



Understanding the Prospects and Challenges of Kanyashree Prakalpa on Adolescent School-Going Girls: A Study of Chanchal Block in Malda District, West Bengal

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ABSTRACT

Kanyashree Prakalpa is a conditional cash transfer scheme launched by the Government of West Bengal to promote girls' education and delay early marriage, particularly among adolescents from low-income families. This study examines the impact of the scheme on adolescent school-going girls in Chanchal Block, Malda district—an area marked by high rates of child marriage and educational discontinuity. The study aims to understand the significance of the scheme on educational attainment and early marriage on beneficiaries. Furthermore, it intends to investigate the obstacles that the beneficiaries experience. A descriptive mixed-methods design was adopted. Quantitative data was collected from 120 adolescent school going girls using structured interview schedule, and qualitative data were obtained through a focus group discussion with parents. Data was analyzed using descriptive statistics and thematic analysis. Findings revealed that while 63% of respondents perceived a high or very high impact of the scheme on their educational attainment, nearly half rated its effectiveness in reducing child marriage as low or very low. Key challenges included low awareness (reported by 56.5% of participants), procedural complexities, irregular disbursement of funds, and banking issues. The Kanyashree Prakalpa has contributed to improved school retention among adolescent girls but has had limited success in addressing early marriage. Strengthening awareness efforts, simplifying application processes, ensuring timely fund disbursement, and enhancing financial inclusion are critical for maximizing the scheme's effectiveness and reach.

Keywords: Kanyashree Prakalpa, Conditional Cash Transfer, Adolescent School-Going Girls

INTRODUCTION

Adolescence is a critical stage in shaping the future of girls, yet in many regions of India, their education is often interrupted by poverty, gender norms, and early marriage. In response to these challenges, the Government of West Bengal launched Kanyashree Prakalpa in 2013. It is a welfare scheme aimed at supporting adolescent girls to stay in school by offering financial incentives and discouraging early marriage. The program particularly targets girls from low-income families, enabling them to pursue education, gain confidence, and delay marriage.

West Bengal has a significant adolescent population, with girls making up nearly half of this group (Government of West Bengal, n.d.). Children aged 10 to 19 accounts for close to 19% of the state's total population. Alarming, the state ranks sixth in India for child marriage, with 54.7% of women aged 20–24 having been married before turning 18 according to the 2007–08 District Level Household and Facility Survey (DLHS-3). This issue is especially acute in rural areas, including districts like Murshidabad, Birbhum, Purulia, and Maldawhere child marriage rates exceed 50% (UNFPA India, 2022). In Malda's Chanchal block, this practice continues to pose a serious barrier to girls' education, health, and empowerment. Recognizing these challenges, the West Bengal government introduced Kanyashree Prakalpa to delay early marriage and keep girls in school. This scheme plays a vital role in promoting education and empowering young girls to make informed choices about their future. The present study seeks to explore how the scheme has impacted the lives of adolescent school-going girls in Chanchal block, examining both its successes and the challenges that remain.

REVIEW OF LITERATURE

The Kanyashree Prakalpa scheme, a conditional cash transfer initiative by the Government of West Bengal, has garnered significant scholarly attention for its role in advancing girls' education and empowerment. Ghosh et al., (2024) examined the impact of Kanyashree Prakalpa among urban girls in West Bengal. Their findings show that most beneficiaries used the funds for education, experienced increased confidence, and felt more empowered in household decisions. Jagwani and Sarkar (2024) reported that in rural Murshidabad, over 90% of parents supported the scheme, with 70% of girls using the funds for studies and 85% currently enrolled in school. Kumar (2022) explored perceptions and awareness among teachers, parents, and communities regarding government welfare schemes for girls. While a majority of teachers (58%) recognized the government's role in reducing dropout rates and spreading awareness, 42% expressed dissatisfaction. Most teachers (89%) were aware of such schemes, though a noteworthy 20% were not, indicating

