

EFFECTIVENESS OF SOCIAL WELFARE SCHEME AMONG GIRLS EDUCATION IN WESTBENGAL: CRITICALLY EXPLORATION OF KANYASHREE AND SIKSHASHREE SCHEME

PUJA BISWAS

Ph.D. Scholar, Department of Economics,
Jadavpur University, Kolkata-700032.

Abstract: Child Marriage and school dropout are the main constraints for the development of the society. Women are the victim of gender based discrimination and are more prone to drop higher education and lack skill development. West Bengal is not an exception to this serious social problem of concern. In this paper we will discuss the policies implemented by the state government of West Bengal to combat this social evil. We will also portray the direct and indirect effect of these welfare scheme like Kanyashree and Sikshashree Prakashpa on improving the condition and wellbeing of girls especially those from the socio-economic backward section of the society.

Keywords: Child Marriage, School Dropout, Gender discrimination, Kanyashree Prakashpa, Sikshashree Prakashpa.

Introduction:

According to the United Nation Annual Report, providing education to women is the most effective way to improve the lives and health of a family and it is the intrinsic aspect for overall development of the society. Education is the major factor which can eliminate the gender inequality from the society. There is a great disparity in the figures of school going boys and girls. Still in twentieth century nearly three-fourth of women in rural areas are illiterate (ASER Report, 2014). More educated women lead to greater productive labour force, later marriage, lower fertility, improved child health and nutrition. The gap between education of sons and daughter is smaller when parents are more educated. An educated person spread positive externality among its surrounding. Increase in education will not only raise the individual's capability but also improve the knowledge, skill of the person in his surroundings. An educated person is an asset for any country, education helps to reshape the future of the nation and to achieve the Millennium Development Goals (MDGs). Life taking diseases like HIV/AIDS can also be prevented by educating individual. It is noted that if kids get primary education then at least 7million new cases of HIV can be prevented on a decade (Global Campaign for Education, 2004).

After the implementation of Right to free and compulsory Education Act (RTE), primary education is considered as the fundamental child right and it is provided free in public schools, but parents has to invest money for their children's higher education. The large proportion of West Bengal's population lives in rural area with a low level of income. As a result, they cannot afford their children's higher education expenditure. Parents mainly in rural areas prefer to invest in their son's higher education and saves money for their girl's marriage. Girls are considered as liability and sons are considered as the family's wealth. Sometime, it is noticed that rural poor people thinks girls education is luxury and male child's education is necessary. So girl's literacy rate remains low overtime. Parents mainly in rural areas prefer to send their son for education and engage their girls in household chores. Child marriage and school dropout are the main problem faced in our economy.

Status of girls prior to this welfare scheme:

Under the Prohibition of Child Marriage Act (2006) the legal age of marriage for girls is 18 years and the legal age of marriage for boys is 21 years. According to DLHS-3, 41.3% of girls in West Bengal are getting married before their legal age of marriage. West Bengal ranks second highest in percentage of women marrying before their legal marriage age after Bihar.

Table 1: Child marriage and Pregnant mother in adolescent age (2005-06)

Women (20-24years) marriage before age 18 years			
	Urban (%)	Rural (%)	Total (%)
West Bengal	32	63.2	54

India	29.3	56.2	47.4
Women age 15-19 years who are already mother or pregnant at the time of survey			
West Bengal	11.3	30	25.3

Source: National Family Health Survey-3 (2005-06)

According to NFHS-3 Report above 50% of girls of West Bengal are married at their adolescent age. Early marriage mainly results school dropout and early pregnancies. Women getting pregnant in their adolescent age is a severe problem resulting to various health issue like anaemia, iron deficit, malnutrition etc. This is a social threat for the society. Women constitute 48.71 percentage of the total population of West Bengal (census report, 2011), so overall development of the state is not possible keeping half of the population aside. If women are well educated then she will be capable to get a job which will give her a better independent life without her dependency on the male members of the family.

