

Women Empowerment through Kanyashree Prakalpa – What Parents say in the rural area of Bankura District in West Bengal?

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Abstract

The current study aims to find out parents' perception towards the K2 grant of Kanyashree Prakalpa. The objective of the study is to reconstruct the respondents' idea and concept regarding the effect of the grant in the specific rural area of West Bengal. Aim of the study is to assess the impact of Kanyashree one time grant (K2) in general and its impact on women empowerment in specific. Eventually, the study finds K2 grants helpful in a variety of ways to support women of rural Bengal. The study has been executed with the help of a sample size contained by the respective parents of 100 K2 recipients in Raipur block of Bankura district. It is revealed from the study that the Kanyashree Prakalpa is effective in reducing social problems like drop-out, early marriage of girls, enhancing enrolment rate and minimum level of learning but is not so effective in promoting entrepreneurship.

Key words: Women Empowerment, Kanyashree Prakalpa, Kanyashree one time grants (K2) Economic Development, Enterprise, etc.

Introduction

Parents play a significant role in their child's life. They are supposed to be the first teachers of their kids. They provide their children informal learning during the whole phase of their kids' upbringing. Yet, for formal education, children are sent to school and later to college for higher studies. In the rural areas of India most of the children are sent to govt. or govt. sponsored schools for their study. The scenario significantly shows guardians' reliability on government educational institutions. There would be mentioned at least two of the reasons behind this reliance on government undertaken schools or colleges. The first is the availability of those aforementioned institutions in rural areas and the second one is free schooling. India is the country where education is free and compulsory up to the age of 14. According to the right to education act, 2009 free and compulsory education have to be provided to every 6 to 14 years old child on the basis of article 21A as per the 86th constitutional amendment. In the current study area Raipur CD block in Bankura of West Bengal, Government sponsored schools are prevailing there in order to provide proper education to the children who reside at Raipur or in the surrounding area of the

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aforementioned block. Separate schools for girls are also situated there for empowering women with proper education.

According to the 2011 census of India, the total literacy rate is 63.13 percent; out of these 37.14 percent male literates and 25.99 percent female literates are there in Raipur block. Hence, there is a clear picture of low female literacy rate in comparison with men. As female education is supposed to be the crucial factor in achieving women empowerment, many wise persons in Bengal advocated for delivering the proper education to women for their progress. Raja Rammohan Roy was the pioneer of female education in our country. He appealed for proper education and equal rights of Indian women in his book namely ‘‘NariderPrachinAdhikarBartamanSankochonerUporSankhiptaMantabya’’ (Baugh,2021). In west Bengal, the state government is playing the key role in building up awareness among people by providing monetary schemes like Kanyashree, Rupashree, Sabuj Sathi etc.

Review of Literature

As the literature review reflects the background as well as provides knowledge and informative supplements regarding undertaken problems, there is a need of assimilation of necessary information by reviewing related works done previously pertaining to the current study. Therefore, for the purpose of the investigation, the researcher specifically tried to review relevant works for obtaining more knowledge and information in a concise manner. Here, some of the pertinent works have been mentioned below.

Ojha (2016) in his entitled article has found education as the one and only factor which can lead to the advancement of women especially in rural areas of India. According to the author, education is the only key to providing equal status to women in society. Therefore the author’s suggestion is to ensure girls’ access to the school as well as development of school infrastructure including ladies toilets and drinking water to enhance the interest among school going girls. The study found that accessibility of public transport exclusively for school going adolescent girls could increase the possibility of school enrollment in rural areas.

Sandhya (2015) investigated the enabling factors behind women empowerment in Bagalkot District, Karnataka in India. The study recognized certain factors which accelerate the process of women empowerment. Yet, the researcher came to the point that though there is a huge push from every sector, the women especially who live in rural areas are still far behind the proper development due to illiteracy, poverty, poor health etc. The study gave more importance in imparting education and found a scope for bridge the gap through awareness building, consciousness spreading among women so that they can become strong, confident and aware about their own rights.

