on a farm to support the family

Sayani is a beneficiary of Kanyashree's annual scholarship of Rs. 500/-, Her dream is to be a journalist, and she is encouraged by the fact that she will be able to pursue a Mass Communication course in college when she gets the one-time grant of Rs. 25,000/- when she gets to age eighteen.



3.3.2 Lipi Saha

Lipi Saha studies in Class XI Nabapalli Jogendranath Balika Vidyalaya, North 24 Parganas. Her father, a van puller, is the sole earning member of the family of four. Lipi has received her annual scholarship for the year, and has spent the money on books. She plans to use the One-Time grant of Rs. 25,000/- in her preparation for the IPS examination. With lots of hope in her eyes and with her firm voice she uttered that "atrocities against women has increased so I want to be a honest police officer who will not take any kind of bribe and fight for the people".

3.4 Salmiah High School – an Urdu Medium school with 100% enrollment



Salmiah High School is a Urdu medium school in Kamarhati, North 24 Parganas, in an area which is populated mainly by the Muslim community, and where parents still encourage early marriages. The area is so backward that many of the students are first generation learners. The introduction of Kanyashree Prakalpa has, however, given everyone food for thought. Parents of students are now reconsidering the issue of education versus marriage for their under-age daughters. In fact, the marriage of one of the Class VIII students was called off after the announcement of the scheme, and the girl is continuing to attend school.

Nikhat Aslam and Farhat Aslam (from right to left) are two sisters studying in class XI and class VIII respectively. Their parents are separated. Their mother Munni Banu has studied up to XIIth standard and she teaches few students at home. Kanyashree has been a savior for the family, for although both the girls were determined to get a complete education, their economic condition is precarious. Kanyashree's annual scholarship and one-time grant has given them the chance to better their lives.



3.5 Voices of parents

- Our daughter feels that she has something in her name – it is her foundation for her future life. Whether she wants to study further, or whatever she wants to do – there is some security.
- There is always a constant worry about our children's future – at least we know that she will now have something when she turns eighteen – she can study further, she can stand on her own feet.
- My daughter now knows that she has to remain in school if she wants the money. She's now trying to improve her results in the hope that she can apply for other scholarships in the future.
- My daughter has warned me – let's not spend the money, I'm going to save for the future.
- We struggle every day to send our children to school, this has taken some of the burden of our shoulders.
- Our child now has a foundation – we have hope that she can stand on her own two feet.
- We got nothing, no help during our studies. My parents could not give me anything, and I'm unable to do anything extra for my daughter. This money helps.

3.6 Voices of teachers

- The girls seem different, more independent, more enthusiastic about their studies. Having their own bank account has been very empowering. It has given them the confidence to speak their minds to their parents.
- Previously, some children's projects would be delayed because their parents would not be able to give them the money to buy the necessary material. Now we see that they have the material immediately – they are buying this from their own money

4 RECOMMENDATIONS

4.1 Impact of scheme on beneficiaries and families

There has been a huge demand and appreciation about the scheme from all corners. The beneficiaries as well as their parents applauded the scheme and wished that the same should continue for years to come to really benefit the girl child of the state. A long term sustained intervention will definitely help the children in better planning for future as well as motivate the parents to restrain from early marriage.

4.1.1 Sensitization of K2 beneficiary:

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

4.1.2 Annual Scholarship:

One of the most common suggestions from the mothers and the male secondary stakeholders was to increase the amount of Annual Scholarship. The amount provided is not sufficient to take care of the expenses incurred in terms of books, stationeries and uniform. The amount of annual scholarship may be reviewed by the State Government.

4.1.3 Payment of One-time Grant in a Phased Manner:

As suggested by the parents of the Kanyashree beneficiaries, the payment schedule for the One-Time Grant can be reviewed in the light of the project objective.

4.2 Implementation issues

4.2.1 Scrutiny of eligibility criteria

The role of the GP *Pradhan* in terms of issuing income certificate may be carefully reviewed. It has been observed by the assessment teams that the GP *Pradhan* needs to be more careful in issuing the income certificate.

4.2.2 Banking procedures

Banking process may be further streamlined: Some schools in Kolkata reported about non-cooperation from the banking authorities. Further, there are issues of 'maintaining minimum balance' as well as banking authorities not allowing the beneficiary to withdraw the money. These issues may be taken up with the respective district authority as well as state authority so that the beneficiaries are not denied of their entitlements.

Reducing the Processing Time: The time required between application and the actual receipt of money, is often more than six months. The processing time may be further reduced and the beneficiaries may be given the support at the very beginning of the academic session.

Tracking Actual Receipt: Mechanism for tracking the beneficiaries till the actual receipt of the fund may be integrated with the existing monitoring system. A system of auto-generated SMS to the beneficiary on transfer of money to the respective bank accounts can also be considered.

4.2.3 Grievance Redressal Mechanism:

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

ANNEXURE I. RAPID ASSESSMENT TOOLS

Quantitative Indicators Questionnaire:

The following questionnaire was dispatched to each school in advance of the team's visits.