In order to mainstream the vulnerable section of the society the government has taken many steps to increase their participation in all developmental programs including education, wage paid jobs (industrial organized and unorganized sector jobs, handicraft sector etc.) so as to bring social change and increase their occupational mobility. In this world of science and technology education is the parameter of prosperity, welfare and security of the people. Education is the dynamic machine of social changes and mobility. In this case government has taken initiative to bring women in the light of education. Without education, a nation cannot superpower in the world. Keeping all problems in the mind, West Bengal government take historical step of kanyashree scheme, sikshashree scheme for disadvantaged group of the society.

We also need to understand whether female child labour increase or decrease because we know that there is a strong correlation between girls dropout rate in education and female child labour. According to Census Report of 1991, there are 11.28 million child labour working in informal sector for a very low income. In 2001 census report the percentage of child labour has increased to 12.6 million on the other hand, in 2011 census report the percentage of child labour further rose to 35.3 million. Basically child labour are engaged in agricultural sector in rural area and in urban area they are engaged in small private sector. Maximum female child labour engaged in household service, domestic help, cooking family meal, farming livestock etc. which are excluded by child labour Protection Act. It is meanwhile time to discuss why 35 million children are engaged in informal work without enjoying their child life? It is seen that maximum Indian economist illustrate the causes of existence child labour that is low income. It is true low income is a problem to the household to send their children to primary or secondary school. Under this circumstance, the female children remain illiterate and work as unskilled worker. In poor family children cannot get proper guidance from their parents as their parents are illiterate and victim of child labour and they do not understand the importance of education. Female children who work as child labour, remained as unskilled labour in her whole life, their life until death faces basic social problem and suffering different types of exploitation. They cannot be decision maker of the family and certain time period after marriage they went to the daily labour market and similar problem is faced by their children so it is a low- level equilibrium trap. So child labour is a social problem of concern. According to 2011 census report, 461974 numbered child labour exist in West Bengal whose age is between 5 to 14 years. West Bengal is placed in 6th rank in child labour among all Indian states. So it is a political issues in west Bengal economy to remove such type of evil practice and government need to bring them in the main stream of society.

The laws of Manu-5/151(1500 BC) described the status of women in terms that “girls are supposed to be in the custody of their father when they are children, women must be under the custody of their husband when married and under the custody of her son as widow. In no circumstances is she allowed to assert herself independently”. Thus from the historic period girls are considered as dependent to the male counterpart. In ancient times, many crucial religious, social and economic restrictions are imposed for Indian women so that women resources can be used as machine for baby born, male entertainment and for household chores like cooking, washing, cleaning etc.

From the above historical analysis Indian women faces various barriers to take modern education rather than male citizen. Sabitribai Jyotirao Phule(3rd Jan 1831-10th march 1897) started the journey of Indian female education. She was spouse of eminent social reformer Jyotirao Phule, and the 1st female professor in India. Along with her husband she founded the first girl’s school in Pune run by a native Indian at Bhidewada in 1848. She started a girl’s school with the strong helping hand of her husband and she was the headmistress of the school. She faced various problem to teach girls education especially from the upper caste people. She was the Iron lady, self-esteemed, confident about her holy work. Her first batch had only nine students all are “sudras” and “atisudras”. She first realised the right to education of female in India. This was the first great step for female education in Bombay as well as in whole India. After independence, the government realised the importance of female education. The central govt. as well as state govt. started new effective policy implication to increase female literacy rate. So that the literacy gap between male and female may decrease with time.

Condition of Scheduled Caste/Scheduled Tribe girls:

The women particularly belonging to the deprived section (SC& ST) are severely affected by eclipse law of Hinduism. Nearly 31% of girl children from Scheduled caste & Scheduled tribe communities are child labour (census 2001). The word Dalit is used to address the 'depressed classes' of the society i.e. the Scheduled Caste and the Scheduled Tribe. They are mainly socially and economically the weaker strata of the society. Girls from Dalit communities mainly work in agriculture sector or as domestic help or engaged in household chores. This community is economically so weak that for majority of them girl's education is a luxury commodity. Mostly Dalit women workers enter the workforce at an early age. For this reason the dropout among girls from this section of the society is very high. Over 83% of the girls from this community dropout at school in secondary education (Biswas and Roy). According to a survey on higher education conducted by MHRD over Indian population in 2010-11 found that even the enrolment rate of the other Backward Class (OBC) has gone up to 27 % (male 27.3% and female 26.8%) but the enrolment rate among Dalit continues to be low. Mostly SC/ST parents are illiterate so the presence of gender inequality is strong among them. Equal treatment based on gender or caste begins at home. If parents only are discriminating their children based on gender then how we can expect equal treatment from the society. This discrimination can be broken by education. So government need to take crucial steps to bring this class to the mainstream economy.

Social welfare scheme launched to improve the condition of women in West Bengal:

Kanyashree Prakalpa was launched to improve the status and wellbeing among girls by providing financial aid to continue their higher education and to become self-sufficient. The main objective of this welfare scheme is to increase the enrolment ratio among girls in higher education and to reduce child marriage. It provide cash transfer of Rs 750(from 2015-16)¹ as annual stipend between 13 to 18 years and one time grant of Rs 25000 after attaining 18 years to girls on condition that the girl is unmarried and engaged in education or vocational course .

Form K1 is the application form for annual scholarship Form K2 is applicable for the one time grant. Both the form are available at school. The scholarship money will be send directly to the bank account of the beneficiary. The status of the application can be tracked online with the unique application Id.

The basic objective of Kanyashree Prakalpa:

- a) Is encourage higher education and reduce dropout rates among adolescent girls
- b) To prevent child marriage
- c) Financial inclusion and empowerment of adolescent girls
- d) To enhance social power and self-esteem of girls.
- e) The main objective is to give the opportunity to gain skills and knowledge to girls that will help them become economically independent

Condition for K1 grant of Rs 750 provided annually:

- a) Age between 13-18 years of age
- b) Unmarried
- c) Enrolled in class VIII to XII in govt. recognised regular or equivalent school or equivalent vocational/technical training course or a
- d) Family Income, less or equal to 1,20,000 per annum
Family income condition is waived of if:
 - 1) Girl is physically handicapped
 - 2) Both parents are deceased inmate in a J.J Home

Condition for K2 grant of one time grant of Rs 25000 are:

- a) The girl has reached the age of 18
- b) Unmarried
- c) Same as condition (c) of K1 grant
- d) Same as condition (d) of K1 grant

¹ In 2013-14 financial year the annual scholarship provided under kanyashree (K1) grant was Rs 500. from 2015-16 financial year this annual scholarship was increased to Rs 750 per year.

The Kanyashree Portal is (www.kanyashree.gov.in) is available for grievances redressal mechanism and it is now available in Bengali language also for addressing the problem properly. The scheme has been appreciated internationally.

Table 2: Physical Achievement of Kanyashree Prakalpa

Year	No of Applicants(K1 & K2 together)	
	Target	Uploaded
2013-14	1682471	2034157
2014-15	2051000	2298710
2015-16	2078500	2509176
2016-17*	2638412	544995
Unique girls since Inception		3596589

*as on 02.02.2017.

Source: Department of women & child development and social welfare, Government of West Bengal.

According to the physical achievement report the number of beneficiaries of kanyashree prakalpa is increasing over the years. In this way the benefit of the scheme is spreading over more girls, resulting to overall benefit of the society.

Table 3: Financial Aid of Kanyashree Prakalpa

Budget Provision(Rs in crore)	Fund Released(Rs in crore) as in 13.12.2016
869.71	750.65

Source: Economic Review (West Bengal), 2016-17, pg.: 328

Sikshashree Scheme: The word “sikha” or “shikha” denotes flame, powerful, ray of light. The word “shree” denotes beauty, prosperity, rank, wealth. Thus the meaning of the scheme can be depicted as “flame of Prosperity” for the socio-economically weakest strata of the society. To provide financial assistance to Scheduled Caste/Scheduled Tribe students of Classes V to VIII in a transparent and efficient way a single new scheme for the target group, “Sikshashree” scheme was launched in 2014. This scheme replaced the existing schemes of Book Grant, Maintenance Grant (Backward Classes Welfare Department). The scheme aims to encourage SC and ST community students to go to schools and reduce school dropout ratio in west Bengal. This scheme will provide better opportunities for increasing their rate of attainment in higher education and enhance their employability and empowerment through education and increase socio-economic conditions. The objective of the scheme is to provide financial assistance to improve their participation in pre-matric stages and minimize the incidence of dropout. This scheme helps SC/ST students to come into the mainstream and to live a good life by educating themselves.