Chakravarty, Kumar & Jha (2013) tried to find out the implication of self help groups in empowering the women of the district of Ranchi in Jharkhand. The findings of the study reflect that there is a positive impact of the system like income generation as well as financial self dependency etc. Yet, another picture is that because of giving more importance in increasing the income of the women of the region, their health and hygiene related issues had been neglected. Even, the effect on their decision making ability remained low during the self help group implementation in the undertaken locality. Hence, the study advocated for the adoption of a holistic approach by the self help groups for overall women empowerment.

Another research work done by Misra (2006) aims at reconsidering the definition of women empowerment as an endless procedure of abolishing gender biases in every sector of the society. The study found that in spite of having good knowledge and intelligence, women participation is low in comparison with men's involvement at every level of multiple activities including decision making at personal or public domain. The study ends with the suggestion of increasing women's interest, confidence and desire for their better participation in various activities like science, politics, poetics and other fields of excellence.

Bharti (2020) suggested the escalation of female education and employability for the actual economic growth of the rural areas in India. According to the researcher, women's access to the economic resources and activities could increase women's participation in GDP growth of the country. The study found that skill development of women in rural areas could result in higher self-employability of women leading to women Empowerment in rural areas of the country.

The study area: The Bankura district of West Bengal occupies an important position in the world map as a mixture of tradition, heritage and folklore. Apart from folk tradition Bankura contains numerous signature classic heritage sites and products with indigenous aptitude. Here, the investigator's main focus was to assess the parent's view regarding the effectiveness of Kanyashree Prakalpa in empowering women. In this respect Raipur community block of Bankura was selected for a thorough assessment. Raipur is a rural area which is situated fifty kilometres far away from Durgapur and at the same distance from Jhargram of West Midnapur.

Objective of the study

In view of the title of the study stated above the objectives are described below

- To assess the level of significance in the perspective of the parents of Raipur block towards women empowerment.
- To study the role of Kanyashree one time grant in women empowerment at Raipur community development block.
- To make a thorough investigation on and about the parent's role of nurturing girls' inherent talent after receiving the monetary help of Kanyashree one time grant (K2) in rural areas of Bankura in Bengal.
- To make a ground level investigation pertaining to the parents' perception level regarding the usefulness of the onetime monetary grant of Kanyashree scheme in women empowerment.
- To make an overall assessment of women empowerment at the Raipur community development block in the rural areas of Bankura district.

Data Sources: The current study has been conducted at Raipur block located in the district of Bankura of West Bengal. Here, the parents of the girls who have received the one time Kanyashree grant of Rs.25,000 constitute the population of the study and their opinion has been considered as the primary data source of the current study. The necessary secondary data has been collected from various Govt and non-government Websites.

Methodology: For the purpose of the sampling the researcher used the purposive sampling method. 100 parents of the respective 100 girls who had received Kanyashree one time grant constitute the sample of the study. For investigation purposes, the researcher had developed an interview schedule containing close as well as open ended questions pertaining to the stated problem of the study. Survey method has been used in order to collect the data from the sample. The data was collected by the researcher only. For the purpose of the analysis of data correlation, regression and step-down model was used. The specific data analyser SPSS had been used in order to generate multiple statistical techniques for the analysis of the particular data which has been collected during the study.

Result and discussion

Table - I: Correlation study between dependent variable usefulness of Kanyashree one time grant (Y) and 16 casual variables.

Variables	'r' Value
Respondent's age (X_1)	0.0838

Educational competency (X ₂)	0.4473**
Economic condition of the family (X ₃)	0.6377**
Types of home (X ₄)	0.6475**
Engagement with any social Group (X ₆)	0.6269**
Membership of SHG (X ₇)	0.5731**
Advantages of getting involved with SHG (X ₈)	0.5158**
Amount of loan taken from group(X ₉)	0.5952**
Reason behind taking the loan (X ₁₀)	0.5398**
Amount of monthly savings (X ₁₁)	0.6013**
Existence of siblings of the beneficiary (X ₁₄)	0.2213*
Approx. estimation of the monthly amount expended for the education of girl child (X ₁₅)	0.8284**
Main Obstacles behind daughter's education (X ₁₆)	-.5028**
Role of rural library in getting the information about different government schemes (W)	0.2812**
Gram Panchayat's role in receiving Kanyashree grant (V ₁)	0.2036*
Role of B.DO office in receiving Kanyashree grant (V ₂)	-.0198