gaps in information dissemination. Similarly, 72% of parents were informed, while 28% remained unaware. Despite 60% of teachers participating in community programs, 40% of community members lacked awareness. The study underscores the need for structured awareness campaigns to improve outreach and effectiveness. Bandyopadhyay (2020) evaluated the implementation of Kanyashree Prakalpa across districts in West Bengal. Although the program has made significant strides, district-level performance showed decline over time, particularly in Kolkata and surrounding areas. The study noted inconsistencies in implementation but emphasized the program's potential as a Conditional Cash Transfer (CCT) model to delay marriage, empower girls, and address maternal health concerns. According to Mondal (2020), the DLHS-3 data in 2007-08 showed that 54.7% of girls in West Bengal were married before 18, but NFHS-3 data in 2015-16 indicated a reduction to 40.7%, partially due to the Kanyashree Prakalpa. The programme's one-time grant at age 18 incentivized families to delay their daughters' marriages and support further education. Beneficiaries also engaged in social campaigns, reinforcing their roles as agents of change. Mir (2018) similarly noted a reduction in early marriage and school dropout rates following the implementation of Kanyashree Prakalpa. The programme proved effective across both rural and urban settings, promoting positive shifts in parental attitudes toward girls' education. Sahoo (2016) reported that although higher education enrolment among girls increased between 2012 and 2015, enrolment at elementary and secondary levels declined. Contributing factors included socio-cultural beliefs, infrastructure gaps, safety concerns, and parents' financial limitations, which together impeded foundational education for girls. Gul and Khan (2015) identified multiple barriers to girls' education, including irregular attendance, an unengaging curriculum, lack of infrastructure, and additional household responsibilities. They emphasized the importance of resource allocation, teacher training, and school accessibility to bridge gender disparities. Proposed measures included removing school fees, distributing free learning materials, and establishing schools closer to communities. Saha (2015) pointed out limitations in campaign strategies and the training of grassroots workers, which undermined the scheme's effectiveness. Additionally, inadequate scholarship amounts and weak grievance redressal mechanisms were noted as areas needing improvement. Saha (2015) also found that while the scheme empowered girls and improved school attendance; many beneficiaries faced challenges such as insufficient scholarships, poor awareness among guardians, and inadequate support systems. Murshidabad, with the highest incidence of child marriage (61%), exemplified these challenges. Ali and Jha (2015) emphasized Kanyashree's role in reducing school dropout and preventing child marriage, with the scheme's condition of remaining unmarried as a core strategy. The financial benefits encouraged families to keep girls in school longer. Maertens (2013) observed that parental aspirations for sons (71%) outweighed those for daughters (39%), driven by cultural norms favouring early marriage. He suggested that even a one-year delay in marriage could boost educational aspirations for girls. Baird et al. (2013) noted that Conditional Cash Transfers address income constraints and reduce opportunity costs of schooling, thereby increasing girls' school participation. Collectively these studies emphasize the multifaceted challenges and opportunities in improving girls' education and delaying early marriage, with Kanyashree Prakalpa emerging as a promising intervention when implemented effectively and inclusively. Sekher (2010) emphasized that although significant funds are allocated to girl-child welfare schemes, their impact is often diminished by procedural hurdles, poor field-level monitoring, and lack of coordination. Issues like difficult documentation processes and limited engagement with local bodies' hindered access. Despite these challenges, the schemes have strong potential to elevate girls' status within families by linking financial incentives to education, health, and delayed marriage. Sekher recommended simplifying procedures and aligning incentives more strategically to enhance effectiveness. In a large-scale study involving over 70,000 children across India, Huisman, Rani, and Smits (2010) found that household socio-economic factors account for 70% of school enrolment disparities. While supply-side factors mattered less in urban areas, they significantly impacted rural school attendance. In these areas, increased access to schools and qualified teachers reduced inequalities, particularly for girls.

METHODOLOGY

Aim

The present study aims to explore the impact of the Kanyashree Prakalpa on the lives of adolescent school-going girls in Chanchal Block of Malda district, West Bengal. It seeks to examine how the scheme has influenced educational continuity, delayed early marriages, while also identifying the persistent challenges in its implementation.

