

Conditional Cash Transfer and Sustainable Education for Girls' through Kanyashree Prakalpa: A study in Border Regions of North Bengal

Nilay Kumar Deb¹

Abstract:

Present study investigates the significance of conditional cash transfer schemes in ensuring sustainable education among adolescent girls in the border regions of North Bengal, with particular focus on Kanyashree Prakalpa implemented by govt. of West Bengal. The borderland districts of North Bengal are frequently marked by economic hardship, educational inequality, gender-based discrimination, early marriage practices, migration-related vulnerabilities, and inadequate institutional support systems. Within this socio-economic backdrop, maintaining continuity in girls' education has emerged as a critical concern. Present research emphasizes on understanding how financial assistance linked with educational participation, has influenced school retention, learning engagement, and the broader empowerment of girls in these marginalised regions. A mixed-method research design has been employed by combining quantitative educational data with qualitative responses collected from beneficiaries, parents, teachers, and other educational stakeholders. The study evaluates the effectiveness of conditional cash transfers in reducing school dropout rates, discouraging early marriage, promoting educational aspirations, and strengthening the decision-making abilities of adolescent girls. The findings reveal that conditional cash transfer initiatives have played a significant role in improving girls' enrolment and participation in education across the border districts of North Bengal. The scheme has generated educational motivation and a degree of financial assurance among socio-economically backward families. Nevertheless, the long-term sustainability of girls' education depends not only on financial incentives but also on wider social awareness, access to quality education, and institutional strengthening. The study concludes that conditional cash transfer programmes should be viewed not merely as welfare-oriented schemes, but as important instruments for promoting gender-sensitive development and enhancing human capabilities in borderland regions.

Key Words: Kanyashree, Sustainable Education, Border land, Empowerment, Financial inclusion

1.0 INTRODUCTION

Education is widely recognized as one of the most powerful weapon for social transformation, human development, and gender equity. It not only enhances knowledge and skills but also empowers people to participate actively in economic, social, and political life. Despite significant improvement in educational expansion in India, gender disparities in literacy and educational attainment continue to persist, particularly among adolescent girls. According to Census 2011, the literacy rates of males and females in India are 82.14 percent and 65.46 percent accordingly, while in West Bengal the literacy rates are 81.69 percent for males and 70.54 percent for females respectively. These statistics brightly indicate that women remain educationally disadvantaged in comparison to men in general. The situation becomes more critical in socio-economically vulnerable and geographically isolated regions such as the border areas of North Bengal, where poverty, traditional societal norms, gender discrimination, child labour, trafficking, migration, and early marriage continue to hinder girls' educational participation and continuity.

The educational backwardness of girls is deeply rooted in patriarchal attitudes and socio-cultural practices. In many families, boys are often considered as more valuable, productive future earning member and responsible than girls, leading to dissimilar allocation of learning opportunities and household resources. As a result, girls frequently face challenges in education and are compelled to discontinue their learning at an early age. Before the introduction of Kanyashree Prakalpa in 2013, state West Bengal, recorded alarmingly high rates of child marriage and female school dropout. The District Level Household Survey (DLHS-3, 2007–08) reported that 54.7 percent of girls in West Bengal were married before attaining adulthood mainly due to poverty, placing the state among **the highest in India in terms of child marriage prevalence. Simultaneously, educational indicators reflected a downfall**

¹ Research Scholar, Department of Economics, Cooch Behar Panchanan Barma University Email: nilaykumardeb19@gmail.com

in girls' attainment in education during adolescence. Data from the National Family Health Survey (NFHS-4) showed that school attendance among girls dropped sharply from 85 percent in the age group of 6–10 years to only 33 percent among girls aged 15–17 years. Similarly, the Gross Enrolment Ratio (GER) of girls declined significantly from the elementary level to the higher secondary level, representing the extent of female educational exclusion.