Critical value (2-Tail, 0.05) = +or- 0.197 *Significant at 5% level

Critical value (2-Tail, 0.01) = +or- 0.256 ** Significant at 1% level

The impact of Kanyashree one time grant

The causal variable “**Educational competency (X₂)**” had a strong positive posture towards the impact of **Kanyashree one time grant (Y₂)** in this current context. It is evident that in rural areas, illiteracy and employability of the parents badly affects both on their children’s study and career. As being the residents of rural areas, maximum numbers of the respondents from the current study belong to the weaker section of the society; they are largely dependent on agriculture and the small business sectors. Some of them also earn their bread and butter through daily wages. As their socio economic background had compelled them to be engaged with such hard work from their early ages, they couldn’t complete their study in a formal and structured way. The current study shows that, while their daughters are receiving a one-time amount in order to carry forward their study as well as career, the parents have felt interested in making their daughters educated, trained and skilled with the help of the money. The study also reveals that the persons who are more competent in formal education are more interested in continuing their daughters’ study and building the latter’s career as well.

Economic condition of the family (X₃) is an independent variable which has played a strong, positive and significant role in explaining the effectiveness of **Kanyashree one time grant(Y)** in the current context. The study indicates that the shadow of poverty is an all time companion of these people. That’s

why they don't have the financial ability to make their daughters educated and economically independent. Thus, while they were asked about the helpfulness of the Kanyashree 2 grant, they replied that the scheme had made them capable of bearing the expenditures of their daughters' study and making the girls self dependent too. That's why the respondents are entirely depending upon the aforementioned financial assistance in order to make their children skilled, trained and educated with full of aspiration in their mind.

Another causal variable namely **Types of home (X₄)** had a strong positive approach towards the **effectiveness of Kanyashree one time grant (Y)**. The study reveals that as far as the type of home is concerned there are a huge number of residents in this block who reside at pure mud houses; some live at partial bricks made houses. Very few people have their own permanent houses. During the study it has been revealed that people who are residing at houses with better conditions are more aware about their children's education. As a reason it might be said that while their daughters are being provided with the aforementioned amount of money, they don't require that for repairing or building up their houses; rather, they only concentrate on their daughters' education as well as career. In this way the variable "**types of home**" is positively correlating the dependent variable namely Kanyashree one time grant in this context.

While the causal variable "**Engagement with any social Group (X₆)**" has been analyzed it has been revealed that the relation between the aforementioned variable with the dependent variable namely "**effectiveness of Kanyashree single time grant (Y)**" is absolutely strong and positive. The study actually indicates that the parents of Kanyashree receivers of this block are quite aware about the connection with social groups. Whereas the male members of a family are busy with their professional work, women are maintaining their social relationship through various social groups. In this case K2 grant is playing a vital role by engaging the parents with the parent teacher association, Kanyashree club or any small business or local training group created by the gram panchayat. According to Smt. Ranubala Das, the scheme had made an unprecedented change in their static mind. She also replied that as her daughter, Malati had been continuing her study with the help of the scheme, her economical anxiety had been reduced to some extent as well as the social status of her family had also been uplifted. That's why nowadays she and her family are getting engaged with such social groups to a large extent.

The next causal variable, "**Membership of SHG (X₇)**" had largely indicated the strong and positively significant perspective towards the effectiveness of the **Kanyashree one time grant (Y)**. During the study it has been revealed about the association of the local women with the SHGs. As far as the self help group is concerned there exist few microfinance oriented groups, where people especially female

members join together to have certain facilities like taking loans, saving money, receiving MSME training in order to develop their skills so that they can become self supported financially. In this respect the current study indicates a positive approach existing among the women respondents. Many of them had already joined the SHGs; some had taken an attempt to be involved with the system. Here the K2 grant had made acceleration in this process. According to Smt. Namita Barui, She had been engaging with a particular self help group for the last 1 and half years since her daughter Sanjita Barui had received the K2 grant. As a reason it had been revealed that the lady had invested half of the K2 amount in order to set up a small food processing business after receiving proper training from that particular SHG group.

