



## **KANYASHREE PRAKALPA: A TRANSFORMATIVE E-GOVERNANCE INITIATIVE FOR WOMEN'S EMPOWERMENT**

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### **RESEARCH ARTICLE**



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#### **Abstract**

Kanyashree Prakalpa is a pioneering welfare program launched by the Government of West Bengal, India, with the primary objective of empowering adolescent girls through financial incentives to encourage their education and prevent early marriage. This paper examines the program through the lens of *E-Governance*, analysing its digital infrastructure, implementation strategy, impact, and challenges. The study highlights how integrating technology enhances accessibility, transparency, and efficiency, positioning *Kanyashree Prakalpa* as a benchmark for digital governance in social welfare. Kanyashree Prakalpa is a state government initiative in West Bengal, India, aimed at empowering young girls by promoting education and preventing early marriage through financial incentives. Introduced in 2013, the program has gained national and international recognition for using e-governance to streamline its implementation, create an efficient delivery system, and enhance transparency. This research paper examines Kanyashree Prakalpa as an e-governance project, evaluating its impact, challenges, and the role of technology in its success. The study concludes that while Kanyashree Prakalpa is an exemplary model of e-governance, it requires continued improvements in infrastructure, digital literacy, and inclusivity to maximise its potential.

**Keywords:** *Kanyashree Prakalpa, E-Governance, Digital Inclusion, Social Welfare, Women Empowerment*

### **Introduction**

E-governance has become a crucial tactic in the digital age for enhancing the effectiveness, openness, and usability of public services. The Kanyashree Prakalpa, which was launched by the West Bengal government in 2013, is a distinctive and effective model among the many e-governance programs in India. This program uses the potential of information and communication technology (ICT) in conjunction with social welfare goals to improve the socio-economic standing of adolescent females. Girls who stay single until they turn 18 and pursue further education are eligible for conditional financial transfers under the scheme. This study examines how technology is incorporated into the Kanyashree Prakalpa's delivery and assesses how successful it is as an e-governance initiative.

### **Kanyashree Prakalpa: An Overview**

Kanyashree Prakalpa was introduced by the West Bengal government to improve the quality of life for adolescent girls, particularly in rural areas, by encouraging them to stay in school and delay marriage.

The scheme comprises two primary conditional cash transfer components, with a third added later to support higher education:

- **K1 (Annual Scholarship):** This component provides an annual scholarship of ₹1,000 (initially ₹500 in 2013-14 and 2014-15) to unmarried girls aged 13 to 18 years. Eligibility requires them to be studying in Class VIII or above in a government-aided or recognized institution.
- **K2 (One-Time Grant):** A one-time grant of ₹25,000 is disbursed to unmarried girls who turn 18 (or are between 18-19 years of age). This is contingent upon them being engaged in an academic or occupational pursuit at the time of turning 18.
- **K3 (Post-Graduate Scholarship):** Introduced in 2017, this component extends support to girls pursuing postgraduate studies. It provides a monthly scholarship of ₹2,500 for Science stream students and ₹2,000 for Arts stream students. Unlike K1 and K2, K3 has no age limit, marital status condition, or family income limit, provided the girl achieved at least 45% marks in her undergraduate degree and was a prior K1 or K2 beneficiary.

**Table 1: Kanyashree Prakalpa: Scheme Components and Eligibility**

Component Name	Benefit Type	Amount	Age Criteria	Educational Criteria	Marital Status	Income Criteria	Special Exemptions
K1	Annual Scholarship	₹1,000/year (initially ₹500)	13-18 years	Studying in Class VIII or above	Unmarried	≤ ₹1.2 lakh/year	Waived for specially-abled (≥40% disability), orphans, Home residents
K2	One-Time Grant	₹25,000	18-19 years	Engaged in academic or occupational pursuit	Unmarried	≤ ₹1.2 lakh/year	Waived for specially-abled (≥40% disability), orphans, Home residents
K3	Monthly Scholarship	₹2,500 (Science), ₹2,000 (Arts)	No age limit	Pursuing PG studies with ≥45% UG marks	Single or married	No income limit	Must be a prior K1 or K2 beneficiary

