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### CONTENTS

CONTENTS	
Editor's Note	3
Pedagogical Beliefs of Pre-service Teachers towards Teaching Physical Science at the Secondary Level Amlesh Kumar and B. N. Panda	7
A Study on Professional Commitment of Government School Teachers of East District of Sikkim Arup Bhowmik and Bed Prasad Sharma	22
Empowering School Students through Developing Critical Thinking Skills BHARTI DOGRA	36
Use of Concept Mapping as an Innovative Teaching-learning Strategy in Mathematics Roohi Fatima	45
Teaching of Environmental Education through Infusion— An Analysis with Reference to Science Teaching RASHMI SHARMA	56
Green School Curriculum and Curricular Practices Quest for Sustainable Development R. Pushpa Namdeo	71

Social Skill Training for the Social Problems among Adolescents with Specific Learning Disability Molly Joy and Ann Mary Augustine					
Introducing Privilege and Oppression in Classrooms DILIP DIWAKAR G AND VISAKH VISWAMBARAN	94				
Administrative Barriers to the Implementation of Inclusive Education Sandeep Berwal, Renu Bala and Poonam Punia	112				
Reservation Policy of Government— Issues in Manipur University Leisangthem Binita Devi	127				
Private Tuition Industry in India— Students' Perspective Rajendra Prasad and Anshu Kumari	141				
On Students' Well-being in the Indian Context— A Review Vineet Gairola and Prabhat Kumar Mishra	166				
Kanyashree Prakalpa in West Bengal— Desirability and Promises Soumi Mukherjee and Subrata Mukherjee	177				

## Kanyashree Prakalpa in West Bengal Desirability and Promises

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### **Abstract**

Girls' education in West Bengal is neither constrained by poor physical access to schools nor by high school fees, especially in government and government aided schools. This paper attempts to understand the need for conditional cash transfer programmes in education for girl students in West Bengal by using representative sample survey data. The paper compares Kanyashree Prakalpa (KP) with similar programmes in India and by using qualitative data, the paper tries to understand the interplay between educational progress and conditional cash transfers. The paper finds that KP is similar, in terms of conditions and transfers, to its predecessors like the Ladli scheme. Access to free education in West Bengal is easier compared to other states and data shows that most educational expenditure is incurred on private tuitions. Noticeably, the KP targets girls' dropout in a state where boys' dropouts are higher. The state government's emphasis on a demand side intervention like KP should not substitute its equally important role in addressing supply side issues in the school education sector.

### Introduction

Kanyashree Prakalpa (KP), a conditional cash transfer (CCT) programme in education in West Bengal was initiated by the TMC Trinamool Congress led state government in 2013. *KP* transfers cash directly to girls between 13 to 18 years on the condition that they are enrolled in schools, unmarried and the family income does not excess ₹120,000 (₹100,000 previously)

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annually. Presently, a girl under this programme receives an annual stipend of ₹750 (previously ₹500) and a one-time grant of ₹25.000 when 18 and unmarried. In 2017, almost four years after the launch of the programme, United Nations awarded the UN Public Services first prize to Government of West Bengal for its Kanyashree programme, out of 552 nominations from 62 countries. So far, more than 5.77 million girls have been brought under this programme and the programme is claimed to have improved the well-being of the girls, especially those from socioeconomically disadvantaged families by incentivising them to continue to study for a longer period of time. Against this backdrop, the purpose of this commentary is three fold: first it assesses the desirability and suitability of this programme in the context of West Bengal by looking at relevant data sources (such as NSS and NFHS); second, it compares and contrasts KP with other similar programmes in India; and finally it presents some evidence from a primary survey.

### Girls' education and under-age marriage in West Bengal

We explore the National Sample Survey (NSS) 71<sup>st</sup> round (Government of India, 2015) data to understand various demand and supply side factors pertaining to school education for the age group of 12–19 years reported by the households. NSS estimates show that West Bengal has

the highest percentage of students attending government schools (rural: 90 per cent; urban: 75 per cent) compared to other major Indian states including Kerala, Tamil Nadu and Maharashtra. The state also has the highest percentage of students who avail free education, especially a larger percentage of girls avail free education compared to boys (rural boys: 21.7 per cent, rural girls: 26.9 per cent; urban boys: 47.6 per cent, urban girls: 52.3 per cent), (Figures estimated from NSS 71st Round unit record data). Schools are located at a close proximity to residences in West Bengal (75 per cent of the students have their schools within 3 kilometers from home). This is expected to work against dropouts due to distance, a common cause for girl dropouts in secondary levels, as found in many studies. However, private tuitions play a dominant role in the education system in the state as it has the highest percentage of students taking private tuitions in both rural (85 per cent) and urban (90 per cent) areas and there is hardly any boy-girl difference.