Another related causal variable **“Advantages of getting involved with SHG (X₈)”** is significantly playing a strong and positive role in indicating the implications of Kanyashree 2 grant from the level of parents’ opinions collected during the study. The study positively indicates an increasing level of awareness that is women’s engagement with the self help group in their locality. The scheme, Kanyashree 2 had been proven as effective as a good motivating component in this particular case. While the parents of the K2 receivers were asked about the same, they made a positive reply and had accepted the matter of investing a necessary portion of money received from K2 grant in their small start ups. A woman like Sabina Bibi, having two daughters had told about the helpfulness of the scheme towards her daughters’ education as well as her small poultry business where she had invested a small portion of the money received from the K2 scheme. Sabina also acknowledged her gratitude towards the microfinance oriented self help group, to which she had been engaged and provided with knowledge, information, MSME training and loans in the form of money. According to her the micro financing system had improved her savings habits too.

“Amount of loan taken from the group (X₉)” is a causal variable which had a strong positive bearing towards the effectiveness of K2 grant measured from the perspective level of parents. Here the amount of loan taken by the respondents of the current study is playing a vital role in explaining the implication of the K2 grant. The study reveals that the respondents do not have enough financial capacity to fulfill every requirement pertinent to their children’s education and career. That’s why they are largely depending upon the grant in order to make their children educated as well as self dependent. Not only that, the trend of the place actually indicates that the female respondents of the current study use the K2 grants along with the money received from the microfinance self-help group in order to serve their own purposes. The logic behind the scenario actually lies within the fact that productiveness of the aforementioned grant could be better if the amount has been used purposefully in a specific way. Hence, the better productivity

of the K2 grant generally depends upon the amount of money which the respondents can avail as loan. Thus the female respondents usually integrate the both amounts and try to utilize that for larger purposes.

“Reason behind taking the loan (X_{10})” is another related independent variable which indicates a strong, positive and significant approach towards the effectiveness of Kanyashree2 grant in the current context. During the study it has been revealed that the respondents, who had received loans from the groups, are largely facilitating their daughters with education, food, health and hygiene. According to Smt. Sabitri Tudu, the K2 scheme had provided her daughter lump sum money as well as made her confident too. She also revealed that in maximum cases, those who are availing the loans are spending the money either for the purpose of their daughters’ education or setting up small enterprises for the better future of their daughters. As a reason it might be said that, if they want to do better for their children or their family they need such monetary assistance from those microfinance groups. That’s why women whose daughters are K2 recipients and they themselves also have taken the loans are merging the both amounts as well as spending all together for larger purposes like children’s higher education, daughter’s marriage, availing professional training, skill development or starting up small enterprises etc. Hence, it can be said that Respondents who are availing the loans are utilizing that money along with K2 grant for better productivity.

The independent variable namely **“Amount of monthly savings (X_{11})”** is actually carrying a strong, positive and significant correlation with the dependent variable namely **“effectiveness of Kanyashree one time grant(Y)”**. Generally, the people who are habituated to save money on a regular basis tend to make their expenses in a calculative way or technique. While the respondents from the current study were asked about their method and amount of savings, the replies came in a heterogeneous manner. When the replies were analyzed all together, the original fact came to the front. And obviously the fact was very usual that whether the respondents are much aware about money savings for the betterment of their future are supposed to be more competent to expend the K2 grant in a better way. According to one of the male respondents, Shri Rajat Halder, there are few people who maintain their monthly savings account in a bank. Yet, there are larger numbers of people who save their excess earnings in smaller portions. As the residents of the current study area don’t have the surplus money to save in a regular manner, presently they are largely depending on K2 grant in order to save necessary amounts for the betterment of their daughters’ future.

“Existence of siblings of the beneficiary (X_{14})” had constituted a positive and significant correlation with the dependent variable namely **“effectiveness of Kanyashree one time grant(Y)”**. During the study it has been revealed that whether the Kanyashree recipients are having siblings, dependency on Kanyashree 2 grant seems to be more accelerated here. The parents, who don't have the enough economical capacity to bear the total study related expenses of two or more children single time, are likely to utilize the K2 grant according to their requirements.