Table 4: Amount utilized and number of beneficiaries from the Scheduled caste/ Scheduled tribe scholarship

Year	Amount utilized(Rs)	No of Beneficiaries
2009-10	22,38,09,542	46,102
2010-11	28,51,66,700	44,609
2011-2012	31,89,99,731	47,481
2012-13	28,83,27,063	48,009
2013-14	25,31,32,510	44,000

Source: Backward Classes Welfare Department, Government of West Bengal

From, 2011-14, the budget allotted for SC/ST students continuously decreases. It is not healthy picture for development of this community. When sikshashree scheme launched in 2014, west Bengal Govt. budget allotted for SC/ST showed a declining trend and as a result number of beneficiaries also falls. It may be contradict that due to sikshashree scheme number of students attend in school will increase, so budget should increase. Now another drawback also observed that SC/ST scholarship is given to students before the Durga puja feasible as a result SC/ST students get opportunity to purchase cloths or electronic gadgets with the scholarship amount. Maximum number of SC/ST students faces a strong problem at the admission time in school or college. They cannot pay admission bill as a result many students compelled to engage in unorganised job market rather than school-college. If west Bengal government arrange scholarship at the time of admission and direct money transfer to school college bank account then it may be more effective and drop out in this community may decrease. Many student misuse direct cash transfer to purchase electronic gadget. Another drawback of sikshashree is that over the year scholarship amount remain constant but inflation rate continuously increase. Prices of education tools (books, copy, pen etc.) and techniques (computer) increases daily. So scholarship should be inflation compensated otherwise a little amount scholarship is not sufficient to purchase necessary item to finance education.

Sikshashree scheme was lunched to encourage students of the weaker section i.e. Scheduled Caste and Scheduled Tribe to increase their school enrolment and to reduce the number of school dropouts. Under this scheme, the class wise rates of the grant is paid through Bank Account in nationalised bank with core banking system on condition of upper ceiling to family income of Rs 2.5 lakh per year.

Scholarship provided per year :(Backward Classes Welfare Department West Bengal)

For Class V Rs. 500/- per year

For Class VI Rs. 650/- per year

For Class VII Rs. 700/- per year

For Class VIII Rs. 800/- per year

The scholarship is credited annually in the beneficiary bank account. Around 13,10,000 SC students have got benefitted from this scheme with a state government expenditure of Rs. 92.29 crore up to Nov 2016.(Economic Review)

Sabooj Sathi: This scheme was coined by the honourable chief Minister of West Bengal launched in the financial year 2015-16 aims at encouraging higher education and reducing dropout rates among girls and also empowering girls of class IX to XII studying in government schools, government aided schools and madrassas. This scheme is also called "Bicycle Distribution Scheme". Nearly 35 lakh girl child have got the benefit (Bicycle) of this scheme in the last two financial year .The total fund released for this scheme is Rs 1148.90 crore.

Impact of the welfare scheme on girls:

(1) Child Marriage: Child marriage is a sin of society's which results to various problems in the society. It leads to increase school dropout, financial and social insecurity, early pregnancies, and mother suffering from various health issue like anaemia, iron deficit etc., malnutrition, and high Infant Mortality & Under five Mortality Rate among children. One of the main objective of these schemes is to prevent child marriage. According to DLHS 3 in 2005-06, in West Bengal nearly fifty percentage of the girl's population got married before the legal marriage age. West Bengal rank second in child marriage among girls after Bihar. This is a huge problem of concern for the state, but the honourable chief minister tackled this problem successfully by the implementation of various welfare scheme like kanyashree, sikshashree etc.

