

# SPECIAL FINANCIAL INCENTIVE SCHEMES FOR THE GIRL CHILD IN INDIA

A REVIEW OF SELECT SCHEMES



**SPECIAL FINANCIAL INCENTIVE SCHEMES FOR THE GIRL  
CHILD IN INDIA: A REVIEW OF SELECT SCHEMES**

**by  
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In order to improve the survival and welfare of girls and to reverse the distorted sex ratio at birth, both the national and state governments have launched special financial incentive schemes for girls. Though most of these conditional cash transfer schemes are good steps to enhance the status of girls, very little is known about their implementation and effectiveness. As an input into the XII plan formulation processes, the Planning Commission was keen to understand the usefulness of the incentive schemes in addressing the growing neglect of the girl child.

In this context, based on the request of the Planning Commission, this study was commissioned by UNFPA to review the performance of fifteen ongoing schemes to promote the well-being of the girl child in India. The study was conceptualized as a two-step process consisting of review of available scheme related information followed by a consultation with states to agree upon a more in-depth primary research and beneficiary assessment of select schemes as the second step. The support extended by the Planning Commission and the Ministry of Women and Child Development, Government of India made this study possible. I am particularly thankful to Dr. Syeda Hameed, Member, Planning Commission, Ms. Vandana Jena, Senior Adviser, Planning Commission, Ms. Firoza Mehrotra, Former Special Consultant to Planning Commission, Dr. N.K. Sethi, Former Senior Adviser, Planning Commission and Ms. Sangeeta Verma, Economic Advisor, Ministry of Women and Child Development for their support and useful suggestions. The cooperation of officials of the central and state governments in charge of the selected schemes facilitated the collection of available data and information regarding the implementation of different schemes. Their views have helped shape the findings of this desk review. The perceptions of a few NGOs were also gathered on the field level implementation of these schemes. These inputs were useful in developing a better understanding of the implementation bottlenecks. I appreciate the efforts made by colleagues from UNFPA state offices in Bihar, Madhya Pradesh, Rajasthan and Orissa who helped to gather information from these states to speed up the data collection process. The contribution of Ms. Ena Singh, Ms. Dhanashri Brahme, and Dr. K.M. Sathyanarayana and Mr. Sanjay Kumar of UNFPA, in the design and execution of the study as well as in the preparation of this report is gratefully acknowledged.

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## Executive Summary

### Special Financial Incentive Schemes for the Girl Child in India: A Review of Select Schemes

Introduction of the Conditional Cash Transfer (CCT) mechanism is a marked departure from the traditional approaches in social programming. Through provision of financial incentives to poor families following the fulfillment of certain verifiable conditions, CCTs seek to provide short-term income support and at the same time promote long-term behavioural change. CCTs therefore have the potential to become an effective means of channelizing resources to the poor and socially disadvantaged sections; more specifically, girls and women. With persisting gender inequalities in India, the girl child is at a disadvantage and faces discrimination at every stage of her life- sex selection, infanticide, little or no access to education, lack of health care and nutrition and child marriage. The conditionality linked cash transfer attempts to correct such discriminations.

#### Conditional cash transfer schemes

In order to improve the survival and welfare of girls and reverse the distorted sex ratio at birth (SRB), both the national and the state governments have launched special financial incentive schemes for girls. Under which, families have to comply with certain minimum requirements such as registration of birth, childhood immunization, enrollment and retention in school, and delaying the age of marriage beyond 18 years to receive the specified financial incentives against the fulfillment of each of these conditions. These incentive based schemes aim at improving the value of the girl child on the premise that financial benefits would trigger behavioural changes among parents and communities. In the long run such initiatives hope to ensure the survival and well-being of girls. Though most of these schemes are steps in the right direction, very little is known about their implementation and effectiveness. Through a desk-review and interaction with government officials and NGOs, this study examines operational aspects of fifteen selected girl child promotion schemes across the states and gathers first impressions regarding the performance of these schemes.

The schemes selected for secondary review are *Dhan Laxmi* Scheme of Government of India, *Ladli* Scheme of Delhi, *Ladli Lakshmi Yojana* of Madhya Pradesh, *Bhagyalakshmi* Scheme of Karnataka, *Balri Rakshak Yojana* in Punjab, *Ladli* Scheme of Haryana, *Kanyadan* scheme of Madhya Pradesh, Girl Child Protection Scheme in Andhra Pradesh, Indira Gandhi *Balika Suraksha Yojna* in Himachal Pradesh, *Mukhya Mantri Kanya Vivah Yojana* of Bihar, *Rajalakshmi* scheme in Rajasthan (discontinued), *Balika Samrudhi Yojana* in Gujarat and Himachal Pradesh, *Kunwarbainu Mameru* scheme in Gujarat, *Beti Hai Anmol* Scheme in Himachal Pradesh (initiated in 2010) and *Mukhya Mantri Kanya Suraksha Yojana* of Bihar. For this purpose, discussions were carried out with programme managers, implementing officials and NGOs.

## **Intent and objectives**

Most of these schemes are administered through the Department of Women and Child Development using the vast network of ICDS and *Anganwadi* workers. Two schemes under review are sponsored by the Department of Health and Family Welfare in Punjab and Himachal Pradesh. *Dhan Laxmi* is the only scheme that is fully supported by the Government of India and is implemented on a pilot basis in identified blocks of seven states.

The primary objective of these schemes differs - from ensuring birth promoting delayed marriage, education and overall well being to family planning. Some of these schemes are specifically aimed at people belonging to the poor families (BPL category). However, there are a few schemes that cater to all categories of households irrespective of their education, income levels and caste. *Dhan Laxmi* is the only scheme that provides incentive to all girls born in the family. Most states restrict incentives up to two girls, with single girl families receiving a larger benefit than families with two-girls.

## **Key findings**

Study findings point to the need to simplify the eligibility criteria and conditionalities, and also the procedures of registration under each of these schemes. Though year after year substantial financial resources have been directed towards promoting these schemes, there is a lack of field level monitoring. In the absence of a proper grievance redressal mechanism the challenges often multiply. In some states, the lack of coordination across different sectors such as health, education and social welfare is adversely affecting the programme implementation. The implementing officers complain that they are not receiving the required support from other agencies, resulting in delays and difficulties. In some states, the lack of coordination between implementing departments and financial institutions (LIC, UTI, Banks, etc.) also led to delays in issuing bonds/certificates and opening zero balance accounts. In most of these schemes, the involvement of local *Panchayats* (PRIs), NGOs, and women's groups is rather limited. Some NGO representatives are of the opinion that, PRIs may be in a better position to identify the beneficiaries, monitor the progress of implementation and ensure timely transfer of funds. Some of the state officials highlighted the fact that in many cases, the guidelines for implementation are not clearly understood and the staff is not oriented towards different aspects of the schemes.

## **Reflections and recommendations**

These promotional schemes for girl child could potentially have far reaching positive implications in enhancing the value of a daughter within a family. Therefore financial constraints should not come in the way of implementation of such initiatives. The study discovered that the promise of cash

transfers provided a sense of security and instilled a sense of confidence in these families to invest in their girls. Wherever benefits were availed, to a large extent families ensured birth registration, immunization, school enrolment and delayed age of marriage of their daughters. It may be appropriate to consider a proposal wherein both the centre and the state governments jointly finance these schemes through improved targeting and attractive incentives. Schemes aimed at improving the value of the girl child and addressing the decline in sex ratio may not meet these objectives in their entirety if they target BPL families alone. This could be attributed to the adverse ratios across different economic classes in the country.

Majority have reflected on the need to simplify the schemes to further enhance its usefulness and thereby its reach too. For example, schemes such as *Dhan Lakshmi* and *Bhagyalakshmi* can be simplified for operational purposes by cutting down on the number of conditionalities attached with various levels of immunization and school attendance. With every conditionality the beneficiaries have to fulfill the documentation and certification formalities to provide the proof of fulfillment. Likewise, domicile certificate is mandatory for many schemes and poor migrant families are likely to be excluded from these schemes. Inflexibility in the timing of joining the scheme is also a major deterrent for availing benefits among the illiterate families. Barring *Ladli* Scheme (Delhi) all the other schemes insist on the registration of the girl child within a year of birth.

It is interesting to note that most state governments took pride in implementing the schemes and publicizing them as one of their major achievements. It was felt that enhancing the cash incentives, simplifying the registration procedures and perhaps minimizing the number of conditionalities would make these schemes more attractive. The multiplicity of outcomes expected to be achieved by a single scheme, is likely to lead to a somewhat diffused focus in achieving the original objective behind the provision of incentives i.e. change in the perceived value of daughters in the eyes of the family.

Based on an understanding of the perception of the value of the incentive by different income groups it is critical to revisit targeting under these schemes. Even for not so affluent households, the more immediate perceived benefit from not having a daughter may appear more tangible than the final benefit which will accrue after their daughter turns 18. It is not clear yet, whether, these incentives ensure that girls survive once they are born and receive better care or if the benefits also ascertain their birth itself. Again, by limiting the benefit to two girls or by providing a larger incentive for the first girl, the scheme inadvertently ends up valuing girls differentially depending on their position in the birth order. The eligibility criteria therefore potentially may lead to mixed perceptions about the intent of the scheme.

Though CCTs offer governments the scope to positively discriminate in favour of girls, it is not clear how far CCTs have led to a change in parental preferences and attitudes towards their daughters. This desk review has helped to highlight the operational challenges in the implementation of such schemes. However, the effectiveness and impact of these initiatives towards ensuring desirability of daughters cannot be absolutely established. An impact evaluation and an analysis of beneficiary perspective would be undertaken in the second phase of the study. An in-depth analysis would also help in addressing certain unanswered questions on the perception of these families towards such schemes. Issues such as perceptions regarding, linkages between incentives and family planning, differential incentives for the first and the second daughter, marriage incentive and whether it helps to value delayed marriage or only offsets marriage costs needs to be explored. More importantly, such an analysis would help establish whether CCTs in the long run could lead to a significant change in the attitude towards daughters.

Based on the available information and discussions with officials, and considering the uniqueness and coverage of each scheme, the following eight schemes have been recommended for a detailed independent evaluation study covering beneficiaries and key stakeholders. The schemes include: *Dhan Lakshmi Scheme*, *Ladli Laxmi Yojana* (Madhya Pradesh), *Bhagyalakshmi Scheme* (Karnataka), *Balika Samridhi Yojana* (Gujarat), *Ladli Scheme* (Delhi), *Ladli Scheme* (Haryana), *Girl Child Protection Scheme* (Andhra Pradesh) and *Mukhya Mantri Kanya Suraksha Yojana* (Bihar).



## Introduction

The Constitution of India offers all citizens, including children, certain basic fundamental rights. The Directive Principles of State Policy emphasizes that the state needs to ensure that all children are provided with services and opportunities to grow and develop in a safe and secure environment. However, in the Indian context, the adverse social attitude towards daughters has left girl children vulnerable and at a disadvantage. Their survival, education, health care, development, security and well being are a matter of national concern. A significant impact of this discrimination is reflected in the deterioration of the male-female ratio, particularly among children. The 1991 Census of India indicated worsening trends in sex ratio. The 2001 Census revealed the gravity of the situation. The dwindling number of girl children on account of increasing incidences of sex selection is a matter of concern in many states. Even after legislations such as the Pre-conception and Pre-Natal Diagnostic Techniques Act of 1994, popularly known as the PCPNDT Act, and many campaigns to promote the value of the girl child, the situation has barely improved. Programmes and policies clearly state that it is necessary to empower girl children in all aspects of life so that they become equal partners in society. They should be in a position to avail equal freedom and opportunity. Special measures are required to protect the survival and security of the girl child from conception to birth, during infancy, and through her childhood. All sections of society must be sensitized towards valuing the girl child. In many families, poverty is a major constraint that prevents raising and educating girl children. Given the limited financial resources available to these families, they prefer a son over a daughter. Bearing this in mind and against the background of the deteriorating condition of girls in India as reflected in the worsening sex ratio, the Government of India and many state governments have introduced innovative schemes of conditional cash and non-cash transfers. A set of staggered financial incentives attempts to encourage families to retain the girl child and to educate her. The ultimate objective of such schemes is to change the attitude and mindset of parents towards their daughters. In most traditional Indian families, girls are considered to be a liability. These schemes reiterate that by providing cash inflow to the girl's family, the parents should feel that the very existence of the girl is an asset for the family.

### **Conditional Cash Transfers**

Conditional cash transfers (CCTs) are a marked departure from the traditional approaches towards social service measures. By providing money to poor families under certain conditions, the conditional cash transfers seek to address traditional short term income support objectives. It also aims to promote long term accumulation of human capital through a supply of health and educational services. Cash transfers can be an effective way of channelizing limited resources to the

economically and socially disadvantaged sections of the society. This in turn would result in better education and health care of their children. Though the government provides education, immunization, nutrition and other health care services free of cost, these facilities are often not utilized by the economically vulnerable sections of the society. The cost of transport, medicine, uniform, books, loss of income from children who attend school rather than work are some of the barriers towards availing the afore mentioned opportunities. If implemented effectively and monitored efficiently, the conditional cash transfer schemes may be successful in addressing the needs of the social service schemes.

Experiences from various countries illustrate that the conditional cash transfer programmes were successful in increasing enrolment in school, improving immunization among children and raising household consumption levels. This is true for poor and low income countries as illustrated from the experiences of Brazil, Columbia, Mexico and Nicaragua. Poor mothers received financial incentives conditional to their promoting certain activities on behalf of their children. The pathetic condition of the girl child in Indian families is the result of gender discrimination which leads to the diversion of limited funds and facilities towards the son. The gamut of discrimination against girls range from foeticide, infanticide, little or no access to basic education, lack of health care, lack of nutrition, child abuse, child labor, child marriage, early motherhood to frequent pregnancies amongst others. By providing conditional cash transfers, we are encouraging families to ensure certain minimum requirements such as registration of birth, childhood immunization, enrollment in school, retention in school and delaying the age of marriage beyond 18 years. Though most of these innovative schemes stem from noble intentions, little is known about their effectiveness and implementation. It is important to examine how the conditions attached with each of these schemes such as school enrollment, age at marriage, sterilization of parents and so on, impact the practices and attitudes of the families of the beneficiaries.

## Special Financial Incentive Schemes for the Girl Child in India - A Study

### Need for the Study

During the last decade, there has been a substantial decline in the Sex Ratio at Birth (SRB) as well as the Child Sex Ratio (CSR). The 2001 Census data and the different rounds of Sample Registration Surveys have shown that the problem is acute in the economically progressive states of Punjab, Haryana, Delhi and Gujarat. Examination of child sex ratio at the district-level indicated that in 1991, not a single district in India had recorded a CSR of less than 800. However, in the 2001 census 14 districts came under this category. Likewise, in 1991 there was only one district with CSR in the range of 800–849. This number increased to 31 in the 2001 Census. Nearly 70 districts in 16 States and Union Territories had recorded a decline of more than 50 points in the child sex ratio during 1991-2001. Strong son preference along with existing socio-cultural practices has resulted in gender discriminatory practices. In order to reverse the falling SRB and CSR in India, the National and State Governments have launched special schemes that aim to provide financial incentives to the girl child at different stages of her life-cycle. These schemes work on the premise that financial incentives would trigger behavioral changes among communities, more specifically among newly-weds and young parents to value a girl child. This could be more specifically measured through improved SRB and CSR, increased school enrolment and attendance in primary, middle and high schools, and an enhanced age of marriage.

India and several states in the country have had a reasonably long experience of implementing financial schemes through a direct cash transfer mechanism. It started with the family planning programmes and has now been extended to cover a range of social-sector programmes with special emphasis on equity and inclusion. Some recent ones include cash and cash-conditional schemes such as the *Ladli* scheme for enhancing the status of girl children in many states, the *Janani Suraksha Yojana* (JSY) for promoting institutional deliveries among the general population in high-focus states and honeymoon scheme for delaying first birth among newly married couples in Maharashtra.

### Rationale

The financial schemes for the girl child in India have been initiated at different points in time. There is little information on the alignment of the performance of the schemes with their respective objectives. Neither is it clear if these schemes are mature enough to be considered for in-depth analyses. In the absence of consolidated information it is important to evolve appropriate processes for short-listing schemes that have had some success and then undertake in-depth studies on the identified initiatives. The findings would then facilitate policy and programmatic improvements.

## **Objectives**

The objectives of the study are twofold. First, the criteria for selection of the scheme would be decided upon, following which the selected schemes would be reviewed. While reviewing all relevant information on the conception, implementation, coverage and the intended impact would be gathered. Schemes that have possibly influenced parental attitude and behaviour, would be recommended for further in-depth primary inquiry. The specific objectives of the study are to:

### Phase I

1. Evolve criteria for the selection of schemes
2. Analyze the components of the scheme, assess conceptual clarity and identify unintended negative consequences on women's status, if any
3. Document the processes of implementation of the scheme right from conception, planning, financial outlay, institutional arrangements to publicity and implementation
4. Analyze relevant data in terms of the number of beneficiaries each scheme has covered by staggered categories, their profile and financial allocations and disbursements made since inception. This would enable one to understand the level of maturity of the scheme, its reach and the cost of administering (cash transfer plus administrative costs)
5. Recommend schemes suitable for pursuing an in-depth primary study on parental attitude and behavior by synthesizing the merits and demerits of each scheme.

### Phase II

6. Determine whether financial incentives for the girl child provided through selected schemes have had any bearing on parental attitude and behavior with respect to the birth and care of girls. If so, provide further recommendations for enhancing the impact of the existing schemes (This will be taken up later).

## **Study Design**

Since the ultimate aim is to test the hypothesis of whether financial incentives for the girl child have had a positive bearing on parental attitude and behavior, it is important to short-list schemes for an in-depth examination and then undertake further investigation of selected schemes. The study design has been staggered over two phases. The details have been enclosed below:

### Phase I (Secondary Review): Methodology

This will cover the first five objectives of the study. A desk review of all the financial incentive schemes was undertaken to decide on the criteria for short-listing those that could be taken up for secondary review. A check list for interviewing key stakeholders and a format for collecting relevant

data was prepared and finalized. (See Annexures C and D). This was followed by visits to the states to interview the key informants (. Finally, a report elucidating the contours and implementation experiences of each scheme was prepared. Schemes for further in-depth study were identified While reviewing each scheme, data was gathered by examining the records available at the state level and by interviewing senior officials of the state government who were/are responsible for implementing and monitoring the respective schemes.

### Criteria for Reviewing the Schemes

**Table: 1 Criteria for Review of Selected Schemes**

Criteria	Issues to be covered
Conceptualization of the Scheme	Government Orders, stated objectives, intended impact, eligibility conditions for beneficiaries, including applicability regarding the number of children/girl children, meaning and significance of the programme.
Implementation Mechanism	Implementing authority, guidelines for implementation, institutional structures and provisions for implementation, publicity mechanisms, documentation proof required for availing the scheme/benefits, Fund flow mechanism-how are payments made, number of installments, number of conditions to be fulfilled and related administrative processes.
Spatial Coverage and number of Beneficiaries	Year of initiation, number of districts covered, stated targets, Year-wise beneficiaries - state wise data, profile of beneficiaries
Financial Allocations	Money allotted and spent-year wise, money given to beneficiaries and administrative cost, % allocation for the scheme vis-à-vis total budget of the department.
Monitoring Process and Outcomes	Monitoring structure, who monitors, monitoring indicators, feedback mechanisms, responsiveness to local requirements, reported misuse and reasons, validation of data.
Challenges to the Programme	Positive and negative impacts, who gets left out and why, administrative challenges, challenges in the publicity campaign, merits and demerits in the programme/scheme.

In order to get an independent opinion about the functioning of the schemes, discussions were conducted with a few NGOs working in the field, particularly with organizations promoting the empowerment of women and welfare of children. A questionnaire was prepared to interview NGO representatives (see Annexure E). In some cases, a few beneficiaries who availed the scheme themselves were also interviewed using a structured questionnaire to elicit their feedback (See Annexure F).

Most of the selected schemes are relatively recent. As a result very little information is available on the impact of these schemes. So far, no evaluation study has been conducted to obtain feedback from either the beneficiaries or the general public (In July 2010, the Delhi government had asked an external agency to evaluate their *Ladli* Scheme. The report on the same is awaited). Therefore, the present review largely depended on interviews with officials of the state governments and programme managers. In fact, in most cases, the state officials were unaware of the programmes that were being implemented by other departments in their own state. The only data available included the amount annually allotted for the scheme and the total number of beneficiaries registered under the scheme. Since most of these schemes were closely associated with Chief Ministers, there was some reluctance on the part of officials to reveal the required details.

### **Schemes selected for Secondary Review**

1. *Dhan Lakshmi* Scheme of Government of India- Bihar, AP, Orissa, Punjab
2. *Ladli* Scheme of Delhi
3. *Ladli Lakshmi Yojana* of MP
4. *Bhagyalakshmi* Scheme of Karnataka
5. *Balri Rakshak Yojana* in Punjab
6. *Ladli* Scheme of Haryana
7. *Kanyadan* Scheme of Madhya Pradesh
8. Girl Child Protection Scheme in AP
9. Indira Gandhi *Balika Suraksha Yojana* in HP.
10. *Mukhya Mantri Kanya Vivah Yojana*-Bihar
11. *Rajalakshmi* Scheme in Rajasthan (Discontinued)
12. *Balika Samrudhi Yojana* in Gujarat and HP
13. *Kunwarbainu Mameru* Scheme in Gujarat
14. *Beti Hai Anmol* Scheme in Himachal Pradesh (initiated in 2010)
15. *Mukhya Mantri Kanya Suraksha Yojana* of Bihar

## Selected Schemes - A Discussion

### **(i) DHANLAKSHMI SCHEME - GOVERNMENT OF INDIA (MINISTRY OF WOMEN AND CHILD DEVELOPMENT)**

*Dhan Lakshmi* Scheme: Conditional Cash Transfer Scheme for the girl child with insurance cover (CCT) was launched on 3<sup>rd</sup> March 2008 by the Ministry of Women and Child Development, Government of India. The life of the girl child reflects strong elements of discrimination at various stages. Prejudice against daughters stems from the perception of girl child as a liability. . The dismal plight of girls results from low social status owing to a strong preference of sons over daughters. In many families, this results in diversion of their limited resources towards the male child and the consequent neglect of the girl child. . This argument holds relevance for economically vulnerable families where they cannot afford the cost of bringing up a child. In this context, it is felt that staggered conditional cash transfer to the family of the girl child would go a long way towards ensuring the survival of the girl child and assuring a better life for her. This would also change the perception of society towards girls as financial liabilities. In 2008, with this intention, an innovative pilot scheme called *Dhan Lakshmi* was launched through the state governments in eleven selected backward blocks of seven states.

#### **DHAN LAKSHMI SCHEME: SELECTED DISTRICTS AND BLOCKS**

	<b>State</b>	<b>District</b>	<b>Block</b>
1.	Andhra Pradesh	Khammam	Aswaraopeta
		Warangal	Narsampet
2.	Chattisgarh	Bastar	Jagdapur
		Bijapur	Bhopalpattnam
3.	Orissa	Malkangiri	Kalimela
		Koraput	Semiliguda
4.	Jharkhand	Giridih	Tisri
		Kodarma	Markachor
5.	Bihar	Jamoi	Sono
6.	Uttar Pradesh	Rae Bareilly	Shivgarh
7.	Punjab	Fatehgarh Sahib	Sirhind

The direct and tangible objective of the scheme is to provide a set of staggered financial incentives for families to encourage them to retain a girl child, educate her and prevent child marriage. The more subtle and intangible objective aims at a gradual change in the attitude and mindset of the

family towards the girl by linking cash (and non-cash transfers) to her well-being. This would make the families look upon the girl child as an asset since her very existence would lead to cash inflows.

The scheme provides for cash transfers to the family of the girl child (preferably to the mother) on fulfilling certain specific conditions:

- All girls born after 19<sup>th</sup> November 2008 are eligible, after registration of birth
- On immunization
- On enrolment in school and retention in school till Standard 8
- An insurance maturity cover will be taken for the girl child born after 19<sup>th</sup> November 2008 and if the girl child remains unmarried till the age of 18 years, she will get Rs. 1 lakh.
- Each condition like registration of birth, immunization, school enrolment and retention, insurance (maturity) cover are independent of each other and cannot be applied for retrospective fulfillment of conditionality. For example, if a girl is in Standard 2, she will be eligible for cash transfer from Standard 2 onwards and will not be eligible for cash transfers related to her birth and registration of birth, immunization, enrollment and retention in Standard 1.
- The scheme will apply to all girl children irrespective of their socio-economic status and the number of girl children in the family.
- The scheme will apply only to those girls who have domicile status in the selected blocks.

#### **Dhan Lakshmi Scheme**

<b>Conditions</b>	<b>Amount (in Rs)</b>
All girl children born after 19 November, 2008 and registered	5000
<b>Immunization</b>	
In 6 weeks	200
In 14 weeks	200
In 9 months	200
In 16 months	200
In 24 months	200
On completion of full immunization	250
<b>Education</b>	
<b>On enrolment to Primary School</b>	1000
In class 1 + attendance	500
In class 2 + attendance	500
In class 3 + attendance	500
In class 4 + attendance	500
In class 5 + attendance	500
<b>On enrolment to Secondary School</b>	1500
In class 6 + attendance	750
In class 7 + attendance	750
In class 8 + attendance	750
<b>Insurance Maturity Cover</b>	-----



On enrolment and retention in school, the Ministry of Women and Child Development (MWCD) will provide cash transfer till Standard 8 and the Ministry of Human Resources Development will provide incentives from Standard 9 to Standard 12. The Department of Women and Child Development of the state governments is responsible for implementing the scheme and related cash transfers, while the Life Insurance Corporation of India (LIC) is responsible for the insurance and maturity components.

### **Implementation Mechanism**

The state government has a separate account for the *Dhan Lakshmi* scheme. The MWCD will transfer the funds to the concerned department for implementation. The state government through district authorities provides the list of beneficiaries, based on surveys conducted in selected blocks. The state government should also indicate the annual requirement of financial resources. On receipt of utilization certificates the funds will be released in two installments. The state government will authorize the bank or post office through standing instructions to register and transfer the cash benefits to the beneficiaries on production of verification certificates/documents from the authorities specified for the purpose. The mother or father (in absence of mother) of the beneficiary (girl child) will open a zero balance account in the identified bank branch/post office and receive a CCT registration card/booklet containing blank verification certificates bearing distinct numbers. The state government, in consultation with district authorities, will identify verifying authorities to certify that the beneficiary has fulfilled a particular condition and is eligible for cash transfer.