Approx. Estimation of the monthly amount expended for the education of girl child (X_{15}) is another causal variable which is playing a greater role in showing the effectiveness of the **Kanyashree one time grant(Y)**. During the study it is revealed that the respondents belonging to the lower sectional income group are largely depending upon the scheme for the financial assistance regarding their children's educational attainment. According to the respondents, previously people here generally couldn't avail daughters' education due to their poor economical condition. Thus, parents are likely to be more motivated to keep on their daughters' study for better improvement of their children's future. That's why the aforementioned causal variable is positively correlated with the dependent variable.

Main Obstacles behind daughter's education (X_{16}) is maintaining the negative correlation with the dependent variable that is the effectiveness of **Kanyashree one time grant(Y)**. During the study while the parents were asked about this particular matter, certain factors like parent's self motivation, self encouragement, and self esteem towards their daughters' education had been revealed. Education for their daughters had always been prioritized by themselves. Despite many obstacles like financial, personal as well as social limitations parents had made a great effort to provide proper education to their daughters. In that case, the K2 scheme has helped them to accelerate their effort. In spite of all these the poor economic condition had remained as one of the major obstacles behind their daughters' study. According to the parents, the amount which they are being provided through the scheme is not functioning enough for the fulfillment of their needs. That's why parents as the indirect beneficiaries of the K2 scheme have been making a demand for a larger amount of financial assistance from the government.

Role of rural library in getting the information about different government schemes (W) is offering a strong, positive and significant approach towards the effectiveness of the Kanyashree one time grant. As the libraries are regarded as the community information centers across the country; especially in rural areas, residents of those places where libraries exist often receive services from libraries. During the current study it has been revealed that the respondents are having some specific and significant requirements relative to the rural library. Especially, while their daughters are being provided with the Rs.

25000 single time through the K2 scheme, they want to acquire the proper guidance regarding the utilization of the money from such information centers like libraries so that their daughters would receive proper knowledge and information related to professional training as well as entrepreneurship development. At the same time their children would be provided with free books and other necessary equipment.

The causal variable namely **Gram Panchayat's role in receiving Kanyashree grant (V_1)** is noticeably screening a positive significance in illuminating the effectiveness of Kanyashree one time grant (Y) in the current context. The current study clearly synthesizes that the respondents of the current study area are very much dependent on the various functions of GP. Being the residents of rural areas the respondents of the study generally depend on the various official services provided by the Gram Panchayat (the bottom part of the government's three tier system). The aforementioned services are like residential certificate, Income certificate, Signature of Panchayat members etc., which are essential for getting the Kanyashree single time grant for their daughters. Hence, a positive approach towards gram Panchayat significantly exists among the parents of K2 receivers.

Table - II: Correlation study between predictor variable the observation level of parents on women empowerment (Z) and 23 casual variables

Variables	'r' Value
Respondent's age (X_1)	0.1658
Educational competency (X_2)	0.5022**
Financial status of the family (X_3)	0.6500**
Types of home (X_4)	0.6693**
Engagement with any social group (X_6)	0.5879**
Membership of SHG (X_7)	0.5285**
Advantages of getting involved with SHG (X_8)	0.4921**
Amount of loans taken from SHG(X_9)	0.5579**

Reason behind taking the microfinance loan(X_{10})	0.5126**
Amount of monthly savings (X_{11})	0.5752**
Existence of siblings of the beneficiary (X_{14})	0.2370*
Approx. estimation of the monthly amount expended for the education of girl child (X_{15})	0.8576**
Main obstacles behind education for daughters (X_{16})	-.5063**
Function of rural library in receiving the information about different government schemes (W)	0.3371**
If the girls are getting the monetary help from Kanyashree (Y_1)	0.8805**
Main monetary source for daughter's education (Z_1)	-.2302*
Choice of scheme towards women empowerment (Z_6)	0.2424*
More Preferable job for daughter(Z_7)	-.3171**
Most disliked job for daughter (Z_8)	-.1618
Participation of rural library in women empowerment (W_5)	0.2737**
Preferable service requirements from rural library (W_8)	0.2084*
Expectations for better services from rural library (W_9)	0.4453**
Opinions regarding the development of rural library (W_{10})	0.5288**

Critical value (2-Tail, 0.05) = +or- 0.197

*Significant at 5% level

Critical value (2-Tail, 0.01) = +or- 0.256

** Significant at 1% level

The table-II shows the exact correlation between the dependent variable that is Impact of Kanyashree one time grant towards women empowerment (Y_2) with the aforementioned independent variables which are total twenty three in number.