Now in the latest NFHS-4 conducted in 2015-16 the child marriage rate in West Bengal both at rural and urban area has declined successfully. Early pregnancies rate among adolescent mother also decreased in both rural and urban areas.²

Table 5: Child marriage and Pregnant mother in adolescent age (2015-16)

Women (20-24years) marriage before age 18 years			
	Urban	Rural	Total
West Bengal	28.1	47.3	41.6
Women age 15-19years who are already mother or pregnant at the time of survey			
West Bengal	12.4	20.6	18.3

Source: National Family Health Survey-4 (2015-16)

(2) Gross Enrolment Ratio: According to the MHRD report the enrolment among the girls in higher education has increased overtime in all categories and also among Scheduled caste & Scheduled Tribe girls.

Table 6: Category wise Gross Enrolment Ratio in higher Education among girls of west Bengal from 2010-11 to 2015-16

Year	All categories (female)	Scheduled Caste (female)	Scheduled Tribe (female)
2010-11	10.9	5.8	4.8
2011-12	11.8	7.6	5.3
2012-13	13.2	8.7	6
2013-14	14.4	10.2	7.3
2014-15	15.8	11.2	8.1
2015-16	16.2	11.5	8.4

Source: Government of India, Ministry of Human Resource Development

Now we will check the rate of increase in the gross enrolment rate among girls in higher education. We will take 2010-11 as a base year because this is the census year. In this year, 2010-2011 the gross enrolment ratio increase rate is 10.9%, in the year 2013 West Bengal government takes a historical step to enhance the female literacy rate, school dropout and prevent child marriage by

²In total of rural and urban area early pregnancy in adolescent mother falls from 25.3% to 18.3%.and in rural West Bengal the rate falls from 30% to 20.6%

implementing Kanyashree Prakalpa and in 2014 they implemented Sikshashree another watershed scheme for the Socio-economically backward class. We will check the success of these scheme on girls with respect to 2010-11 as base year. The rate of change of female gross education enrolment are given below with total female gross enrolment ratio and SC/ST also.

Table 7: The rate of change of education enrolment with base year 2010-11

Year	Gross Enrolment rate(Female, All categories)	Gross Enrolment rate(Female, Scheduled Caste)	Gross Enrolment rate(Female, Scheduled Tribe)
2010-11(Base year)	10.9	5.8	4.8

Year	Gross Enrolment rate(Female, All categories)	Gross Enrolment rate(Female, Scheduled caste)	Gross Enrolment rate(Female, Scheduled Tribe)
2011-12	0.9	1.8	0.5
2012-13	2.3	2.9	1.2
2013-14	3.5	4.4	2.5
2014-15	4.9	5.4	3.3
2015-16	5.3	5.7	3.6

Source: Calculated by the author on the basis of the data given in MHRD Report.

From the above diagram, we easily understand the rate of change of gross enrolment rate in 2014-15 and 2015-16 are 4.9 and 5.3 which are higher comparatively with 2011-12. In case of SC, the gross enrolment rate in 2014-15 and 2015-16 are 5.4 and 5.7 higher comparing with 2011-12 base year. In case of ST, the gross enrolment rate in 2014-15 and 2015-16 are 3.3 and 3.6 which are higher comparing with 2011-12. So school increases with a increasing rate. Thus the historical step of kanyashree and sikshashree scheme directly improve the basic condition of socially challenged group i.e. female children.

(4) Dropout rate: From the MHRD report it is seen that the gross enrolment has increased. According to Economic Review of West Bengal it is seen that Dropout rate have fallen. From the DISE Statistics report it is seen that the dropout rate in upper primary has fallen.