Objectives of the Study

- To understand the impact of Kanyashree Prakalpa on adolescent school going girls in terms of educational attainment and early marriage.
- To identify the challenges faced by beneficiaries pertaining to Kanyashree Prakalpa.

Study Area

In 2019-21, Malda district had the highest incidence of child marriage at 55.6%, followed by Purba and Pachim Medinipur with rates of more than 56%. In addition, three districts, Murshidabad, Birbhum, and Purba Bardhaman, have more than 50% of child marriages (NFHS 5). On this backdrop this study was conducted in Chanchal I and II block of Malda district, West Bengal—regions known for their rural demographic and significant adolescent population. These areas were chosen for their active implementation of the Kanyashree Prakalpa scheme and represent typical challenges of access and gender equity in education.

Research Design

A descriptive mixed-methods design was used, combining quantitative surveys and qualitative focus group discussions (FGDs). This approach allowed for both statistical analysis and a deeper understanding of participant experiences.

Sample and Sampling

Using multistage probability sampling, five government high schools were selected (two from Chanchal I and three from Chanchal II). From these schools, 124 adolescent girls (aged 14–18 years) who were Kanyashree beneficiaries were randomly selected. Additionally, an FGD with 7 parents was conducted to incorporate caregiver's perspectives.

Tools for Data Collection

Interview Schedule was used to obtain data from students regarding their awareness, participation, and experiences with the scheme. A Focus Group Discussion (FGD) with parents explored community-level perceptions, concerns, and suggestions.

Data Analysis

Quantitative data were analyzed using SPSS version 29.0 and Microsoft Excel, with results summarized through mean, standard deviation, percentage and graphical representation. Qualitative data from FGDs were analyzed thematically to identify patterns, beliefs, and contextual factors influencing outcomes.

Ethical Considerations

All research ethics were upheld throughout the study. The research participants were informed about the objectives of the study, and their verbal consent was obtained before recording the face-to-face interviews. Because ethics was a primary concern throughout this study, concerns such as confidentiality, anonymity, prior informed consent, non-coercion, and non-manipulation, among others, were addressed.

RESULTS

Table 1: Socio Demographic profile of the respondents (N=124) (Discrete Variable)

Variables	Mean	Std. Deviation
Age	15.82	1.70
Class	10.53	1.09
Religion	1.71	0.48
Caste	1.60	0.65
Educational qualification of parents	1.89	1.12
Occupation of parents	2.84	1.42
Average family size	4.63	1.37
Household income	13,774.19	8,673.70
Economic status	0.532	0.499
Awareness about the benefits of the scheme	0.435	0.495

Table 1 represents the Socio-Demographic profile and clinical variables of the respondents (N=124) (Discrete Variable). The participants had a mean age of 15.82 years ($SD = 1.70$), and the average class level was 10.53 ($SD = 1.09$), indicating that most respondents were in mid-adolescence and enrolled in secondary or higher secondary school. The majority of respondents identified as Muslim (67.7%), followed by Hindu (30.6%) and Christian (1.6%). In terms of caste distribution, 50.0% of respondents belonged to the General category, 40.3% were from Other Backward Classes (OBC), and 9.7% belonged to Scheduled Castes (SC). This suggests that the sample had greater representation from socially advantaged groups, with relatively fewer participants from historically marginalized communities. Mean educational qualification of parents was 1.89 ($SD = 1.12$), suggesting that most had education up to the primary or secondary level. Very few parents had completed graduation or higher studies, and a small proportion remained illiterate. Average coded occupational status of respondents' fathers was 2.84 ($SD = 1.42$), indicating that most were concentrated in lower-income or informal sectors such as daily wage labor and farming. This distribution suggests limited economic resources, which may influence educational opportunities for adolescent girls. Average family size among respondents was 4.63 members ($SD = 1.37$), indicating that most families are medium-sized, typically consisting of 4 to 6 individuals. This may reflect common household structures in rural West Bengal. The average household income among respondents was ₹13,774.19 ($SD = ₹8,673.70$), reflecting a predominantly low-income population. This economic profile underscores the financial constraints that many families face, which may influence their reliance on schemes like Kanyashree Prakalpa. The distribution of economic status among the respondents revealed that 53.2% ($n = 66$) belonged to the Above Poverty Line (APL) category, while 46.8% ($n = 58$) were from the Below Poverty Line (BPL) category. The mean economic status score was 0.532 ($SD = 0.499$), indicating a nearly even distribution between the two groups. Regarding awareness about the benefits of the scheme, 43.5% ($n = 54$) of the respondents reported being aware, while 56.5% ($n = 70$) indicated they were not aware. The mean score was 0.435 with a standard deviation of 0.495, reflecting that the majority lacked awareness of the scheme's benefits.