Here, one of the causal variables namely “**Educational competency (X₂)**” is strongly signifying the effect of Kanyashree one time grant (Y) in a positive manner. Basically, while the exact utility rate of Kanyashree single time grant had been tried to find out, a basic fact came in front of the researcher during the current study. From the study it is evident that parental participation in engaging the children especially the girl students in educational activities is very important. During the study it has been revealed that the respondents irrespective of their educational qualification are positively using the aforementioned grant for their daughters’ education. Therefore, the utility rate of the grant is quite high and leads to women empowerment.

Financial status of the family (X₃) is also playing a strong, positive and significant role in explaining the effectiveness of the grant. According to the study, though the overall economic condition of the current study area is not satisfying, the people seem interested enough in utilizing the grant in a specific manner. It is evident that the respondents are very much dependent on that grant for their daughters’ study and career due to their weak financial condition. In this order empowerment of women is being accelerated through the scheme.

The causal variable “**types of home (X₄)**” had maintained a strong significant and positive correlation with the effect of **Kanyashree one time grant (Y)**. As the people who are permanently residing in their own brick-built houses are not worried about building or repairing their houses, they are spending the whole K2 amount as the assistance money for their daughters’ study. On the other hand people here who don’t have enough financial capacity to bear both of the aforementioned expenses are largely depending on the money in order to carry on their daughters’ education. In this way the girl students of the current study area are being educationally empowered.

Another causal variable **Engagement with any social group (X₆)** is bearing a strong and positive significance in illuminating the impact of Kanyashree one time grant in this current context. During the study it has been revealed that women who are already associated with any social group are requiring the K2 amount for the sake of their daughters’ educational development. Many of them want to send their daughters to higher education and the remaining parents have a tendency of starting up a small business

or enterprise. The reason behind these kinds of requirements is the existence of their knowledge. The participatory and interactive mood of these social groups brings behavioral changes in them. The concept of women empowerment has strongly been established in their minds. That's why the received money is being spent for the educational and economical development of women.

The next causal variable namely **Membership of SHG (X₇)** is also showing a strong and positive significance in illuminating the effectiveness of the aforementioned scheme. As one of the objectives of the scheme is making the girls employed or self-sufficient, the scheme itself requires an environment of endorsing the salient features of the scheme. In this respect association with a self help group is a strong way out to make the scheme successful. While a SHG member Smt. Ranubala Mandal was asked about the reason for being a member of SHG, then she replied that as she resides in a rural area, she does not have much access to professional training schools. Therefore, she has decided to join a SHG in order to receive various knowledge and information about the right way of utilization of money, received from K2 scheme or taken as a small loan from SHG as well as skill development training like animal husbandry, poultry farming, food processing etc. Not only that, the lady also has participated in micro financing activities. The whole scenario indicates a way of women empowerment through the aforementioned microfinance system.

Similarly, another causal variable "**Advantages of getting involved with SHG (X₈)**" is also indicating significantly a strong and positive attitude towards the impact of Kanyashree one time grant. While the female SHG members of the current study area were asked about the reason behind joining the SHGs, they mentioned certain factors as the advantages that they have got after joining SHGs. Such as, the finance management skills, skill development training, small loans etc. From this particular point of view it may be said that as their daughters have received the Kanyashree single time grant, their main objective is to utilize the money in a better way. Some of those women also had taken loans from the SHG and merged the money with the K2 amount in order to start up a small business after taking income generating training like poultry farming, animal husbandry, goat farming, tailoring, pottery etc.

The causal variable **Amount of loans taken from SHG (X₉)** is also responding significantly in a strong and positive manner. Presently the respondents of the current study area are largely depending on the K2 amount in order to continue their daughters study. According to them, only the K2 amount is not sufficient to deal with all the requirements. Hence they are compelled to take small loans from the micro finance groups. According to the study the amount of loans they have taken from microfinance groups is about Rs.20 thousands to 1 lack. From the whole study it is evident that the amount of loans they are taking from their small finance groups depends on the tenacity of their requirement. This particular scenario reflects the power of decision making within their family, business and social groups which is a perfect indication of women empowerment.