(3) Child Labour: Child labour and school enrolment are interlinked. West Bengal society is victim of this social evil. Children must enjoy their childhood and enrol in skill development in schools so that they can work as skilled labour in future generation. From the Galor & Zeira model it is seen that poor families inherit less worked as unskilled and leaves less for their next generation. Thus the poor family mainly the victim of child labour works as unskilled labour throughout their lives with a minimal income. SC/ST communities are the economically weakest, now primary education cost is free and Mid-day meal scheme work a catalyst for poor people children to attain primary education, now to attain secondary education the girl from SC/ST family is getting sikshashree scheme benefit to expense secondary education from class V to VIII and after that they are getting the annual scholarship of kanyashree prakalpa and after attaining 18 years they are getting one time fund of Rs 25000 under kanyashree scheme for skill development. In this way the female child labour can be controlled in West Bengal.

(5) Women Empowerment: The state government has initiated an integrated scheme of SABALA & Kanyashree convergence Programme in 7 SABLA district of west Bengal for Prevention of early marriage and improving the status and livelihood option of the adolescent girls. For this initiative an amount of Rs 5.08 crore was sanctioned out of that 2 crore was allotted in financial year 2016-17. 12.79 adolescent girls have been targeted for this programme (Economic Review, 2016-17). In Kanyashree Prakalpa after attaining the 18 year of age one time fund of Rs 25000 is provided to the girl for continuing education which results to skill development. This in the long run helps in women empowerment making them independent and achieve better status and dignity in the society. Many girls from poor family is spending their money is development courses, skill development or purchasing a sewing machine etc. which in the long run will facilitate income and result in women empowerment in the Long run.

(6) Financial Inclusion: There are direct and indirect impact of Kanyashree and sikshashree scheme. It has direct impact on education enrolment & fall in dropout rate among girls, reduction in child marriage etc. We have already critically discussed its direct impact. We introduce a very important indirect impact of Kanyashree and sikshashree scheme i.e financial inclusion. The main feature of this scheme is direct cash transfer in student's bank account number. From childhood a female children is learning how to access bank account. They are facing a very important economic word "saving". All girls who benefitted by direct cash transfer in bank account, they are going to bank and this is the first step to take financial advantage. From bank they learn how to access banking system in modern age. In the modern age, banking should well known to female member of the family so that they become free from all type of financial fraud. In recent past, we have learned many people suffered by cheat fund or illegal financial institution. So Kanyashree and sikshashree scheme not only have direct impact but it also indirectly increase the knowledge on banking system.

7) E-Governance: Kanyashree prakalpa gets appreciation and recognition from nation and international institutions:

- i) Kanyashree Prakalpa has an online portal and beneficiary can track their scholarship status through this portal. It is a major step for digital India. This scheme receives e-governance award by Narendra Modi's government, Dept. of Administrative reforms and Public Grievances in 2014-15.
- ii) It stood first in the Asia Pacific group for the category "Reaching the poorest and most vulnerable through inclusive services and participation" by United Nation in 2017.
- iii) United Nations WSIS Prize, 2016 champion in e-government category (WSIS Action line e7)
- iv) Manthan award for Digital inclusion for development. (South Asia and Asia Pacific), 2004 (E-women and empowerment category)
- v) CSI-Nihilent for E-governance. (NCeG) in 2014-15
- vi) Skoch Award, for Smart Governance in 2015.

The scheme was highly appreciated at "girl's summit" organised by DFID and UNICEF (London, July 2014).

Sikshashree scheme has also got state and national recognition with time.

Conclusion:

Kanyashree and sikshashree scheme are important step taken the West Bengal government to promote entitlement of women so that, they can improve their standard of living. It is true that women is nucleus of a family. A baby hear the first word from his/her mother's mouth. So mother's word should be educated. If we take an example a lion family, mother lion is the head of the family, she maintain all family activity and responsibility. The male lion ensure the security of the family. So we should require a stable and powerful society to establish a good nation. In this paper, we have seen that Kanyashree and sikshashree scheme directly affect the overall education enrolment among all categories, Scheduled caste & Scheduled tribe, School dropout, Child Labour and child marriage falls, women are investing in skill development which later helps in women empowerment and also indirectly these scheme helps in financial inclusion of girls. So, we hope that this schemes will continue to improve the status of girls and West Bengal may lead India in near future.

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