The suggested verifying authorities and supporting documents are as follows:

<b>Steps</b>	<b>Verifying Authority (who will certify that the conditionality has been performed)</b>
Register the birth of the girl child and obtain the birth registration certificate	<i>Gram Panchayat</i>
Obtain the domicile certificate/proof of residence	<i>Gram Panchayat</i>
The mother (father, in absence of the mother) to open a zero balance bank account in the identified bank/post office and receive a CCT registration card	Identified Post Office/Bank
Certification of the immunization record of the girl child by the verifying authority at every stage	<i>Anganwadi worker</i>
Ensure that the girl child is enrolled in a primary school, that she goes to school regularly and has attendance as stipulated by the school authority	<i>Headmaster</i>
Certification by the verifying authority of the enrolment and retention of the girl child in each class in a primary school on the CCT registration card	

Steps	Verifying Authority (who will certify that the conditionality has been performed)
Ensure that the girl child is enrolled in a secondary school, that she goes to school regularly and has attendance as stipulated by the school authority	Headmaster
Certification by the verifying authority of the enrolment and retention of the girl child in each class in a secondary school on the CCT registration card	Headmaster
Submit proof that the girl child has attained 18 years, and that she is still unmarried.	Gram Panchayat

When the relevant conditions are fulfilled, the mother/father of the beneficiary should approach the concerned authority to verify the condition and obtain the verification certificate. The bank or post office will then transfer the cash into the beneficiary's account. The state government should conduct a publicity campaign about the scheme and have a mechanism for redressing grievances. It should also develop a database to monitor the birth registration, immunization, enrolment and retention in schools to assess the impact of the scheme. The district collector should organize meetings with the verifying authorities and district officers to ensure effective implementation of the scheme. Nearly 7 percent of the total budget of the scheme was utilized for meeting the administrative cost of implementation (See Table 1, Annexure A).

### Observations based on Discussions with Officials

Though the scheme has been operational for the last three years, the Department of Women and Child Development (Government of India) did not undertake any detailed review or beneficiary assessment of the scheme. However, in September 2009 and June 2010 the status of implementation of the *Dhan Lakshmi* scheme was reviewed in meetings at Delhi. The discussions with state level officials in Andhra Pradesh, Punjab, Bihar and Orissa as well as interaction with the implementing officers at the national level lent useful insights into the current status of the scheme.

1. In some of the blocks there were difficulties in opening zero balance accounts in Post Offices or Banks. The ministry needs to take up this matter with the postal and banking departments and could enter into a MOU for opening these accounts.
2. There were considerable delays by various states in submitting the project proposals. For the first year (2008-09), Uttar Pradesh and Bihar did not utilize the scheme. In the second year (2009-10), some of the state governments did not extend any requests or proposals. Other state governments also felt that there were delays in transferring the funds from the centre to the states.

3. The Ministry needs to finalize the insurance component of the scheme with LIC.
4. There is no standard operational procedure to disperse cash incentives at the state level. Some states make use of the information given by the Anganwadi worker or ICDS supervisor in place of the birth certificate.
5. Data on the number of girl children attending school up to Standard 8 has not been compiled. There was confusion whether some of the schools were registered with the education department or not.
6. Discussions with the state level officials revealed that a grievance redressal officer had not been appointed. In most places, the district programme officer addressed the grievances related to the scheme.
7. Issues related to the migration of the family or the beneficiary needs to be clarified in the context of proof of residence or domicile (which is one of the eligibility criteria). The Ministry has clarified that since Dhan Lakshmi is a pilot scheme, in the event of a girl child moving out of the block, she would not be entitled to the benefits under the scheme.
8. Implementation of the scheme was difficult in some of the Naxal affected blocks.
9. In most states, the IEC campaign was inadequate.

#### **Suggestions to improve implementation**

1. Multiple conditions and corresponding documentation hinders the smooth implementation of the scheme. For instance, with respect to immunization there are six stages pertaining to the transfer of money. For operational purposes, these could be reduced to one or two stages. It is the same with school enrolment and attendance in each standard. Simplification of procedures would lead to better implementation.
2. Introduction of income based criteria for eligibility would help in targeting the economically weaker sections of the society.
3. Obtaining a birth certificate from the concerned authority also leads to considerable delays and problems. For the registration of the beneficiary under the scheme, the birth certificate issued by an *Anganwadi* worker or an ANM could be accepted as a verification document. However, in due course the beneficiary needs to obtain the birth registration certificate from a competent authority.
4. There should be a proper monitoring mechanism along with a set of guidelines to ensure that the cash incentives are disbursed to the intended beneficiary on time and in a hassle free manner.
5. The ministry needs to issue directions to the banks and post offices located in the selected blocks for opening zero balance accounts for the beneficiary.

6. It is necessary to involve *Gram Panchayat*sto identify the beneficiaries.
7. It is important to evolve a standard operational procedure for disbursal of benefits to the girl child across the states. MWCD needs to finalize the operational guidelines at the earliest.
8. The cash transfer should be made to the beneficiary within one month of receiving the documents indicating that the required condition has been fulfilled.

A review of the achievement of target and utilization of allotted funds in the first two years of its implementation shows that the scheme has not been successful. While, the targeted beneficiaries for the year 2008-09 were one lakh girls, the actual number of beneficiaries enrolled under the scheme were only 79,555. Out of the allotted Rs. 10 crores, only Rs. 5.95 crores was spent in the course of the year. The utilization of allotted funds is not satisfactory even during the second year (See Tables 2 and 3 in Annexure).

### **ANDHRA PRADESH**

This scheme is being implemented in two blocks of the state - Aswaraopeta block in Khammam district and Narsampeta block in Warangal district. Altogether 25,591 beneficiaries are registered under this scheme. These two blocks are backward areas with low literacy levels, poor access to health services and a high incidence of child marriage. It was found that in one block (Aswaraopeta), the allocated funds were utilized. However, in the other block (Narsampeta), it was reported that the officials in the post offices refused to open a zero balance account in the name of the beneficiary. In this regard, the District Collector has contacted the postal authorities to give specific instructions to the Post Masters. Based on the discussion with the implementing officials at the state level, the following suggestions were made:

1. Provision of scholarship to the girl child up to Standard 12.
2. Inclusion of orphan or destitute girls in the scheme with special packages.
3. Instructions to post offices to open zero balance accounts in the name of *Dhan Lakshmi* beneficiaries.
4. Training to be imparted for the implementing staff.
5. Involving PRIs and NGOs in the implementation and evaluation of the scheme.
6. Simplifying the eligibility criteria and reducing the installment payments at every stage of immunization to two or three (presently there are six installments).
7. Provision of administrative and advertisement costs under the scheme for effective implementation of the programme.

In the year 2008-09, Rs 2,22,97,516 was allotted for the scheme. Of which Rs. 2,07,61,530 was spent. About seven percent of the funds were utilized to meet the administrative cost (See details, Table 4 in Annexure A).

The "Girl Child Protection Scheme (GCPS)", an ongoing initiative under the state government since 1996, comprises of similar modalities as that of the *Dhan Lakshmi* scheme. However, the beneficiaries are eligible to benefit from only one scheme. This has created confusion at the field level.

## PUNJAB

According to officials, the state government monitors the scheme through district authorities and organizes public hearings to gather feedback from the beneficiaries to take corrective actions. The government is also developing a data base to monitor birth registration, immunization, enrolment and retention in schools which would help in assessing the impact of conditional cash transfer schemes (CCTs). To popularize the scheme, the district administration is in contact with the Department of Health and Education and is also harnessing the potential of the print and electronic media. The officials claimed that the scheme has helped in improving birth registration, immunization coverage and the enrollment of girls in schools. For details regarding the fund allocation, expenditure and number of beneficiaries, see Tables 5 and 6 (Annexure: A).

## ORISSA

In Orissa, the scheme is being implemented by the *Mahila Vikas Samabaya Nigam Limited* (MVSNL).

### Fund Allocation and Beneficiaries

Year	Funds spent (Rs.)	Administrative cost (Rs.)	Beneficiaries
2008-09	72,54,708	4,74,608	10,616
2009-10	2,23,19,410	99,92,109	22,336

Unlike other states, no targets were fixed regarding the number of beneficiaries in Orissa. Discussions with few beneficiaries were carried out to understand their experiences. The beneficiaries submitted only photographs. All the documents were prepared by the *Anganwadi* workers. When asked about the entitlement of benefits under the scheme, the beneficiaries stated that though they were not properly informed, they hoped that the scheme would benefit their daughters in the coming years

Discussions with an NGO based in Koraput (South Orissa Voluntary Action-SOVA) substantiated the feelings expressed by the beneficiaries. Most of them had no idea about the objectives and benefits of the scheme. NGOs were not involved in popularizing the scheme. The scheme should be discussed in the *Gram Sabha* and *Palli Sabha*. To create awareness among PRI members, a booklet on the scheme could be developed and circulated. Unfortunately, the government has not taken any interest or initiative to discuss the scheme and involve local NGOs in programme implementation. For successful execution, the government needs to involve NGOs, self help groups (SHGs) and women's groups working in the district. They are in a better position to disseminate information about the scheme through village level meetings or traditional means of communication such as street plays etc.

## **BIHAR**

The scheme is yet to be fully operational in Bihar. So far, no publicity campaign has been launched to popularize the scheme. According to the available information, the money allotted for the state for a year is about Rs. 82 lakhs. The administrative cost of the scheme is only 2 percent. The programme was earlier with the Department of Women and Child Development but has now been transferred to the Women Development Corporation (WDC)... There is considerable migration in this block and many families are not entitled to the benefit. The complex nature of the scheme calls for sensitization of the line department staff. State level officials felt that the involvement of the SHG federation would help the scheme.

Increasing the financial incentives will make it more attractive. The officials felt that many applicants were unaware of the benefits under the scheme. Even ICDS officials lacked the required awareness about the scheme. The state government is planning to organize trainings for the ICDS staff. All CDPOs are instructed to involve PRIs in any meeting related to the *Dhan Lakshmi* programme. When asked about the impact of this scheme, the state nodal officer replied, "The scheme has just started and being in pilot mode, it is not possible to draw inferences at such an early stage of implementation." The ignorance and lack of awareness among the beneficiaries in turn leads to manipulation and corruption. From the large number of applications received, it is important to have appropriate mechanisms to allocate funds to the most deserving families..

The interviews with few beneficiary families revealed that there is considerable delay in processing the application for the *Dhan Lakshmi* Scheme. Most of them came to know about the programme through the *Anganwadi Sevika*. They also sought help and advice from women's groups for enrolment under the scheme.

Summary: The extent of coverage and success in the implementation and utilization of allocated funds of the *Dhan Lakshmi* Scheme varies considerably across the states. Though the scheme is attractive, there is a need to minimize the administrative procedures and eligibility conditions. If the economically weaker sections of society are targeted, the scheme can be more effective and rewarding.

**(ii) BHAGYALAKSHMI SCHEME - KARNATAKA**

In 2006-07, the *Bhagyalakshmi* Scheme was launched with an objective of promoting the birth of girl child in economically weaker families and to raise their status within the family and society. Financial assistance is provided to the girl child through her mother/father/natural guardian subject to the fulfillment of certain conditions. All girl children born to BPL families after 31<sup>st</sup> March 2006 are eligible to be enrolled as beneficiaries under the scheme. Enrolment is allowed up to one year of the birth of the child on the submission of the birth certificate. The benefits of the scheme are restricted to two girl children of the BPL family. The father or the mother should have undergone a terminal family planning method and the total number of children should not exceed three. After due verification by the department, when the girl child is enrolled, each beneficiary will be given Rs 10,000 for investing in a fixed deposit in her name. The amount deposited in the financial institution will be maximized and paid along with the accrued interest to the beneficiary on her attainment of 18 years of age. In 2008 the *Bhagyalakshmi* Scheme was revised. Instead of depositing Rs 10,000, an amount of Rs 19,300 will be deposited with the financial institution in the name of the first girl beneficiary and Rs 18,350 in the name of the second girl beneficiary of the same family. On attainment of 18 years of age, the first girl beneficiary who fulfills the conditions of the scheme will get a maturity amount of Rs 1,00,097 and the second girl beneficiary will receive Rs 1,00,052. The beneficiaries willing to continue higher education after passing SSLC (Standard 10) are eligible to pledge the bond and avail a loan up to a maximum of Rs 50,000 from recognized banks. The State Women and Child Development Department has developed a child tracking system with the assistance of NIC. This tracks the status of the beneficiaries with respect to health, education, migration and other benefits availed through different schemes. It also reveals the status of the payment made to the beneficiary from time to time. The child tracking system has about 44 parameters which includes the details of the beneficiaries. This scheme is now being widely publicized and implemented. It is considered to be a special programme under the Chief Minister. The Life Insurance Corporation of India (LIC) has been selected as the financial partner for implementing the scheme through a tender process.

## Eligibility Conditions

Under the scheme, the girl should be sent to an *Anganwadi* until she attains the age of six. Immunization should have been carried out as per the schedule given by the Health Department. The girl should have been admitted in a school recognized by the Education Department. The girl should not be engaged in any form of child labour.

This scheme is restricted to two girl children born after 31<sup>st</sup> March, 2006 to BPL families. Where the family has three children, the benefit could be availed if the father or mother of the beneficiary girl has undergone terminal family planning, so that, the total number of children per family do not exceed three. In order to be eligible for the maturity amount, it is compulsory that the beneficiary completes Standard 8 and that she should not get married before she reaches the age of 18.

## Benefits of the Scheme

The child gets health insurance cover up to a maximum of Rs. 25,000 a year, an annual scholarship of Rs. 300 to Rs. 1,000 till Standard 10. Apart from these benefits, the parents would get Rs. 1 lakh in case of an accident and Rs. 42,500 in case of natural death of the beneficiary. At the end of 18 years, the beneficiary would be paid Rs. 34,751.

The annual scholarships and insurance benefits will be made available to the beneficiary on fulfillment of the eligibility criteria mentioned in the scheme. The annual scholarship slab is given below:

Standard	Amount of Annual Scholarship
1-3	Rs.300/- per annum for each class
4	Rs. 500/-
5	Rs. 600/-
6-7	Rs. 700/-
8	Rs. 800/-
9-10	Rs.1,000/-

The fact that the state government places high priority on this scheme is evident from the fact that during the present financial year alone (2010-11), Rs. 358 crore has been allotted to it. The amount spent since its inception in 2006-07 is close to Rs. 1000 crores (Refer Table 7, Annexure: A for detailed statistics on the scheme over the years). In fact, for the year 2008-09, the share of the *Bhagyalakshmi* scheme to the total budget of the Department is about 40 percent.



A sample check of selected developmental programmes conducted by the Directorate of Economics and Statistics of Government of Karnataka in 2008-09 led to the observation of certain deficiencies and anomalies in the implementation of the *Bhagyalakshmi* Scheme. For the purpose of sample check, the Directorate contacted 1,140 beneficiaries randomly from 114 selected *talukas*. The specific findings with regard to this scheme are as follows:

1. One of the conditions laid down for obtaining the benefit is that either of the parents of the beneficiary should have undergone terminal family planning. However, a survey found that in 25 percent of the cases, the parents of the girl child had not undergone sterilization.
2. The programme is meant for BPL families, but the survey observed that nearly 3 percent of the beneficiaries belong to the above poverty line categories (APL) which indicates violation of the stipulated norms.
3. In 3 percent of the cases, the necessary documents were not maintained properly.
4. Though the production of birth certificate is compulsory, it was found that in few cases (less than 1 percent) people availed the benefits without producing a birth certificate.
5. One of the eligibility criteria is that the girl child should have attended an *Anganwadi* centre regularly between the ages of three and six. According to the survey, 2 percent of the beneficiaries had neither attended *Anganwadi* centre nor received nutritious food through ICDS.
6. Almost 73 percent of the beneficiaries received LIC bonds and the remaining are yet to receive the same. Nearly 43 percent of the beneficiaries received the LIC bonds between 4 to 6 months and 15 percent received them within 4 months from the date of registration.

The interaction with NGOs revealed that there were complaints of misuse of the scheme and instances were reported where the *Anganwadi* workers demanded bribes for the registration of the beneficiaries. There were newspaper reports stating that parents hoping to grab the benefits are registering a girl child's birth twice in some villages (Times of India, 19<sup>th</sup> February 2011). However, the officials maintained that once the child tracking system is in place, many of these malpractices can be minimized. The enrolment under the scheme is not very satisfactory. Cumbersome procedures and over dependence on the *Anganwadi* workers to identify the beneficiaries are the reasons for the poor reach of the programme. There were considerable delays in issuing insurance bonds.

The state government also identified the roles and responsibilities of other departments in the implementation of the scheme. The *Anganwadi* worker who identifies the beneficiary and monitors her progress will receive Rs. 22 per month as an incentive. According to independent sources, the *Bhagyalakshmi* Scheme helped in improving the birth registration in the state.

Summary: The scheme is becoming more popular and the state government is making efforts towards enrolling more beneficiaries. The ICDS machinery is fully involved in the implementation of the scheme. However, many irregularities in the selection of beneficiaries and allegations of corrupt practices by *Anganwadi* workers were reported. Proper monitoring mechanisms need to be in place for the success and sustenance of the scheme.

### **(iii) LADLI LAKSHMI YOJANA - MADHYA PRADESH**

In April 2007, the state government launched the *Ladli Lakshmi Yojana* towards fostering a positive attitude for girl children in society. This initiative hopes to improve the gender ratio, the education and health of girls and lay the foundation for their future. The popularity of the *Ladli Lakshmi Yojana* among the people living in the remotest areas of the state can be gauged by the fact that in 2007, 40,000 girls benefitted against the set target of 30,000.

#### **Objectives**

- To bring a positive change towards the birth of the girl child
- To discourage child marriages and encourage marriages at or after the legally prescribed minimum age for marriage
- To improve girls' education and health, alter the gender balance and encourage family planning
- To create a situation that will prevent female infanticide
- To ensure that the girl child gets school education
- To bring about convergence in the Department of Health, Education, DWCD, Registrar of Births and Deaths to work together
- To protect the girl child's fundamental rights relating to life, health, education, psychological well being and economic empowerment
- To improve the health status of those mothers who have to undergo multiple pregnancies for want of a boy, thus reducing MMR and increasing the use of family planning

#### **Eligibility Conditions**

The offspring of those couples who are domiciles with a maximum of two children would benefit. It is compulsory for the couples to undergo sterilization prior to registration. The beneficiary child should be registered at an *Anganwadi* centre.

#### **Amendments to the Eligibility Criteria**

Earlier there was a condition that the registration of a girl child in the *Anganwadi* centre and under the scheme should be within one year of her birth. In the case of death of her parents who had two

children, the registration of the girl under this scheme is allowed up to 5 years from her birth. But if the woman gets married again and has two children from her previous marriage, then the girl born from the second marriage will not be eligible for the benefits of the scheme. The benefit of the *Ladli Lakshmi Yojana* is extended to twin girls and girls whose mother or father has died. Girls staying in orphanages would also be entitled to the benefits. An addition to the eligibility criteria was that in the case of three girls from the first delivery of any woman, all three girls will be eligible for the benefits.

An amendment was made in the provision that if the parents were not able to get their girl child registered for the scheme within one year of her birth, they could appeal to the District Collector within the second year of her birth and that the Collector would examine the reason for the delay. Based on evidence, the Collector would take a decision on whether to provide benefits to the concerned girl or not.

### **Benefits of the Scheme**

At the time of registration, National Savings Certificate (NSC) of Rs. 6000 and NSCs of Rs. 6000 each for the following four years are provided. Thus, NSCs worth Rs 30,000 are taken from the post office in the name of each girl registered under the scheme. Payment to the beneficiaries is released in the following stages and installments

At the time of admission in Standard 6- Rs 2000

At the time of admission in Standard 9- Rs 4000

At the time of admission in Standard 11 - Rs 7500

For Standards 11 and 12 - Rs. 200 per month for two years

On the completion of 18 years the beneficiary will get Rs 1 lakh.

Altogether the girl will get Rs 1,18,300 under the scheme. The Chief Minister of Madhya Pradesh has paid special attention to the implementation of this scheme and identifies this as one of the prestigious welfare measures of his government. The State government has allotted considerable funds for the "*Aam Aadmi*" scheme every year for which the allocation this year is more than Rs. 300 crores.

Year	Allotted funds	Money Spent	Targets of Beneficiaries	Actual Beneficiaries
2007-08	276 crore	250 crore	207560	214134
2008-09	135 crore	100 crore	209000	209848
2009-10	24 crore	26 crore	30000	40854

**Note: 1.** For the year 2010-11, the government has allocated Rs. 302 crore for *Ladli Lakshmi* Scheme in the budget.

**2.** The administrative cost of the scheme is less than 4% of the total budget of the scheme.

Source: Dept. of Women and Child Development, Government of Madhya Pradesh.

The main objective of the scheme is to create a situation that will prevent sex selection and female infanticide. When the parents are aware that the major financial needs of the girl child would be taken care of by the government, there are better chances of survival of the child. The scheme is applicable to parents who restrict themselves to two children and are non tax payers. The scheme was initiated on 1<sup>st</sup> April, 2007. Under the scheme monetary benefits for the girl's education and marriage is extended to the family. It also promotes family planning and maternal health. The Director/Commissioner of Department of Women and Child Development are the implementing authorities at the state level. The District Project Officer of the Women and Child Development Department and CDPO are the implementing officials at the block level. Training was conducted at various levels for the officials as well as for functionaries involved in the implementation and monitoring of the scheme. Special IEC campaigns were undertaken to popularize the scheme through media, posters, brochures, and other promotional material.

The beneficiaries are identified by the *Anganwadi* worker. The applicant should produce documents such as domicile certificate, birth certificate, undertaking by the parents that they do not pay income tax and that after the birth of two children they will adopt a permanent method of family planning. At the time of final payment, evidence of the fact that the girl has appeared for Standard 12 examination and that she was married after attaining the legal age (18 years) needs to be produced. At the time of registration, the National Saving Certificate of Rs 6000 and later NSCs of Rs 6000 each for the following four years have to be brought from the post office in the name of the girl child registered under the scheme. The child and the designated government official are the joint holders of the certificate. The administrative cost amounts to less than four percent of the total budget of the scheme. The feedback about the implementation of the scheme is taken from the beneficiaries and the *Anganwadi* workers. The NGOs, PRIs and women's groups provide their feedback through

participation meetings, discussions and *Gram Sabhas*. In order to involve groups that have been excluded, it is important to create a database of all the families residing in the state and then track them periodically. The strong political will of the Chief Minister to implement this scheme and the interest and awareness amongst the people have influenced the performance of the initiative positively. By now, around 1.5 lakh girls have been registered under the scheme. However, it was felt that special efforts are required to ensure that the benefits reach the migrant population. The popularity of the scheme in Madhya Pradesh also encouraged the *Bharatiya Janata Party* to include it in its manifesto for the last parliament election. It has promised to implement the same scheme throughout the country when the party comes to power.

According to some officials who are responsible for the implementation of the *Ladli Lakshmi* Scheme, there are many problems at the local level. Even explaining the scheme to the people is a challenging task. Most people are suspicious about the benefits that are being promised. Not every delivery happens in a hospital, and following the births, the enrollment of the children poses a greater test. Some NGOs felt that the scheme indirectly promotes patriarchy in society. Some were of the opinion that since the girl child received monetary benefits once she is 18 or is of marriageable age, such a practice covertly supports dowry. In many instances, the registration under the scheme is delayed due to the long processes entailing departmental formalities and collection of documents. One way of solving this problem is handing over the implementation of the scheme to local *Panchayats*. Currently the scheme involves the participation of several departments. Few NGOs reported instances of corruption at the time of registration. NGOs and women's groups may be involved in the registration and monitoring committees. The names of the beneficiaries can be placed during the *Gram Sabha* meetings. The interviews with the beneficiaries of the scheme revealed that most of them learnt about the scheme through *Anganwadi* workers. Some parents openly admitted that the scheme has helped them in providing education to their daughters.

According to a departmental survey of the scheme carried out in Seoni district, in 80 percent of the cases, the *Anganwadi* workers were responsible for motivating couples to register under the scheme. Interestingly, 32 percent of beneficiaries stated that the scheme would benefit them during the marriage of their daughters. However, 25 percent of the beneficiaries wanted to use the money to encourage their daughters to pursue higher education. When asked about the difficulties that they faced in enrolling under the scheme, majority stated that they did not encounter any problem. However, 22 percent of the beneficiaries mentioned that they faced challenges in getting a family planning (sterilization) certificate.

Interaction with *Panchayat* members of Seoni district revealed that 94 percent of them were fully informed about the eligibility criteria. Of them around 37 percent stated that the *Ladli Lakshmi*

Scheme was discussed at the *Panchayat* and *Gram Sabha* meetings. The active involvement of *Panchayat* members contributed to the success of the programme. A special *Gram Sabha* was organized to generate public awareness on the *Ladli Lakshmi* Scheme on the birth anniversary of *Maharani Lakshmi Bai*.

Discussions with officials revealed that in many places, timely availability of NSC was not easy. Some felt that it was going to be a challenge to maintain the records of beneficiaries under the scheme for 21 years. While the district collectors are constantly monitoring and evaluating the scheme so is the Chief Minister. Initially the list of beneficiaries was sent to the State Directorate of Women and Child Development. But in order to decentralize the scheme and avoid delays, registration for the scheme was made at the district level. The district project officers would draw lump sum amounts on the basis of the number of eligible beneficiaries and then, with the collector's approval, deposit the amount with the local post office. In 2008, the state government abolished the condition of family planning in the case of the first girl child. However, the condition of family planning would apply on the birth of the second girl.

Orientation programmes for officials and functionaries involved in the implementation and monitoring of the scheme were held. Publicity activities through mass media and IEC campaigns attempted to reach out to the target groups. At public meetings, the Chief Minister distributed the NSCs. Different mechanisms of monitoring are being used such as monthly progress reports, review through meetings at different levels and field visits by the officials. Now the government is planning to create a computerized database of beneficiaries and also streamlining of procedures for smooth payment of installments to the beneficiaries. NGO representatives felt that, the illiterate and the economically vulnerable are not able to comprehend the functioning of the scheme. There are delays in the registration of the beneficiaries.

Summary: The *Ladli Laxmi Yojana* has received a lot of attention and enjoyed popularity amongst people. However, the lengthy processes of departmental formalities and collection of various documents create challenges. In order to avoid some of the allegations of corrupt practices, the details of the scheme should be publicized through effective IEC campaigns.