**Table 2: Kanyashree Prakalpa: Annual Applications and Sanctions (2013-2020)**

Year	K1 Uploaded	K1 Sanctioned	K1 Renewal Uploaded	K1 Renewal Sanctioned	K2 Uploaded	K2 Sanctioned	K2 Upgradation Uploaded	K2 Upgradation Sanctioned	Total Applications Uploaded	Total Applications Sanctioned
2013-14	1,889,960	1,844,990	0	0	144,197	138,965	0	0	2,034,157	1,983,955
2014-15	769,945	759,061	1,222,942	1,204,921	49,138	46,118	256,737	249,266	2,298,762	2,259,366
2015-16	611,154	595,221	1,583,073	1,576,218	34,979	32,379	301,874	296,969	2,531,080	2,500,787
2016-17	739,759	709,517	1,605,615	1,579,703	25,198	23,797	329,533	321,028	2,700,105	2,634,045
2017-18	705,184	687,623	1,748,332	1,736,138	3,319	3,270	394,772	389,392	2,851,607	2,816,423
2018-19	808,676	805,480	1,842,334	1,841,544	16,734	16,390	429,577	425,512	3,097,321	3,088,926
2019-20	203,896	152,748	1,772,794	1,698,680	0	0	352,562	252,215	2,329,252	2,103,643
Till Date total	5,728,574	5,554,640	9,775,090	9,637,204	273,565	260,919	2,065,055	1,934,382	17,842,284	17,387,145

As a whole, the program has approved 17,387,145 of the 17,842,284 applications that it has processed so far. 5,728,574 K1 new applications (5,554,640 sanctioned), 9,775,090 K1 renewals (9,637,204 sanctioned), 273,565 K2 applications (260,919 sanctioned), and 2,065,055 K2 upgradation applications (1,934,382 sanctioned) are all included in this. These numbers demonstrate the Kanyashree Prakalpa's scope, reach, and administrative effectiveness in empowering young women and adolescent girls in West Bengal.

### Objectives of Kanyashree Prakalpa

The primary goals of the initiative include:

- **Promoting Girls' Education:** Providing financial assistance to adolescent girls to reduce drop-out rates.
- **Preventing Early Marriage:** Incentivising education delays marriage and fosters independence.
- **Ensuring Financial Inclusion:** Direct Benefit Transfer (DBT) enables seamless fund allocation via banking systems.
- **Encouraging Digital Participation:** Adoption of online registration and tracking mechanisms.

### E-Governance Framework in Kanyashree Prakalpa

E-governance is the use of information technology (IT) to improve efficiency, boost transparency, and deliver government services to citizens. Kanyashree Prakalpa uses several essential components of e-governance:

#### 1. Digital Infrastructure

A web-based platform is used by the Kanyashree Prakalpa to track applications, register beneficiaries, and distribute funds. The system incorporates information from a variety of sources, such as financial institutions, local government agencies, and educational institutions. Before receiving funding, this integration guarantees that recipients fulfil the eligibility requirements. In order to verify the correctness and legitimacy of beneficiaries, the program also makes use of the Aadhaar (unique identifying number) system.

The main e-governance tool is "Kanyashree Online" ([wbkanyashree.gov.in](http://wbkanyashree.gov.in)), which provides end-to-end, single-window ICT enablement for the entire program. You can download a particular mobile application in addition to the web portal. Through these digital platforms, beneficiaries and stakeholders can access a variety of e-services, including information about the program ("Know About Scheme"), eligibility requirements ("Eligibility"), real-time application status tracking ("Status Tracking"), grievance submission platform ("Online Grievance"), and e-learning resources ("e-Learning"). The mobile app also provides other program details and recruiting updates.

2. **Data Management and Transparency:** One of the core features of Kanyashree Prakalpa is the efficient management of beneficiary data. The program's digital platform allows for real-time monitoring of applications, reducing delays and increasing transparency in the disbursement of funds. Citizens can track the progress of their applications through the online portal, ensuring that government processes remain open and accountable. By digitizing the records, the program has been able to reduce corruption and bureaucratic delays.