In this socio-economic context, the Government of West Bengal launched Kanyashree Prakalpa under the Department of Women Development and Social Welfare on 8 March 2013, with implementation beginning from 1 October 2013. The scheme is a Conditional Cash Transfer (CCT) programme designed to support all unmarried girls aged 13–18 years enrolled in educational institutions and girls above 18 years pursuing higher education. The primary objectives of the scheme are to increase girls' enrolment and retention in learning, reduce school dropout, prevent child marriage, and improve the overall socio-economic and psychological status of adolescent girls. By providing monetary incentives linked to educational continuation and delayed marriage, the programme attempts to transform parental attitudes towards daughters and encourage investment in girls' education. The significance of such interventions becomes important in the border regions of North Bengal, where educational deprivation among girls is intensified by economic insecurity, social marginalisation, and limited institutional accessibility. Sustainable education in these regions requires not only access to schooling but also long-term retention, empowerment, and social support mechanisms that enable girls to pursue education without interruption. In this regard, Conditional Cash Transfer programmes such as Kanyashree Prakalpa plays a crucial role in promoting educational sustainability and gender equity. Therefore, the present study attempts to examine the role of Conditional Cash Transfer in ensuring sustainable education for girls in the border regions of North Bengal, with special reference to Kanyashree Prakalpa.

Structural Mechanism of the policy: Kanyashree Prakalpa is a conditional cash transfer policy that promotes girls learning through financial assistance based on some basic standard. The initiatives were designed to promote financial inclusion and empowered girls by transferring benefits directly into individual bank accounts opened in their own names, and promotes their financial independence and decision making. The scheme also received support from UNICEF to develop its guidelines, awareness strategies and advocacy materials.

Scheme functions mainly through three major components: K1, K2, K3.

Component	Financial Support	Eligibility Criteria	Major Purpose
K1: Annual Scholarship	₹1,000 annually	Unmarried girls from age 13-18, studying in class-8 or above belonging to families with annual income up to ₹1,20,000	Continuation of learning and reduce dropout during adolescence.
K2: One-Time Grant	One time assistance of ₹25,000	Unmarried girls aged 18-19 years who are continuing education, vocational training, sports activities.	Financial support motivates continuation of higher education, reduces the rate of early marriage, child mother and promotes human capital.

K3: Post-Graduate Scholarship	Monthly Scholarship from ₹2,000 to ₹2,500	Beneficiaries should register under K2, who have completed UG (Under Graduate) with minimum 45% marks and enrolled in PG (Post Graduate) courses.	Promotes long run empowerment, self-reliance among women.
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Source: <https://www.india.gov.in/website-kanyashree-prakalpa-west-bengalindia>

Background of the study: The concept of Conditional Cash Transfer (CCT) has emerged globally as an important policy instrument for reducing poverty, improving human capital formation, and accelerating the pace of social inclusion through targeted welfare interventions. CCT programmes provide financial assistance to economically vulnerable households on the condition that beneficiaries fulfil certain behavioural requirements, such as regular school attendance, healthcare participation, or delayed marriage. The fundamental philosophy behind these programmes is that poverty and social exclusion are not only economic conditions but also outcomes of inadequate investment in education, health, and human capabilities. In developing countries, adolescent girls often experience multiple forms of deprivation arising from gender discrimination, low household income, patriarchal social structures, early marriage, and restricted educational opportunities. Therefore, CCT schemes attempt to address both immediate economic constraints and long-term social inequalities by encouraging families to invest in girls' education and development.

The theoretical foundation of Conditional Cash Transfer programmes can be understood through Human Capital Theory proposed by Theodore Schultz and further developed by Gary Becker. According to this theory, education is considered an investment that enhances individuals' productivity, skills, and future earning capacity. When families fail to educate girls because of poverty or socio-cultural biases, society loses a valuable portion of its potential human resources. CCT therefore act as an incentive mechanism that encourages households to invest in girls' education by reducing the direct and opportunity costs associated with schooling. In addition, Amartya Sen's Capability Approach emphasises that development should be measured not merely through income growth but through the expansion of human capabilities and freedoms. Education enhances decision-making capacity, social participation, and economic independence, thereby contributing to sustainable development and gender justice. From this perspective, educational support schemes for girls are not simply welfare standard but instruments for enhancing capabilities and social empowerment.