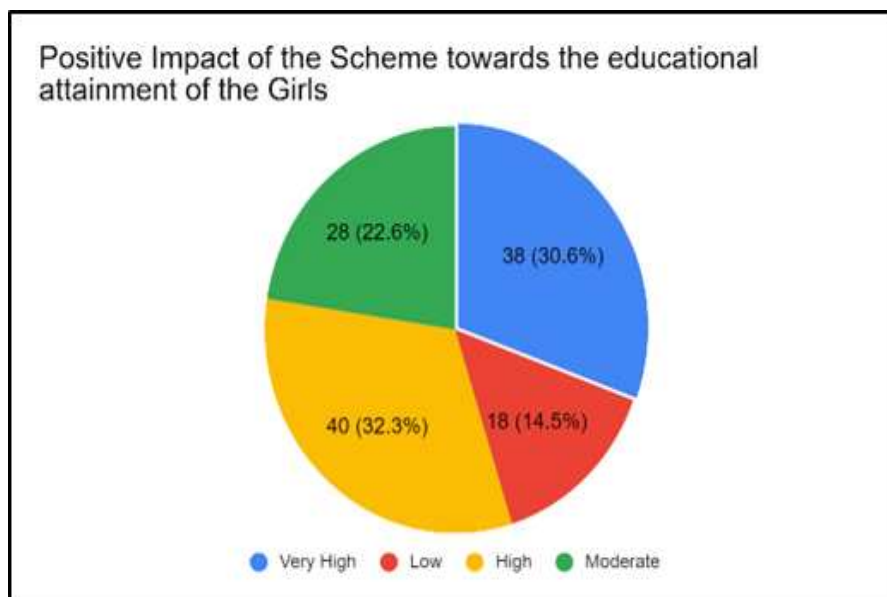
Figure 1: Impact of Kanyashree Prakalpa on the educational attainment of the girls

Figure 1 represents that majority of the respondents (approximately 63%) rated the impact of the scheme as high or very high, indicating a strong positive influence of the scheme on girls' education. Only a small proportion experienced a low impact, and none reported a very low impact, suggesting widespread effectiveness of the scheme.