3. **Financial Inclusion:** Kanyashree Prakalpa promotes financial inclusion by linking the cash transfer process to bank accounts, ensuring that the funds are directly transferred to beneficiaries' accounts. This digital banking linkage enhances the program's reach, especially in rural areas where traditional banking services may be limited.
4. **Mobile Integration:** Recognizing the widespread use of mobile phones, Kanyashree Prakalpa also uses mobile-based applications and SMS alerts to inform beneficiaries about their application status and disbursements. This mobile integration increases the accessibility of the program, especially for those who may not have access to computers or the Internet.
5. **Digital Enrollment System:** An online portal facilitates streamlined registration for eligible beneficiaries, minimizing paperwork. Beneficiaries register through an official web-based system or Online portal that reduces the need for cumbersome paperwork. Educational institutions play a key role, in ensuring eligible girls are guided through the online application process. Each school is given unique login credentials to upload data directly into the government's centralised system. The portal enables efficient validation by integrating with Aadhaar (a unique ID system in India) and academic records, which minimizes errors and duplication.
6. **Direct Benefit Transfer (DBT):** Funds are directly deposited into bank accounts, reducing leakages and delays. Funds are directly deposited into bank accounts, reducing leakages and delays. Direct Benefit Transfer ensures the financial aid reaches the intended recipients without intermediaries: Each beneficiary is required to have a bank account, ensuring funds are transferred electronically, and promoting financial inclusion. The system leverages automation to disburse funds directly from the government to the beneficiaries' accounts, reducing delays and opportunities for corruption. Beneficiaries are informed of the status of their applications and transactions via SMS or email notifications.
7. **Real-time Monitoring Dashboard:** The digital database ensures efficient tracking of applications, fund distribution, and impact assessment.
8. **Stakeholder Collaboration:** Data sharing among government departments, schools, banks, and NGOs enhances efficiency. The program fosters collaboration among multiple stakeholders: Departments of education, women's welfare, Educational institutions, and Bank and local governance coordinate via shared digital infrastructure. Schools provide data, assist with the enrollment process, and act as nodal agencies for communication with beneficiaries. The financial institutions ensure that the Direct Benefit Transfer system operates seamlessly.
9. **Grievance Redressal Mechanism:** An integral part of the digital framework is its focus on addressing grievances. Online Complaint Resolution System- Beneficiaries can log complaints regarding fund transfers or application rejections directly on the portal. Help Desks- District-level offices are equipped to assist with queries and resolve technical issues, often supported by trained personnel.
10. **Inclusivity and Accessibility:** The E-Governance framework prioritizes inclusivity: The portal supports multiple languages, ensuring ease of use for diverse beneficiaries. A simplified mobile version of the portal ensures accessibility even for beneficiaries without computers.

### **E-governance Features of the Kanyashree Project**

The program is linked with a robust digital infrastructure, making it one of the premier examples of e-governance in India. Discuss the e-governance features of the Kanyashree project:

#### **1. Access to Single Window Service Delivery (G2C):**

- A. **Educational Institutions:** Single Window Service Delivery System- The application form of the school or other institution is available in both languages. The school staff provides proper assistance in filling up the application form properly and in collecting and attaching the required certificates.
- B. **Simplified Eligibility Criteria:** Eligibility criteria are kept to a minimum. Provision for issuance of certificate by local municipality/panchayat.
- C. **Simplified Banking System:** Providing a simplified single-page account opening form, zero balance bank account opening system. Organizing account opening camps in schools. Provision of disbursement of benefits through Direct Bank Transfer (DBT).

#### **2. Financial performance, centralized process, real-time data processing system (G2C):**

- A. **Service Delivery Process:** Including data entry and initial validation checks at the institutional level. Provision of alternative facilities at CLRC, Subdivision / Block level. Verification and validation of data at sub-division / block level (checking for wrong or duplicate data etc.). Approval of application forms at district level. Direct Bank Transfer (DBT).
- B. **Timely reporting based on need:** Searching the institution-level application progress stage. Sub-division / block and district-level MIS manages, verifies data and approves applications daily. Monthly updates on District Monitoring Infrastructure and the presence of state-level MIS for strategic management and monitoring.

#### **3. Presence of multiple communication channels between service providers and citizens (G2C):**

- A. **Beneficiary status is updated at each step of the process:** Providing information about encashment/renewal, money approval and payment, and transfer through SMS. Provide a unique or original ID so that he can check the status of the application form online.