The relevance of these theoretical perspectives becomes particularly significant in the socio-economic context of the border regions of North Bengal. Border districts such as Cooch Behar, Jalpaiguri, Uttar Dinajpur, and Malda are often characterised by poverty, migration, trafficking vulnerability, low educational infrastructure, patriarchal norms, and higher prevalence of school dropout and child marriage among girls. Adolescent girls are frequently compelled to discontinue schooling due to domestic responsibilities, early marriage, or financial hardship. These structural inequalities adversely impact learning sustainability.

In response to these challenges, the Government of West Bengal introduced Kanyashree Prakalpa in 2013 under the Department of Women Development and Social Welfare as a CCT scheme aimed at promoting girls' education and preventing child marriage. By linking monetary benefits with educational attainment and delayed marriage, the programme aims to create both economic and social motivation for families to retain girls in schools and higher educational institutions. Sustainable education for girls ensures that they remain engaged in the educational process without interruption and acquire the knowledge, confidence, and skills necessary for social and economic participation. In border area vulnerabilities are acute, the role of CCT schemes becomes crucial in reducing learning inequalities and strengthening social resilience.

2.0 LITERATURE REVIEW

A. Kanyashree Prakalpa, Educational Attainment and Dropout:

Different studies have highlighted the positive impact of Kanyashree Prakalpa on girls' education and reduction of school dropout in West Bengal, the scheme increased school enrolment and reduced social problems like child labour and early marriage in Murshidabad district (Biswas & Deb, 2019). Improvement in educational attainment among adolescent girls and a decline in dropout rates have found in rural areas of North Bengal. Mondal and Guha (2021) reported that beneficiaries developed a positive attitude towards higher education. Das, Sarkar (2015) also identified a positive change in students' attitudes towards education and continuation of schooling.

B. Kanyashree Prakalpa and Child Marriage

Several researchers have emphasized the role of Kanyashree Prakalpa as an effective initiative in preventing child marriage among adolescent girls in West Bengal. Beneficiaries became more aware of the harmful effects of early marriage and participated more actively in decision making regarding their future (Dutta & Gupta, 2020). Scheme created a positive social impact by discouraging child marriage (Roy, 2015). The programme effectively reduced early marriage among school-going girls by encouraging them to continue education (Das, Sikdar & Halder, 2022).

C. Kanyashree Prakalpa and Empowerment

Studies have also focused on the contribution of Kanyashree Prakalpa towards women empowerment. Scheme has a great impact in empowering girls through education and social awareness (Bhattacharjee and Sau, 2018). Beneficiaries developed greater self-confidence and awareness regarding higher education, marriage, and personal decision-making along with improved the social status of adolescent girls (Sen & Dutta, 2018). Scheme also promoted gender awareness, gender-based empowerment and social participation among rural girls (Roy and Mondal, 2020).

D. Kanyashree Prakalpa and Financial Assistance:

A number of studies have examined the adequacy of financial support provided under Kanyashree Prakalpa plays significant impact on girls learning in economically challenged areas of North Bengal. On the other hand, several researchers found that many beneficiaries considered the financial assistance insufficient for meeting educational expenses (Mondal & Guha, 2021). Pahari and Sharma (2017), reported that the incentives could not fully cover costs related to books, tuition, and transportation and inadequate for meritorious students from economically weaker families. However, this scheme reduced the financial burden on poor households and encouraged girls to continue education at a large dimension (Chowdhury and Das, 2021).

3.0 OBJECTIVES OF THE STUDY

On the basis of literature review, followings are the objectives of the study.

Objective 1: To examine the role of Kanyashree Prakalpa in promoting sustainable education along with enrollment, retention among adolescent girls of marginalized area.

Objective 3: To analyse the impact of Kanyashree Prakalpa on reducing school dropout and preventing child marriage among girl student.

4.0 HYPOTHESIS OF THE STUDY

H1: Kanyashree Prakalpa has a positive impact on sustainable education among adolescent girls.

H2: Kanyashree Prakalpa plays crucial role in reducing child marriage.