School dropouts in West Bengal show a distinct pattern compared to the other states, especially in rural areas where higher percentage of boys (31 per cent) drops out than girls (20 per cent). Among all classes, maximum dropouts happen after class eight. This is probably due to the fact that from ninth standard one needs to clear examinations to be promoted to the next class,

though non-merit grade promotion has found to have negligible effect on school continuation in other contexts (King et al 2016). Like other states, in West Bengal too, most of the dropouts are observed in government schools. There could be two dominant reasons for this. First, majority of the students, who are at higher risk of dropout, enter government schools possibly due to their easy accessibility and 1ower Second, curriculum and quality of government schools are not conducive enough for retaining students with higher risks of dropout. Whereas a demand-centric CCT scheme may address the first reason effectively, it can barely address the second reason.

Financial problems and disinterest in education are the two dominant reasons for dropout among boys and girls in West Bengal. For the girls, marriage is another important reason followed by engagement in domestic works, whereas for the boys, engagement in income generating activities is the next important reason. All the causes for dropout, as listed by NSS, can be reclassified into two broad categories: demand side and supply side factors (Table 1). The demand-side factors are problems or reasons closely associated with the characteristics of the girls or their families, whereas supply side factors are related to the geographical location, infrastructure and quality of the schools. In West Bengal, though demand side factorsrelated mostly to the opportunity cost

of education seem to be dominant for dropouts, but the importance of supply side factors— like access to quality education cannot be ignored either when analysing the causes for school dropouts among adolescents. Further, a reason like not interested in education may not be considered as a pure demand side reason as it is largely a reflection of the failure of the education system that it is not able to retain the students, mostly coming from poor and/or illiterate parents. It is also important to remember that a programme like KP addresses the demand side constraints faced by the girls and not the boys who show higher dropped out. Instead of complementing the household's education budget, KPmay substitute parents' а commitment to spend on education for their children - known as problem of fungibility in the literature (Das et al, 2005). Private tuition occupies a huge share in a household's expenses on education for their children (rural boys: 28.9%, rural girls: 32%; urban boys: 65.4 per cent, urban girls: 64.5 per cent). West Bengal not only has the highest percentage of students availing private tuition but here students spend the most on private tuitions as compared to other major Indian states. If KP does not suffer from the problem of fungibility, the additional money available to the households through this scheme may only facilitate for the increase in the private tuitions.

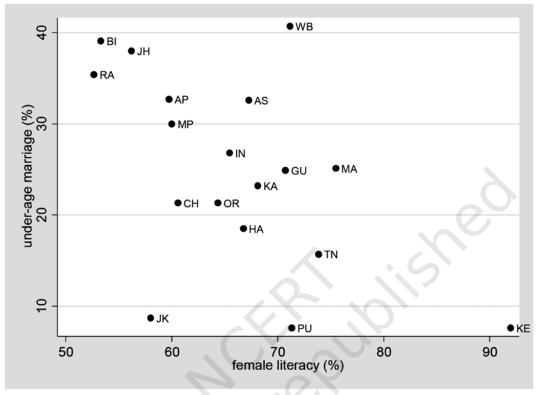
Table 1

Distribution of dropout (age group 12-19 years) by reasons in West Bengal

Distribution of dropout (a)	<del>,                                    </del>	, , ,	1	,
Reasons for Dropout	Rural Male	Rural Female	Urban Male	Urban Female
Demand side factors				
Not interested in education	28.7	20.3	37.0	27.2
Financial constraint	48.6	38.4	38.7	35.9
Engaged domestic	0.4	13.3	4.7	7.4
Engaged economic	13.2	3.5	9.4	2.5
No tradition in the community	0.0	0.0	0.0	0.9
Unable to cope up or failure	2.4	4.3	3.0	4.4
Completed desired level	0.7	0.0	0.0	0.0
Preparation for competitive exams	0.0	0.0	0.0	0.3
Marriage	0.0	13.8	0.0	13.4
Supply side and other factors			Ó,	
School far off	0.0	0.7	0.0	0.1
Unfriendly atmosphere	0.5	0.0	0.0	0.6
Others	5.6	5.8	7.3	7.4

*Note:* Noor insignificant frequency reported for supply side factors like 'timing of school not suitable', language or medium of instruction used unfamiliar', 'inadequate teachers', 'quality of teachers poor', non-availability of female teachers and 'non-availability of girls toilet', so omitted from the table. *Source:* Estimated from NSS 71st round unit-record data

NSS estimates show that an insignificant percentage of girls (12-19 year age group) in West Bengal is married (rural: 10 per cent, urban: 7 per cent) – figures which are better only in comparison to rural Bihar, rural Jharkhand, rural Rajasthan urban Assam. The higher percentage of under-age marriage in the state is corroborated by the recent NFHS 4 (2014-15) and baseline survey for KP (Government of West Bengal 2014) data. The percentage of currently married women (20–24 year age group) who were married before reaching 18 years is highest in West Bengal (40.7 per cent). With the exception of three states, a strong negative relationship (correlation coefficient –0.7928) is observed between the incidence of under-age marriage and female literacy rate (2011 Census) measured at the state level (Figure 1) and surprisingly West Bengal is one of the outlier states with high incidence of under-age marriage in spite of having high female literacy rate.