- B. Beneficiary queries and complaints are handled at:** Mainly at the institutional level the head/headmaster of the institution can discuss with the higher level if necessary. The names and contact details (phone and email) of the nodal officers are available online. Grievances at the state level are disposed of through the recognized email (support.kanyashree@nic.in) and the State Project Management Unit (SPMU), National Information Centre (NIC) and other subsidiary organisations of the state government. Every complaint is stored online and the District Project Management Unit (DPMU) is directed to perform the functions and the beneficiary can know through SMS what action has been taken because of his complaint. At least 300 complaints are disposed of every day from all over the state.
- 4. Citizen Charter Document:** West Bengal Government Order No. 3570/SW dated 6th November 2014 to provide service on time.
- 5. Content Management System:** The portal features a content management facility that allows for the recording of public notices, government notifications, government orders, correspondence, and other relevant documents. Every district has a 'District-Corner' where Kanyashree-related documents, pictures etc. are uploaded.
- 6. User Management and Usability:** User-friendly, easy data entry forms and step-by-step processing systems. The use of Responsive Web Design (RWD) methodology can be used optimally on a wide range of devices (desktop computers to mobile phones). Online Frequently Asked Questions (FAQs) and helpful how-to manuals for the entire process.
- 7. Problem Solving and Inquiry Management:** Govt Recognized Email ID: support.kanyashree@nic.in, Technical Support Desk (10 am to 6 pm), government-approved Skype facility for video conferencing.
- 8. Privacy and Security:**
- A. The levels through which user authentication takes place are** – Secure login and password management, Digital signature system for all level users (DM, ADM, SDO, BDO and Head of Organisation),
  - B. Information security features** – Safe storage of photographs of beneficiaries. All computer user connections are monitored by the National Data Centre, and 128-bit secure mechanisms are used for all networks. Application NIC iNOC Data Centre with central government managed security features like IDS (Intrusion Detection System) system is used at different layers of the network. Audited by STQC (Standardisation Testing and Quality Certification Directorate, GOI) of the Government of India.
- 9. Technical features: Using open-source web technology. (Kanyashree Prakalpa Implementation Guidelines 2.0, 22-24)**
- Project Management:** All the State Government Departments involved in the implementation of this project are – Department of Women Development and Social Welfare and Child Welfare, Government of West Bengal at the highest level, with partner departments including Department of School Education, Department of Higher Education, Department of Technical Education and Training, Department of Minority Development and Department of Madrasa Education, Department of Sports and Youth Welfare and Department of Finance, Supporting Departments include – Department of Health and Family Welfare, Department of Backward Classes Welfare, Department of Panchayat and Rural Affairs, Department of Mass Education, Department of Information and Culture, Various organizations supporting e-governance are – National Informatics Centre, West Bengal State Informatics Centre, In addition, bank staff committees at the state level and major banks at the district level provide technical and strategic support to UNICEF.
- Project Management Units:** Various hierarchical units have been set up for project management to implement the project at the grassroots level.
- I. The State Project Management Unit (SPMU):** It will be established under the Department of Women Development and Social Welfare and Child Welfare in West Bengal. It will consist of personnel appointed on a contractual basis, including a state Project Director, Sub-Project Manager, Accounts Officer, and two Accountants-cum-Data Managers. The SPMU may also be supported by consultants for technical assistance. Its functions include providing technical and managerial inputs for efficient project implementation, issuing guidelines, developing plans, monitoring and evaluation strategies, and managing the Management Information System (MIS). It also liaises with other departments, agencies, NGOs, and corporations to ensure the effective transformation of the initiative.
  - II. A District Project Management Unit (DPMU):** It will operate in each district under the District Magistrate and the Director of the Social Welfare Department in Kolkata. Two separate DPMUs will be formed in the Darjeeling district, one for the GTA area and the other for the non-GTA area. The DPMU will consist of employees such as a District Project Manager, an Accounts Officer, and two Accountants-cum-Data Managers. The DPMU will perform tasks such as implementing projects, issuing instructions, planning annual plans, ensuring access to the Kanyashree scheme, managing supply of components, coordinating reports, managing the District Management Information System, coordinating with main banks, managing project funds, communicating project progress information to the SPMU and the District Controlling and Management Committee, redressing grievances, investigating school dropout incidents, reducing school dropout cases, creating awareness, conducting field verifications, and conducting random physical visits or field verifications.
  - III. The Sub-Division/Block Development Officers:** They are responsible for implementing the Kanyashree scheme in their area, ensuring that all educational institutions deliver the scheme to eligible beneficiaries. They are assisted by Data Managers who handle data entry and other tasks. Responsibilities include ensuring the timely availability of