Schedule I: Questionnaire to Schools	
Education : Average percentage of attendance in schools for classes VIII to XI during	%
○ 2013 – 2014 academic year	
○ 2012 – 2013 academic year	
○ 2011 – 2012 academic year	
Child Marriage: No. of girls getting married during	Nos.
○ 2013 – 2014 academic year	
○ 2012 – 2013 academic year	
Financial Inclusion	Nos.
No. of new bank accounts opened for eligible girls through the school	

Focus group discussions with the following sets of stakeholders

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

Schedule II: FGD with prospective beneficiaries and recipients of Annual Scholarship of Rs. 500/-	
I	Question to both prospective and current beneficiaries
	○ How did you hear about the scheme
II	Prospective beneficiaries
	○ What do you think of the Kanyashree scheme? Do you want to enroll in the scheme? Give reasons for answers
III	Current K1 beneficiaries
	○ How do you feel being a Kanyashree girl?
	○ What do you plan to do with the money?
	○ How easy difficult was it to enroll in the scheme
Schedule III: FGD with recipients of the one- time grant of Rs. 25,000/-	
	○ How did you hear about the scheme
	○ What have you done with the money, or what are your plans with the money
	○ How do you feel about receiving the money
	○ Time taken to receive the money after application.
	○ What was your plan in life, and has it changed after receiving this money

Schedule IV:	
(i) FGD with Mothers of recipients of either scholarship or one-time grant	
(ii) FGD with fathers of recipients of either scholarship or one-time grant, and other stakeholders such as PRI members, local counselors, religious leaders, and head teacher / teacher in charge of Kanyashree	
	<input type="radio"/> Where did you get to hear about the scheme?
	<input type="radio"/> How do you feel about the provisions of the scheme?
	<input type="radio"/> What was your plan for your daughter before you knew of the scheme, and what is it now?
	<input type="radio"/> Suggestion about improvement of the scheme
	<input type="radio"/> How easy or difficult was the process of enrolling for the scheme
	<input type="radio"/> How do they feel about direct transfer into bank

Information from district / block officials

Interesting case studies, testimonials, video clips, photos or any other statistics / observations related to the impact of the scheme

ANNEXURE II. RAPID ASSESSMENT'S FIELD SCHEDULE

The following table details the field visits conducted for the study:

Srl.	District	Name of School	Researchers	Dates of visit
1.	Malda	1. ShyamsukhiVidyaShikshaNiketan, Gazole 2. Bulbulchandi RN Roy Girls' High School, Habibpur	Arundhati Bhattacharya and Kamalika Banerjee	17 – 18 Sept, 2014
2.	North 24 Parganas	1. NabapalliJogendranathbalikaVidyamandir 2. KirtipurNabinchandra High School	Arundhati Bhattacharya & Kamalika Banerjee	15-16 Sept, 2014
3.	South 24 Parganas	1. Kalas High School, Magrahat II 2. Diamond Harbour Girls High School, DH Municipality	AsheshChakrabarti& Vahista Dastoor	15 &18 Sept,2014
4.	Nadia	1. Debogran DK Girls High School (block – Kaliganj) 2. Matangini Girls High School (block – Nakashipara)	ShyamKarmakar& Prasanna Ash	15-16 Sept,2014
5.	Howrah	1. Unsani high school(jagachha) 2. Kolorah Haji Abdul Wahab Institution (domjur block)	Saurav Dey and Nivedita	15-16 Sept, 2014
6.	Kolkata	1. NutBehari Girls' High School, Garden Reach 2. Garden Reach Mudiali Girls' High School	Shankar Mitra and Sanjoy Dey	15-16 Sept,2014

ANNEXURE III. QUANTITATIVE DATA FURNISHED BY SCHOOLS

Data Furnished by Schools

Sr.	District	Name of the School	EDUCATION			CHILD MARRIAGE		FINANCIAL INCLUSION Total number of bank accounts opened for eligible girls
			Average percentage attendance in school for classes VIII to XII			Academic Year		
						2012-13	2013-14	
			2011-12	2012-13	2013-14	2012-13	2013-14	
1	Nadia	Matangini Girls High School, Nakashipara	55%	63%	71%	0	0	800
2	Nadia	Debagram DK Girls High School, Kaliganj	53%	50%	51%	6	5	1100
3	South 24 Parganas	Kalas High School, Magrahat II	73%	78%	85%	5	0	1723
4	South 24 Parganas	Diamond Harbour Girls High School, DH Municipality	86%	85%	87%	2	2	902
5	North 24 Parganas	Nabapalli Jogendranath Balika Vidyamandir	58%	58%	72%	2	2	612
6	North 24 Parganas	Kirtipur Nabinchandra High School, Kirtipur	83%	81%	84%	3	1	945
7	Kolkata	Nut Behari Das Girls' High School, Kolkata	78%	70%	61%	0	0	502
8	Kolkata	Garden Reach Mudiali Girls High School, Kolkata	85%	85%	86%	1	1	475
9	Howrah	Unsani High School, Jagacha, Howrah	82%	84%	85%	0	0	513
10	Howrah	Kolorah Haji Abdul Wahab Institution School, Domjur, Howrah	78%	79%	81%	2	3	350
11	Maldah	Shyamsukhi Vidya Shiksha Niketan, Gazole	72%	73%	77%	37	32	2200
12	Maldah	Bulbul Chandi RN Roy Girls High School, Habibpur	62%	52%	64%	15	8	164
ALL SCHOOLS COMBINED			72%	72%	75%	73	54	10286

Note: We are in the process of verifying the data from NutBhari Girls' High School, Garden Reach, Kolkata, which showed a reverse trend to school attendance, contrary to the head master's verbal explanation.