



Implementation Challenges And Impact Of The Kalyana Lakshmi Scheme In Telangana - A Study In Kamareddy District

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Abstract:

In India, cultural norms often place a significant financial burden on families with daughters, particularly those living in poverty, where marriage expenses become a major obstacle. This economic pressure can unfortunately lead to child marriages. To address this issue, the Telangana government has initiated the Kalyana Laxmi scheme. The core objective of this scheme is to relieve poor families from the overwhelming financial strain of marrying off their daughters, thereby providing a safety net and reducing the incidence of child marriages. This research examines the Kalyana Lakshmi scheme, a Telangana government initiative providing financial assistance to brides from marginalized communities, focusing on its implementation and impact within Kamareddy district. The study aims to know the extent of awareness, evaluate the scheme's effectiveness in curbing child marriage, and addressing associated challenges. Findings indicate a high level of awareness regarding the scheme's eligibility criteria, with a significant impact on the postponement of marriages until legal age. The financial assistance primarily supports wedding expenses, demonstrating its immediate utility. However, the study identifies certain implementation challenges, related to documentation, which affected a substantial majority of respondents.

Key words: Child marriage, Gender inequality, Legal age of marriage, financial assistance.

1.0 INTRODUCTION

In India there is a very old tradition that boys are better than girls. When a girl is born, some families feel sad or even ashamed; they think boys can carry on the family name, earn money and take care of parents when they are old. Girls, on the other hand, are seen as a burden because they will get married and leave the family one day. Girls are seen as a burden, and marrying them off at a young age is believed to secure their future. According to Census 2011, there are 12 million married children in India, of which 8.9 million are girls. Marriage at such an impressionable age deprives children of their fundamental rights, including protection from abuse and exploitation, access to regular education, and proper health and nutrition. These children drop out and are eventually trapped in the vicious cycle of poverty that is detrimental to their healthy development. The practice of child marriage violates the fundamental birth rights of children. As more young girls are married off at an early age to ease the financial burden on the family, the problem is only getting worse.

The 2011 Census showed that 12 million children in India, predominantly girls (8.9 million), are married. This early marriage robs them of their rights to protection, education, and health, pushing them into premature motherhood and school dropout. Without the chance to develop fully, they become trapped in a vicious cycle of poverty, which undermines their potential for a healthy and prosperous future. As families continue to marry off young girls to alleviate financial burdens, the problem continues to escalate, perpetuating gender inequality and limiting the chances of a brighter future for these children.

To combat child marriage, the Government of India replaced the 1929 Child Marriage Restraint Act with the Prevention of Child Marriage Act 2006. This legislative change was designed to provide a more robust legal framework for preventing the solemnization of marriages where either the girl is below the age of 18 years, or the boy is below the age of 21 years. This Act represents a significant step towards ensuring that children are afforded their fundamental right to a childhood free from the burdens and limitations imposed by premature marital obligations.

2.0. STATEMENT OF THE PROBLEM

Telangana faces a significant challenge with child marriage, ranking among the eight Indian states with the highest prevalence. Data from the National Crime Records Bureau (NCRB) 2021 reveals that reported child marriages in Telangana numbered 25 in 2017, 24 in 2018, 35 in 2019, 60 in 2020, and 57 in 2021. Further emphasizing the issue, the National Family Health Survey 5 (NFHS 2019-21) indicates Telangana's child marriage average is 23.5%, slightly exceeding the national average of 23.3%. In response, the Telangana government has stepped up efforts to combat this practice by implementing initiatives like the 'Kalyana Lakshmi' and 'Shaadi Mubarak' schemes, aiming to provide financial assistance to the newly wedding brides of age 18, who belong to SC, ST, BC & EBC families.

3.0. KALYANA LAXMI SCHEME IN TELANGANA

The Kalyana Laxmi scheme, launched by the Telangana State government in 2014, is a flagship welfare program aimed at providing financial assistance to the newly wedding brides who belong to SC, ST, BC & EBC families. Under this scheme at the time of marriage of the bride financial aid will be transferred into the bank account of the mother. This scheme will prevent early marriages and will also increase the literacy rate among girls as only those girls who have attained 18 years of age or more can apply for this scheme.

3.1 Eligibility

1. The unmarried girl shall belong to the SC/ST/BC/EBC community.
2. The unmarried girl shall be a resident of Telangana State.
3. The unmarried girl should have completed 18 years of age at the time of Marriage.