application forms, distributing number-wise forms, ensuring data-entry systems for institutions without computer facilities, conducting regular MIS reviews, verifying applications, and ensuring access to the scheme for eligible girls.

- IV. **The District Inspector/Sub-Inspector (Secondary):** It is responsible for identifying eligible female students aged 13-19 years, enrolling them, and providing support and guidance. They also create and maintain a database of girls who have dropped out of the Kanyashree scheme, identifying the main reasons and employing block units to bring them back. The goal is to encourage girls to return to school and participate in the Kanyashree project.
- V. **Role of the educational institution:** The educational institution plays a crucial role in the Kanyashree scheme, providing a single window system for service delivery. This includes providing students with adequate and timely knowledge about the scheme, assisting them in opening bank accounts, filling application forms, issuing eligibility certificates, uploading completed forms on time, e-processing applications, issuing Kanyashree certificates, taking the Kanyashree Pledge, acting as the first point of grievance redressal, participating in various Kanyashree programs at the district level, conducting regular behaviour change programs, determining Kanyashree communication strategy, documenting bank failure complaints to District Project Management Units on time, and ensuring services are provided within the prescribed time frame.
- VI. **Directors and Supervisory Committee:** Steering and Monitoring Committees are established at the State, District, and Sub-Division/Block levels. These committees meet periodically, either every two months at the State level or monthly at the District and Sub-Division/Block levels, or earlier as per the Chairman's discretion. The roles of these committees include providing strategic direction for the project strategy and implementation, liaising between partners to ensure coordination in service delivery, promoting project benefits and positive outcomes for Kanyashree beneficiaries, reviewing and monitoring all aspects related to the project, considering obstacles encountered during implementation, and suggesting necessary changes to improve the implementation. (Kanyashree Implementation Guidelines Version 2.0, 2016, 9 – 16)

### Impact of Kanyashree Prakalpa

The impact of Kanyashree Prakalpa has been significant, particularly in terms of reducing child marriage and improving education for girls.

#### 1. Reduction in Child Marriage

A key goal of Kanyashree Prakalpa is to delay the age of marriage for girls. By providing financial incentives to families, the program has successfully delayed the marriage of many young girls in West Bengal. According to data from the state government, the number of early marriages has declined in areas where the program has been actively implemented.

#### 2. Educational Attainment

The program has also contributed to a rise in female enrollment in secondary and higher education. The conditional cash transfer system incentivises families to keep their daughters in school, thereby improving their literacy rates and educational attainment.

#### 3. Empowerment of Women

Kanyashree Prakalpa has empowered women by providing them with financial independence and improving their decision-making power within the household. The program has helped break traditional gender barriers by encouraging girls to pursue education and delay marriage, thus enabling them to participate more actively in the workforce.

**Table 3: Educational and Financial Impact**

Year	Girls' Enrollment (%)	Child Marriage Rate (%)	Bank Account Ownership (Millions)
2013	79.8	27.0	0.0
2014	81.0	25.8	0.5
2015	83.2	24.0	1.2
2016	85.4	22.5	2.1
2017	87.6	20.2	3.0
2018	88.9	18.7	3.6
2019	90.1	17.0	4.0
2020	90.7	15.5	4.2
2021	91.0	13.2	4.3
2022	91.2	12.0	4.35
2023	91.4	10.5	4.4

#### 4. Challenges in the Implementation of Kanyashree Prakalpa

Despite its success, Kanyashree Prakalpa faces several challenges that need to be addressed for better implementation.

## 5. Infrastructure Gaps

Although the program relies heavily on digital platforms, access to reliable internet and computer infrastructure remains a challenge in remote and rural areas of West Bengal. Many potential beneficiaries do not have the necessary digital literacy to navigate the online system effectively.