5.0 RESEARCH METHODOLOGY

Present study is based on both primary and secondary data. The study aims to analyse the significance of Kanyashree Prakalpa in expanding sustainable education, and prevention of child marriage among adolescent girls. A descriptive and analytical research design has been adopted to conduct the study. **Area of the study:** Present study has been conducted in border regions of Cooch Behar (village- Andaran Singimari, Block- Dinhata I) and Jalpaiguri (Village- Fulbari, Block- Jalpaiguri Sadar) districts of North Bengal. In our study region economic and educational backwardness, societal condition, patriarchal

norms often promote early marriage and motherhood and promotes higher dropout in school. **Sources of Data:** present study includes both primary and secondary data. Primary data have been collected directly from beneficiaries of Kanyashree Prakalpa through field surveys and structured questionnaires. Secondary data have been collected from journals, government reports, books, research papers, and official publications related to girls' learning and Kanyashree Prakalpa.

Sampling Technique: A multistage sampling method has been adopted for selecting respondents. Beneficiary girl students from selected schools and colleges of the study area have been chosen through purposive and random sampling techniques. **Sample Size:** The total sample size for the study is 150 respondents, of which 75 beneficiaries have been selected from the border regions of Cooch Behar district and 75 beneficiaries from the border regions of Jalpaiguri district including both school and college students. **Methods of Data Analysis:** Collected data have been explained with the help of percentage analysis, tables and charts, simple statistical tools to examine the significance of Kanyashree Prakalpa on sustainable learning, retention, and prevention of child marriage.

5.0 DATA ANALYSIS AND INTERPRETATION

Collected data from study area have been analysed systematically to understand the impact of Kanyashree (CCT) on learning and social awareness among teenager girls in marginalized regions of district Cooch Behar and Jalpaiguri. Different statistical tools have been used to interpret the responses of beneficiaries.

District	N	Mean	Standard deviation	Standard Error	Sample Variance	Kurtosis	Skewness
Cooch Behar	75	148.24	7.80	0.71	58.24	-0.78	-0.11
Jalpaiguri	75	142.32	7.42	0.82	56.02	-0.74	0,04

Table 1: District wise Descriptive Statistics

Table 1 displays the descriptive statistics of respondents regarding the impact of Kanyashree Prakalpa on education and social awareness. The total sample size consists of 150 respondents, with 75 respondents selected from each district. The mean score of Cooch Behar district is 148.24, which is comparatively higher than the mean score of Jalpaiguri district (142.32). This indicates that the respondents from Cooch Behar possess a relatively stronger positive perception and awareness regarding the role of Kanyashree Prakalpa in promoting education and socio-economic development among adolescent girls. The standard deviation value of Cooch Behar is 7.80 and Jalpaiguri is 7.42, which indicates that the responses in both districts are moderately dispersed around the mean value. Since the standard deviation values are not very high, it suggests that the responses of the beneficiaries are relatively consistent in both districts. These low standard error values indicate that the sample means are reliable estimates of the population mean and the sampling variability is comparatively low.

The sample variance of Cooch Behar (58.24) is slightly higher than Jalpaiguri (56.02), indicating that responses from Cooch Behar show marginally greater variability compared to Jalpaiguri district. The kurtosis values for both districts are negative (-0.78 for Cooch Behar and -0.74 for Jalpaiguri), which suggests that the distribution of responses is platykurtic in nature. This means the distributions are relatively flatter than a normal distribution and responses are spread more evenly around the mean. The skewness values are -0.11 for Cooch Behar and 0.04 for Jalpaiguri. The skewness value of Cooch Behar indicates a slight negative skewness, while Jalpaiguri shows an almost symmetrical distribution. Since both skewness values are close to zero, it can be concluded that the data distributions of both districts are approximately normal. Overall, the table reveals that respondents from both districts show a positive perception regarding the impact of Kanyashree Prakalpa, although the responses from Cooch Behar reflect a comparatively stronger favourable attitude towards the scheme.