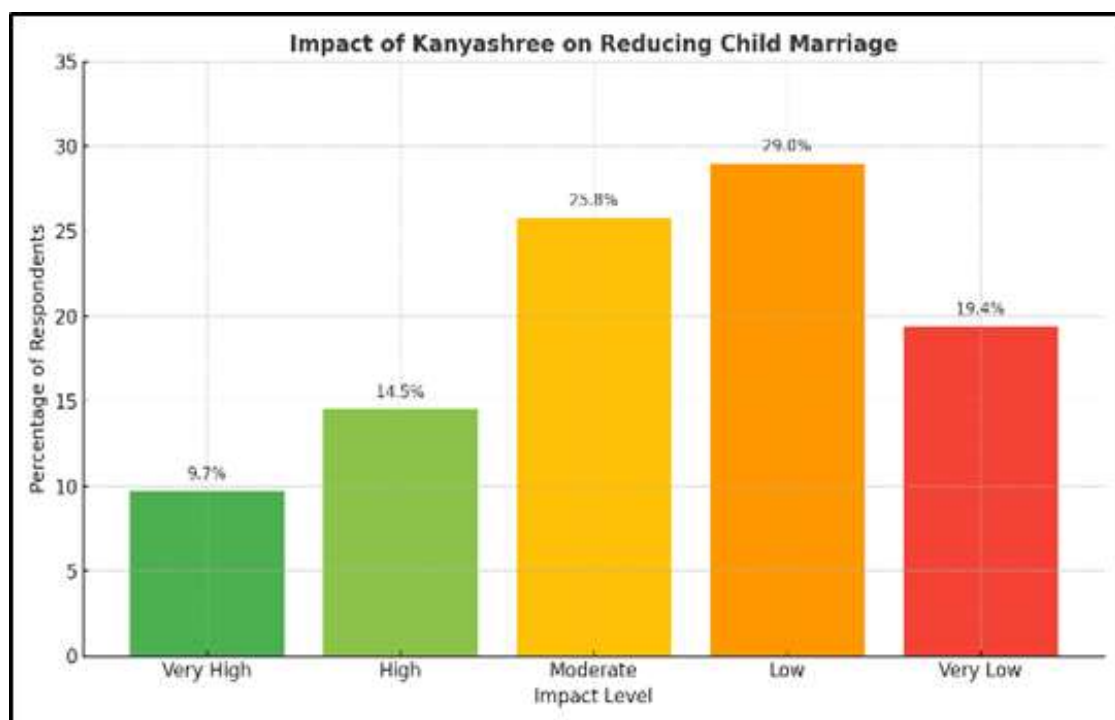
Figure 2: Impact of Kanyashree Prakalpa on early marriage

Figure 2 represents the respondents' perceptions regarding the impact of the Kanyashree Prakalpa on reducing child marriage. The majority of respondents perceived the scheme's impact as either low (29.0%) or very low (19.4%), together accounting for 48.4% of the total responses. This suggests a prevailing sentiment that the scheme has had limited success in significantly addressing the issue of child marriage. Approximately 25.8% of the respondents rated the impact as moderate, indicating a neutral or mixed perception of the scheme's effectiveness. Meanwhile, a smaller proportion of respondents perceived the impact as high (14.5%) or very high (9.7%), totalling 24.2%, reflecting some positive but limited recognition of its success.

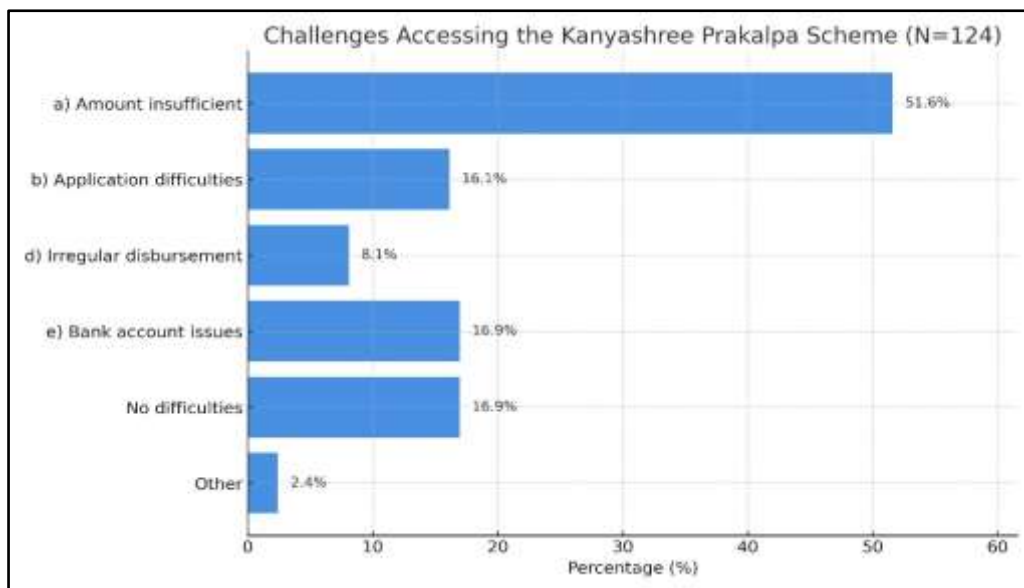
Figure 3: Challenges in accessing Kanyashree Prakalpa