#### **(iv) GIRLCHILD PROTECTIONSCHEME - ANDHRA PRADESH**

The Girl Child Protection Scheme (GCPS) aims at preventing gender discrimination by empowering and protecting the rights of the girl child through direct investment by the government. The scheme was announced by the Chief Minister of Andhra Pradesh on the occasion of International Women's Day, 8<sup>th</sup> March 2005. The scheme enhances the status of the girl child and promotes the adoption of the small family norm by ensuring holistic development of the girl child. This is a modified version of

an earlier scheme that was initiated in 1996. The Department of Women Development and Child Welfare is the nodal agency for planning, implementation, monitoring and evaluation of the scheme. This is being implemented and monitored by the District Collector at the district level. At the state level the Commissioner, Women Development and Child Welfare Department in coordination with the Life Insurance Corporation of India (LIC) are responsible for the same. The scheme has been introduced in the entire state, except in two blocks where the *Dhan Lakshmi* scheme sponsored by the Government of India is in operation.

### **Objectives of the Scheme as outlined by the State Government**

- To eliminate prejudice against the girl child through direct investment from the government
- To encourage enrolment of the girl child in school and ensure her education up to intermediate level
- To reduce the school dropout rate among girls
- To encourage girls to get married after the age of 18 (which is the statutory limit)
- To encourage parents with two girl children to adopt the family planning norm
- To provide social and financial empowerment to girl children

### **Eligibility Conditions**

Only those who fulfill the following conditions are eligible for enrolment under the scheme

1. Families with a single girl child or only two girls.
2. Either of the parents should have undergone a family planning operation on or after
3. 01-04-2005.
4. The total annual income of the family of the girl child should be below Rs. 20,000 per annum in rural areas and Rs. 24,000 per annum in urban areas.
5. Families with a single girl below 3 years of age will be given first priority.
6. Second priority will be for families with two girl children, and the age of the second girl child should not be more than 3 years as on 01-04-2005.
7. The age of the child on the date of application shall be the criteria for determining her eligibility for the benefit under the scheme.
8. Consequent to enrolment, those who fulfill the conditions as prescribed shall be eligible to receive the benefits under the scheme.
9. A girl child born after August, 2009 should be registered under the RBD Act and the parents should produce a Birth Certificate from a competent authority, for instance, the Village Secretary/ Municipality.

Conditions to be fulfilled by the girl child/girls consequent to enrolment to receive the benefits

1. Girl children born after July 2009 should get immunized completely as per the schedule and produce immunization certificate by an *Anganwadi* worker/Auxiliary Nurse Midwife (ANM).
2. A girl child who has been enrolled in the scheme should be admitted into school at the age of five to get the benefit of the scheme. No girl is entitled to receive the maturity value, if she has not completed schooling.
3. The head of the Institution, where the child is pursuing studies has to give a certificate every year from Standards 8 to 12 or equivalent to CDPO, certifying that the child is continuing her education during the academic year, to enable her to claim the scholarship every year.
4. No girl will get the final payment of the incentive, if she marries before the age of 18.
5. She has to study intermediate (Standard 12) or equivalent to receive the final payment.
6. Even if the girl fails in Standard 12 or an equivalent examination, she will be eligible for the final payment after completion of 20 years.
7. Along with the application, the following documents are required- income certificate, attested copy of birth certificate, attested copy of ration card, sterilization certificate issued by Medical Officer, two photographs, and disability certificate issued by Chief Medical Officer (in the case of disabled girls).

However, the scheme allows relaxation of age income and formal education for orphans, destitute and girls with disabilities.

Entitlements under the scheme subject to conditions being fulfilled:

1. In the case of a single girl child, she is entitled to receive Rs.1 lakh after the completion of 20 years of age.
2. In the case of two girl children, both of them are entitled to receive Rs.30,000 each after the completion of 20 years age.
3. Both the 'single girl child' and 'two girl children' are entitled to receive Rs.1,200 per annum as scholarship from Standard 9 to Standard 12 (including ITI course) during their period of study.
4. Upon the death of an insured parent member whilst he/she is insured prior to terminal date under Janasree Bima Yojana, the beneficiary is entitled to be paid the following:

On natural death of insured	Rs.30,000
On death or total permanent disability due to accident	Rs.75,000
On partial permanent disability due to accident	Rs.37,500



The eligibility to be insured under the *Janasree Bima Yojana* is that the male / female parent member is not younger than 18 years and not more than 60 years and belongs to families below the poverty line or marginally above the poverty line categories

<b>Sanctioned Beneficiaries Year wise</b>		
<b>S. No.</b>	<b>Year</b>	<b>Total No. of Beneficiaries</b>
1	2005-06	42055
2	2006-07	85928
3	2007-08	96487
4	2008-09	72046
5	2009-10	70302
<b>Total</b>		<b>366818</b>

The GCPS has become a very popular scheme in the state with a large number of beneficiaries enrolled every year.

#### **Procedure for Enrolment and Selection**

As soon as the girl child or the second girl child (there should be no other siblings) is born and either of the parents undergoes sterilization, the *Anganwadi* worker must hand over the application to the parents concerned. The *Anganwadi* worker will also conduct a survey and prepare a list of sterilized couples from below the poverty line (BPL) families, with one girl child or two girl children. The ICDS Supervisor scrutinizes the applications and certificates and submits a consolidated list of applications to the CDPO for cross verification. After the verification of the applications, the final list of beneficiaries is shortlisted by the *Mandal* Level Committee. The CDPO then forwards the list to the Project Director of the district concerned for approval. The Project Director shall undertake random verifications at special habitations/pockets reporting higher enrolment. A corrected list is then sent to the District Collector for approval. The Collector also deposes senior officials for random verification to cross check the applications. Based on the Collector's approval and on receipt of the list of beneficiaries from LIC, the Project Director and CDPO issues certificates to those enlisted. The list of beneficiaries will be published on the office notice boards of the Project Director and CDPO and also on the departmental website. The application form can be downloaded from the website.

The state government has emphasized that under no circumstances shall ineligible cases be recommended and all concerned officials shall be held responsible for such lapses. The ICDS supervisor inspects and verifies a minimum of 10 percent of the sanctioned cases in the field. The CDPO will conduct verification of a minimum of 5 percent sanctioned cases in the field. Similarly, the Project Director and Regional Deputy Director will verify and inspect at least 2 percent of the

sanctioned cases. The Regional Deputy Directors conduct s review meetings every month to monitor the implementation. At the state level, the Commissioner also conduct s periodic reviews. The National Informatics Centre in Hyderabad has developed a software for computerization of the monitoring procedures of the Girl Child Protection Scheme.

On completion of 20 years, the beneficiaries belonging to the orphan or destitute categories are appropriately counseled by the Project Director and CDPO along with an authorized and qualified counselor. They will guide the girl on the options available to her, taking into consideration her aptitude, academic background and interest. After the counseling, depending on her request, the amount shall be invested in government schemes in her name or transferred to her account. The Project Director shall maintain the minutes of the counseling session duly signed by the members and the girl child concerned.

Summary: This is one of the oldest girl child incentive schemes in the country that was initiated in 1996. Over the years it underwent many modifications. Despite the criterion of parents adopting sterilization as an eligibility condition under the new scheme, the scheme has attracted a large number of people as is evident from the number of beneficiaries over the last five years. It has special provisions for orphans, destitute and girls with disabilities.

#### **(v) LADLI SCHEME - DELHI**

This scheme was launched in the National Capital Territory of Delhi on 1<sup>st</sup> January 2008 with the aim of ending discrimination against girls and promoting their education. The scheme aims at enhancing the social status of the girl child both in society and within her family, ensuring proper education to make the girls self-reliant. It attempts to provide economic security and protect them from discrimination and deprivation. In order to mould the traditional mindset of the people towards the birth of a girl child, the government provides financial assistance at the time of her birth. In order to impart education to girls, increase their presence in schools and reduce their dropout rates, the government sanctions financial assistance to school going girls. Another objective of the *Ladli* Scheme is to encourage the registration of birth of the girl child. The financial partners of the Delhi government for implementing the scheme are SBI Life Insurance Company Limited (SBIL) and the State Bank of India. The financial assistance sanctioned by the government in favour of girls is deposited with SBIL till the girl becomes eligible for claiming the maturity value. The financial assistance under this scheme is restricted up to two girl children in the family. The eligibility conditions to avail the scheme are given below:

For girl children born on or after 01.01.2008

- The applicant must be a bonafide resident of the National Capital Territory of Delhi for at least three years preceding the date of application.
- The girl child must have been born in Delhi as shown by the birth certificate issued by the Registrar (Births and Deaths).
- The annual income of the parents of the child should not exceed Rs. 1,00,000/-.

For all other girl children in Delhi

- Who are currently studying in a Government/MCD/NDMC or Government recognized school in Delhi
- Who were born in Delhi as shown by the birth certificate issued by Registrar (Births and Deaths)
- Who have been admitted in classes I, VI, IX, or XII or passed Standard X in the academic year 2008-09 onwards
- Whose parents have been residing in Delhi for at least three years prior to the date of application
- Whose parents' income is less than Rs. 1,00,000 per annum

The scheme envisages periodic payments by the government in the name of the girl child, which is kept as fixed deposit in her name and redeemed along with an accrued interest when the child reaches 18 years of age and has passed Standard 10 as a regular student. The amount disbursed to the girl child at the end of the lock-in-period will vary depending on the stage at which each girl child enters the scheme and registers under it.

Payment for the eligible child is deposited in the following manner:

- Payment of Rs. 11,000 if the girl child is born in a Hospital/Nursing Home in the NCT of Delhi
- Payment of Rs. 10,000 if the girl child is born outside the above mentioned Hospitals/Nursing Homes
- Payment of Rs. 5,000 on admission of the child in Standard 1
- Payment of Rs. 5,000 on admission of the child in Standard 6
- Payment of Rs. 5,000 on admission of the child in Standard 9
- Payment of Rs. 5,000 on admission of the child in Standard 10
- Payment of Rs. 5,000 on admission of the child in Standard 12

**Implementation Mechanism**

It covers all the ten districts of the NCT of Delhi. The Secretary, Department of Women and Child Development, is the implementing authority for the scheme. At the district level, the district officers

of the department implement the scheme. Many training programmes for various stakeholders of the *Ladli* Scheme have been conducted to facilitate the smooth implementation of the programme. The IEC materials - brochures, booklets, pamphlets, hoardings and posters on the *Ladli* Scheme have been distributed or exhibited for creating awareness. All forms of mass media- TV, radio, newspapers, magazines, exhibitions, etc. were utilized for popularizing the scheme. Those who fulfill the eligibility conditions need to submit an application in the prescribed format, duly supported with the required documents. If the application is found correct and complete in all respects, it is sanctioned after scrutiny and the amount of financial assistance prescribed at the level of entering into the scheme is deposited with SBIL till the girl child attains 18 years of age and passes Standard 10.

The following documents are required for submitting an application under the *Ladli* Scheme.

- a) A copy of the ration card or voter identity card or any other document as proof of residence, which clearly shows at least three years of residence in Delhi.
- b) Birth certificate of the girl child issued by the Registrar (Births and Deaths), National Capital Territory of Delhi.
- c) A joint photograph of the parents and the girl child should be pasted on the application form.
- d) If the girl child is studying in a school, her single latest photograph has to be pasted on the form.
- e) A self-declaration by the parents on the body of the form regarding their annual income.

### **Maturity Claim Payment**

- Girls who are already registered under the *Ladli* Scheme can claim the financial assistance deposited in their account only when they turn 18 years of age and pass Standard 10 as a regular student or through the National Institute of Open Schooling (NIOS) or after taking admission in Standard 12.
- However, after passing Standard 10/ after admission to Standard 12, the girls will have to wait for a year for the payment of the maturity amount, since the minimum lock-in period for the financial assistance sanctioned in their name is one year.
- The date of maturity for each beneficiary is intimated in the acknowledgement receipt issued by SBIL after it receives the deposit from the government in Delhi. The eligible girls have to open a savings bank account (zero balance) in one of the designated/authorized SBI Branches in Delhi and intimate the bank account number to the District Officer (Department of Women and Child Development) concerned well in advance of the date of maturity.
- In addition to the bank account number, the girl has to produce the following documents before the District Officer for verification of claim: acknowledgement receipt/s issued by SBIL in original,

proof of passing Standard 10 or admission to Standard 12 as the case may be, and pass book of her bank account.

- Upon verification of the beneficiary's claim, SBIL remits the amount deposited in her name to her bank account, from where she can withdraw the amount by cash/cheque to pursue higher studies/vocational training/ or to set up a micro enterprise.
- So far, maturity payments have been released to nearly 6,000 girls (Refer Table 8 in Annexure: A for details).

<b>Details</b>	<b>2008-09</b>	<b>2009-10</b>
<b>Total No. of applications received</b>	1,77,285	1,61,385
<b>No. of applications sanctioned</b>	1,35,645	1,40,006
<b>Expenditure incurred</b>	Rs. 86.44 cr.	Rs. 86.97 cr.
<b>Amount sanctioned in favor of girls</b>	Rs. 81.30 cr.	Rs.83.17 cr.
<b>Administrative expenses</b>	Rs.05.15 cr.	Rs. 03.80 cr.

The scheme is reviewed mainly through monthly meetings of the District Officers organized by the Secretary of the Department where the future course of action is drawn. However, in order to assess the level of satisfaction among the citizen and to ascertain the reasons why eligible people are not able to benefit from the scheme, the Department has instituted an independent evaluation of the scheme by an external agency. The Department also receives letters and representations from civil society organizations and political leaders.

According to senior officials of the Department, the scheme has resulted in many positive impacts. In the last two years of its operation, 2,75,651 girls have been enrolled under the scheme. During the last four months (April to July 2010), 14,987 new applications were sanctioned under the scheme. The scheme has been made more citizen-friendly and the requirement of affidavit as proof of family income has been done away with. Now the applicants can give a declaration of their family income in the application form itself.

Nearly 25,000 girls who have passed their Standard 10 examination and taken admission for further studies this year are eligible for renewal of their financial assistance. The scheme also helped in improving the birth registration in Delhi. In 2007, 848 female births were registered per 1000 boys. However, in 2008 this figure went up to 1004 girls per 1000 boys. According to officials of WCD, for

the first time in the history of Delhi, the female birth registration figures outstripped the male birth registration figures. According to the latest information, nearly 5,000 girls have received their entitled maturity amount. With this amount they can pursue higher studies or vocational training of their choice. However, it was noticed that some are not able to register for the scheme due to lack of essential documents or delay in submitting their application. The Department is successful in co-ordinating with other agencies, including the Department of Education, for implementing the scheme. The officials of the Department are trained to implement the scheme through workshops, seminars and regular meetings. Some NGOs and women's groups have evinced keen interest in the scheme. Nearly 5 percent of the total money under the scheme is allocated for administrative expenses. Suggestions that emerged from discussions with officials to improve implementation include better coordination between different stakeholders like the Education Department and NDMC. There is shortage of staff and infrastructure at the District Level Offices. Officials complain that some Officers of the Education Department do not show any interest in the scheme and that they felt that promoting the *Ladli* Scheme was not part of their departmental activities. This has created problems and delay in the implementation of the *Ladli* Scheme. It was also noticed that many eligible parents are not able to register under the scheme due to lack of essential documents (in both school going and birth cases).

In Delhi, some believe that the credit for the "turn-around" in the sex ratio at birth can be given to the *Ladli* Scheme. According to some reports the scheme helped in bringing more girls to schools. The registration of girls not only in government schools but also in schools run by MCD has shown an increase. According to the Chairman of the Education Committee of MCD, "One reason for this improvement is the *Ladli* Scheme." To identify the girls and families who can benefit from the *Ladli* Scheme, the government is using the database of births occurring in hospitals and nursing homes under the health department. The Chief Minister has shown special interest in the scheme and taken those responsible for the slow implementation of the scheme in the first year to task. Though originally, the deposit at the birth of the girl child was Rs. 5,000, the state government revised it to Rs. 10,000. The government has indicated that they could obtain the best interest rates for fixed deposits with a leading bank. This flagship scheme of Delhi government has come a long way and Rs. 3.7 crore has already been released as final claim with respect to 6,917 girls who have attained 18 years of age and have also passed their Standard 10 examination or are studying in Standard 12.

The procedure for enrolment under the scheme has been simplified. The application forms are free of cost. Application forms for new-born girls are available at *Anganwadi* centres, Maternity Homes and district offices of WCD. School going girls can obtain the forms from the concerned school itself. The Principal send the applications to the district offices of WCD. Applications complete in all

respects are approved by the District Officer and sent to SBI Life Insurance Co Ltd (SBIL) for scanning and complete data entry. After data entry, SBIL generates a detailed report containing all relevant details of the girl child including the amount sanctioned. Under the *Ladli* Scheme, the financial assistance is renewed at the following stages- Standard 1, Standard 6, Standard 9, Standard 10 and Standard 12. Nearly 25,000 girls are expected to apply for renewal in 2010-11. The rules have been simplified to allow the girls who pass their Standard 10 examination from the National Institute of Open Schooling to access the scheme with effect from 2010-11. Previously, only the girls who passed the Standard 10 examinations as regular students were eligible to claim the maturity amount.

Summary: The scheme applicable to all girls, irrespective of their age, has attracted the parents as is evident from the number of applicants within three years of its inception. However, simplifying documentation procedures and better coordination between other agencies (like Education Department, Municipal Corporation, etc.) will improve its implementation.

**(vi) RAJALAKSHMI SCHEME - RAJASTHAN (DISCONTINUED)**

Rajasthan may be the first state in India to have conceptualized and implemented a conditional cash transfer scheme for enhancing the status of the girl child. On 1<sup>st</sup> October 1992, the Government of Rajasthan launched *Rajalakshmi Yojana*. The scheme was revised in May 1996 with liberalized conditions. It was visualized that this scheme would not only help in removing the deep rooted notion of a girl child being a liability but also help in reducing female infanticide, increasing the age of marriage and improving female literacy rate. The plan was formulated after negotiations between the Government of Rajasthan and the Unit Trust of India (UTI) for the benefit of the girl child not exceeding the age of five. Depending upon the age of the girl child, the plan matures after the completion of the lock-in period ranging from 16 to 20 years. A minimum amount of Rs.1,500 was deposited by the Government of Rajasthan in the name of the girl child. After 21 years of lock-in period, the amount becomes Rs.21,000. The maturity amount is given only to the beneficiary. It is applicable for any couple who has only one or two children and is ready to undergo sterilization, in which case the Rajasthan government would deposit funds for obtaining the *Rajalakshmi* Unit Certificate. However, over the years the scheme experienced many changes. Initially the value of the bond was Rs.1,000 but this was raised to Rs. 1,500 after UTI decided to pull back from the scheme due to fall in interest rates.

### Age at Entry, Amount and Period of Rajalakshmi Unit Plan (RUP) (1994)

Entry age (in years)	Minimum amount (Rs.)	Lock-in period (in years)	Maturity Amount (Rs.)
<b>Upto and including 1</b>	1,500	20	21,000
<b>Above 1 to 2</b>	1,500	19	18,000
<b>Above 2 to 3</b>	1,500	18	15,000
<b>Above 3 to 4</b>	1,500	17	13,000
<b>Above 4 to 5</b>	1,500	16	11,000

The major objectives of the scheme were to: 1) to provide quality of life and security in life 2) to enhance the health of the individual 3) to provide better care for girls 4) to ensure better nutrition and education and 5) to ensure a good family life.

#### Evolution of the Scheme

1. In 1992-93, the scheme entailed the deposit of Rs.1,000/- for both the General and SC/ST Community
2. In 1993-94, the amount for SCs/STs was raised to Rs.1,500/- and for the General Castes, the amount remained the same
3. The maturity amount received by the beneficiary will depend upon the age of the girl at which the amount was deposited.

Age of the Girl at which the Amount was deposited (years)	Investment Amount (Rs.)	Amount to be given at the Time of Maturity (Rs.)
<b>0-1</b>	1000	21000
<b>1-2</b>	1000	18000
<b>2-3</b>	1000	15000
<b>3-4</b>	1000	13000
<b>4-5</b>	1000	11000

4. In 1993-94, for the SC/ST beneficiaries, the maturity amount was as follows:

Age of the Girl at which the Amount was deposited (year)	Investment Amount (Rs.)	Amount to be given at the Time of Maturity (Rs.)
<b>0-1</b>	1500	31500
<b>1-2</b>	1500	27000
<b>2-3</b>	1500	22500
<b>3-4</b>	1500	19500
<b>4-5</b>	1500	16500



5. In the year 1995-96, the amount for the General Category was raised to Rs. 1,500 and for the SC/ST community it was raised to Rs.2,000.
6. For the SC/ST community, the girl will get Rs. 31,500 at the end of the maturity period.
7. On 1<sup>st</sup> October 1998, the scheme was closed and on 8<sup>th</sup> February 1999 the scheme was restarted. During the year 1999-2000, the beneficiary would have received the following amount on maturity after 20 years.

Age of the Girl at which the Amount was deposited (year)	Investment Amount (Rs.)	Amount to be given at the Time of Maturity (Rs.)
0-1	1500	15000
1-2	1500	13000
2-3	1500	11800
3-4	1500	10500
4-5	1500	9300

### Processes involved in the receipt of the UTI Certificate

To receive the UTI certificate, the parents of the beneficiary have to submit the prescribed application form with the other certificates (as detailed below) to the Deputy CMHO who will forward the same to the Department of Medical, Health and Family Welfare, Jaipur.

1. Sterilization Certificate from the Medical Officer of the institution where the sterilization was done
2. Certificate that the client was not pregnant when the sterilization was done
3. Certificate from the *Tehsildar* or *Sarpanch* giving details of the number and age of client's children.

The application form and the certificates will be sent to the UTI from the Department

### Closure of the Scheme

On 26<sup>th</sup> June 2000 the Scheme was closed. But looking into the pending 4,024 applications from the districts, the Government approved an amount of Rs. 11,80,484/- for issuing bonds against the Child Care plan scheme of UTI.

When the scheme was initiated, it generated a lot of interest within and outside the state. In fact, states like Haryana (*Apni Beti Apna Dhan'* Scheme) and Karnataka (*Namma Magalu, Namma Shakti*) were started on similar lines. The scheme, which was a fine initiative with noble objectives, was immensely popular in the state and the number of beneficiaries increased from 4,917 in 1992-93 to 11,664 in 1997-98. Unfortunately, due to lack of financial resources, it was terminated. The

government lost the opportunity to leverage on the strong platform laid down by the scheme. For thousands of anxious parents who had hopes for their girl child, it was a shattering experience.

A similar scheme of the UTI was also available for the general public for investing in the future of their children. In fact, many of the beneficiaries proactively invested which proves that the scheme had generated its own demand in the market. The *Rajalakshmi* scheme was promoted by the department through posters, awareness programmes and family planning camps. To receive the UTI certificate, parents of the beneficiary had to submit the prescribed application form along with the sterilization certificate from the medical officer of the institution where the sterilization was carried out, a certificate that the client was not pregnant when the sterilization was done and a certificate from the *Tahsildar* or *Sarpanch* about the number and the age of the client's children.

Though the scheme was attractive and many clients were hoping to reap the benefits under the scheme, it was discontinued in 2000 due to the perceived losses by UTI. During the closure of the scheme, UTI offered shifting of the funds to its other schemes with lower returns or reimbursing the funds as of that date. The department tried to salvage the scheme through negotiations, but it was not successful as UTI could not sustain an annual interest rate of 14 to 17 percent. People's confidence in the government would have been strengthened had the government considered the modification of the *Rajalakshmi* scheme. Before terminating the scheme, the government should have considered alternatives such as investing in some mutual funds, increasing the deposit amount as was done earlier, reducing the total maturity amount for tie up with banks or other financial institutions.

According to a study conducted by IIMR (Sharma *et. al*, 2003), it was observed that about 20 percent of the beneficiary couples opted for sterilization in order to reap the benefits of the scheme. Though the application procedure was easy, there was delay in receiving the bonds. The beneficiaries were disheartened when they heard about the closure of the scheme. According to the study (Sharma *et. al*, 2003), due to the premature closure of the scheme, the community lost interest in government funded schemes.

Summary: Though one of the earliest schemes of this type (launched in 1992), the *Rajalakshmi* scheme was discontinued in 2000. The premature closure of the scheme caused people to lose interest and faith in similar schemes. Important lessons to be learnt from this experience are that the government and collaborating financial agencies need to promise realistic financial commitments.

#### **(vi) BALIKASAMRDHI YOJANA (BSY) - GUJARAT**

The *Balika Samridhi Yojana* was launched by the Government of India with effect from 15<sup>th</sup> August, 1997. During 1999-2000, the Government of India recast the scheme. The benefits and the means of delivery were redesigned to ensure that financial benefits accrue for the girl child. The *Balika Samridhi Yojana* (BSY) was initiated with a view to change the negative attitude of the family and society towards girl children, to increase the enrolment and attendance of girls in schools, to ensure that their marriages take place after the age of 18, and to support the girl children financially. . Earlier, it was in operation with 100 percent financial assistance from the Government of India through the Ministry of Women and Child Development. Later, it was decided that the BSY scheme will be transferred to the states and funds were released. Though the Government of India has discontinued the scheme, the state Government has been implementing it since 2006-07 for the beneficiaries of BPL families. Nearly 2,21,009 beneficiaries were covered in 2008-09 with an expenditure of Rs 13,29,19,320. The scheme is being implemented in all the 336 blocks of 26 districts of the state.

#### **Objectives of the Scheme:**

- To change the negative family and community attitudes towards the girl child
- To improve the enrolment and retention of girl children in schools
- To increase the age at marriage of girls
- To assist the girl to undertake income generating activities

#### **Eligibility Conditions:**

- The *Balika Samridhi Yojana* will cover girl children who are born on or after 15<sup>th</sup> August, 1997 in families below the poverty line (BPL) as defined by the Government of India, in rural and urban areas.
- In rural areas, the target group can be taken as those families which have been identified to be below the poverty line in accordance with the norms specified under *Swarnajayanti Gram Swarozgar Yojana* (known as such with effect from 1.4.1999), previously known as Integrated Rural Development Programme (IRDP).
- In urban areas, wherever household surveys have been conducted as per the instructions of the Government of India and lists of BPL families have been prepared, such lists can be used. Wherever lists are not available, the list of families covered under the Targeted Public Distribution System (TPDS) may be followed. Where neither of these lists are available, as a rule of thumb, families living in urban slums, both recognized as well as those not recognized, may

be covered. Also families which are in the urban informal sector and working as rag-pickers, vegetable/fish and flower sellers, pavement dwellers, etc. would also be eligible. Applications may also be collected from families in non-slum areas.