3.2 Income Criteria:

1. SC Income Limit: ₹2,00,000/- per annum
2. ST Income Limit: ₹2,00,000/- per annum
3. BC/EBC Income Limit: Urban – ₹2,00,000/- per annum, Rural – ₹1,50,000/- per annum

The financial benefit since its launch is as follows:

Initial Launch (2014):

- When the scheme was first introduced on October 2nd, 2014, the financial assistance provided was ₹51,000.

2017 Increase:

- In 2017, the amount was increased to ₹75,116.

2018 Increase:

- In 2018, the amount was further increased to the current amount of ₹1,00,116.

3.3 Benefits:

Financial Aid for Eligible Girls:

- A one-time grant of ₹1,00,116 is provided to SC, ST, BC, and EBC girls at the time of their marriage, subject to eligibility criteria.

Support for Disabled Girls:

- Parents of disabled girls receive ₹1,25,145, regardless of caste.

One-Time Benefit:

- The Kalyana Lakshmi Scheme is a single, lifetime financial assistance.

4.0 OBJECTIVES

1. To assess the awareness and utilization of the Kalyana Laxmi scheme.
2. To evaluate the impact of the scheme on reducing the child marriage.
3. To identify any challenges in the implementation of the scheme.

5.0. METHODOLOGY

The primary data used in this study was obtained directly from the respondents through the use of a pre-designed questionnaire, while the secondary data was gathered from websites, journals, and research publications.

5.1. Sample Design

52 respondents were chosen for the current study from the villages of Markal and Kupriyal in the Kamareddy District, Telangana State. Of them, 20 were chosen from Kupriyal village, while 32 were chosen from Markal village. The random sampling principles are followed in the selection of the sample respondents.

5.2. Period of Study

The present study is conducted by taking a time span of 2 years (2022-24) and the necessary data was collected in 2024.

Data Analysis

Table -1

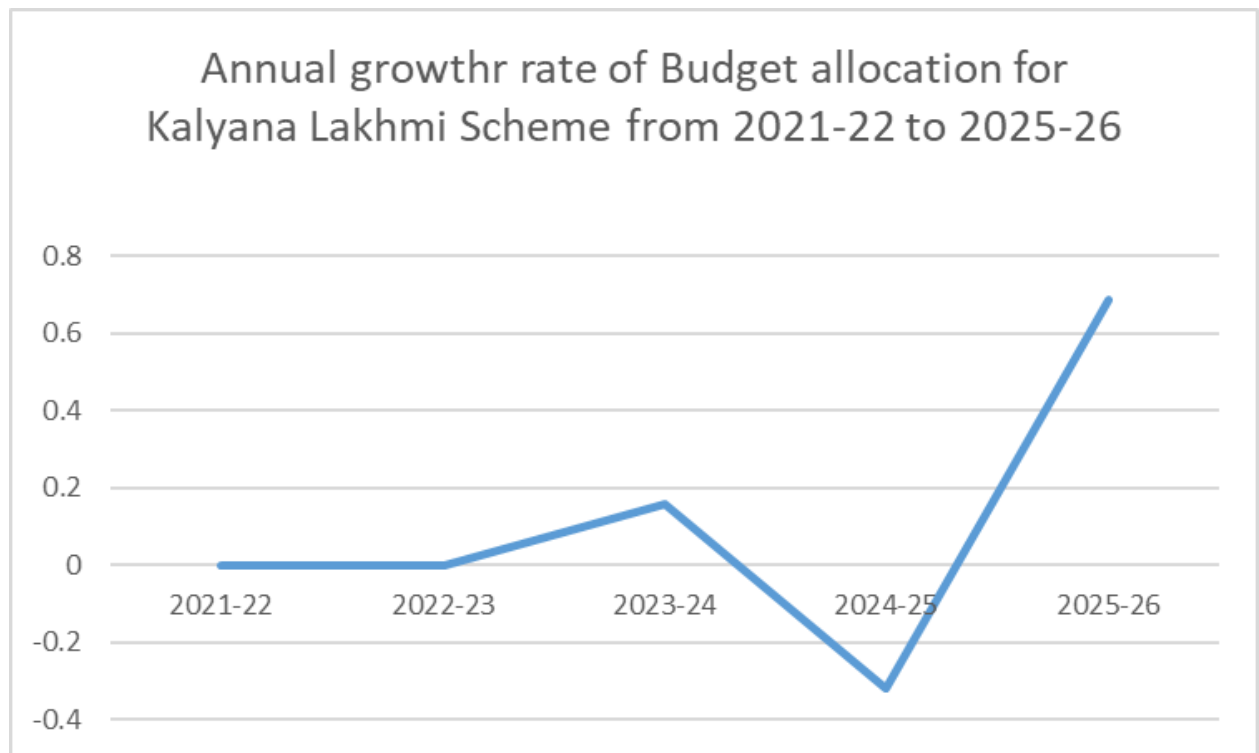
Budget Allocation for Kalyana Lakshmi Scheme in for the past 5 years