Figure 3 represents challenges in accessing Kanyashree Prakalpa. It reveals that the most commonly reported challenge is that the amount of money offered by the scheme seems insufficient, as cited by 51.6% respondents. A considerable number of respondents 16.1% faced challenges in applying for the annual scholarship, pointing to potential bureaucratic hurdles or lack of clarity in the application process. 8.1% respondents indicated irregularity in the disbursement of the scholarship, which can create uncertainty and disrupt planning for educational expenses. 16.9% respondents reported difficulty in receiving money in their bank accounts, possibly due to technical or infrastructural barriers in financial systems. Interestingly, 16.9% respondents reported no difficulties, indicating that for a subset of beneficiaries, the scheme is accessible and functions smoothly. A small number (2.4% respondents) mentioned other challenges, which may include less common or context-specific issues not covered by the primary options.

DISCUSSION

The present study explored the impact of the Kanyashree Prakalpa scheme on adolescent school-going girls in Chanchal Block, Malda district. Findings reveal both promising outcomes and persistent implementation challenges, offering valuable insight into how Conditional Cash Transfer (CCT) schemes operate in rural contexts marked by poverty, traditional gender roles, and infrastructural limitations. A significant proportion of respondents perceived the scheme as having a positive impact on their educational attainment, with nearly 63% rating this influence as high or very high. This aligns with earlier findings by Ali and Jha (2015) and Mir (2018), who noted that Kanyashree has successfully incentivized girls to stay in school and discouraged premature dropout. Despite economic hardships—reflected in the average household income of ₹13,774.19—many beneficiaries expressed continued engagement in secondary or higher secondary education, suggesting that financial support has played a critical role in maintaining school continuity. However, when it comes to reducing child marriage, the scheme appears to have been less effective. Nearly half of the respondents (48.4%) rated the scheme's impact on child marriage prevention as low or very low. This finding resonates with Saha (2015) and Bandyopadhyay (2020), who found that while the scheme raises awareness, its standalone financial incentive may be insufficient to counter deeply entrenched socio-cultural norms and economic pressures that perpetuate early marriage. The continued prevalence of early marriage in districts like Malda and Murshidabad—despite implementation of the scheme—points to the need for a more holistic, community-based approach beyond financial aid.

Kanyashree Prakalpa has undoubtedly contributed to improving girls' educational attainment in Chanchal Block. The conditional cash transfers have enabled many adolescent girls to continue their schooling, especially in economically marginalized families where education might otherwise be deprioritized. However, when it comes to addressing early marriage, the scheme appears to have achieved limited success. This gap between educational progress and persistent early marriage reflects a broader challenge observed in similar contexts across India and other low- and middle-income countries. Despite receiving monetary support, many girls continue to face societal and familial pressures to marry early. Cultural norms that view marriage as a safeguard for a girl's future, combined with economic hardships and concerns over dowry or family honour, often override the incentive to delay marriage (UNICEF, 2020; Bajaj, 2019). Simply put, money alone cannot undo deeply entrenched social expectations. Studies have shown that cash transfer schemes, while effective in boosting school attendance, are not sufficient on their own to delay child marriage unless accompanied by broader, community-driven change. As UNICEF (2020) emphasizes, meaningful impact requires not just financial incentives but also efforts to shift mindsets—through awareness, education, and the involvement of parents, teachers, community leaders, and girls themselves. Furthermore, procedural hurdles and informational gaps within the scheme—such as difficulties with application processes, irregular disbursements, and limited awareness about eligibility—further dilute its impact. Structural weaknesses, including limited coordination between government departments and poor implementation at the grassroots level, compound the issue (Das et al., 2018).

To be more effective in tackling early marriage, future interventions must go beyond cash transfers. There is a pressing need to embed the Kanyashree scheme within a wider social development framework—one that combines financial assistance with gender equity training, legal literacy, adolescent health education, and skills development. Strengthening intersectoral collaboration, simplifying access procedures, and increasing scholarship amounts could also enhance the scheme's reach and impact. Most importantly, empowering girls to envision and pursue a life beyond early marriage must remain at the heart of such initiatives.