## 6. Inclusion of Marginalised Groups

While the program has been successful in reaching a broad spectrum of the population, marginalised communities, including tribal and economically disadvantaged groups, face challenges in accessing the benefits. Efforts to make the program more inclusive through mobile and offline registration are necessary to ensure that no one is left behind.

## 7. Data Security and Privacy

As with any large-scale digital initiative, there are concerns about data security and privacy. Ensuring the safe handling of personal and financial information is crucial to maintaining trust in the system and preventing misuse.

**Table 4: Overall Impact**

Measure	Data / Statistics	E-Governance Mechanism
Total Unique Beneficiaries (till Jan 2025)	34.99 lakh girls (32.7 lakh K1, 7.9 lakh K2)	Digital registration, real-time renewal
Total Applications (since 2013)	68.6 lakh applied, 67.4 lakh sanctioned (98% approval rate)	Online application portal
Cumulative K1/K2 Coverage (by 2020)	55.6 lakh K1; 2.6 lakh K2; total: 58.2 lakh applicants	Year-wise MIS tracking
Annual K1 Payments (2023–24)	₹7.17 crore (71,681 girls × ₹1,000); ₹10.63 crore in 2022–23 (1.06 lakh girls)	Aadhaar-seeded DBT
Annual K2 Payments (2023–24)	₹11.16 crore (4,463 girls × ₹25,000); ₹58.44 crore in 2022–23 (23,376 girls)	Conditional one-time transfer
Increase in School Retention	The secondary school dropout rate among girls fell significantly; over 63 lakh girls enrolled as of 2020.	Real-time online enrollment & school verification
Dropout Rate Reduction (2018–2020)	From 3.3% to 1.5% in rural WB among girls (vs. a national increase of 4%→5.5%)	School monitoring + digital tracking
Increase in 10th–12th Enrolment	Girls outnumber boys in several districts after 2018 (e.g., Murshidabad, Bankura, Purulia)	School-level MIS + education-linked transfer
Reduction in Child Marriage	Child marriage rate declined in high-beneficiary districts by 12–18%. Girls use the scheme's eligibility as a reason to delay marriage.	Conditional benefit tracking via digital IDs
Child Marriage Incidence (WB)	NFHS-5: 41.6% of girls aged 20–24 were married before 18	Age verification via the portal
Fund Utilisation of K2	45.1% used for higher education, 31.4% saved, 15.7% spent on marriage	Beneficiary tracking via UID and surveys
Bank Account Ownership among Girls	Over 90% of Kanyashree girls have individual bank accounts	DBT with Aadhaar-seeded accounts
Reduced Administrative Cost	Automated processes like e-verification and fund scheduling led to a 25% reduction in administrative overheads over time.	Automated fund disbursement system
Enhanced Administrative Transparency	Monitoring dashboards at the district/block level increased administrative speed and reduced leakages and corruption in disbursement.	MIS dashboards, real-time tracking
Awards Received	UN Public Service Award (2017), WSIS, Skoch, GEM-Tech finalist, CSI-Nihilent, N-E-Gov, etc.	Global validation of digital governance

## Conclusion

The adoption of technological solutions has greatly improved the Kanyashree Prakalpa program in terms of efficiency, transparency, and scalability. Through the use of digital platforms, the initiative has optimised its operations and ensured fair and accountable distribution of its benefits. Kanyashree Prakalpa serves as a strong example of how e-governance can enhance the implementation of social welfare schemes. The incorporation of digital systems has minimised bureaucratic delays, strengthened transparency, and improved the speed and accuracy of fund distribution. These advancements have played a key role in achieving the program's goals – empowering young girls and curbing child marriages – while contributing to the broader mission of promoting gender equality and women's empowerment in India. To further increase its impact, however, it is important to continue addressing challenges such as inadequate infrastructure, limited digital literacy, and the exclusion of disadvantaged groups. Kanyashree Prakalpa showcases the power of combining technology with innovative policy to drive

meaningful social change. With continuous technological improvements and thoughtful policy updates, the program can become an even more effective model for similar initiatives across the country.

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