- Benefits under BSY will be restricted to two girl children in each household born on or after 15<sup>th</sup> August, 1997, irrespective of the total number of children in the household.

### **Benefits of the Scheme**

The girl children eligible under BSY will be entitled to the following benefits:

1. A post-birth grant amount of Rs.500/- This amount is deposited in a bank or post office in an interest bearing account opened in the name of the girl beneficiary and an officer of the state government (Child Development Project Officer). On attaining adulthood (18 years of age), the beneficiary can withdraw the amount from her account.
2. When the girl child born on or after 15<sup>th</sup> August, 1997 and covered under BSY starts attending school, she will be entitled to annual scholarships for each year of schooling successfully completed by her:

<b>Standard</b>	<b>Amount of Annual Scholarship</b>
1 - 3	Rs. 300/- per annum for each class
4	Rs. 500/- per annum
5	Rs. 600/- per annum
6 - 9	Rs. 700/- per annum for each class
8	Rs. 800/- per annum
9-10	Rs. 1000/- per annum for each class

The benefits under BSY are restricted to two girl children from a household, irrespective of the total number of children in the household. At the district level, the Programme Officers of ICDS and at the block level the Child Development Project Officers (CDPO) are the implementing authorities. A joint savings account is opened in a nationalized bank or post office in the name of the beneficiary and designated official. The amount of post birth grant and scholarship is credited to the account. It is paid to the beneficiary when she attains 18 years of age, subject to production of a certificate from a competent authority stating that she is unmarried. In order to ensure that the maximum possible rate of interest is earned on the deposits, no premature withdrawal will be made from the account (which would mature when the girl is eighteen years of age). If the concerned documents are produced, the implementing agency will authorize the bank or post office to allow the girl child to

withdraw the amount at maturity from her account. In the event of the girl getting married before the age of 18, she shall forgo the benefits of the annual scholarships and the interest accrued thereon. She is entitled only to the post-birth grant of Rs 500 and the interest accrued thereafter. The amounts of annual scholarships are permitted to be utilized towards purchase of text books or uniforms for the girl child. The state government is dispersing the benefits to the girl child through its ICDS infrastructure.

The application forms are available with the *Anganwadi* workers. The *Gram Panchayat* or Municipality is responsible for identifying the beneficiaries of BSY. If the *Gram Panchayat* or Municipality is satisfied regarding the applicant's eligibility, the grant to the girl child will be sanctioned by a resolution passed in the meeting of the *Gram Panchayat* or Municipality. The list of sanctioned beneficiaries shall be displayed on the notice board of the *Gram Panchayat* or Municipality and also be announced in the meetings of the *Gram Sabha*. A pass book in the name of the girl child will be given to the mother of the girl child or to her guardian. The pass book will also serve to identify the girl child as a beneficiary of BSY for future benefits. To ensure wide and continuous publicity of the BSY scheme, an IEC campaign is carried out through posters, brochures, media and other means. In the financial year 2009-10, in order to encourage the enrollment of maximum number of beneficiaries, the allocation of grant under the scheme was raised from Rs 1 crore to Rs 10 crore, by the state government.

Discussions with the officials brought out many difficulties in the implementation of the scheme. There were considerable delays on the part of the banks. The PRI functionaries were not cooperating with the implementing agency. In some instances, people from the APL (Above Poverty Line) families demanded the benefits. Some officials admitted that the implementation of the scheme meant overburdening the ICDS and *Anganwadi* workers. It was also felt that the vaccination component could be removed to facilitate the smooth operation of the scheme.

<b>Year</b>	<b>Amount Allotted (Rs)</b>	<b>Money Spent (Rs)</b>	<b>Number of beneficiaries</b>
<b>2009-10</b>	10 crore	1,36,46,330	1,32,684
<b>2008-09</b>	1 crore	2,38,87,660	30,263
<b>2007-08</b>	50 lakhs	51,41,882	26,031

At the state level, the progress of BSY is reviewed in the meeting of District Programme Officers. At the district and sub-district levels, monitoring is undertaken by the programme officers and CDPOs

respectively. Officials in charge of the scheme felt that it is necessary to increase the amount of post-birth grant from Rs. 500 to Rs. 2000.

### **HIMACHAL PRADESH**

This scheme was originally introduced in 1997 by the central government. Since 2003-04, the state government is fully supporting the scheme. This is being implemented through the Department of Women and Child Welfare. Campaigns widely publicized the schemes at the block levels. The strengths of *Anganwadi* centres through self-help groups and village level co-ordination committees (VLCC) were also harnessed for generating awareness.

The active involvement of *Anganwadi* centres helped in effective implementation of the programme. Up to two girl children belonging to BPL families can benefit under the scheme. According to the state government officials, the scheme was helpful in reducing the cases of dropouts from schools. The officials also suggested that if the Government of India can share the cost with the state government, this will go a long way to strengthen the social security of girl children.

#### **Financial Allocation and Number of Beneficiaries**

<b>Year</b>	<b>Money allotted (Rs)</b>	<b>Money spent (Rs)</b>	<b>Number of Beneficiaries</b>
<b>2009-10</b>	80 lakh	80.92 lakh	17,038
<b>2008-09</b>	75 lakh	59.01 lakh	13,031
<b>2007-08</b>	40 lakh	60.88 lakh	7,955

### **ORISSA**

Since no central funds had been received since 2007-08, the scheme was not operational in the state. However, from the time of its inception, 3,88,239 girl children have benefited. (See details, Table 9, Annexure A).

Summary: Though initiated by the Central Government, it was decided that BSY will be transferred to the states. Only a few states continue to implement the scheme with their own resources (for example, Gujarat) but many discontinued the scheme (for instance, Orissa). More attractive incentives and better involvement of PRIs would make the BSY more effective.

### **(VIII) BETI HAI ANMOL SCHEME - HIMACHAL PRADESH**

The BSY was discontinued by the state government in July 2010 and a new scheme, '*Beti Hai Anmol*' was initiated by the Department of Social Justice and Empowerment. The eligibility conditions to avail the scheme are the same as those of *Balika Samridhi Yojana*. However, some modifications were made in the benefits provided under the scheme. The post-birth grant has been increased to

Rs 5,100 and is deposited in an interest bearing account in the name of the girl beneficiary and the officer of the state government. On attaining adulthood (18 years of age), the beneficiary can withdraw the amount from her account. Annual scholarships ranging from Rs 300 to Rs 1,500 (up to 10+2 level) will be provided to the girl when she starts going to school. The scheme will help the beneficiary to complete her education up to 10+2 level and prevent an early marriage. In addition, the lump sum amount which she receives on completing 18 years will help her to take up a vocational training. All girls born after 5<sup>th</sup> July 2010 and belonging to the BPL families are eligible to the benefits under the scheme with a condition that only two girls from a family can enroll for the scheme. The required documents include birth certificate and a BPL certificate. Based on the experiences of the *Balika Samridhi Yojana*, the incentive money has been enhanced under the new scheme.

#### **(x) LADLI SCHEME - HARYANA**

In 2005, on the occasion of the birth anniversary of the late Prime Minister Shri Rajiv Gandhi, the scheme was initiated covering the entire state (137 ICDS Blocks in 20 Districts). The scheme aims to combat the menace of female foeticide, restore a balanced demographic sex ratio, facilitate the birth of more girl children and meet the felt needs of women and girl children. The scheme is being implemented through the Women and Child Development Department. In order to facilitate the birth of more girl children, it was felt that where a second girl child is born, substantial incentives should be provided to families for a period of 5 to 10 years. According to many demographic and social studies, the second girl fetus is more vulnerable to elimination as compared to the first pregnancy/ baby born to the couple in their active reproductive age. It was decided that in the first stage, the scheme would be implemented for a period of five years and depending on its success it would be reviewed for an extension of another five years or beyond. The eligibility criteria for availing the scheme is as follows:

- All parents of girl children who are residents of Haryana, or Haryana domiciles, whose second girl child is born on or after 20<sup>th</sup> August 2005 are eligible for this cash incentive irrespective of their caste, creed, religion, income or number of sons.
- At least one of the parents along with the girl children should be residing in Haryana.
- The birth of both the girl children should be registered.
- If the parents of the second girl child, born on or after 20<sup>th</sup> August 2005, are receiving benefits under any other scheme like *Balika Samridhi Yojana*, they will still be entitled to benefit from this scheme.

Keeping in view the aim of the scheme, the government will provide Rs. 5,000 (Rs 2,500 per girl child per annum) on the birth of the second girl child for five years. This will be provided in the following manner:

- Under the scheme, Rs. 5,000/- per family per year will be given to the parents on the birth of their second daughter born on or after 20<sup>th</sup> August 2005 for five years or till the scheme is extended.
- The money is to be invested in *Kisan Vikas Patras* (KVP) in the joint name of the second girl child and mother. In case the mother is not alive, the money will be deposited in the joint account of the second girl child and the father. If both the parents are not alive, this money will be deposited in a joint account of the second girl child and guardian. The *Kisan Vikas Patras* will be pledged in favour of the Child Development Project Officer (CDPO) and will be deposited in Treasury/ Sub-Treasury, as valuables for a period of 8 years and 7 months by the Programme Officer of the concerned district. After 8 years and 7 months, the money will be reinvested in *Kisan Vikas Patras* and deposited again in the treasury till the second girl child attains 18 years of age.
- In case of twin daughters, the incentive will start with immediate effect.
- The first installment will be released within one month of the birth of second girl child. Successive installments will be released on the birthdays of the second daughter every year.
- The parents should ensure proper immunization of both the girl children and the immunization record (as per the age of the girl children) may be produced at the time of receiving each installment of payment.
- Both sisters should be enrolled in School/*Anganwadi* Centers as per their age.
- In the case of death of either of the girls, the incentive will stop with immediate effect. However, the same can be restored from the date it was discontinued on the birth of another girl child.

The verification procedure in respect of the beneficiaries shall be made by the Programme Officer of the Department of Women and Child Development. The information regarding the number of daughters in the family shall be furnished by *Anganwadi* workers or by the health workers. To obtain the benefits under the scheme, the mother/father/guardian will have to apply in the prescribed format. The application form is available at the *Anganwadi* centres and with the ICDS Project Officers. The duly filled application will be submitted to the *Anganwadi* worker or health staff. The applicant will have to submit the certified copy of the birth certificate of the second girl child along with the application.

The Programme Officer of ICDS at the district level is the Nodal Officer of the scheme. An amount of Rs 5,000 per beneficiary per year for five years is being invested through the group Scheme *Ladli* of



LIC of India in the name of the girl child. In this regard, a membership certificate is given to the beneficiary. A total amount of Rs 25,000 in five installments of Rs 5,000 each is to be deposited on every successive birthday of the girl child, which becomes approximately Rs 96,000 as per the current rate of interest at the time of maturity of the amount (after attaining 18 years of age). The scheme is being monitored through state level and district level meetings and also through progress reports. The scheme is being publicized through the print media and at the *Gram Sabha* meetings. Discussions with civil society groups and officials revealed that in some areas, the death of the girl child is not being reported by the parents. Over the years, the scheme has become very popular, with the actual number of beneficiaries surpassing the targeted numbers. During the year 2009-10, there were 1,05,113 beneficiaries under the scheme and the government spent Rs. 52 crores. The officials of Haryana government claimed that the *Ladli* Scheme, originally conceived and implemented in their state, is now being copied in other states. The state government has extended the *Ladli* Scheme for another five years.

According to state government officials, the state's lopsided sex ratio had improved marginally due to the financial incentives provided under the *Ladli* Scheme. When asked about the simplification of the scheme, the Director of Women and Child Development said that the scheme is already simple with minimum conditions. However, there is a need to enhance the financial incentive from Rs. 5,000 to Rs. 10,000. In some areas, the deaths of the girls go unreported by the parents, as a result that the money deposited in the name of beneficiary cannot be retrieved. Since the state has limited resources, the central government should support the scheme. Through jingles, print media and brochures, efforts were made towards generating awareness on the scheme. Details of the scheme are also discussed at the *Gram Sabha* meetings.

#### **Target and Achievements**

<b>Year</b>	<b>Target</b>	<b>Achievement</b>
<b>2009-10</b>	80400	105113
<b>2008-09</b>	60100	72624
<b>2007-08</b>	42000	49558

#### **Financial allocations**

<b>Year</b>	<b>Money Spent</b>	<b>Administrative Cost</b>
<b>2009-10</b>	52.00 crore	0.55 crore
<b>2008-09</b>	29.61 crore	0.46 crore
<b>2007-08</b>	25.1 crore	0.38 crore

The state government fixes a target for every district and monitors the progress periodically through meetings at the district and state levels. From 2008, the investment under *Ladli* Scheme has been shifted from KVPs to LIC, thus, simplifying the procedure and enhancing the return to the beneficiaries. Up to March 2010, 1,03,613 families benefitted under the scheme with an expenditure of Rs. 121.25 crores. For 2010-11, Rs. 38.65 crore has been provided in the budget. For progress over the years, refer Table 10 in Annexure A.

From 2006-07, the state government also introduced awards for districts that reflected an improvement in sex ratio. The prize of Rs. 5 lakh, 3 lakh, 2 lakh respectively would be awarded to districts exhibiting maximum improvement in sex ratio.

Summary: This scheme, initiated in 2005, is applicable to all sections of society and has simple eligibility conditions. However, there is a strong argument to introduce certain income criteria in order to channelize the benefits of the programme towards the poor.

#### **(X) RAKSHAK YOJANA - PUNJAB**

This is a state government funded scheme launched in 2005 by the Health and Family Welfare Department. The scheme was formulated against the backdrop of the worsening sex ratio in Punjab. It also has a strong component to motivate the couples to adopt the terminal method of sterilization in order to stabilize the growth rate of the population. Though the scheme was announced five years ago with much publicity, it has had limited impact. Up till March 2010, the total number of beneficiaries under the scheme were only 306.

#### **Objectives of the Scheme**

- To promote the cause of the girl child for correcting the skewed sex ratio in Punjab
- To stabilize the population by motivating couples to adopt terminal method
- To reduce infant mortality rate by declining the number of higher birth order.

This scheme was introduced initially for a period of five years. An incentive of Rs 500 per month would be given to the female child provided the parents adopt terminal method of sterilization after the birth of the only girl. Similarly, an incentive of Rs 700 per month will be available for two girls, provided the family adopts the terminal method of family planning after the birth of the second girl child. The incentive will be available to the beneficiary till the age of 18, unless she becomes an income tax assessee. By providing these incentives to the parents to promote the girl child, the state government felt that the imbalance in sex ratio can be gradually rectified. The state government honored 30 village *Panchayats* with an incentive prize of Rs 1.5 lakh for achieving an improved sex ratio. There is another scheme, *Kanya Jagriti* Scheme in which Rs 5,000 is deposited with Life

Insurance Corporation (LIC) for a girl child from a BPL family. The LIC gives a scholarship of Rs 1,200 and Rs 2,000 per annum till the age of 12 years and 18 years respectively. The State Government claims that all these efforts and schemes are bearing fruit as there is an improvement in the sex ratio, according to the recent data available from the Sample Registration system.

The competent authority to sanction and disburse the monthly incentive to eligible couples is the Civil Surgeon of the district. The eligible couple will have to open a joint account in the post office and intimate the same to the civil surgeon. The eligibility of the couple to receive monthly payment of incentive shall commence from the date of adoption of the terminal method of family planning. The birth of another child for whatever reasons, after the adoption of a terminal method of family planning, shall result in the immediate cessation of the monthly incentive. Couples, with the age bar of 45 years for the husband and 40 years for the wife, are eligible under the scheme. The incentive will be available to the child/children of those couples who have adopted a terminal method of sterilization and the age of the youngest child is less than five years. The birth of the child must be registered with the appropriate registration authority within the stipulated period. In case the couple is blessed with twin girls during the first delivery, a monthly incentive of Rs 700 (350 for each) will be paid.

<b>Year</b>	<b>Money allotted (Rs.)</b>	<b>Money spent (Rs.)</b>
<b>2007-08</b>	1 Crore	9.48 lakh
<b>2008-09</b>	50 lakh	24.26 lakh
<b>2009-10</b>	60 lakh	12.13 lakh

Anyone interested in availing themselves of the *Balri Rakshak Yojana* needs to apply to the civil surgeon of the district. The documents required for applying under the scheme are: birth certificate of children, residential proof, proof of adoption of permanent family planning method and proof of joint bank account. Approximately around Rs 1 lakh can be availed by the beneficiary if all the conditions are fulfilled during the entire time period of the scheme.

Though the scheme is very attractive, it is surprising to note that during the last three years not many beneficiaries were enrolled under the scheme. This is an indication of the lack of publicity poor programme implementation and lack of sufficient attention and monitoring by the authorities of the Health Department. The amount spent under the scheme is much less than the money allotted by the State Government. It is important to mention here that so far no internal review or evaluation has been carried out by the State Health Department on the functioning and performance of this scheme.

The Principal Secretary of Health has taken certain steps to popularize the scheme. To simplify the scheme, certain changes in the eligibility criteria will be introduced. To popularize the scheme, intensive IEC campaigns will be undertaken and monthly review of the scheme at the state and district levels will be carried out. The revised guidelines, including enhanced incentives, will be announced shortly by the Health Department.

Summary: Though the scheme was initiated as a governmental reaction to the alarming nature of skewed sex ratio of the state, the scheme did not take off. Poor publicity, lack of supervision and monitoring and the stringent criteria for adopting sterilization are some of the probable reasons for the poor performance. Greater decentralization of implementing mechanisms below the district level as well as simplifying the eligibility conditions would make the programme more attractive for the beneficiaries

#### **(xi) MUKHYA MANTRIKANYA SURAKSHAYOJANA - BIHAR**

*Mukhya Mantri Kanya Suraksha Yojana* was started keeping in mind the rightful place of pride for a girl child in society and to assure her both safety and security. The scheme hoped to improve the sex ratio and encourage the registration of births. The scheme is in operation in all 38 districts. It was initiated in July 2008 by the Social Welfare Department, the Women Development Corporation (WDC) and the UTI asset management company. It estimated an amount of Rs 140 crore to empower over 7 lakh girls and women in need (within the state). As per the agreement, the state government will invest Rs 2,000 for the first two girls from a family living under the below poverty line (BPL) and born on or after November 22<sup>nd</sup> 2007. The amount of Rs. 2,000 will be invested by the Women Development Corporation on behalf of the government of Bihar, in UTI Children's Career Balanced Plan Group option. On completion of 18 years, the girl child will be paid an amount equal to the maturity value (Rs 18,000). This money could be utilized towards pursuing higher education or starting a small business if the girl wishes to do so. In case of the death of the girl child during the intervening period, the amount will be paid back to the Women Development Corporation.

#### **Objectives**

- To prevent sex selection
- To promote birth of the girl child
- To ensure the rightful place of pride in society for a girl child, to assure her of her safety and security
- To improve the sex ratio
- To encourage registration of births

## Eligibility Conditions

- The family must hold a BPL card and Birth Registration Number and the beneficiary must come under the age group of 0-3 years.
- The family can avail benefits of this scheme up to the first two girl children in the family.
- Girl children born on or after 22<sup>nd</sup> November 2007 will be eligible for the scheme.

## Fund Allocations (Rs. in lakhs) and Applications

Year	Amount Allocated	Fund transfer to UTI	2% admin cost	Total Application on 31.05.2008	Number of Beneficiaries
2008-09	2800.00	2744.00	56.00		
2009-10	6700.00	6566.00	134.00	703005	475220
2010-11	4200.00	4116.00	84.00		
<b>Total</b>	<b>13700.00</b>	<b>13426.00</b>	<b>274.00</b>		

Source: Women Development Corporation, Government of Bihar

The scheme is working under the Ministry of Social Welfare, Government of Bihar. However, the Women Development Corporation is the Nodal Agency which works as the implementing authority in executing the project at the grassroots level. The Nodal Officer of the WCD works with the DPO at the District level and the CDPO at the block level. The *Anganwadi* worker implements the scheme at the ground level. The implementation of the scheme started with the meeting with the ICDS group and all the 554 CDPOs and 34 DPOs participated. This was followed by a District level orientation from July to December 2008 for conceptual and operational clarity. To popularize the scheme, Bhojpuri theatre and radio advertisements were used. Those who have completed the birth registration will have to take the help of the *Anganwadi* worker for filling up the application, which would then be forwarded to the Block Level Officer. The government allocates the funds in time to clear the bond.

The Women Development Corporation with the district line department of ICDS monitors the scheme. The DPO visits the field at least five days in a month to assess programme implementation. There is a steering committee with the Principal Secretary, Ministry of Social Welfare Department as its chairman to review the programme. The views expressed by *Panchayat* members were considered during the implementation of the scheme. There are many people who are poor but do not have a BPL card. Special attention is being paid to include those excluded. Political will and administrative support are some of the positive factors influencing the performance of the programme. However, it was observed that the *Anganwadi* workers are not giving adequate attention towards registering the right beneficiaries. The WDC is not able to clear pending applications because of shortage of funds and therefore wants to avoid promotion. As the number

of applications has already crossed the allocated budget, the WDC does not want mass publicity campaigns. There is also a strong feeling that the amount eligible to the beneficiary should be increased substantially as the money promised after 18 years would have little value.

There were complaints that a few *Anganwadi* workers were asking for money from the beneficiaries in return of the help extended by them in filling up the application forms. When this came to the notice of the administration, it issued warnings to the *Anganwadi* workers. An advertisement was also released informing the public that they need not pay anything to anybody for submission of an application. A small incentive of Rs.20 is given to the *Anganwadi* worker for the successful completion of each form. In general, the duration of completing all formalities for registration under the scheme is 45 days. As a result of incorrect information many applications were rejected. Some applications were disqualified due to the absence of required documentation. In order to fulfill the requirement of the 7 lakh applications that were received, the WDC needs Rs.140 crores. So far, no effort has been made to evaluate the implementation and impact of the scheme. The WDC is considering the incorporation of one more eligibility criterion, that the girl remains unmarried till 18 years of age. It is also felt that by providing a one-time financial benefit after a long gap may not give much hope to families with a girl child. Periodic incentives may seem more attractive to these families. To involve the PRIs in programme implementation, specific instructions were issued. The CDPOs were asked to ensure the participation of PRI members in all the meetings related to this programme. The Women's Groups and NGOs are actively involved in the promotion of the scheme. Women's groups called as the Women's Federation discusses issues related to this programme in its meetings. The feedback from the field indicates that there is an improvement in the registration of births. Instant money distribution schemes like KSY are only meant for reaching out to certain groups. However, it cannot provide a sustainable source of income for women in the long run. A strong education system, which in turn can make the women economically independent, should be promoted. There is also a suggestion that the scheme can be realigned in accordance with the *Dhan Lakshmi* Scheme with staggered financial incentives at different stages.

Discussions with few beneficiaries of the scheme revealed that many of them had no idea about the scheme and were solely dependent on the *Anganwadi* workers for the application formalities. Some of them were not even aware about the objectives and requirements of the scheme. Some of them are yet to receive the bond, eight months after the submission of their application forms. Many were forced to pay Rs 200 to obtain a birth certificate. There were also complaints that block officials were collecting money to process the applications.

Summary: There should be more allocation of funds to meet the demands. Proper monitoring of the Scheme is essential to avoid allegations against *Anganwadi* workers and officials. It is advisable to

introduce a criterion that the girl should remain unmarried till 18 years of age in order to receive the benefits under the scheme. PRI involvement will help in identifying the right beneficiaries.

**(xi) MUKHYA MANTRIKANYA VIVAH SCHEME- BIHAR**

In February 2008, the President of India launched *Mukhya Mantri Kanya Vivah Yojana*, a scheme towards the empowerment of women in Bihar. This scheme has been designed to financially support the marriages of girls from economically disadvantaged families. This scheme also attempts to act as a catalyst against social evils like child marriage and dowry. National efforts towards getting marriages registered would be facilitated by this scheme as financial assistance would be made available only when a marriage is registered.

**Objectives**

- To provide economic support for marriages of girls belonging to poor families
- To remove social evils like child marriage and dowry
- To prevent domestic violence
- To promote marriage registration

**Eligibility Conditions**

- The parent of the girl must have a domicile certificate of Bihar
- The age of the girl and boy must not be less than 18 and 21 years at the time of marriage
- Marriage registration must be done
- Dowry must not be in the agenda
- Applicable to marriages after 22<sup>nd</sup> November, 2007
- In case of remarriage, the girl will not be eligible for availing the benefits of the scheme.

**Budget allocations (Rs. in lakh) and Beneficiaries**

Year	Budget Outlay	Expenditure	No. of Beneficiaries	% Expenditure
2007-08	1000.00	1000.00	20,000	100%
2008-09	4000.00	3999.21	78,385	99.98%
2009-10	8000.00	7943.45	1,57,256	99.29%
2010-11	6000.00	----	1,18,800 (target)	----

**Source:** Social welfare Department, Government of Bihar

The scheme is being implemented in all the 38 districts through the Social Welfare Department. According to many surveys, nearly half of the girls in Bihar get married before they attain the legally prescribed minimum age of 18 years. The scheme will provide financial help of Rs. 5,000 for a girl's marriage whose annual family income is below Rs 60,000. The Director of the Social Welfare

Department possesses the mandate to look at the smooth execution of the scheme with officials at the district level. The Block Development Officer (BDO) is the Certifying Officer and the application should be submitted to the BDO. The application needs to be supported by a Domicile Certificate, a Marriage Registration Certificate, Income Certificate for those not included in the BPL category, and an oath of undertaking declaring that the marriage is free from any form of transaction pertaining to dowry. The scheme is monitored by the Director of the Social Welfare Department at the state level and by the DM at the district level. According to the officials, the programme is not demand-driven. The local officials go in search of beneficiaries according to the budgetary allocation. The financial target is prepared according to the female population between the ages 18 to 20 years, based on the 2001 Census. Though, initially there was a proposal to incorporate the passing of matriculation as one of the eligibility criteria, finally it was not included. So far no evaluation has been undertaken by the state government to obtain feedback from the beneficiaries.

However, interviews with some of the beneficiaries of the scheme revealed that there were considerable delays in receiving the amount. It was found that a cheque deposited by a beneficiary bounced back because there was a delay in opening the bank account. Few beneficiaries stated that they had to bribe the officials. It was also mentioned that the amount of money given was not as significant and therefore the financial assistance was not perceived as attractive. However, it was observed that the scheme supported the marriage expenses in many poor families. But more importantly, it encouraged the registration of marriages.