District	Cooch Behar	Jalpaiguri
Mean	148.24	142.32
Standard Deviation	7.80	7.42
t-value	4.76	
df	148	
P-value	0.001	
Result	Significant	

Table 2: Independent Sample t-test

Table 2 shows the result of the independent sample t-test conducted to examine whether any significant difference exists between the respondents of Cooch Behar and Jalpaiguri regarding the significance of Kanyashree Prakalpa. The calculated t-value is 4.76 with 148 degrees of freedom. The obtained p-value is (less than) < 0.05 , which indicates that the difference between the mean scores of the two districts is statistically significant. The analysis reveals that respondents from both districts possess a positive perception towards the scheme and its crucial role in accelerating education, retention, and social awareness among adolescent girls. Although the mean score of Cooch Behar district is slightly higher than Jalpaiguri district, the overall findings indicate that Kanyashree Prakalpa has created a favourable educational and social impact in both study areas.

Regression Equation:

The regression equation developed for the study to measure the impact of selected socio-economic variables on the educational outcome of girls are presented below:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \varepsilon$$

Where,

Y = Educational Outcome of Girls (Dependent Variable)

X1 = Fathers Education

X2 = Family Income

X3 = Government Assistance for Education

X4 = Monthly Expenditure on Education

X5 = Calories intake per day

$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5$ = Coefficient of independent variable

ε = Error term

After estimating the regression model, following equation has been obtained from this study.

$$Y = 10.84 + 0.68X_1 + 0.74X_2 + 0.81X_3 + 0.63X_4 + 0.57X_5 + \varepsilon$$

Independent Variable	Regression Coefficient (β)	Standard Error	t- value	P- value
Constant	10.84	2.76	3.92	0.001

Fathers Education	0.68	0.09	7.55	0.001
Family Income	0.74	0.08	9.12	0.002
Govt. Assistance for Education	0.81	0.07	11.34	0.00
Monthly Expenditure on Education	0.63	0.10	6.30	0.001
Calorie Intake Per Day	0.57	0.11	5.18	0.002

Table 3: Multiple Regression Analysis for Learning outcomes of Girls

Model Summary:

R	R ²	Adjusted R ²	F- value
0.91	0.83	0.81	72.46

Interpretation of Regression Analysis:

The multiple regression analysis was conducted to understand the significance of selected socio-economic and educational variables on the learning outcome of girl students in the border regions of Cooch Behar and Jalpaiguri district. Educational outcome of girl students has been considered as the dependent variable, while father's education level, income of the household, government assistance for education, monthly expenditure on education, and calorie intake per day have been treated as independent variables for present study.

The model summary reveals that the value of $R = 0.91$, indicating a very high positive relationship between the dependent and independent variables. The R^2 value is 0.83, which explains that around 83 percent of the variation in the educational outcome of girls is explained by the selected explanatory variables included in the regression model. The adjusted R^2 value i.e., 0.81 further confirms the strong explanatory power and goodness of fit of the model.

The calculated F-value of 72.46 with a significance value below 0.05 indicates that the overall regression model is statistically highly significant. Therefore, the null hypothesis is rejected and it can be concluded that the selected independent variables have a significant impact on the educational outcome of girl students.

Among the explanatory variables, government assistance for education shows the highest positive impact on educational outcomes with a regression coefficient of 0.81 and a highly significant p-value. This indicates that educational assistance schemes such as Kanyashree Prakalpa plays a significant role in expanding educational continuity and gender performance among girls. Family income and father's education also demonstrate strong positive effects, suggesting that better financial condition and parental educational background positively influence girls' educational achievement.

Monthly expenditure on education and calorie intake per day are also positively related with educational outcomes, indicating that educational investment and nutritional status contribute significantly to the academic development and retention of girl students along with formation of human capital. Overall, the regression analysis confirms that socio-economic status, parental education, government educational support, household expenditure on education, and nutritional intake collectively exert a strong and statistically significant influence on the educational outcome of girls in the study area.

6.0 RESULTS AND DISCUSSIONS

The study reveals that Kanyashree Prakalpa has greatly contributed towards rising enrolment, retention, and continuation of learning among girl students. The beneficiaries from both districts revealed favourable opinions regarding the role of the scheme in supporting their educational advancement. Relatively high mean scores indicate that adolescent girls are becoming more aware of the magnitude of education and are motivated to sustain their studies. The scheme has also helped in decreasing school dropout by providing financial assistance and learning encouragement to economically weaker families.