Year	Amount	Rs. Crores Annual growth rate
2021-22	2750	0
2022-23	2750	0
2023-24	3210	0.16
2024-25	2175	-0.32
2025-26	3683	0.69

Source: Telangana Finance Portal

Data in Table 1 clearly shows the increasing budget allocation for the Kalyana Lakshmi scheme in Telangana, highlighting its crucial role in the state's social welfare framework.

Figure-1



Source: data in Table-1

The graph in figure-1 represents the annual growth rate of the budget allocation for the Kalyana Lakshmi scheme over five years.

2021-22 & 2022-23: Stagnant Allocation

2023-24: Moderate Increase: The growth rate of 0.16 (16%) suggests a moderate increase in the budget allocation.

2024-25: Budget Reduction: The negative growth rate of -0.32 (-32%) indicates a significant decrease in the budget allocation compared to the previous year 2023-24. **2025-26: Substantial Increase:** The growth rate of 0.69 (69%) represents a very large increase in the budget allocation.

Table-2

Awareness about the eligibility criteria

Response	No. of Respondents	Percentage
Yes	50	96.1
No	2	3.9
Total	52	100

Source: Field study

The awareness among the respondents about the Kalyana Laxmi scheme is described in Table 2. It shows that the highest percentage (96.1) are aware about the scheme, and only a small percentage (3.9) are unaware of the eligibility criteria.

Table-3**Postponement of marriage till the age of 18**

Response	No. of Respondents	Percentage
Yes	52	100
No	0	0
Total	52	100

Source: Field study

Data in Table 3 reveals that 100% postponement of girls' marriage till the age of 18. By providing financial assistance at the time of legal marriage, the scheme creates a direct incentive to delay marriage until the girls attain 18.

Table-4**Utilization of the amount**

Purpose	No. of Respondents	Percentage
Catering	28	53
Clothing	12	23
Jewelry	05	9.6
Others	07	13.4
Total	52	100

Source: Field study

The use of the funds obtained through the scheme is described in Table 4. It shows that the highest percentage of respondents (53) used it for catering purposes, 23% of respondents used it for clothing, for other purposes 13.4%, and the least 9.6% of respondents used it for jewelry.

Table-5**Difficulties faced**

Difficulty	No. of Respondents	Percentage
Delays in disbursement	06	11.5
Documentation issues	36	69.2
Others	10	19.2

Total	52	100
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Source: Field study

Data in Table-5 denotes that, majority of the respondents faced difficulties in obtaining the required documents, such as income certificates and Aadhaar cards. 11.5% respondents reported experiencing delays in receiving the financial aid and 19.2% reported other reasons.

6.0. CONCLUSIONS

- Budget allocation:** The Kalyana Lakshmi scheme is a vital tool for providing financial and social support to vulnerable families in Telangana, and the increasing budget data shows that the government is prioritizing to fund the scheme.
- Awareness:** There is high level of awareness (96.1%) about the eligibility criteria of Kalyana Laxmi scheme among the respondents.
- Impact on child marriage:** The research found that the Kalyana Lakshmi scheme is playing a key role in postponing marriages. This scheme support alleviates the financial pressures that often drive families to marry off their daughters at a young age, effectively acting as a deterrent against the harmful practice of child marriage.
- Difficulties:** Majority of the respondents faced difficulties in obtaining the required documents, such as income certificates and Aadhaar cards. The government should simplify the application process and make it more accessible to villagers. This could involve organizing awareness campaigns and providing assistance with documentation.
- Timely Disbursement:** It is crucial to ensure timely disbursement of the financial assistance to avoid any inconvenience to the beneficiaries.

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