For the financial year 2010-11, Rs. 60 crore has been allocated under the plan budget with a beneficiary target of 1,18,800 girls under the scheme.

Summary: In order to make the scheme attractive, there is a need to enhance the financial assistance. It was observed that problems like delay in opening bank accounts, delay in sanctioning the amount to the beneficiary, as well as bribes demanded by the local officials continue to persist. If an additional criterion of completion of matriculation is introduced to avail the benefits, it may have a positive impact.

#### **(xiii) KUNWARBAINU MAMERU SCHEME - GUJARAT**

This scheme was initiated in 1995-96 to prevent child marriages. The objective of the scheme is to help poor families belonging to Scheduled Castes/Tribes and other backward classes at the time of marriage of their girl child. The scheme covers the entire state and is implemented through the Social Justice and Empowerment Department. The girls belonging to economically backward classes and Scheduled Castes were given Rs.5,000 as financial assistance at the time of marriage. The annual income limit for availing benefits under the scheme is Rs.15,976 for rural areas and Rs.21,206 for



urban areas. During the last three years (at the end of 2009-10), 12,700 girls belonging to the backward classes were given an assistance of Rs 6.35 crores.

Similarly, Rs 5.26 crores were dispersed and 10,222 brides from the Scheduled Castes category have benefitted during the last three years. Only one girl child per family is eligible for benefits under this scheme. At the time of marriage, the girl should be at least 18 years old. For availing the scheme, the beneficiary should produce a Caste Certificate, an Income Certificate and a Marriage Registration Certificate. The scheme is being monitored quarterly by the Implementing Officials. The scheme is publicized through public awareness camps, printed documents, hoardings and documentary films. This one time marriage assistance of Rs.5,000 is given as an account payee cheque within 15 days of producing the relevant documents. This scheme is fully sponsored by the state government. For tribal girls, a similar scheme is being implemented by the state Tribal Development Department.

#### **Expenditure and Beneficiaries**

Year	Provision/Expenditure (Rs. In Lakh)		Physical achievement (beneficiaries)	
	OBC	SC	OBC	SC
<b>2007-08</b>	209.92	231.31	4136	4626
<b>2008-09</b>	207.83	130.92	4157	2618
<b>2009-10</b>	217.52	163.93	4350	3278
<b>2010-11</b>	280.00	200.00	---	---

**Source:** Department of Social Justice and Empowerment, Government of Gujarat

To verify the validity of applications, the *taluka* level inspector of the department checks the applications. The earlier income limit of Rs 11,000 per annum has been revised for availing the benefit. Officials felt that there is a need to enhance the present income limit both in rural and urban areas. Though so far no evaluation (internal or by external agency) has been done to review the performance of the scheme, the state level implementing officials claim that the registration of marriages has improved considerably in the backward districts.

#### **(xiv) INDIRA GANDHIBALIKA SURAKSHAYOJANA - HIMACHAL PRADESH**

This scheme was introduced in 2007 by the Department of Health and Family Welfare. The objective of the scheme is to improve the deteriorating sex ratio, to encourage the small family norm and to promote gender equality. The beneficiaries of the scheme are couples who adopt a permanent method of family planning after having one girl child or two girl children. There should not be any male child. A prescribed form attested by a medical officer who performed the terminal family

planning procedure on the couple has to be produced. The eligible couples have to submit an affidavit attested by an executive magistrate stating that they have only one female child or two female children and have no male child at the time of acceptance of the terminal sterilization method. Only those eligible couples shall be entitled to claim the incentive whose names have been registered in the eligible couple register maintained by the Health Worker/Health Supervisor. The Government will deposit Rs 25,000 for one girl child in an interest bearing account that will be given to the girl at the age of maturity and Rs 20,000 will be deposited for those having two girls. The application procedure will be initiated by the health worker at the Sub-Centre level and verified by the *Panchayat* Secretary. The Health Worker shall submit the case to the concerned Block Medical Officer (BMO) after being satisfied about the genuineness of the case and then recommend the case to the District Family Planning Officer. The state government is popularizing the scheme through the print and electronic media. In the last three years the state government has spent Rs 33 lakhs per annum for implementation of the scheme. This is only one-third of the money allotted for the implementation of the scheme. According to the information collected from the Department of Health and Family Welfare, the total number of beneficiaries includes 700 girls. There is a need to popularize the scheme through better publicity campaigns, proper monitoring and higher incentives. Though funding is not a constraint, the programme has not received adequate attention.

#### **(xv) MUKHYA MANTRI KANYADAN YOJANA - MADHYA PRADESH**

The scheme was introduced in April 2006 to provide financial support to girls of marriageable age from poor families including destitute, widows and divorcees. It is being implemented through Department of Social Justice covering the entire state. The eligibility criteria that a person or family should fulfill to be a beneficiary of the scheme include - the family should be domiciles of Madhya Pradesh and should currently be living there, the family of the applicant girl should be poor, and the age of the girl should be 18 years or more. No cash incentives are given to the beneficiary. Every beneficiary is provided in kind - clothes, ornaments, utensils, pressure cooker, LPG gas cylinder and stove, sewing machine, etc. worth of Rs. 9,000. The organization which conducts the marriage function is given Rs. 1,000 to meet the expenses. Originally, the financial incentive given under the scheme was Rs. 5,000. The documents required from the beneficiaries for availing the scheme are certificate of domicile, proof of age of the girl, proof of income of the family, death certificate of the husband in case of widow, and evidence of divorce from the court if the applicant is a divorcee.

The Principal Secretary, Department of Social Justice is the implementing authority of the scheme at the state level. The Collector and the Deputy Director of the Department of Social Justice are the implementing authorities at the district level. Deendayal Antyodaya Missions are established at the

district level for implementing the scheme. All the concerned officials and workers were briefed about the provisions of the scheme in meetings at various levels. Publicity through posters, banners, hoardings and advertisements in newspapers was undertaken. The electronic media was also used to generate awareness. Information sharing and discussions were carried out at various rural and urban local bodies' meetings. The beneficiaries are expected to submit the application along with the required documents and the concerned officials are authorized to verify the information given in the application and accept the application only if it fulfills the eligibility conditions.

**Beneficiaries and Fund Allocation: 2007 -2010**

<b>Year</b>	<b>Beneficiaries</b>	<b>Money allotted</b>	<b>Money spent</b>
<b>2009-10</b>	19579	25.00 crore	14.88 crore
<b>2008-09</b>	43297	26.18 crore	25.98 crore
<b>2007-08</b>	32621	19.20 crore	19.57 crore

Source: Department of Social Justice, Government of Madhya Pradesh

For the year 2009-10, the state government allotted Rs 25 crores for the implementation of *Kanyadan Yojana*

The state level officials admitted that they have received few complaints about the age of the girl beneficiaries being less than the legally prescribed minimum age at marriage. Sometimes, to avail the benefits of the schemes, remarriages of girls have been reported. An appropriate mechanism is in place for rigorous monitoring of the implementation of the scheme. The scrutiny of all application forms is carried out by the district level officials of the *Panchayat* and the Social Justice Departments. Directives have been issued to all the districts to accept birth certificate, marksheet, voter ID, ration card, voter list, affidavit, any license issued by the government to ascertain the age of the girl so that no child marriages can take place. The local bodies (PRIs) are involved in the implementation of the scheme as they are the authorized bodies to register marriages in most states. Similarly, the local NGOs are also asked to organize the marriages of the girls selected as beneficiaries of the scheme.

A few beneficiaries of the scheme were interviewed. Most of them stated that either the *sarpanch* or the local NGO motivated them to register under the scheme. They received the promised items mostly at the time of marriage, though there was delay in some cases. Some of them felt that since they received articles of daily use, it contributed in a big way to reduce expenses related to marriage. People were happy that they did not have to incur a lot of expenditure for the marriage of their daughters.

Some NGOs felt that the eligibility criteria to avail the scheme are very simple. However, there should be an additional condition that the girl should have passed Standard 10. Some people complained that they faced problems in getting the age certificate. There were instances where girls below 18 years of age got married. At times the family of the beneficiary and the PRIs collude in the process. As per the Economic Survey, 88,000 marriages were solemnized during April 2006 and March 2009 under the *Kanyadan Yojana*. However, in 2009 there were allegations in the newspapers that the young women were subjected to virginity tests by the administration. There were reports that 14 women were tested positive for pregnancy and their applications were rejected for financial support. As a result of this controversy, the National Commission for Women has demanded a report from the state government. The newspapers also reported that there were cases of "fake marriages" in which middlemen produced recently married couples as 'unmarried', got their marriage solemnized in the functions and then collected 'commission' from the couple. Despite these controversies, the scheme is popular and the Chief Minister is making efforts to attract more beneficiaries. Some political analysts believe that, along with the *Ladli Lakshmi* Scheme, the *Kanyadan Yojana* has helped the Chief Minister and his government to win the support of the electorate. If advertised properly and implemented effectively these popular welfare schemes are politically rewarding.

Summary: Though it is an attractive scheme, proper verification is required to avoid fake marriages and child marriages. If a new eligibility condition is incorporated that only those girls who have completed Standard 10 can avail the benefits, it will have a positive impact on the outcome.

### **Key Findings and Suggestions**

The study was undertaken to examine the extent to which financial incentive schemes have contributed towards enhancing the value of daughters within a family. However, with very limited or no documentation / assessment in place, the first task initiated under this study was to gather information about different incentive schemes aimed at the welfare of a girl child. Discussions with a few NGOs and government officials implementing the schemes provided an overall idea about the functioning of each scheme. The findings presented in this report rely heavily on the interactions with officials and the available analysis of the scheme related data at the state level.

### **Intent and Objectives**

The schemes that were reviewed had varying objectives and pre-conditions, upon fulfillment of which, benefits were provided. In general, all schemes attempted to enhance the value of the girl child in terms of her being considered as an asset to the family. It intended to empower girls and ensure their survival, through cash transfers that are linked with fulfilling certain conditions such as

birth registration, immunization and education of the girl child. However, a review of the objectives of the different schemes also reveals multiplicity of outcomes expected from the scheme, leading to a somewhat diffused focus in achieving the original objective behind the provision of incentives – change in the perceived value of daughters in the eyes of the family. For example, some schemes provide the incentive only if the couple accepts sterilization after 2 children, others limit the incentive only to two girls, with a larger incentive for the first girl as compared to the second. Clearly, the intention behind some of the schemes is also to ensure smaller families and promote family planning alongside ensuring the birth of girls.

### **Eligibility**

Some of these schemes are specifically aimed at people belonging to the poor families (BPL households). There are a few schemes that are open to all categories of households irrespective of their education, income levels and caste. An analysis of the child sex ratio data from the 2001 census has revealed that ratios are lower amongst the educated and affluent, though rural areas are not far behind. Given this, it is critical to revisit the target groups under these incentive schemes based on the perception of the value of the incentive by different income groups. Even for not so affluent households, the more immediate perceived benefit from not having a daughter may appear more tangible than the final benefit which will accrue after their daughter turns 18. Only through a systematic evaluation can it be established if the incentives help to address both pre and post birth discrimination against girls. In other words, it is not clear yet whether these incentives ensure that girls survive once born and receive better care and attention or the benefits also ensure their birth itself. Again, by limiting the benefit to two girls or by providing a larger incentive for the first girl, the scheme inadvertently ends up valuing girls differentially depending on their position in the birth order. The eligibility criteria therefore potentially may lead to mixed perceptions about the intent of the scheme.

### **Views of the implementing officials**

#### *Involvement of the state governments*

It is interesting to note that most state governments took pride in implementing the scheme and publicizing it as one of their biggest achievements. Many of the schemes are closely associated with Chief Ministers and sometimes even closely monitored by them. The *Ladli Lakshmi Yojana* in Madhya Pradesh, *Ladli* Scheme of Delhi and *Bhagyalakshmi* Scheme of Karnataka are a few examples. The state governments are ready to invest huge amounts for implementing these schemes. For example, Madhya Pradesh government spent Rs 276 Crores in 2007-08 for the *Ladli Lakshmi Yojana*. For the *Ladli* Scheme of Delhi, Rs. 87 Crores were spent in 2009-10. Government of

Haryana allotted 52 Crores for the *Ladli* Scheme in 2009-10. Chief Ministers made public announcements that money will not be a constraint in expanding these 'popular' schemes. Some governments are also seriously considering enhancing the cash incentives to make the schemes more attractive. Hence, proper negotiations with financial agencies for ensuring the promised terminal benefits is important, as prior experience of *Rajalakshmi* scheme being discontinued in Rajasthan is well-known.

The conditional cash transfer is subject to the completion of certain requirements such as birth registration, institutional delivery, childhood immunization, school enrolment, completing school education, delaying marriage till 18 years and parents accepting sterilization after a maximum of 2 children. In most of the schemes, the terminal benefits can only be availed when the girl completes 18 years of age and remains unmarried till she attains this legally prescribed minimum age. Discussions with the implementing officials provided very useful insights into the functioning of the schemes. Most of the schemes are administered by state governments through the Department of Women and Child Development. Two schemes under review are sponsored by the Department of Health and Family Welfare in Punjab and Himachal Pradesh. *Dhan Lakshmi* is the only scheme which is fully supported by the Government of India and is implemented as a pilot in select blocks of seven states. The *Balika Samridhi Yojana* (BSY) was originally initiated by the Government of India in 1997 but since 2006 it was taken over by the state governments. It was also observed that in some cases the state government changed the name of the scheme and implemented it under a new name with additional financial incentives. The *Balika Samridhi Yojana* in Himachal Pradesh was discontinued in July 2010 and the state government launched a new scheme called "*Beti Hai Anmol*" with similar objectives and benefits as that of BSY. In many states such as Orissa, BSY has been discontinued due to lack of funds.

#### Coordination between departments

It is important to mention here that most of these schemes are implemented through the vast network of *Anganwadis* and the ICDS machinery. Successful implementation of the scheme also requires support and co-operation from other departments such as education, health, *Panchayats*, etc. The officials responsible for implementing the schemes spoke about not receiving the necessary support from other government departments, resulting in delays and difficulties. For example, if the birth certificate is not received on time, it delays the financial incentive to be received by the family following the birth of a girl. Sometimes there are problems with financial agencies like banks and LIC, including delays in opening zero balance accounts. Lack of coordination between departments and financial institutions has led to delays in issuing bonds/certificates in some states.

The efficient implementation of some of these schemes demands co-ordination across different sectors like education, health, social welfare and *Panchayats*. The lack of co-ordination between departments has resulted in delaying the registration and dispersal of funds. In some instances the infrastructure bottlenecks at the level of banks, post offices and insurance companies also contributed to the unnecessary delay in providing financial assistance.

#### Implementation, Allocation and Disbursements

According to the information available, very little money is spent on the administrative front for implementing the schemes. Most state governments utilized the existing infrastructure and manpower (mainly ICDS or Health workers). In most of these schemes, the involvement of local *Panchayats*, NGOs, and women's groups was said to be limited. The scheme has been largely implemented as a programme of the given department. However, in some cases the local *Panchayat* leaders and NGOs have helped in popularizing the schemes and identifying the beneficiaries. State governments have also helped in the publicity of the schemes by distributing certificates/bonds in mass public gatherings at times, in the presence of the Chief Minister.

While fund allocation for schemes has been substantive in the initial years, proper monitoring mechanisms are almost absent and schemes lack procedures for addressing grievances of beneficiaries in most states. So far, a systematic attempt has not been made to understand how the beneficiaries experience the benefits under the scheme. Progress has been reviewed through routine department level meetings. Some of these schemes underwent modifications with regard to the eligibility criteria, required documentation and the amount of incentives provided. Officials feel that procedures and eligibility conditions need to be further simplified to make the schemes more citizen-friendly and accessible. However, systematic monitoring remains an urgent need to allow proper implementation of schemes, gain a better understanding of bottlenecks and to obtain a sense of the overall impact. So far no review or evaluation has been conducted to examine whether the financial incentives provided through the schemes have had an impact on the parental attitude and behaviour towards girl children.

#### **Views of the beneficiaries and civil society**

The discussions with beneficiaries revealed that there were considerable delays in registration under some of the schemes as well as in the distribution of certificates. Some beneficiaries stated that they had to pay money to the local functionaries to get registered under the scheme. Though, in a few cases, the officials admitted that those who were not eligible received benefits under the scheme, pointing to corrupt practices that prevent the benefits from reaching the intended target group. Though random verification is carried out by the district level officials to examine the authenticity

and eligibility of applicants, it is possible for some to misuse the scheme in connivance with local officials. Nonetheless, one advantage of conditional cash transfers is that the money directly reaches the households and beneficiaries, at least minimizing the possible leakages in the process.

Some beneficiaries felt that the financial incentives provided through the schemes have helped in providing education for their girls. Some of them even stated that girls are perceived as a lesser liability since the government is meeting the cost of their education and marriage. This could perhaps mean that the families appreciated the role of the state in helping to offset the liabilities involved in educating and marrying girls as opposed to the incentives being seen as a way of recognizing the value of their daughters.

The non-governmental organizations and women's groups felt that state governments are not able to utilize their services for better implementation. Few NGOs also believe that some of these schemes need to be better targeted with focused attention to specific groups. For example, under the *Ladli* Scheme of Haryana, the cash incentives are provided to all irrespective of caste or income criteria. In a way this helps to reach out to all socio-economic groups as the data does show a decline in child sex ratio across the state. However, financial incentives are likely to be of greater value to poorer households than affluent ones. Also given the quantum of benefit, the scheme needs to take this aspect into consideration while determining the eligibility criteria. Some NGOs also felt that providing gifts in kind to the girl at the time of her marriage may send out a wrong message to the community which may perhaps perceive it as an implicit involvement of the state in covering marriage related financial transactions.

### **Usefulness of the incentive schemes**

On the whole, both the government officials and the beneficiaries did recognize some positive aspects of the incentive driven schemes. Clearly, direct financial support for girls with the funds being transferred to the bank account in the name of the girl child was seen as a useful mechanism. Further, cash transfer was possibly proving as a motivational factor for at least poor families to invest in the education of their daughters, wherein the tussle is always about prioritization of limited resources for the son.

Majority have reflected on the need to simplify the schemes to further enhance its usefulness and thereby expand its reach too. For example, schemes such as *Dhan Lakshmi* and *Bhagyalakshmi* can be simplified for operational purposes by cutting down on the number of conditions attached at various levels of immunization and school attendance, as with every conditionality the beneficiaries have to meet the corresponding documentation and certification formalities and provide the proof of fulfillment. Likewise, domicile certificate is mandatory for many schemes and poor migrant



families are likely to be excluded from the schemes. Inflexibility in the timing of joining the scheme is also a major deterrent for availing benefits among the illiterate families. Barring, *Ladli* Scheme, Delhi all the other schemes insists on registration of girl child within a year of birth.

A common complaint from the beneficiaries across the states is the difficulty to obtain various documents required to apply and receive benefits under the scheme such as birth certificate, income certificate, immunization certificate, school attendance certificate and sterilization certificate. At times, officials and some NGOs also mentioned about money being paid by the beneficiaries to hasten the documentation. There is a need to minimize the number of cash transactions per beneficiary. An option of clubbing together some of the conditions and enhancing the incentive provided at that stage could be considered. Presently, these schemes are implemented either through the Department of Health or by the Department of Women and Child Development. The emergence of *Panchayati Raj* Institutions (PRIs) at the local level provides an opportunity of implementing these schemes through local bodies. They are in a better position to identify the beneficiaries, monitor the progress of implementation and ensure the transfer of funds to the rightful beneficiaries. Though some of the schemes are presently involving PRIs and NGOs to a limited extent, there is a need to formulate clear guidelines for their direct involvement and active participation.

### **Reflections**

The acceptance of the terminal method of family planning is one of the eligibility criteria in many schemes. It also raises a larger question - why is family planning linked with girl child promotion schemes? It is possible that many poor families with strong son preference and who have only daughters (often more than two) are unlikely to be enrolled under the scheme. If the basic philosophy of these schemes is to promote birth and survival of girl children particularly from poor families, why restrict the benefits to only one or two girls? In other words, in reality many of these schemes may attract those who do not have a strong son preference. Most of the schemes are mainly focused on poor households, whereas son preference and daughter elimination are widespread across different economic categories.

The girl child promotion incentive schemes can potentially have far reaching implications and therefore financial constraints should not come in the way of their implementation. It may be appropriate to consider a proposal wherein both the Central and state governments jointly finance these schemes through improved targeting of beneficiaries and attractive incentives. It is true that the promise of cash transfers provided a sense of security and confidence among families to invest in girls. However, it is not clear how far conditional cash transfers have led to a change in parental

preferences and attitudes towards daughters. This desk review has helped to highlight the operational challenges in implementation of various schemes. The effectiveness and impact of schemes towards ensuring desirability of daughters cannot be fully established. This kind of an impact evaluation and analysis of beneficiary perspective will be undertaken in the second phase of the study. An in-depth analysis will also aid in addressing certain unanswered questions on family perceptions regarding the scheme. For example, perceptions regarding, linkage s between incentives and family planning, differential incentives for the first and the second daughter, marriage incentive and whether it helps to value delayed marriage or only offset the costs pertaining to marriage. Most importantly, an in-depth assessment needs to help establish whether in the long run CCTs could lead to a change in the attitude and treatment of daughters.

The six tables presented below in a way summarize the major observations of this secondary review of select schemes.

Table: 1

## GIRL CHILD SCHEMES: NUMBER OF BENEFICIARIES

Name of the Scheme	Number of Beneficiaries		
	2007-08	2008-09	2009-10
Dhan Lakshmi Scheme (Govt. of India)	-----	79,555	42,077
Bhagyalakshmi Scheme (Karnataka)	1,23,789	2,97,764	1,44,749
Ladli Lakshmi Scheme (Madhya Pradesh)	2,14,134	2,09,848	40,854
Girl Child Protection Scheme (Andhra Pradesh)	96,487	72,046	70,302
Ladli Scheme (Delhi)	-----	1,35,645	1,40,006
Balika Samridhi Yojana (Gujarat)	26,031	30,263	1,32,684
Balika Samridhi Yojana (HP)	7,955	13,031	17,038
Ladli Scheme (Haryana)	49,558	72,624	1,05,113
Balri Rakshak Yojana (Punjab)	62	53	62
Mukhya Mantri Kanya Suraksha Yojana (Bihar)	4,75,220*		
Kunwarbainu Mameru Scheme (Gujarat)	8,762	6,775	7,628
Mukhya Mantri Kanyadan Yojana (MP)	32,621	43,297	19,579
Mukhya Mantri Kanya Vivah Yojana (Bihar)	1,57,256*		
Indira Gandhi Balika Suraksha Yojana (HP)	152	318	233

**Note:** \*Total number of beneficiaries since inception.

**Source:** Compiled by the author based on various state government documents

Table: 2

## GIRL CHILD SCHEMES: ANNUAL BUDGET AND EXPENDITURE (2007-2011)

Name of the scheme	2007-08		2008-09		2009-10		2010-11
	Budget	Expenditure	Budget	Expenditure	Budget	Expenditure	Budget
Dhan Lakshmi Scheme (Govt. of India)	-----	-----	10 Cr.	5.95 Cr.	10 Cr.	5 Cr.	-----
Bhagyalakshmi Scheme (Karnataka)	150 Cr.	132.43 Cr.	266.65 Cr.	316.65 Cr.	229.89 Cr.	229.64 Cr.	358 Cr.
Ladli Lakshmi Scheme (MP)	276 Cr.	250 Cr.	135 Cr.	100 Cr.	24 Cr.	26 Cr.	302 Cr.
Ladli Scheme (Delhi)	-----	-----	81.30 Cr.	86.44 Cr.	83.17 Cr.	86.97 Cr.	-----
Ladli Scheme (Haryana)	21 Cr.	25.1 Cr.	29 Cr.	29.61 Cr.	34 Cr.	52 Cr.	38.65 Cr.
Balika Samridhi Yojana (Gujarat)	50 lakh	51.4 lakh	1 Cr.	2.38 Cr.	10 Cr.	1.36 Cr.	-----
Balika Samridhi Yojana (HP)	40 lakh	60.88 lakh	75 lakh	59.01 lakh	80 lakh	80.92 lakh	-----
Balri Rakshak Yojana (Punjab)	1 Cr.	9.48 lakh	50 lakh	24.26 lakh	60 lakh	12.13 lakh	-----
Mukhya Mantri Kanya Suraksha Yojana (Bihar)	-----	-----	28 Cr.	27.44 Cr.	67 Cr.	65.66 Cr.	42 Cr.
Mukhya Mantri Kanya Vivah Yojana (Bihar)	10 Cr.	10 Cr.	40 Cr.	39 Cr.	80 Cr.	79 Cr.	60 Cr.
Mukhya Mantri Kanyadan Yojana (MP)	19.20 Cr.	19.57 Cr.	26.18 Cr.	25.98 Cr.	25 Cr.	14.88 Cr.	-----
Indira Gandhi Balika Suraksha Yojana (HP)	95 lakh	93 lakh	91.10 lakh	33 lakh	95.50 lakh	33 lakh	-----

Source: Compiled by the author based on documents of various state governments

Table: 3

## GIRL CHILD SCHEMES: DOCUMENTS REQUIRED

Name of the Scheme	Birth certificate	Domicile certificate	Income certificate	Sterilization certificate	Immunization certificate	Marriage certificate
Dhan Lakshmi Scheme	✓	✓	-----	-----	✓	-----
Bhagyalakshmi Scheme (Karnataka)	✓	✓	✓	✓	✓	-----
Ladli Lakshmi Scheme (MP)	✓	✓	-----	✓	-----	-----
Girl Child Protection Scheme (AP)	✓	✓	✓	✓	✓	-----
Ladli Scheme (Haryana)	✓	✓	-----	-----	✓	-----
Balika Samridhi Yojana	✓	-----	✓	-----	-----	-----
Indira Gandhi Balika Suraksha Yojana	-----	✓	-----	✓	-----	-----
Ladli Scheme (Delhi)	✓	✓	✓	-----	-----	-----
Mukhya Mantri Kanyadan Yojana (MP)	✓	✓	✓	-----	-----	✓
Balri Rakshak Yojana (Punjab)	✓	✓	✓	✓	-----	-----
Beti Hai Anmol Scheme (HP)	✓	✓	✓	-----	-----	-----
Rajalakshmi Scheme (Discontinued)	✓	-----	-----	✓	-----	-----
Mukhya Mantri Kanya Suraksha Yojana	✓	✓	✓	-----	-----	-----
Mukhya Mantri Kanya Vivah Yojana	-----	✓	✓	-----	-----	✓
Kunwarbainu Mameru Scheme	-----	-----	✓	-----	-----	✓

Source: Compiled by the author based on documents of various schemes of state governments.