Accordingly **Reason behind taking the microfinance loan(X₁₀)** is also accounting for a strong, positive and significant approach towards the impact of Kanyashree one time grant in this current context. The significant reason behind taking loans that has been revealed during the study is nothing but the respondents' bad economic condition. According to them, presently the scheme Kanyashree has been introduced in order to ensure girl child education. Accordingly, they have received Rs. 25000 single time. Yet, it has not been proved sufficient for the wholesome improvement of their children. That's why a small amount of loans is necessary to deal with their children's everyday needs. This particular attitude of the parents indicates their attempt to make women empowered in the near future.

The strong and positive correlation between **Amount of monthly savings (X₁₁)** and the **effectiveness of Kanyashree one time grant(Y)** reveals that the propensity to save money is an existing quality of the respondents. Though the economic condition of the people is not good enough, their tendency to make their daughters empowered socially and economically obliges them to save a certain amount of money for their daughters' future in terms of education, career and marriage. The study also reveals that the amount of the monthly savings doesn't exceed the border line of Rs.100 to Rs.1000 in the current context.

In a similar manner **Existence of siblings of the beneficiary (X₁₄)** also had a strong positive and significant bearing towards the effect of **Kanyashree one time grant(Y)**. The facts revealed during the current study convey that the one child policy has not equally been implemented across the area. The parents who are having two or more children cannot bear the total expenses for children's education and health due to their bad economic condition. Therefore, presently they are mostly depending on the K2 amount for their daughter's study and all. This kind of parental attitude is indicating that a possible effort is being given in empowering women these days.

Another pertinent causal variable that is **“approximate estimation of the monthly amount expended for the education of girl child (X₁₅)”** also had a strong positive posture significantly towards the effect of Kanyashree one time grant. According to the study, the average estimation regarding a girl's education is almost Rs.3000 per month. In this respect parents are very much dependent on the aforementioned grant. In this way the scheme is technically helping those parents who have the better aspiration for their daughters to be empowered socially and economically.

Negative correlation between the causal variable that is **main obstacle behind education for daughters (X₁₆)** and the dependent variable **effectiveness of Kanyashree one time grant (Y)** indicates various forms of obstacles faced by the girl students while pursuing their higher education. While speaking with the parents of the girl students they mainly identified three obstacles namely, 1) Fear from wild elephants 2) Fear from Maoists 3) Social insecurity. According to the respondents, the administration should be more active to remove such bottlenecks from society.

The strong positive correlation between **“function of rural libraries in receiving the information about different government schemes (W)”** and **“effectiveness of Kanyashree one time grant (Y)”** illuminate that rural libraries have a great role to play in the process of women empowerment. While speaking with the parents a strong demand for constructing a rural library on every doorstep has been raised. Here, parents are requiring more community based service from rural libraries. Especially for the girls who are going for their higher studies, they need more assistance from rural libraries like free book distribution, job oriented coaching, Information related to various govt. or non govt. scholarships etc.

There exists a strong and positive correlation between the causal variable namely **“If the girls are getting the monetary help from Kanyashree (Y₁)”** and the dependent variable, **“effectiveness of Kanyashree one time grant”**. This particular relationship indicates a continuous process of availing the Kanyashree scheme by the girl students largely for their education and career.

The negative correlation between the causal variable, **“main monetary source for daughter’s education (Z₁)”** and the dependent variable that is **“effectiveness of Kanyashree one time grant”** significantly indicates an existing dependency on the monetary assistance of K2 grant for pursuing the education by the girl students. According to the respondents, if that money would not be provided to their daughters, their study might be discontinued.

The positive correlation between the **“Choices of scheme towards women empowerment (Z₆)”** and **“effectiveness of Kanyashree one time grant (Y)”** signify respondent’s reliance on the govt. or government sponsored women centric schemes like Kanyashree, Rupashree, Shikhashree etc. The parents of K2 beneficiaries also demanded for student credit cards along with the student scholarships. Apart from that others community service based schemes such as free ration distribution, door to door drinking water supply, improved irrigation facilities for cultivating seasonal crops, job cards etc. are also required by them.