The results further suggest that Kanyashree Prakalpa has played a cabalistic role in stopping child marriage in the study region. Economic insecurity and societal pressure are often major reason of early marriage in rural and border regions. The conditional cash transfer mechanism of the scheme cheers parents to keep their daughters in educational institutions instead of arranging marriage at an early age. Increased educational attainment among girls has also promoted awareness concerning legal age of marriage, health consequences of child marriage, and necessity of higher education. Thus, the scheme acts not just only as an educational assistance programme but also as a social protection measure for adolescent girls along with human capital formation in long run..

Women empowerment is another essential dimension reflected in the findings of the present study. The beneficiaries reported higher self-confidence and independence in matters related to learning and personal decision-making overall. Many respondents stated that the financial assistance received through the scheme helped them purchase educational materials, pay tuition expenses, and support their academic needs.

The regression analysis further strengthens the findings of the study. The high R^2 value shows that socio-economic and educational variables such as father's education, family income, government assistance for education, monthly expenditure on education, and calorie intake per day collectively represents a strong impression on the educational outcome of adolescent girls. Among these variables, governmental financial assistance for education emerged as one of the most significant factors, emphasizing the importance of state-supported educational schemes in accelerating girls' educational achievement.

The study also shows that family income and parental educational background highly influence learning outcomes. Families with stable economic conditions and relatively educated parents are more capable of supporting the educational needs of their girls. Similarly, nutritional status represented through calorie intake represents a positive correlation with educational performance, indicating that health and education are closely associated.

Despite the positive impact of the said scheme, some respondents expressed dissatisfaction regarding the amount of financial incentive provided under Kanyashree Prakalpa by state government. Many beneficiaries felt that the financial assistance is not that much sufficient to meet highly increasing educational expenses such as tuition fees, copy and pen, transportation, and digital learning requirements. Therefore, present study suggests that enhancement of financial support may further strengthen the effectiveness of the scheme and improve educational continuity among girls from economically challenged backgrounds.

Overall, the findings of the study establish that Kanyashree Prakalpa has flourished as an important policy initiative for accelerating sustainable education, alleviate dropout, discouraging child marriage, and empowering girls in the border regions of North Bengal. The scheme has not only promoted educational attainment but also significantly contributed towards broader socio-economic welfare and gender-based development among beneficiaries.

7.0 CONCLUSION

Education is one of the most important indicators of social transformation, particularly for adolescent girls belonging to financial and socially vulnerable areas. The present study emphasizes that Kanyashree Prakalpa has emerged as more than a economic incentive programme, it has become a significantly supportive mechanism for promoting educational continuity and expanding social awareness among girls in the border regions of Cooch Behar and Jalpaiguri districts of North Bengal. The study reveals that the scheme has contributed towards changing traditional attitudes regarding girls' education and early marriage by motivating families to prioritize education over social insecurity and economic pressure. Findings also reveal that CCT initiatives like Kanyashree Prakalpa can play a crucial role in achieving

inclusive educational development in marginalized regions. By combining financial support with educational motivation, the scheme has helped many adolescent girls develop self-confidence, educational aspirations, and greater awareness regarding their future. Therefore, strengthening such welfare initiatives through increased economic incentive, educational counselling, and community awareness programmes may further contribute towards sustainable educational and social welfare among girls.

8.0 LIMITATIONS OF THE STUDY

- Due to limited time, financial resources, and field constraints, the study could not include all border areas and marginalized communities of North Bengal. Inclusion of wider regional coverage might have provided more diverse findings.
- The study mainly focuses on selected variables such as father's education, family income, government educational assistance, educational expenditure, and calorie intake. Other important determinants such as mother's education, school infrastructure, social norms, peer influence, and digital access were not extensively examined.
- The study concentrates mainly on beneficiaries of Kanyashree Prakalpa and does not include comparative analysis with non-beneficiary girls, which could have provided a clearer understanding of the scheme's relative effectiveness.
- Statistical analysis in the study is based on available data and selected indicators; therefore, the results may vary if additional variables or advanced econometric techniques are incorporated in future research.

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