Table: 4

## Girl Child Schemes: Eligibility Conditions to Avail Benefits

Name of the Scheme	Registration of birth	Immunization	Family planning (sterilization)	Anganwadi enrolment	School enrolment	Completion of Standard 10	18 years of age and unmarried
Dhan Lakshmi Scheme	✓	✓	----	----	✓	✓ (8 <sup>th</sup> standard)	✓
Bhagyalakshmi Scheme (Karnataka)	✓	✓	✓	✓	✓	✓ (8 <sup>th</sup> standard)	✓
Ladli Lakshmi Scheme (MP)	✓	----	✓	✓	✓	✓	✓
Girl Child Protection Scheme (AP)	✓	✓	✓	----	✓	✓ (12 <sup>th</sup> standard)	✓ (benefits after 20 yrs )
Ladli Scheme (Haryana)	✓	✓	----	✓	✓	✓	✓
Balika Samridhi Yojana	✓	----	----	----	✓	✓	----
Ladli Scheme (Delhi)	✓	----	----	----	✓	✓	✓
Indira Gandhi Balika Suraksha	----	----	✓	----	----	----	----
Mukhya Mantri Kanyadan Yojana	✓	----	----	----	----	----	✓
Balri Rakshak Yojana (Punjab)	✓	----	✓	----	----	----	----
Beti Hai Anmol Scheme	✓	----	----	----	----	----	✓
Rajalakshmi Scheme (Discontinued)	✓	----	✓	----	----	----	----

Source: Compiled by the author based on documents of various schemes of state governments

**Table: 5**

**GIRL CHILD SCHEMES: YEAR OF INITIATION, IMPLEMENTING AGENCY, TERMINAL BENEFITS AND FINANCIAL INSTITUTIONS**

Name of the Scheme	Year of initiation	Implementing Agency	Terminal benefit		Financial Institution
			Age	Amount	
Dhan Lakshmi Scheme	2008	Dept. of Women and Child Development, GOI	18 years	1 lakh	Nationalized Bank/Post Office
Bhagyalakshmi Scheme (Karnataka)	2006	Dept. of Women and Child Development	18 years	Rs. 1,00,097	LIC
Ladli Lakshmi Yojana (MP)	2006	Dept. of Women and Child Development	18 years	Rs 1,18,300	Post Office (NSC)
Girl Child Protection Scheme (AP) (New)	2005	Dept. of Women Development and Child Welfare	20 years	1 lakh for one girl child and (in case of two girl children) Rs. 30,000 for each	LIC
Ladli Scheme (Haryana)	2005	Dept. of Women and Child Development	18 years	Rs 96,000	LIC
Rajalakshmi Scheme (Discontinued)	1992	Dept. of Medical, Health and Family Welfare	20 years	Rs 21,000	UTI
Balika Samridhi Yojana	1997	Dept. of Women and Child Development	18 years	Rs. 6,700 (with maximum rate of interest)	Nationalized Bank/Post Office
Ladli Scheme (Delhi)	2008	Dept. of Women and Children Development	18 years	Rs 1,00,000	SBI/SBIL
Balri Rakshak Yojana (Punjab)	2005	Dept. of Health and Family Welfare	18 years	1 lakh	Nationalized Bank/Post Office

Name of the Scheme	Year of initiation	Implementing Agency	Terminal benefit		Financial Institution
			Age	Amount	
Mukhya Mantri Kanya Suraksha Yojana	2008	Social Welfare Department/ State Women Development Corporation	18 years	Rs. 18,000	UTI Children's Career Plan
Mukhya Mantri Kanya Vivah Yojana	2007	Social Welfare Department	18 years	Rs. 5,000	Bank
Kunwarbainu Mameru scheme	1995	Social Justice and Empowerment Department	At marriage	Rs. 5,000	Bank
Indira Gandhi Balika Suraksha Yojana	2007	Health and Family Welfare Department	At marriage or maturity	Rs. 25,000 to one girl child and Rs. 20,000 to both in case of two girl children	Bank
Mukhya Mantri Kanyadan Yojana	2006	Dept. of Social Justice	At marriage	Goods worth of Rs. 9000	-----

**Source:** Compiled by the author based on documents of various schemes of state governments.



## **Plugging the Implementation Gaps**

The schemes are introduced with a specific set of objectives in order to have a desired impact. In many instances, it is too early to say whether the desired impact is visible or not. This desk review of the selected schemes has its own limitations. However, based on the available information and feedback from the officials, certain drawbacks in programme implementation were identified and suggestions to improve/rectify the problems were enlisted (see Table 6). These observations will be useful in plugging the operational gaps, so that the benefits from the existing schemes manage to reach the intended beneficiaries. However, a thorough assessment of the effectiveness of the scheme and its impact can only be ascertained through a detailed evaluation which would be undertaken in Phase 2 of the study.

**Table: 6**

**GIRL CHILD SCHEMES: PROBLEMS IN IMPLEMENTATION AND SUGGESTIONS FOR IMPROVEMENT**

Name of the Scheme	Limitations/Drawbacks	Suggestions
<b>Dhan Lakshmi Scheme</b>	<p>Too many conditions</p> <p>Difficulties in opening zero balance account in post offices or banks in some areas.</p> <p>Delays in submitting project proposals from various state governments.</p> <p>Delay in transfer of funds from Centre to States.</p> <p>No operational procedure to disperse the cash incentives at the state level.</p> <p>Grievance Redressal officer has not been appointed in most places.</p> <p>Some of the pilot blocks are affected by Naxalism, there are difficulties in implementing the scheme.</p> <p>Delays and problems in getting birth certificates from the concerned authorities.</p>	<p>Minimize the conditions of cash transfer.</p> <p>Presently cash transfer for immunization is given at six stages. This can be reduced to one stage (completion of full vaccination).</p> <p>Appoint Grievance Redressal Officer.</p> <p>Introduce income criteria in order to better target the programme towards the poor.</p> <p>Issue guidelines for monitoring the programme.</p> <p>Involve Gram Panchayats in identifying the beneficiaries.</p> <p>Issue directions to the banks and post offices for opening zero balance account.</p>
<b>Bhagyalakshmi Scheme (Karnataka)</b>	<p>In 25 percent of the cases, the parents of the girl children had not undergone sterilization.</p> <p>Nearly 3 percent of the beneficiaries belong to the above poverty line categories, which indicated violation of stipulated norms of the scheme.</p> <p>In 3 percent of the cases, the necessary documents were not properly maintained in the concerned offices.</p> <p>In a few cases, it was found that people availed the benefits without producing a birth certificate and did not attend the Anganwadi Centre.</p> <p>Anganwadi workers demanded bribes from the beneficiaries for registration.</p> <p>Delays in issuing the insurance bonds to the beneficiaries</p>	<p>Avoid delays in issuing insurance bonds to the beneficiary.</p> <p>The conditions for undergoing sterilization can be relaxed.</p> <p>Action may be taken against Anganwadi workers who demand bribes for filling up the registration form. Measures may be initiated to avoid delay in issuing the LIC bonds. Proper verification of documents and monitoring to avoid misuse of the scheme.</p>

Name of the Scheme	Limitations/Drawbacks	Suggestions
<p><b>Ladli Lakshmi Yojana (MP)</b></p> <p><b>Ladli Scheme (Delhi)</b></p>	<p>Explaining the scheme to the people poses a problem.</p> <p>People are suspicious about the benefits promised.</p> <p>Lengthy process of the completion of departmental formalities and collection of documents.</p> <p>Incidences of corruption are reported at the time of registration of the scheme.</p> <p>Timely availability of NSC.</p> <p>Delays in registration of the beneficiaries.</p> <p>Delay in submitting the application and lack of essential documents (in school going and birth cases) prevented some from registering for the scheme.</p> <p>Lack of co-ordination between different stakeholders like the Education Department and NDMC.</p> <p>Shortage of staff and infrastructure at district level offices.</p> <p>Officers of the Education Department felt that promoting the scheme was not part of their responsibility.</p>	<p>Measures may be initiated in order to avoid delay in the registration of beneficiaries.</p> <p>PRIs should be involved in the identification of the beneficiaries.</p> <p>Better IEC campaigns to create awareness about the scheme.</p> <p>Need co-ordination between Education Department and ICDS for better implementation of the scheme.</p> <p>To avoid delay in registration due to lack of documents, procedures may be initiated to issue certificates regarding birth and school attendance in a hassle free manner.</p>
<p><b>Ladli Scheme (Haryana)</b></p>	<p>Deaths of the girls are not reported by the parents, with the result that the money deposited in the name of beneficiary cannot be returned.</p> <p>Since the state has limited resources, the central government should support the scheme.</p>	<p>Proper monitoring of the programme.</p> <p>Increase the incentive</p> <p>The income criteria may be introduced in order to target the programme to the poor and needy.</p>
<p><b>Rajalakshmi Scheme (discontinued)</b></p>	<p>Delay in receiving the bonds</p> <p>Poor implementation of the scheme</p> <p>Weak negotiation between Government of Rajasthan and UTI</p>	<p>-----</p>

Name of the Scheme	Limitations/Drawbacks	Suggestions
<b>Balika Samridhi Yojana</b>	<p>Delay on the part of banks</p> <p>PRI functionaries do not co-operate with the implementing agency.</p> <p>Implementation of the scheme is leading to overburdening the ICDS and Anganwadi workers.</p> <p>Need to increase the amount of post-birth grant from Rs. 500 to Rs. 2000</p>	<p>PRIs and the urban local bodies should have a major role in the identification and enrolment of the beneficiaries.</p> <p>Many state governments discontinued the programme after the Centre stopped allotment of funds.</p> <p>The scheme can be taken up jointly by the Centre and State governments.</p>
<b>Balri Rakshak Yojana</b>	<p>Lack of publicity campaign, poor programme implementation, lack of sufficient attention and monitoring by the Health Department</p> <p>The amount spent under the scheme is much less than the money allotted by the state government</p> <p>Changes in eligibility criteria needed</p> <p>Need to popularize the scheme</p> <p>Incentives should be enhanced</p> <p>Very few beneficiaries so far</p>	<p>To attract more beneficiaries, the sterilization condition can be relaxed. Need for better publicity campaigns. A monitoring mechanism needs to be in place.</p> <p>The application procedure needs to be simplified (instead of civil surgeon at the district level, the responsibility can be given to the lower level officials like Taluka/Block Health Officer).</p>

Name of the Scheme	Limitations/Drawbacks	Suggestions
<b>Mukhya Mantri Kanya Suraksha Yojana</b>	<p>Anganwadi workers are not giving enough attention to register the right beneficiaries.</p> <p>More beneficiaries cannot be enrolled due to shortage of funds</p> <p>Amount eligible to the beneficiary should be increased substantially.</p> <p>Anganwadi workers ask the beneficiaries for money to fill the application forms.</p> <p>Many of the beneficiaries have no idea about the scheme and they are solely dependent upon the Anganwadi workers.</p> <p>Block officials were collecting money to process the application.</p> <p>Periodic incentives may be more attractive rather than giving one time financial benefit after a long gap.</p>	<p>Need for an increase in the allocation of funds.</p> <p>Complaints against Anganwadi workers and Block level officials need to be addressed.</p> <p>Incorporate an additional criterion that the girl should remain unmarried till 18 years.</p> <p>Involve PRIs in programme implementation</p>
<b>Mukhya Mantri Kanya Vivah Yojana</b>	<p>The programme is not demand-driven so far</p> <p>Local officials go in search of beneficiaries according to the budgetary allocation.</p> <p>There was considerable delay in receiving the amount</p> <p>Delay in opening an account in the bank</p> <p>Bribe paid to the officials</p>	<p>More attractive financial assistance</p> <p>Passing out of Standard 10 (matriculation) can be included as an eligibility condition to avail the benefit.</p> <p>The delay in sanctioning the amount needs to be avoided.</p>
<b>Kunwarbainu Mameru Scheme</b>	<p>No evaluation has been done to review the performance of the scheme since 1995.</p> <p>No monitoring mechanism in place.</p>	<p>Need to enhance the present income limit.</p> <p>Evolve a monitoring procedure and guidelines.</p>
<b>Indira Gandhi Balika Suraksha Yojana</b>	<p>Lack of adequate publicity</p> <p>No monitoring mechanism in place.</p>	<p>Need to popularize the scheme through better publicity campaigns, proper monitoring and higher incentives.</p> <p>The eligibility criteria of having no male child at</p>

Name of the Scheme	Limitations/Drawbacks	Suggestions
<b>Mukhyamantri Kanyadan Yojana</b>	Problems in getting age certificate There were instances where girls below 18 years of age got married	the time of sterilization can be relaxed. There should be a condition that the girl should have passed at least Standard 10 to avail the benefit. Thorough verification is required to avoid fake marriages and child marriages.
<b>Girl Child Protection Scheme (GCPS)</b>	Ineligible candidates are admitted into the scheme Difficulties in getting documents No monitoring mechanism in place	Proper verification to be done before issuing the certificates Evolve monitoring procedures

**Source:** Prepared by the author based on discussions with programme officials, NGOs and beneficiaries.

## Schemes Recommended for Detailed Evaluation

Each of these schemes requires independent review and evaluation by taking into consideration the views of beneficiaries, local NGOs, *Panchayats* and functionaries. This will help in identifying the problems in programme implementation; such as the need to simplify the eligibility conditions, the required number of documents, ways and means of involving NGOs, women's groups *Panchayats*, and optimum utilization of funds.

Based on the available information and discussions with officials, and considering the uniqueness as well as the span of each initiative, the following schemes are recommended for a detailed independent evaluation through a sample survey of beneficiaries and interviews with all the stakeholders. The format for getting information about each scheme, and questionnaires for interviewing programme managers, NGOs and beneficiaries are provided in the Annexures (C,D,E,F), which can be used for field level evaluation of each of these suggested schemes.

1. ***Dhan Lakshmi Scheme***: This is the only scheme fully supported by the Central Government. This innovative pilot scheme launched in 2008 in 11 backward blocks of 7 states needs to be reviewed after three years of its implementation. Though the seriousness in implementation of the scheme and public response varied considerably across states, the varied experiences provide useful insights to strengthen the programme. The introduction of *Dhan Lakshmi Scheme* inspired some of the state governments to come out with their own schemes along similar lines. It has been observed that the operationalization of the scheme is facing challenges mainly due to the large number of conditions attached to the release of incentives at different stages of immunization and school attendance. It is necessary to minimize these conditions and simplify the procedures for smooth implementation of the programme.
2. ***Ladli Lakshmi Yojana (Madhya Pradesh)***: Initiated in 2007, the scheme has become extremely popular with the enrolment of a large number of beneficiaries. Every year the actual number of beneficiaries is more than the targeted number of beneficiaries. The State Government also spent a huge amount for implementing the scheme. In the 2010-11 budget, Rs 302 crores was allocated for this scheme. It was also observed that apart from the *Anganwadi* workers, the *Panchayat* members are also actively involved in the promotion of the scheme. Special *Gram Sabha* meetings were organized to create awareness about the scheme. Over the years, the implementation of the scheme has been decentralized to a large extent. The scheme also combines the conditional cash transfer for improving girls' education as well as popularizing the small family norm.
3. ***Bhagyalakshmi Scheme (Karnataka)***: This scheme combines incentives for school education, immunization and health insurance, restricted to two girls from BPL families. The scheme also aims

at eliminating child labor and ensuring admission to *Anganwadi* centres. The state Women and Child Development Department has developed a child tracking system with the assistance of NIC which will monitor the progress of each beneficiary with regard to health, education and migration. The child tracking system has about 44 parameters capturing all relevant details of the beneficiaries. Though at the local level there are allegations of misuse of the scheme (for instance, some parents of girl child have not undergone sterilization and some of the *Anganwadi* workers are collecting money for registration), the recently introduced child tracking system would minimize those irregularities.

4. **Balika Samridhi Yojana (Gujarat):** This scheme was originally conceived and supported by the central government and later taken over by the state government without changing the eligibility criteria and benefits. During 2009-10, the state government spent Rs 10 crore on this scheme. This is a good example of how a centrally sponsored scheme can be gradually taken over by the state government and implemented for the benefit of the girls from BPL families.
5. **Ladli Scheme (Delhi):** Initiated in 2008, the scheme is popular and has resulted in many positive changes. The officials claim that the birth registration has improved and that the enrollment of girls in schools has also picked up. In order to make it more citizen-friendly, the eligibility conditions were modified. This flagship scheme of the Delhi Government has come a long way and Rs 3.7 crore has already been released as final claim to 6,917 girls who have attained 18 years of age and passed out of Standard 10. It would be worthwhile to explore how these girls and their parents view the impact of the scheme.
6. **Girl Child Protection Scheme-GCPS (Andhra Pradesh):** Initiated in 1996, the scheme was modified in 2005 and is being implemented through the Department of Women Development and Child Welfare. It includes childhood immunization, family planning, education up to Standard 12, and marriage of girls not before 18 years of age. During the last five years, it has attracted nearly 3, 67,000 beneficiaries. A detailed study of this scheme will help us understand the performance of a girl child promotion scheme in the last 15 years and the kind of impact it has had on the beneficiaries and their families. The GCPS has been implemented throughout the state except for the two blocks where the *Dhan Lakshmi* Scheme is in operation. A field level evaluation will bring out the comparative advantage of both the schemes from the perspectives of the beneficiaries and the officials.
7. **Mukhya Mantri Kanya Suraksha Yojana (Bihar):** This popular scheme was jointly initiated in 2008 by the Social Welfare Department, State Women Development Corporation and UTI Asset Management Company with an estimate of Rs. 140 crores to empower over seven lakh girls. The



family must hold a BPL card, birth registration number and the beneficiary must come under the age group, 0-3 years. The family can avail themselves of the benefits for the first two girl children and on completion of 18 years, the amount equal to the maturity value will be paid to the girl child. PRIs and women's groups are actively involved at the implementation level. The number of applicants actually surpassed what the allocated funds could provide. The scheme has a component to cover the administrative cost. The *Anganwadi* workers were given incentives for promoting the scheme. An evaluation will provide useful insights into the implementation mechanism and ways to improve its effectiveness.

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## Annexures

### A. Fund Allocation and Beneficiaries - Statistics

Table: 1

#### DHAN LAKSHMI: CONDITIONAL CASH TRANSFER FOR ELEVEN BLOCKS

	No. of Girl Children per block	Cash Transfer per child (Rs)	Total Cash Transfer for one block (Rs)	Total Cash Transfer for 11 Blocks (Rs)
<b>1 At Birth and Registration of Birth</b>	500	5,000	2,500,000	27,500,000
<b>2 Immunization</b>				
6 weeks	500	200	100,000	11,00000
14 weeks	500	200	100,000	11,00000
9 months	500	200	100,000	11,00000
16 months	500	200	100,000	11,00000
24 months	500	200	100,000	11,00000
On completion of full Immunization	500	250	125,000	13,75000
<b>3 Education</b>				
<b>a On enrolment</b>	500	1,000	500,000	5500000
Class 1 + 85% attendance	500	500	250,000	2750000
Class 2 + 85% attendance	500	500	250,000	2750000
Class 3 + 85% attendance	500	500	250,000	2750000
Class 4 + 85% attendance	500	500	250,000	2750000
Class 5 + 85% attendance	500	500	250,000	2750000
<b>b On enrolment of secondary school</b>	500	1,500	750,000	8250000
Class 6 + 85% attendance	500	750	375,000	4125000
Class 7 + 85% attendance	500	750	375,000	4125000
Class 8 + 85% attendance	500	750	375,000	4125000
<b>4 INSURANCE**</b>	500	1,912.5	956,250	10518750
<b>5 Administrative Costs</b>	-----	-----	577,500	6352500
<b>Total</b>	9,000	-----	8,283,750	91,121,250

\*\* LIC will provide lump sum of Rs 1 lakh per girl child on completing 18 years

**Note:** Cash Incentive for girl Children in Classes 9 to 12 will be borne by the Ministry of Human Resource Development.

**Source:** Ministry of Women and Child Development, Govt. of India.

**Table: 2****AMOUNT RELEASED TO STATE GOVERNMENTS UNDER DHAN LAKSHMI SCHEME: 2008-09**

<b>S.No.</b>	<b>State</b>	<b>Block</b>	<b>Amount Released</b>	<b>No. of beneficiaries</b>
1.	PUNJAB	SIRHIND	Rs. 91,31,647	12,119
2.	CHATTISGARH	JAGDALPUR	Rs. 1,53,75,365	19,853
		BHOPALPATTANAM	Rs. 32,99,345	4,640
3.	ORISSA	KALIMELA	Rs. 50,51,096	7,699
		SEMILIGUDA	Rs. 22,03,612	2,917
4.	ANDHRA PRADESH	NARASAMPET	Rs. 1,22,31,384	15,721
		ASWARAOPETA	Rs. 1,00,66,132	13,781
5.	JHARKHAND	TISRI	Rs. 21,57,762	2,825
	<b>GRAND TOTAL</b>		<b>Rs. 5,95,16,343</b>	<b>79,555</b>

Source: Ministry of Women and Child Development, Govt. of India.

**Table: 3****AMOUNT RELEASED TO STATE GOVERNMENTS UNDER DHAN LAKSHMI SCHEME: 2009-10**

<b>S.No</b>	<b>State</b>	<b>Block</b>	<b>Amount Released</b>	<b>No. of beneficiaries</b>
1.	PUNJAB	SIRHIND	Rs. 1,42,39,250	6811
2.	ORISSA	KALIMELA	Rs. 78,28,667	6582
		SEMILIGUDA	Rs. 1,44,90,743	15,754
3.	BIHAR	SONO	Rs. 1,02,72,535	10,324
4.	JHARKHAND	MARKOCHAR	Rs. 31,68,805	2,606
	<b>GRAND TOTAL</b>		<b>Rs. 5,00,00,000</b>	<b>42,077</b>

Source: Ministry of Women and Child Development, Govt. of India.

Table: 4

## DHAN LAKSHMI IN ANDHRA PRADESH: BENEFICIARIES FOR EACH CATEGORY OF CONDITIONALITY FOR THE YEAR 2008-09

Sl.No.	Item	Aswaraopeta block in Khammam District			Narsampeta block in Warangal District		
		No. of Girl Children per block	Cash transfer per child (in rupees)	Total cash transfer (in rupees)	No. of Girl Children per block	Cash transfer per child (in rupees)	Total cash transfer (in rupees)
1	At birth and registration of birth – cut off date is 19.11.08	----	----	----	----	----	----
2	<b>Immunization</b>						
	6 weeks	102	200	20400	88	200	17600
	14 weeks	266	200	53200	270	200	54000
	9 months	300	200	60000	295	200	59000
	16 months	354	200	70800	334	200	66800
	24 months	596	200	119200	304	200	60800
	On completion of full immunization	2823	250	705750	0	0	0
	<b>TOTAL</b>	<b>4441</b>	<b>1250</b>	<b>1029350</b>	<b>1291</b>	<b>1000</b>	<b>258200</b>
3	<b>a) Education (on enrollment)</b>						
	Class – I + 85% attendance	1354	1500	2031000	1817	1500	2725500
	Class – II + 85% attendance	1365	500	682500	1259	500	629500
	Class – III + 85% attendance	1292	500	646000	1200	500	600000
	Class – IV + 85% attendance	1233	500	616500	1275	500	637500
	Class – V + 85% attendance	1126	500	563000	1197	500	598500
	<b>TOTAL</b>	<b>6370</b>	<b>3500</b>	<b>4539000</b>	<b>6748</b>	<b>3500</b>	<b>5191000</b>

Sl.No.	Item	Aswaraopeta block in Khammam District			Narsampeta block in Warangal District		
		No. of Girl Children per block	Cash transfer per child (in rupees)	Total cash transfer (in rupees)	No. of Girl Children per block	Cash transfer per child (in rupees)	Total cash transfer (in rupees)
	<b>b) on enrollment of secondary school</b>						
	Class – VI + 85% attendance	1059	2250	2382750	1161	2250	2612250
	Class – VII + 85% attendance	954	750	715500	1381	750	1035750
	Class – VIII + 85% attendance	929	750	696750	1257	750	942750
	<b>TOTAL</b>	<b>2942</b>	<b>3750</b>	<b>3795000</b>	<b>3799</b>	<b>3750</b>	<b>4590750</b>
<b>4</b>	<b>Insurance</b>	Cut off date is 19.02.08					
<b>5</b>	<b>Administrative cost (7%)</b>	-----	-----	655434	-----	-----	70279 65
	<b>Grand Total</b>	<b>13753</b>	<b>8500</b>	<b>10018784</b>	<b>11838</b>	<b>8250</b>	<b>10742746</b>

**Note:** For the year 2008-09 Rs. 2,22,97,516 was allotted for the scheme of which 2,07,61,530 was spent. Around 7 percent of the total money was spent to meet the administrative cost.

**Source:** Dept. of Women Development and Child Welfare, Govt. of Andhra Pradesh.

**Table: 5**  
**DHAN LAKSHMI IN PUNJAB: EXPENDITURE STATEMENT (2008-09)**

<b>Sr. No.</b>	<b>Item</b>	<b>Beneficiaries</b>	<b>Budget Allotted</b>	<b>Expenditure</b>	<b>Balance</b>
1.	<b>Immunization</b>	913	720000	518100	201900
2.	<b>Birth registration</b>	-----	-----	-----	-----
3.	<b>Education</b>				
	I	842	1792500	1263000	
	II	874	580000	437000	
	III	830	526000	415000	
	IV	896	531500	448000	<b>973500</b>
	V	871	542000	435500	
	<b>Total</b>	<b>4313</b>	<b>3972000</b>	<b>2998500</b>	
	VI	1003	2259000	2256750	
	VII	1013	738750	759750	
	VIII	874	844500	655500	<b>170250</b>
	<b>Total</b>	<b>2890</b>	<b>3842250</b>	<b>3672000</b>	
4.	<b>Office expenditure</b>	-----	<b>597397</b>	<b>125502</b>	<b>471895</b>
5.	<b>Grand Total</b>	-----	<b>91,31,647</b>	<b>73,14,102</b>	<b>18,17,545</b>

**Source:** Department of Women and Child Development, Govt. of Punjab.



**TABLE: 6**  
**DHAN LAKSHMI IN PUNJAB: EXPENDITURE STATEMENT (2009-10)**

Sr. No.	Item	Beneficiaries	Budget Allotment	Expenditure	Balance
1.	<b>Birth and registration birth</b>	612	4875000	3060000	1815000
2.	<b>Immunization</b>	-----	-----	-----	-----
3.	<b>Education</b>				
	I	-----	861000	-----	861000
	II	-----	224000	-----	224000
	III	-----	230000	-----	230000
	IV	-----	213000	-----	213000
	V	-----	228500	-----	228500
	<b>Total</b>	-----	<b>1756500</b>	-----	<b>1756500</b>
	VI	-----	1764000	-----	1764000
	VII	-----	714750	-----	714750
	VIII	-----	747000	-----	747000
	<b>Total</b>	-----	<b>3225750</b>	-----	<b>3225750</b>
4.	<b>Total (1+2+3)</b>	-----	<b>11076000</b>	-----	<b>11076000</b>
5.	<b>Administrative expenditure 7%</b>	-----	<b>672035</b>	-----	<b>672035</b>
6.	<b>Grand Total (4+5)</b>	<b>612</b>	<b>10,54,7258</b>	<b>30,60,000</b>	<b>74,87,258</b>

Source: Department of Women and Child Development, Govt. of Punjab.