The negative correlation between **“More Preferable jobs for daughter (Z₇)”** and **“effectiveness of Kanyashree one time grant (Y)”** significantly identifies that the respondents’ aspiration regarding their daughters who have received the K2 amount is very less. The reason behind the scenario indicates the scarcity of govt. or private jobs around the candidate. Therefore the girl students who are utilizing the grant in order to complete their higher studies have no specific choice of suitable jobs. In this context, the candidates are utilizing the money as a capital for starting small businesses. The study also reveals that a certain number of beneficiaries are also getting married with the assistance of the particular grant due to the increasing rate of unemployment around them.

The strong positive correlation between **“Participation of rural libraries in women empowerment (W₅)”** and **“effectiveness of Kanyashree one time grant (Y)”** correctly indicates that while the girls get benefited by the aforementioned grant, their parents make a target to receive public services from rural libraries. Actually rural libraries are supposed to be the community information centers for them. Therefore, as soon as their daughters had received the money, they demanded for various community services including free subject oriented book and job related journals distribution, information regarding job or business, organization of skill development training, internet oriented service facilities from rural libraries so that the girls would become empowered accordingly.

The positive correlation between **“Preferable service requirements from rural library (W₈)”** and **“effectiveness of Kanyashree one time grant (Y)”** significantly shows respondents’ service preference to be availed from rural libraries. During the study it is revealed that respondents’ opinions in this particular case strongly indicate various services such as lending and issuing of subject and specific govt. service exam related books and journals, job related information and free coaching and appropriate skill development training for generating income in different trades. The reason behind this whole scenario as identified during the study illuminates that the parents whose daughters have received the aforementioned grant have specific requirements relative to their daughters’ educational and economical development through public services including the facilities provided by public libraries.

The strong and positive correlation between the causal variables namely **Expectations for better services from rural library (W₉) and Opinions regarding the development of rural library (W₁₀)** with dependent variables indicates their willingness to be associated with rural libraries. The study reveals a fact that after getting the K2 grant girls are requiring specific information regarding higher study and income generation. Therefore the parents want to utilize libraries as community information centers for the sake of daughters’ educational and career development.

Specific findings

During the field study at Raipur block in Bankura district, it is revealed that the parents of the girls who have received the K2 grant had considered their dependency on the scheme. According to them the particular scheme had a great impact in the society to bring down dropout rates as well as the rate of child marriage. Alongside, there are also some instances of entrepreneurship development activities like **tailoring, Cyber cafeteria, beauty parlor, animal husbandry, poultry farming** etc. A certain number of girls also have acquired job oriented skill development training with the help of this grant.

This current study at the grass root level also reveals a fact that during the pandemic situation due to covid19 the main objectives of Kanyashree Prakalpa as described by the government of west Bengal had been facing certain challenges for financial crisis that emerged during the lockdown period. The respondents also apprehended that the dropout rates might be increased as well as the rate of early marriage can follow the same route.

Conclusion

On the basis of above analysis it may be said that the effect of Kanyashree single time grant is quite significant in the current context. The usefulness of Kanyashree one time grant is evident while the study reveals various instances of the girls' participation in higher education, training and different income generating activities. In spite of all these there are still such obstacles which resist them to acquire the best form of knowledge and skills for their economic, social and educational development. Rupashree Prakalpa is such a scheme which provides Rupees 25000 for the purpose of girls' marriage with an immediate effect after application based on general criteria as mentioned in governments rule seems to be a contradictory scheme of Kanyashree Prakalpa. Because, whereas Kanyashree Prakalpa aims at delaying the girls' age of marriage, another is doing the opposite by endorsing as well as promoting the culture of marriage. The primary data did not reveal the fact that Kanyashree one time grant encouraged the girls students to set up their own enterprises. In very rare cases, an insignificant number of beneficiaries showed their interest in live stocks.

The Kanyashree scheme has to be revamped with more financial and human resources. Alongside, more technology should also be developed for the improvement of the scheme in order to reach out at every girl's door of the society.

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