Source: Census 2011 and National Family Health Survey 4

Figure 1: Scatter showing the association between female literacy and under-age marriage.

### KP AND OTHER SIMILAR SCHEMES

Scheme like *KP* is not new in the parlance of CCT. Other similar schemes have been in function since 1994 in Haryana named *Apni Beti Apna Dhan*. The *Ladli* scheme has also been rolled out in several states of India. The primary motive of all these schemes has been similar, that is, to improve the position of women in family and reduce underage marriages.

The eligibility criteria in the other CCT schemes in India are layered.

In *KP*, the criteria has been kept simple by only focusing on family income (income certificate signed by local councilor/ or Pradhan), marital status and enrolment in school. In *Ladli*, domicile and family size form a part of the eligibility criteria. Similar is the case with *Ladli Laxmi Yojana* of Madhya Pradesh where the benefits are available to non-income tax payee families and female orphans only. The child should be registered in an *Anganwadi* (ICDS) (Shekhar, 2012). In international schemes

like Progresa (Mexico), Turkey SSF (Turkey) and PATH (Jamaica) along with enrollment, 85% attendance has also been kept as a condition (Rawlings, 2005). These conditions, present in other schemes, missing in the KP. Another difference from other Indian schemes is that KP gives annual stipend and a one-time stipend when a girl turns 18. In the Ladli scheme in Delhi, the families receive cash benefits at different Similarly, in Ladli Laxmi stages. Yojana of Madhya Pradesh, a stipend of Rs. 2,000 is given when a girl reaches Class 6 and increases till she reaches the Class 11. On completion of 21 years, a girl receives about 1 lakh. In KP, the cash transfer has been kept simple by giving the same amount each year.

### OBSERVATIONS FROM THE FIELD

The qualitative data has collected from 3 districts in West Bengal, North 24 Parganas district (Bongaon and Baduria blocks), Burdwan district (Manteswar block) and Kolkata (Lake Town-Patipukur, Garden Reach and Dhakuria areas). The districts and the interviewees were selected based on convenience and snow balling. Three types of semi-structured questionnaires were used. First, for beneficiaries of KP, here 27 girls, between (12-19 years of age) who have either received KP money (19) or were in the process of receiving it (8) were interviewed. Second, 15 girls who had dropped (ST: 1, SC: 4, Muslims: 9; others: 1)

participated in the interviews. Third, 12 boys (including 2 dropped out) were interviewed from these districts. In addition to the interviews, 2 focus groups discussions with 19 girls and their mothers were also conducted. A total of 3 school head teachers were interviewed on the accessibility and impact of KP on their students.

Majority (21)the KPbeneficiaries knew the correct process of application to receive the benefits and none of them faced any problems in getting the income certificates. Most of students were enroled into government or government sponsored schools close to their houses and did not have to travel much to reach their schools. The students (both in rural and urban areas we surveyed) hardly spent any money on travel for going to school and coaching or on snacks. All the parents (mothers, in this case) opined that the cost of private tuition took up the majority share of their educational expenditure.

The main reason for dropout among the girls was marriage though they mentioned financial constraints as well. Out of all dropped out girls, six had received the scholarship money from *KP* annually and two of them had also received the one-time grant. However, they dropped out after receiving the money and did not continue higher secondary education. One of the girls explained that, "The money has been kept for my marriage and it was difficult for my father to pay for my education any further." Another girl said that

dependence on private tuition is observed among students studying in both government and private schools. Though we came across cases of early marriages among beneficiaries and *KP* money being spent on marriage and other non-educational purposes instead of furthering girls' education, this does not seem to be the general pattern. Being a demand side intervention, *KP* is unlikely to improve the supply side constraints and government's focus on a demand

side intervention like *KP* should not substitute its equally important role in reducing supply side constraints in the school education sector. To make *KP* more performance oriented, it may be argued that attendance in school should be added as a criterion. *KP*, being a girl-centric programme may aggravate the already existing high male-female difference in dropout rate, an issue which needs attention as well.

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