**Table: 7**

**BHAGYALAKSHMI STATUS OF THE SCHEME OVER THE YEARS**

Year	Physical		Financial (Rs. Crores)		Remarks
	Target	Achievement	Target	Achievement	
2006-07	2,00,000	166728	Rs.166.00	Rs.175.58	Rs.166 Crores was deposited in Bhagyalakshmi Public Trust, and the interest earned on this has been used for depositing amount in the name of the beneficiaries.
2007-08	1,50,000	123789	Rs. 150.00	Rs.132.43	Rs. Crores was earmarked for this scheme, which was restricted to Rs. 150 crores in the revised budget of 2008-09.
2008-09	2,00,000	297764	Rs.266.65	Rs.316.65	Additional budget of Rs.50 crores was released.
2009-10	2,00,000	144749	Rs.229.64	Rs.229.64	Rs.354.64 crores has been allocated for the year 2009-10. But this was revised to Rs.229.64 crores.
		250	Rs.000.25	Rs.000.25	An amount of Rs.25 lakhs has been released to 250 beneficiaries for the year 2007-08 from Bhagyalakshmi Trust.
Total		144999	Rs.229.89	Rs.229.89	-----
2010-11	1,85,493	69839	Rs.358.00	Rs.110.00	-----
Total		803119		Rs.964.55	-----

**Source:** Directorate of Women and Child Development, Govt. of Karnataka

**Table: 8****STATISTICS OF LADLI SCHEME: DELHI**

<b>District Name</b>	<b>Total No. of claims due upto</b>	<b>No. of girls who have received Maturity</b>
	<b>31.08.2010</b>	<b>Payment upto 31.07.2010</b>
Central	1112	198
North	1275	343
North East	2131	899
East	2269	240
South	2398	908
South West	1215	998
West	2854	1003
North West -I	3040	1067
North West -II	1666	479
New Delhi	138	58
<b>Total</b>	<b>18098</b>	<b>6193</b>

**Source:** Dept. of Women and Child Development, Delhi

Table: 9

## ORISSA: ACHIEVEMENT UNDER BALIKA SAMRIDHI YOJANA

Sl. No.	District	Since inception up to 2006-07			
		Allotment for Coverage (Rs. In lakh)	Allotments for Scholarship (Rs. In lakh)	Total funds allotted (Rs. In lakh)	Number of beneficiaries covered
1	Angul	63.55	3.69	67.24	12710
2	Balasore	109.48	5.99	115.47	21895
3	Bargarh	69.48	7.78	77.26	13895
4	Bhadrak	63.98	3.74	67.72	12797
5	Bolangir	78.46	4.46	82.92	15692
6	Boudh	19.27	0.41	19.68	3854
7	Cuttack	128.90	8.51	137.41	25780
8	Deogarh	14.72	1.10	15.82	2944
9	Dhenkanal	55.45	9.43	64.88	11091
10	Gajapati	31.99	2.63	34.62	6398
11	Ganjam	164.47	0.00	164.47	32894
12	Jagatsinghpur	62.36	0.00	62.36	12471
13	Jajpur	81.26	0.00	81.26	16252
14	Jharsuguda	25.09	2.37	27.46	5017
15	Kalahandi	64.95	0.00	64.95	12990
16	Kendrapara	78.01	9.12	87.13	15602
17	Keonjhar	84.99	0.00	84.99	16997
18	Khurda	88.60	6.60	95.20	17721
19	Koraput	67.11	0.00	67.11	13421
20	Malkangiri	24.62	0.00	24.62	4923

Sl. No.	District	Since inception up to 2006-07			
		Allotment for Coverage (Rs. In lakh)	Allotments for Scholarship (Rs. In lakh)	Total funds allotted (Rs. In lakh)	Number of beneficiaries covered
21	Mayurbhanj	128.09	3.48	131.57	25617
22	Nawarangpur	50.65	0.00	50.65	10130
23	Nayagarh	42.68	4.14	46.82	8326
24	Nuapada	27.83	0.00	27.83	5566
25	Phulbani	32.35	0.00	32.35	6470
26	Puri	82.03	4.01	86.04	16406
27	Rayagada	39.51	0.00	39.51	7902
28	Sambalpur	46.59	5.59	52.18	9319
29	Sonepur	26.38	2.38	28.76	5276
30	Sundargarh	89.78	5.32	95.10	17883
<b>Total</b>		<b>1942.63</b>	<b>90.75</b>	<b>2033.38</b>	<b>388239</b>

Source: Annual Activity Report: 2007-08, Dept. of Women and Child Development, Govt. of Orissa

Table: 10

## BENEFICIARIES UNDER LADLI SCHEME OF HARYANA

Name of the district	2005-06	2006-07		2007-08			2008-09				2009-10					Total
	1 <sup>st</sup>	1 <sup>st</sup>	2 <sup>nd</sup>	1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>	1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup>	1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup>	5 <sup>th</sup>	
Ambala	208	690	139	1443	717	50	841	681	397	27	1833	1218	1315	763	94	<b>10416</b>
Jind	346	1258	341	1644	1241	340	1345	1330	1002	0	2946	1635	1850	1576	340	17194
Y. Nagar	260	987	54	1282	731	17	1669	653	179	16	1616	1485	490	176	30	9645
Bhiwani	460	1430	457	3281	2373	127	2561	1345	1708	179	2510	3660	3268	2445	548	26352
Karnal	312	1001	242	1686	887	65	1766	746	379	24	2354	756	257	87	0	10562
Narnaul	260	777	260	739	777	260	641	739	777	260	536	641	739	777	260	8443
Kurukshetra	260	778	260	1259	778	260	220	1259	778	260	1936	220	1259	778	260	10565
Kaithal	261	788	254	1003	770	65	1395	611	407	10	1419	768	691	474	28	8944
Rewari	220	924	220	802	979	352	916	845	788	325	940	956	920	758	279	10224
Faridabad	311	933	311	980	933	311	817	577	928	311	2189	1029	1144	933	309	12017
Panipat	312	881	365	1101	843	396	1293	753	648	225	1367	1234	1471	843	140	11872
Sonepat	360	1084	354	1286	1062	352	807	1203	1056	350	2841	851	1255	1055	350	14266
Hissar	460	1572	267	1428	1901	290	2466	1221	827	9	3900	1725	2094	1169	140	20469
Fatehabad	260	662	377	1109	870	397	1749	701	755	510	819	1642	1185	714	600	12350
Rohtak	316	950	315	1941	1877	0	1347	193	1091	348	318	639	897	360	192	10784
Gurgaon	460	458	338	187	167	0	923	286	1352	357	919	474	748	873	403	7945
Panchkula	130	330	132	412	123	382	456	415	359	97	547	521	481	374	97	4860
Sirsa	191	1035	420	1200	1000	443	1119	1014	946	340	1663	808	1142	1055	311	12687
Jhajjar	260	770	265	950	590	234	809	956	472	208	754	901	670	544	141	8524
Mewat	----	----	-----	560	0	0	1237	560	0	0	1060	1237	560	----	----	5214
<b>Total</b>	<b>5647</b>	<b>6861</b>	<b>2468</b>	<b>9073</b>	<b>7590</b>	<b>2098</b>	<b>10913</b>	<b>6549</b>	<b>6858</b>	<b>2219</b>	<b>12821</b>	<b>9798</b>	<b>9032</b>	<b>6144</b>	<b>2234</b>	<b>100309</b>

Source: Department of Women and Child Development, Govt. of Haryana

## B. Girl Child Schemes - A Profile

<b>Name of the scheme</b>	<b>Dhanalakshmi Scheme- Government of India</b>	
<b>Year of Initiation</b>	2008	
<b>Department/Agency</b>	Women and Child Development Department	
<b>States Covered</b>	Punjab, Andhra Pradesh, Orissa, Chhattisgarh, Jharkhand, Bihar, U.P. (selected blocks)	
<b>Objectives of the Scheme</b>	<p>To provide financial incentives for families to encourage them for better upbringing of girl child and to educate her.</p> <p>To stop sex selection</p> <p>To stabilize the skewed sex ratio</p> <p>To change the mindset of the family towards the girl by linking cash and non-cash transfers of her well-being</p>	
<b>Eligibility Conditions</b>	<p>All girls born after 19<sup>th</sup> November 2008 and registration of their birth.</p> <p>On immunization</p> <p>On enrolment to school and retention in school till class 8<sup>th</sup></p> <p>An insurance maturity cover will be taken for the girl child born after 19<sup>th</sup> November 2008 and if the girl child remains unmarried till the age of 18 years, she will get Rs. 1 lakh.</p>	
<b>Benefits of the scheme</b>	<p>In all, total a cash package of Rs.2 lakh will be provided to the girl's family, preferably to the mother</p> <p>An insurance cover of Rs.1 lakh will be provided to the girl child at birth, and rest of the amount will be provided after fulfilling certain conditions such as birth registration, immunization, school enrolment, and delay marriage of the girl child till the attainment of 18 years of age.</p>	
<b>Conditionality</b>	<b>Conditionality</b>	<b>Amount (in Rs)</b>
	<b>All girl children born after 19 November, 2008 and registered</b>	5000
	<b>Immunization</b>	
	In 6 weeks	200
	In 14 weeks	200
	In 9 months	200
	In 16 months	200
	In 24 months	200
	On completion of full immunization	250
	<b>Education</b>	
	<b>On enrolment to primary school</b>	1000
	In class 1 + attendance	500
	In class 2 + attendance	500
	In class 3 + attendance	500
	In class 4 + attendance	500
In class 5 + attendance	500	
<b>On enrolment to secondary school</b>	1500	
In class 6 + attendance	750	
In class 7 + attendance	750	
In class 8 + attendance	750	
<b>Insurance Maturity Cover</b>	-----	
<b>Number of Beneficiaries</b>	<b>2008-09:</b> 79,555 <b>2009-10:</b> 42,077	

<b>Name of the scheme</b>	<b>Bhagyalakshmi Scheme- Karnataka</b>														
<b>Year of Initiation</b>	2006														
<b>Department/Agency</b>	Women and Child Development Department														
<b>Districts Covered</b>	Entire state														
<b>Objectives of the Scheme</b>	In order to show the state government's concern for the girl child and change society's attitudes towards her, and promote birth of girl children in below poverty line families.														
<b>Eligibility Conditions</b>	<p>Under the scheme, the girl should be sent to an Anganwadi till she attained the age of six.</p> <p>Immunization should have been done as per the health department programme.</p> <p>The girl should have taken admission in the school recognized by the Education Department.</p> <p>The girl should not be a child labour.</p> <p>This scheme is restricted to two girl children born after 31.03.2006 in BPL families. Where the family has three children the benefit will be available if the father or mother of the beneficiary girl has undergone terminal family planning methods so that the total number of children of the BPL family does not exceed three in the said family.</p> <p>In order to be eligible for the maturity amount, it is compulsory that the beneficiary completes 8<sup>th</sup> standard and she should not have been married off before she reaches the age of 18.</p> <p>There should be no gender discrimination.</p>														
<b>Benefits of the scheme</b>	<p>The child gets health insurance cover up to a maximum of Rs. 25,000 a year. The girl would be given an annual scholarship of Rs. 300 to Rs. 1,000 up to tenth standard. Apart from these benefits, the parents would get Rs. 1 lakh in case of accident and Rs. 42,500 for natural death of the beneficiary. At the end of 18 years, the beneficiary would be paid Rs. 34,751.</p> <p>Certain interim payments such as annual scholarships and insurance benefits will be made available to the beneficiary on continued fulfillment of the eligibility criteria outlined in the scheme. The annual scholarship slab is as given below:</p> <table border="1"> <thead> <tr> <th>Class</th> <th>Amount of Annual Scholarship</th> </tr> </thead> <tbody> <tr> <td>I - III</td> <td>Rs.300/- per annum for each class</td> </tr> <tr> <td>IV</td> <td>Rs. 500/-</td> </tr> <tr> <td>V</td> <td>Rs. 600/-</td> </tr> <tr> <td>VI - VII</td> <td>Rs. 700/-</td> </tr> <tr> <td>VIII</td> <td>Rs. 800/-</td> </tr> <tr> <td>IX - X</td> <td>Rs.1,000/-</td> </tr> </tbody> </table>	Class	Amount of Annual Scholarship	I - III	Rs.300/- per annum for each class	IV	Rs. 500/-	V	Rs. 600/-	VI - VII	Rs. 700/-	VIII	Rs. 800/-	IX - X	Rs.1,000/-
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VIII	Rs. 800/-														
IX - X	Rs.1,000/-														



When the girl child is enrolled after due verification by the Dept., each girl child will be given an amount of Rs. 10,000/- deposited in her name in fixed deposit. The amount deposited in the financial institution will be maximized and paid along with interest to the beneficiary on her attainment of 18 years.

Details of Fixed Deposit	Maturity Amount	Scholarship under Shikshasahayoga Scheme	Total Amount
Amount deposited in the names of beneficiaries of the year 2006-07 Rs. 10,850/- Rs. 10,000/-.	Rs.32351.00	Rs.2400.00	Rs.34751.00
Amount deposited in the names of beneficiaries of the year 2007-08 and 2008-09 Date 01/01/2008 to 31/07/2008 Rs. 10,000/-.	Rs. 31765.00	Rs.2400.00	Rs.34165.00
Amount deposited in the names of beneficiaries of the year 2008-09 from 01-08-2008 onwards	Rs. 1,00,097/-	The beneficiaries willing to continue higher education after passing SSLC and have attained 15 years of age are eligible to pledge the bond and avail loan upto a maximum of Rs.50,000 from recognized banks.	
First beneficiary of the family- Rs.19,300/-			
Second Beneficiary of the family- Rs.18,350/-			

**Number of Beneficiaries** 2007-08: 1,43,973  
2006-07: 2,35,138

<b>Name of the scheme</b>	<b>Ladli Lakshmi Scheme (MP)</b>
<b>Year of Initiation</b>	2006
<b>Department/Agency</b>	Department of Women and Child Development
<b>Districts Covered</b>	Entire state
<b>Objectives of the Scheme</b>	<p>Reducing the spurt in population,</p> <p>To discourage child marriages and encourage marriages at or after the legal age for marriage</p> <p>Improving girls' education, health, positively altering the gender balance and encouraging family planning,</p> <p>Creating a situation that will prevent female infanticide,</p> <p>Increasing the sex ratio, which was the second worst in the country,</p> <p>Ensuring that the girl child at least gets school education</p> <p>To bring about convergence in Department of Health, Education, DWCD, Registrar of Births and Deaths to work together and bring about synergy.</p>
<b>Eligibility Conditions</b>	<p>The offspring of those couples domiciled in this state and having a maximum of two children would benefit. The couples would have to compulsorily adopt family planning prior to registration. The beneficiary child would have to be compulsorily registered at an Anganwadi centre.</p> <p>The amendments in eligibility criteria are as follows:</p> <p>Earlier there was a condition that the registration of girl in the Anganwadi centre and for the scheme should be within one year of her birth. Now in the case of deaths of parents who were having two children, in this case it has changed that the registration of the girl under this scheme is allowed up to 5 years from her birth. But if the woman gets married again and has two children from her previous marriage then the girl born from second marriage will not be eligible for the benefits of the scheme.</p> <p>One addition was made in eligibility criteria that in case of three girls</p>
<b>Benefits of the scheme</b>	<p>At the time of registration NSC of Rs. 6000 and NSCs of Rs. 6000 each for next 4 years thus NSCs worth Rs 30,000 are bought from post office in the name of each girl registered under the scheme. And payments to the beneficiaries are done in the following installments at the following stages:</p> <p>At the time of admission in class 6<sup>th</sup>- Rs 2000</p> <p>At the time of admission in class 9<sup>th</sup>- Rs 4000</p> <p>At the time of admission in class 11<sup>th</sup>- Rs 7500</p> <p>Rs 200 per month for two years during the calls 11<sup>th</sup> and 12<sup>th</sup>. At time of completion of age 18 years the beneficiary will get the Rs 1 lakh and overall she will get Rs 1,18,300.</p>
<b>Number of Beneficiaries</b>	464836

<b>Name of the scheme</b>	<b>Girl Child Protection Scheme (Andhra Pradesh)</b>
<b>Year of Initiation</b>	2005
<b>Department/Agency</b>	Women Development and Child Welfare Department
<b>Districts Covered</b>	Entire state (except in two blocks)
<b>Objectives of the Scheme</b>	<p>Preventing gender discrimination by empowering and protecting rights of girl children through direct investment from Government.</p> <p>To enhance status of girl child and promotes adoption of small family norm by ensuring holistic development of the girl child for a bright future entailing improved sex ratio besides preventing female infanticide.</p> <p>Promote enrollment and retention of the girl child in school and to ensure her education at least up to intermediate level.</p> <p>Encourage girls to get married only after the age of 18 years.</p> <p>Encourage parents to adopt family planning norm with two girl children.</p> <p>Protect the rights of the girl child and provide social and financial empowerment to girl child.</p> <p>Eliminate negative cultural attitudes and practices against girls.</p> <p>Strengthen the role of the family in improving the status of the girl child.</p> <p>Extend for a special dispensation to Orphans/Destitutes and differently disabled girls.</p>

Name of the scheme	Girl Child Protection Scheme (Andhra Pradesh)
<b>Eligibility Conditions</b>	<p>Families with only single girl child or only two girls shall be eligible, Either of the parents should have undergone family planning operation on or after 01-04-2005,</p> <p>The total annual income of the family of girl child shall be below Rs. 20,000 per annum for rural areas and Rs.24,000 for urban areas,</p> <p>Families having single girl of 0-3 years of age, will be given first priority,</p> <p>Second priority will be for families having two girl children of whom the age of the second girl child should not be more than 3 years as on 01-04-2005,</p> <p>The age of the child on the date of application shall be the criteria for determining the eligibility of the child for the benefit under the scheme,</p> <p>Consequent to enrollment, those who fulfill conditions as prescribed shall be eligible to receive the benefits under the scheme,</p> <p>Girl-Child born after August, 2009 should get registered under Registration of Birth and Death Act and produce birth certificate from competent authority i.e., Village Secretary/Municipality authorities concerned.</p> <p><b>Conditions to be fulfilled by girl child/girls consequent to enrolment, to receive the benefits:</b></p> <p>Girl children born after July 2009 should get immunized completely as per schedule and produce immunization certificate by Anganwadi worker/Auxiliary Nurse Midwives,</p> <p>The Girl Child who has been enrolled in the scheme should be admitted into the school at the age of 5 years to get the benefit of the scheme. No girl is entitled to receive maturity value, if she has not completed schooling,</p> <p>The head of the Institution, where the child is pursuing studies has to give annual certificate every year from 8<sup>th</sup> to 12<sup>th</sup> class or equivalent to CDPO, certifying that the child is continuing education during the academic year, to enable the girl to claim the scholarship every year,</p> <p>No girl will get final payment of incentive, if she marries before 18 years of age,</p> <p>She has to study intermediate (i.e.) 12<sup>th</sup> standard or equivalent to receive the final payment</p> <p>Even if the girl fails in the 12<sup>th</sup> standard, or equivalent exam, she will be eligible for final payment after completion of 20 years.</p> <p>Facility of premature payment will not be entertained at any cost.</p>

<b>Name of the scheme</b>	<b>Girl Child Protection Scheme (Andhra Pradesh)</b>						
<b>Benefits of the scheme</b>	<p>In case of a single girl child the child is entitled to receive Rs.1.00 lakh after completion of 20 years of age.</p> <p>In case of two girl children, both of them are entitled to receive Rs.30,000 each , after completion of 20 years age.</p> <p>Both the "single girl child" and "two girl children" are entitled to receive Rs.1,200 per annum as scholarship from 9<sup>th</sup> class to 12<sup>th</sup> class (including ITI course) during their period of study, as a benefit under the scheme.</p> <p>The nominee of the insured parent whilst he/she is the insured member under Janasree Bima Yojana, is entitled to be paid the following:</p> <table border="1" data-bbox="581 772 1156 989"> <tr> <td>On Natural Death of insured</td> <td>Rs.30,000</td> </tr> <tr> <td>On Death or Total Permanent Disability due to accident</td> <td>Rs.75,000</td> </tr> <tr> <td>On Partial Permanent Disability due to accident</td> <td>Rs.37,500</td> </tr> </table>	On Natural Death of insured	Rs.30,000	On Death or Total Permanent Disability due to accident	Rs.75,000	On Partial Permanent Disability due to accident	Rs.37,500
On Natural Death of insured	Rs.30,000						
On Death or Total Permanent Disability due to accident	Rs.75,000						
On Partial Permanent Disability due to accident	Rs.37,500						
<b>Number of Beneficiaries</b>	3,66,818 (up to March 2010)						

<b>Name of the scheme</b>	<b>Ladli scheme (Delhi)</b>
<b>Year of Initiation</b>	2008
<b>Department/Agency</b>	Department of Women and Child Development
<b>Districts Covered</b>	All districts
<b>Objectives of the Scheme</b>	To enhance the social status of a girl child in the society as well as in the family To ensure proper education and to make the girl child self-reliant To ensure economic security for the child To protect the child from discrimination and deprivation
<b>Eligibility Conditions</b>	<b>For girl children born on or after 01.01.2008</b> The applicant must be a bonafide resident of the National Capital Territory of Delhi for at least three years preceding the date of application The girl child must have been born in Delhi as shown by the birth certificate issued by Registrar (Births and Deaths) The annual income of the parents of the child should not exceed Rs. 1,00,000/- <b>For all other girl children in Delhi</b> Who are currently studying in a Govt./MCD/NDMC or Govt. recognized school in Delhi Who were born in Delhi as shown by the birth certificate issued by Registrar (Births and Deaths) Who have been admitted in classes I, VI, IX, or XII or passed Class X in the academic year 2008-09 onwards Whose parents have been residing in Delhi for at least three years prior to the date of application Whose parents' income is less than Rs. 1,00,000 per annum
<b>Benefits of the scheme</b>	Financial Assistance under this scheme is restricted up to two girl children in a family  This scheme envisages periodic payments by the government in name of the girl child as follows, which is kept as fixed deposit in her name and redeemed, along with accrued interest when child reaches 18 years of age and has passed the 10th class as a regular student or from NIOS.  Payment for the eligible child is deposited in the following manner:  Payment of Rs. 11,000 if the girl child is born in a Hospital/Nursing Home in the NCT of Delhi Payment of Rs. 10,000 if the girl child is born outside the above mentioned Hospitals/Nursing Homes Payment of Rs. 5,000 on admission of the child in Class I Payment of Rs. 5,000 on admission of the child in Class VI Payment of Rs. 5,000 on admission of the child in Class IX Payment of Rs. 5,000 on admission of the child in Class X Payment of Rs. 5,000 on admission of the child in Class XII
<b>Number of Beneficiaries</b>	<b>2008-09:</b> 135645 <b>2009-10:</b> 140006

<b>Name of the scheme</b>		<b>Rajalakshmi-Rajasthan (Discontinued)</b>		
<b>Year of Initiation</b>	1992			
<b>Department/Agency</b>	Department of Medical, Health and Family Welfare			
<b>Districts Covered</b>	Entire state			
<b>Objectives of the Scheme</b>	Overall development of girls in the family To address declining sex ratio For population stabilization			
<b>Eligibility Conditions</b>	Age of the person undergoing sterilization should be less than 35 years.  The couple should not have more than two children and at least one of them should be female  The age of the girl child should be less than five years.  If the male is undergoing the sterilization then the female counterpart should not be pregnant with a third child.			
<b>Benefits of the scheme</b>	<b>Entry age (in years)</b>	<b>Minimum amount (Rs.)</b>	<b>Lock-in period (in years)</b>	<b>Maturity Amount (Rs.)</b>
	Upto and including 1	15,00	20	21,000
	Above 1 to 2	15,00	19	18,000
	Above 2 to 3	15,00	18	15,000
	Above 3 to 4	15,00	17	13,000
	Above 4 to 5	15,00	16	11,000
<b>Documents Required</b>	<ul style="list-style-type: none"> <li>• Sterilization certificate from the medical officer of the institution where the sterilization has been done</li> <li>• Certificate that the client is not pregnant, when the sterilization was done</li> <li>• Certificate from Tahsildar or Sarpanch issues a certificate about the number and age of the children the client has.</li> </ul>			
<b>Closure of the scheme</b>	26 <sup>th</sup> June 2000			

<b>Name of the scheme</b>	<b>Balika Samridhi Yojana (Gujarat)</b>
<b>Year of Initiation</b>	1997 (fully supported by Government of India) 2006-07 (fully supported by state government)
<b>Department/Agency</b>	Women and Child Development Department
<b>Districts Covered</b>	All 26 districts and 336 blocks
<b>Objectives of the Scheme</b>	To change negative family and community attitudes towards the girl children To improve the enrolment and retention of girl children in schools. To raise the age at marriage of girls. To assist the girl to undertake income generating activities.
<b>Eligibility Conditions</b>	<p>The Balika Samridhi Yojana will cover girl children in families below the poverty line (BPL) as defined by the Government of India, in rural and urban areas, who are born on or after 15 August, 1997.</p> <p>In rural areas the target group can be taken as the families which have been identified to be below the poverty line in accordance with the norms specified under Swarnajayanti Gram Swarozgar Yojana (known as such with effect from 1.4.1999), previously known as Integrated Rural Development Programme (IRDP).</p> <p>In urban areas, wherever household surveys have been conducted as per the instructions of Government of India and lists of BPL families are prepared, such lists can be used. Wherever such lists are not prepared, the list of families covered under the Targetted Public Distribution System (TPDS) may be followed. Where neither of these lists are available, as a rule of thumb, families living in urban slums, both recognized as well as those not recognized, may be covered. Also, families which are in urban informal sector and working as rag-pickers, vegetable/fish and flower sellers, pavement dwellers etc. would also be eligible. Applications may also be collected from families in non-slum areas.</p> <p>Benefits under BSY will be restricted to two girl children in each household born on or after 15.8.1997 irrespective of the total number of children in the household.</p>