The study also identified significant barriers in access and utilization of the scheme. A majority (56.5%) of participants were unaware of the full range of benefits, echoing the observations by Kumar (2022) regarding the need for more robust awareness campaigns. Additionally, issues such as insufficient scholarship amounts, irregular fund disbursement, and technical challenges in accessing funds were reported. These logistical concerns, mentioned by both Sekher (2010) and Saha (2015), suggest that procedural inefficiencies continue to hinder the effectiveness of Kanyashree Prakash on the ground.

Interestingly, 16.94 % respondents reported no significant difficulty in accessing benefits, indicating that when implemented smoothly, the scheme is both usable and appreciated. This suggests that variability in implementation quality—not the scheme design alone—accounts for much of the differential impact. A decentralized, context-sensitive implementation model may help address these inconsistencies. Moreover, the demographic profile of the sample—dominated by families from Below Poverty Line (BPL) and minority backgrounds—indicates that Kanyashree reaches its target population. However, its success in achieving broader social transformation, especially in delaying marriage, still requires complementary interventions such as gender sensitization, community mobilization, and school-based counselling.

The thematic analysis of FGDs with parents further highlighted a gap between policy design and grassroots realities. While many caregivers appreciated the scheme's intent, they expressed concerns about bureaucratic complexity and the inadequacy of financial support in offsetting the opportunity cost of girls' education. These insights support the recommendation by Field and Ambrus (2008) that effective delay of early marriage and enhancement of education requires addressing broader structural constraints such as safety, transportation, and societal norms.

SUGGESTIONS

The Kanyashree Prakash has positively influenced girls' education in Malda district, but several gaps need addressing to enhance its overall impact. First, low awareness remains a major issue. Many beneficiaries were unaware of the scheme's benefits, especially among BPL, SC, and minority groups. Targeted outreach through schools, community programs, and media is essential to improve awareness and access.

Second, economic hardship continues to limit educational continuity. Additional financial support and skill-based training could better support girls from low-income families. Administrative hurdles, such as a complicated application process and irregular scholarship disbursement, were commonly reported. Simplifying procedures and ensuring timely payments would increase trust and usability. Improving banking access and financial literacy is also necessary for smoother fund transfers.

Lastly, the scheme's impact on preventing child marriage remains uneven. Localized awareness efforts and engagement with families and communities are needed to challenge socio-cultural norms and support long-term change. Continued monitoring and feedback from beneficiaries will help strengthen implementation and ensure the scheme reaches its full potential.

CONCLUSION

The Kanyashree Prakash has been a meaningful step toward supporting adolescent girls in rural West Bengal, especially in places like Chanchal Block of Malda district. This study shows that the scheme has made a real difference in helping many girls stay in school and pursue their education, even when faced with economic hardship. For many families, the financial support provided through Kanyashree Prakash has offered not just assistance, but a sense of hope and encouragement. However, the findings also highlight that when it comes to preventing early marriage, the scheme's impact has been more limited. Deep-rooted cultural beliefs, financial pressures, and lack of awareness still push many families toward marrying off their daughters early. While Kanyashree Prakash offers important incentives, it cannot fully counter these challenges on its own. Some girls and families also reported difficulties with the application process, delays in receiving the funds, or confusion about the scheme's benefits. These issues show that while the idea behind Kanyashree Prakash is strong, the way it's implemented on the ground needs improvement.

Moving forward, the scheme could be even more effective if it's paired with better awareness programs, simpler processes, and stronger community engagement. Working with schools, families, and local leaders can help ensure that girls not only stay in school but also feel empowered to shape their own futures.

In a nutshell, Kanyashree has made a positive impact—but there is still work to be done. With the right support and improvements, it can continue to be a powerful tool in helping young girls break the cycle of poverty and early marriage, and move toward a brighter, more independent future.

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