Name of the scheme	Balika Samridhi Yojana (Gujarat)														
Benefits of the scheme	<p>The girl children eligible under BSY will be entitled to the following benefits:</p> <ol style="list-style-type: none"> <li>1. A post -birth grant amount of Rs.500/-.</li> <li>2. When the girl child born on or after 15/8/1997 and covered under BSY starts attending the school, she will become entitled to annual scholarships as under for each successfully completed year of schooling:-</li> </ol> <table border="1" data-bbox="488 464 1409 789"> <thead> <tr> <th data-bbox="532 464 597 495">Class</th> <th data-bbox="748 464 1101 495">Amount of Annual Scholarship</th> </tr> </thead> <tbody> <tr> <td data-bbox="532 516 574 548">I-III</td> <td data-bbox="748 516 1133 548">Rs. 300/- per annum for each class</td> </tr> <tr> <td data-bbox="532 562 558 594">IV</td> <td data-bbox="748 562 971 594">Rs. 500/- per annum</td> </tr> <tr> <td data-bbox="532 609 552 640">V</td> <td data-bbox="748 609 971 640">Rs. 600/- per annum</td> </tr> <tr> <td data-bbox="532 655 602 686">VI-VII</td> <td data-bbox="748 655 1133 686">Rs. 700/- per annum for each class</td> </tr> <tr> <td data-bbox="532 701 574 732">VIII</td> <td data-bbox="748 701 971 732">Rs. 800/- per annum</td> </tr> <tr> <td data-bbox="532 747 581 779">IX-X</td> <td data-bbox="748 747 1149 779">Rs. 1000/- per annum for each class</td> </tr> </tbody> </table> <p>Thus total Rs. 6,700 is paid to girl child with maximum rate of interest available at the time of attaining 18 years of age.</p>	Class	Amount of Annual Scholarship	I-III	Rs. 300/- per annum for each class	IV	Rs. 500/- per annum	V	Rs. 600/- per annum	VI-VII	Rs. 700/- per annum for each class	VIII	Rs. 800/- per annum	IX-X	Rs. 1000/- per annum for each class
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V	Rs. 600/- per annum														
VI-VII	Rs. 700/- per annum for each class														
VIII	Rs. 800/- per annum														
IX-X	Rs. 1000/- per annum for each class														
Number of Beneficiaries	<p><b>2009-10:</b> 1,32,684</p> <p><b>2008-09:</b> 30,263</p> <p><b>2007-08:</b> 26,031</p>														

<b>Name of the scheme</b>	Balika Samridhi Yojana - Himachal Pradesh (Discontinued)														
<b>Year of Initiation</b>	1997 (supported by Government of India) 2003-04 (supported by state government)- Discontinued in July 2010														
<b>Department/Agency</b>	Directorate of Social Justice and Empowerment through ICDS														
<b>Districts Covered</b>	All 12 districts														
<b>Objectives of the Scheme</b>	To change negative family and community attitudes towards the girl children To improve the enrolment and retention of girl children in schools. To raise the age at marriage of girls. To assist the girl to undertake income generating activities.														
<b>Eligibility Conditions</b>	<p>The Balika Samridhi Yojana will cover girl children in families below the poverty line (BPL) as defined by the Government of India, in rural and urban areas, who are born on or after 15 August, 1997.</p> <p>In rural areas the target group can be taken as the families which have been identified to be below the poverty line in accordance with the norms specified under Swarnajayanti Gram Swarozgar Yojana (known as such with effect from 1.4.1999), previously known as Integrated Rural Development Programme (IRDP).</p> <p>In urban areas, wherever household surveys have been conducted as per the instructions of Government of India and lists of BPL families are prepared, such lists can be used. Wherever such lists are not prepared, the list of families covered under the Targeted Public Distribution System (TPDS) may be followed. Where neither of these lists are available, as a rule of thumb, families living in urban slums, both recognized as well as those not recognized, may be covered. Also, families which are in urban informal sector and working as rag-pickers, vegetable/fish and flower sellers, pavement dwellers etc. would also be eligible. Applications may also be collected from families in non-slum areas. Benefits under BSY will be restricted to two girl children in each household born on or after 15.8.1997 irrespective of the total number of children in the household.</p>														
<b>Benefits of the scheme</b>	<p>The girl children eligible under BSY will be entitled to the following benefits:</p> <p>A post-birth grant amount of Rs.500/-.</p> <p>When the girl child born on or after 15/8/1997 and covered under BSY starts attending the school, she will become entitled to annual scholarships as under for each successfully completed year of schooling:-</p> <table border="1"> <thead> <tr> <th>Class</th> <th>Amount of Annual Scholarship</th> </tr> </thead> <tbody> <tr> <td>I-III</td> <td>Rs. 300/- per annum for each class</td> </tr> <tr> <td>IV</td> <td>Rs. 500/- per annum</td> </tr> <tr> <td>V</td> <td>Rs. 600/- per annum</td> </tr> <tr> <td>VI-VII</td> <td>Rs. 700/- per annum for each class</td> </tr> <tr> <td>VIII</td> <td>Rs. 800/- per annum</td> </tr> <tr> <td>IX-X</td> <td>Rs. 1000/- per annum for each class</td> </tr> </tbody> </table> <p>Thus total Rs. 6,700 is paid to girl child with maximum rate of interest available at the time of attaining 18 years of age.</p>	Class	Amount of Annual Scholarship	I-III	Rs. 300/- per annum for each class	IV	Rs. 500/- per annum	V	Rs. 600/- per annum	VI-VII	Rs. 700/- per annum for each class	VIII	Rs. 800/- per annum	IX-X	Rs. 1000/- per annum for each class
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IX-X	Rs. 1000/- per annum for each class														
<b>Documents required</b>	Birth certificate, BPL certificate, Certificate whether the girl child is the first or the second girl child in the family eligible to receive the benefits														
<b>Number of Beneficiaries</b>	<b>2009-10:</b> 17,038 <b>2008-09:</b> 13,031 <b>2007-08:</b> 7,955														

**Closure of the Scheme: July 2010**

<b>Name of the scheme</b>																	
<b>Beti Hai Anmol Scheme (Himachal Pradesh)</b>																	
<b>Year of Initiation</b>	July 2010																
<b>Department/Agency</b>	Department of Social Justice and Empowerment																
<b>Districts Covered</b>	Entire State																
<b>Objectives of the Scheme</b>	To change negative family and community attitudes towards the girl child at birth and towards her mother. To improve enrolment and retention of girl children in schools. To raise the age at marriage of girls. To assist the girl to undertake income generating activities. To encourage girls to be self dependent and empowered																
<b>Eligibility Conditions</b>	The family of the girl child should be the permanent resident of the state, The family should be below the poverty line, The girl child should not get married before the age of 18 years, Birth certificate, birth order and Below poverty line card should be issued by the renowned officer, this should be gram Panchayat and Development Officer for rural areas and Secretary of Nagarpalika/ Notified Area Committee in urban areas.																
<b>Benefits of the scheme</b>	The girl children eligible under BSY will be entitled to the following benefits: A post-birth grant amount of Rs.5100/-: Rs. 500 are deposited in bank or post office in an interest bearing account to be opened in the name of the girl beneficiary . The eligible girl child will become entitled to annual scholarships as under for each successfully completed year of schooling:-																
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This is a new scheme introduced recently by the state government after discontinuing Balika Samridhi Yojana.																	

<b>Name of the scheme</b>	<b>Ladli Scheme (Haryana)</b>
<b>Year of Initiation</b>	2005
<b>Department/Agency</b>	Department of Women and Child Development
<b>Districts Covered</b>	Entire state
<b>Objectives of the Scheme</b>	<p>To combat the menace of the sex selection</p> <p>To improve and balance the declining and devastating sex-ratio in the state</p> <p>To facilitate the birth of more girl children</p>
<b>Eligibility Conditions</b>	<p>All parents should be residents of Haryana, or having Haryana domicile of the girl children whose second girl child is born on or after 20<sup>th</sup> August 2005 are eligible for this cash incentive irrespective of their caste, creed, religion, income or number of sons.</p> <p>At least one of the parents along with the girl children should be residing in Haryana.</p> <p>The birth of both the girl children should be registered.</p> <p>If the parents of the second girl child, born on or after 20<sup>th</sup> August 2005, are receiving benefit under any other scheme like Balika Samridhi Yojana etc. they will still be entitled to benefit under this scheme.</p>
<b>Benefits of the scheme</b>	<p>Under the scheme Rs. 5000/- per family per year will be given to the parents on the birth of their second daughter born on or after 20<sup>th</sup> August 2005 for five years or till the scheme is extended.</p> <p>The money is to be invested in Kisan Vikas Patras in the joint name of second girl child and mother. In case, mother is not alive then the money would be deposited in the joint account of second girl child and father. If both the parents are not alive then this money will be deposited in a joint account of second girl child and guardian. The Kisan Vikas Patras will be pledged in favour of Child Development Project Officer and will be deposited in Treasury/ Sub-Treasury, as valuables, for a period of 8 years and 7 months by the Programme Officer of concerned district and after 8 years and 7 months, the money would be reinvested in Kisan Vikas Patras and deposited again in the treasury till the second girl child attains 18 years of age.</p> <p>In case of twin daughters, the incentive would start with immediate effect.</p> <p>The first Installment would be released within one month of the birth of second girl child. Successive installments would be released on the birthdays of the second daughter every year.</p> <p>The parents should ensure proper immunization of both the girl children and immunization record (as per age of the girl children) may be produced at the time of receiving each payment.</p> <p>Both sisters should be enrolled in School/AW Centres as per their age.</p> <p>In case of death of either of the girls, the incentive will stop with immediate effect. However, the same can be restored from the date it was discontinued on birth of another girl child.</p>
<b>Number of Beneficiaries</b>	<p><b>2007-08:</b> 49558</p> <p><b>2008-09:</b> 72624</p> <p><b>2009-10:</b> 105113</p>

<b>Name of the scheme</b>	<b>Balri Rakshak Yojana (Punjab)</b>									
<b>Year of Initiation</b>	2005									
<b>Department/Agency</b>	Health and Family Welfare Department									
<b>Districts Covered</b>	Entire state									
<b>Objectives of the Scheme</b>	<p>To promote the cause of the girl child for correcting the skewed sex ratio in Punjab.</p> <p>To stabilize the population by motivating couples to adopt terminal method and,</p> <p>To reduce Infant Mortality Rate by declining the number of higher birth order.</p>									
<b>Eligibility Conditions</b>	<p>None of the partners constituting the couple should be an Income Tax Payee.</p> <p>To be eligible under the scheme a couple would have to get themselves registered with the Local Gram Panchayat / Municipal Committee within whose jurisdiction the couple resides.</p> <p>Couples within the age group upto 45 years for Male and 40 years for Female are covered under the scheme irrespective of their date of marriage.</p> <p>The benefit will be available to the child/ children of those couples who have adopted terminal method and the age of the youngest child is less than 5 years at the time of the commencement of this scheme.</p> <p>In case neither of the partners adopts a terminal method of family planning after the birth of the first girl child, then in order to be eligible for this scheme, he/she will have to adopt terminal method of family planning before the youngest girl child attains the age of 5 years.</p> <p>The birth of the child must have been registered with the appropriate birth registration authority within the stipulated period.</p>									
<b>Benefits of the scheme</b>	<p>A monthly incentive at the rates given below is provided to the female child after whose birth either of the parents have adopted terminal method of the family welfare, up to 18 years of age or till the age she becomes an income tax assesses.</p> <table border="1" data-bbox="532 1486 1347 1726"> <thead> <tr> <th>Sr. No.</th> <th>Stage of Adoption</th> <th>Incentive Amount per Month</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>After the birth of only girl-child</td> <td>Rs. 500</td> </tr> <tr> <td>2.</td> <td>After the birth of second girl-child (provided first child is girl child)</td> <td>Rs. 700 (350+350)</td> </tr> </tbody> </table>	Sr. No.	Stage of Adoption	Incentive Amount per Month	1.	After the birth of only girl-child	Rs. 500	2.	After the birth of second girl-child (provided first child is girl child)	Rs. 700 (350+350)
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1.	After the birth of only girl-child	Rs. 500								
2.	After the birth of second girl-child (provided first child is girl child)	Rs. 700 (350+350)								

Number of Beneficiaries	Year		Number of beneficiaries
	2009-10		62
	2008-09		53
	2007-08		62
	Upto 2010	March	306

**Special Provisions**

In case of a couple opting under the scheme being blessed with twins during the first confinement, one of the partners shall have to adopt a terminal method of family planning within five years of such delivery for them to be eligible under the scheme. If the twins are both girls the norm of monthly incentive would be Rs. 700/- (Rs.350+Rs.350 each)

The partner adopting the terminal method of family planning at the birth of the first child will have the right to undergo recanalisation at the State expense in case of death of the only child. Monthly payments shall, however, stop from the date of recanalisation.

Such a right of recanalisation would also accrue if this only child becomes 100% physically handicapped or mentally related before attaining the age of 18 years without affecting the grant of monthly incentive.

In case of recanalisation due to any unfortunate circumstances like death of child the benefit will be stopped but past benefits will not be recovered.

In the event of the death of one of the partner, the surviving partner shall keep on receiving the amount till such time as he/she does not remarry. It shall be the duty of the surviving partner to inform the concerned Civil Surgeon about the death of his/her partner within three months of the death. It shall also be the duty of the surviving partner to inform the Civil Surgeon and the Gram Panchayat/Municipal Committee with which he/she was initially registered about the fact of remarriage immediately and request for stoppage of further payment. In case of remarriage due to death/divorce the benefit would not be continued but past recovery will not be affected.

In case of death of both the partners the surviving child/children shall keep on receiving the payment for the entire duration of the scheme. It shall be the duty of the legal guardians of the only child/both the girls thereby to inform the Civil Surgeons and the Panchayat/Municipal Committee with which the parents were initially registered of the eventuality of death of both the parents and of the new account number in the name of the child in case of the only child or a joint account in the name of both the girl children as the case may be to which future payments are to be credited.

In case of the death of the one child of the couple with two girl child the monthly incentive shall be half of the monthly incentive from the date of the death of the girl child.

The State Govt. can stop new registration under the scheme at any time without affecting the payment of monthly incentive to couples registered with the Panchayats/ Municipal Committee till the that date.

<b>Name of the scheme</b>	<b>Mukhya Mantri Kanya Suraksha Yojana (Bihar)</b>
<b>Year of Initiation</b>	July, 2008
<b>Department/Agency</b>	Women Development Corporation, Bihar
<b>Districts Covered</b>	38 districts and 544 blocks
<b>Objectives of the Scheme</b>	<p>To prevent female foeticide</p> <p>To promote birth of girl child</p> <p>To ensure the rightful place of pride in the society for a girl child, her safety and security</p> <p>To improve the sex ratio</p> <p>To encourage registration of birth</p>
<b>Eligibility Conditions</b>	<p>The family must hold a BPL card and Birth Registration Number and the beneficiary must come under the age group of 0 -3 years.</p> <p>The family can avail benefits of this scheme up to the first two girl child in the family.</p>
<b>Benefits of the scheme</b>	<p>Invest Rs.2000 for the first two girls in a family living under the below poverty line and born on or after November 22, 2007.</p> <p>The amount of Rs.2000 will be invested by WDC, Patna, Bihar on behalf of Government of Bihar in UTI-Children's Career Balanced Plan-Growth Option.</p> <p>On completion of 18 years the amount equal to the maturity value will be paid to the girl child (Rs.18000).</p> <p>In case of death of girl child during the intervening period the amount will be paid back to WDC, Patna, Bihar.</p>
<b>Number of Beneficiaries</b>	4,75,220

<b>Name of the scheme</b>	<b>Kunwarbainu Mameru Scheme (Gujarat)</b>		
<b>Years of initiation</b>	1995-96		
<b>Department/Agency</b>	Social Justice and Empowerment Department		
<b>Districts covered</b>	Entire State		
<b>Objectives of the scheme</b>	Preventing child marriage To help the poor family of OBC/SC/ST for the marriage of their daughter		
<b>Eligibility conditions</b>	The girl should not be less than 18 years Income limit Rs 15,976 annually in rural area and Rs 21,206 in urban areas. Only one girl in a family will be eligible for the scheme. The required documents should be provided at the time if availing the financial assistance: Caste certificate Income certificate Marriage registration certificate.		
<b>Benefits of the scheme</b>	Rs 5000 is given as financial assistance at the time of marriage of the girl.		
<b>Number of beneficiaries</b>	<b>Year</b>	<b>OBC</b>	<b>SC</b>
	<b>2007-08</b>	4136	4626
	<b>2008-09</b>	4157	2618
	<b>2009-10</b>	4350	3278



<b>Name of the scheme</b>	<b>Mukhya Mantri Kanyadan Yojana (Madhya Pradesh)</b>			
<b>Years of initiation</b>	1 <sup>st</sup> April 2006			
<b>Department/Agency</b>	Department of Social Justice, Government of Madhya Pradesh			
<b>Districts covered</b>	Entire state			
<b>Objectives of the scheme</b>	To provide help to marriageable daughters of poor and needy families, destitute, widow and divorcees for marriage. To change the mindset of parents towards the girl child			
<b>Eligibility conditions</b>	The family should be domicile of MP and should currently be living in MP. The family of applicant girl should be poor, needy or the girls should be destitute, widow or divorcee. Age of girl should be 18 or more years.			
<b>Benefits of the scheme</b>	No cash incentives are given to the beneficiary. Every beneficiary is provided with kinds such as cloths, ornaments, utensils, pressure cooker, LPG Gas cylinder and stove, sewing machine etc. worth Rs. 9000 and Rs. 1000 per beneficiary is given to the organization to cover the expenses in the marriage function.			
<b>Documents required</b>	Certificate of domicile. Proof of age of the girl. Proof of income of family. Death certificate of husband's death in case of the widow and evidence of divorce from the Court if the applicant is divorcee.			
<b>Number of beneficiaries</b>	<b>Year</b>	<b>Beneficiaries</b>	<b>Money allotted</b>	<b>Money spent</b>
	<b>2009-10</b>	19579	25.00 crore	14.88 crore
	<b>2008-09</b>	43297	26.18 crore	25.98 crore
	<b>2007-08</b>	32621	19.20 crore	19.57 crore

<b>Name of the scheme</b>	<b>Mukhya Mantri Kanya Vivah Yojana (Bihar)</b>
<b>Year of Initiation</b>	2007
<b>Department/Agency</b>	Social Welfare Department
<b>Districts Covered</b>	38 districts
<b>Objectiv es of the Scheme</b>	<p>To provide economic support for marriages of girls belonging to the poor families</p> <p>To remove social evils like child marriage and dowry.</p> <p>To prevent child marriage</p> <p>To prevent domestic violence</p> <p>To promote marriage registration</p>
<b>Eligibility Conditions</b>	<p>The parent of the girl must have a domicile certificate of Bihar</p> <p>The age of the girl and boy must not be less than 18 and 21 at the time of marriage</p> <p>Marriage registration must be done</p> <p>Dowry must not be in the agenda</p>
<b>Benefits of the scheme</b>	The amount of Rs 5000 is given when the marriage certificate is provided.
<b>Number of Beneficiaries</b>	1,57256

<b>Name of the scheme</b>	<b>Indira Gandhi Balika Suraksha Yojana (Himachal Pradesh)</b>
<b>Year of Initiation</b>	2007
<b>Department/Agency</b>	Health and Family Welfare Department
<b>Districts Covered</b>	Entire state
<b>Objectives of the Scheme</b>	<p>To stop the declining female ratio and to encourage the improvement in it.</p> <p>Sensitization of the common man about the issues related to female ratio and its skewing</p> <p>To encourage small family norms</p> <p>To restore the honour and pride of females</p>
<b>Eligibility Condition</b>	<p>The couple should adopt permanent method of family planning after one or two female children</p> <p>There should be no male child</p> <p>The affidavit should be provided by the couple and their name should be entered in eligible Couple Register of the area.</p>
<b>Benefits of the scheme</b>	<p>Rs. 25,000 on one girl child</p> <p>Rs. 20,000 on two girl children</p> <p>Interest bearing deposit on one girl child Rs. 25,000 and Rs. 20,000 on two girl children will be given at the age of maturity or on marriage.</p>
<b>Number of Beneficiaries</b>	<p><b>2009-10:</b> 233</p> <p><b>2008-09:</b> 318</p> <p><b>2007-08:</b> 152</p>

<b>Name of the scheme</b>	<b>Majoni Scheme (Assam)</b>
<b>Year of Initiation</b>	2009
<b>Department/Agency</b>	Health and Family Welfare Department
<b>Objectives of the Scheme</b>	<p>Promotion of girl child</p> <p>Preventing child marriage</p> <p>Encouraging registration of births</p> <p>Encouraging institutional deliveries</p> <p>To improve the situation of sex ratio</p> <p>to safeguard girl children with the educational, health &amp; nutritional rights</p> <p>to empower them so that they can be a member in a family enjoying equal rights of male counterpart and do not face gender discrimination</p>
<b>Eligibility Conditions</b>	<p>The birth must be institutional</p> <p>Families conforming to the government policy of two children only will be eligible:</p> <p>a) If both the first and second issues are girls, both girls will be eligible</p> <p>b) If one is a girl and another a boy, only the girl will be eligible.</p> <p>The birth will have to be registered.</p> <p>The Fixed Deposit will be issued in the name of the girl child and the date of maturity will be the eighteenth birthday of the girl.</p> <p>The scheme is applicable only to those who are born at government or charitable hospitals.</p> <p>The would be mothers should also get their check-ups done at government run hospitals.</p> <p>It will be effective for birth after 1<sup>st</sup> February 2009.</p> <p>The girl should not be married before attaining 18 years of age.</p> <p>The couples should have adopted two child norm</p>
<b>Benefits of the scheme</b>	<p>A newborn girl child will be given a fixed deposit worth Rs. 5000 Half of the FD can be encashed when the girl attains the age of 16 and full amount when she attains the age of 18 years, while would-be mothers will get Rs.1000 in cash- Rs 500 each at the time of the first two check-ups.</p>
<b>Documents Required</b>	<p>Copy of Birth certificate from the institution where delivery has taken place.</p> <p>Copy of registered birth certificate issued by competent authority.</p> <p>2 sets of attested photographs of both mother and father.</p>

**C. STUDY INSTRUMENT: SCHEME FORMAT – INFORMATION**

**INFORMATION ABOUT THE SCHEME**

<b>Name of the State</b>	
<b>Name of the Scheme</b>	
<b>Implementing Agency/Department</b>	

**1. Conceptualization of the scheme**

When was the scheme initiated in your state (year):

What are the objectives of the scheme?

1. ....
2. ....
3. ....
4. ....
5. ....

**[Please provide a copy of the government order regarding this scheme]**

Whether the scheme covers entire state or in selected districts:

.....  
 .....

How many districts the scheme has been implemented (name the districts and since when (year):

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

What was the rationale for selecting the districts (if implemented in few districts):

.....  
 .....

What are the eligibility criteria (conditions) that a person/family should fulfill to be a beneficiary of the scheme?

1. ....
2. ....
3. ....

- 4. ....
- 5. ....

**[Please provide a copy of the government order on eligibility conditions]**

Since its initiation in your state, the eligibility criterion (conditions) of the scheme has been changed/modified any time? Yes/No

If yes, when? .....

Why? .....

.....

.....

What is the new eligibility conditions included? .....

.....

.....

What financial incentives offered to the beneficiaries under the scheme and when it will be given?

1. ....

2. ....

3. ....

4. ....

**[Please provide a copy of the government order on financial incentives/ benefits]**

How the scheme is going to benefit the girls:

1. ....

2. ....

How the scheme is going to benefit the mother/parents:

1. ....

2. ....

**2. Implementation mechanism:**

Who is the implementing authority of the scheme (at the state level)?

.....

Who is the implementing authority of the scheme (at the district level)?

.....

What are the guidelines for the implementation of the scheme?

1. ....

2. ....
3. ....
4. ....

**[Please provide a copy of the government order regarding the guidelines]**

How the beneficiaries are identified and selected for the scheme?

.....  
.....  
.....

What processes were adopted for the publicity/ dissemination of the scheme to the public/target groups?

.....  
.....  
.....  
.....

Any IEC activities were undertaken for mass awareness about the scheme? Yes/No

If yes, who undertook the IEC/campaign?

.....

Did any orientation workshop/training was organized for officials at the time of implementation of the scheme:

.....

What are the documents required from the beneficiaries for availing the scheme:

1. ....
2. ....
3. ....
4. ....

How are the payments made to the beneficiaries (mode of financial transaction):

.....  
.....  
.....

What is the total amount of financial incentive a beneficiary can avail, if all the conditions are fulfilled (during the entire duration of the scheme)?

.....

.....  
.....

Do they receive it in installments? If yes, in how many installments do they get the full benefits?

.....  
.....  
.....

**3. Spatial coverage and number of beneficiaries**

How many districts the scheme has been implemented during the year

- 2009-10:
- 2008-09:
- 2007-08:

Has the scheme achieved the stated target (year-wise):

- 2009-10:
- 2008-09:
- 2007-08:

What is the overall number of beneficiaries of the scheme in the state (year-wise):

- 2009-10:
- 2008-09:
- 2007-08:

What is the profile of the beneficiaries/who generally register for the scheme (do they belong to a particular caste/economic strata?):

.....  
.....  
.....

**4. Financial allocations**

The amount of money allotted for the scheme in a year in your state:

- 2009-10:
- 2008-09:
- 2007-08:

The amount of money spent for the scheme in a year:

- 2009-10:
- 2008-09:
- 2007-08:



The amount of money given to the beneficiaries:

2009-10:

2008-09:

2007-08:

The administrative cost of the scheme (as a proportion to the total money spent):

2009-10:

2008-09:

2007-08:

What is the proportion of this scheme's financial allocation to the total budgetary allocation of the department in a year?

2009-10:

2008-09:

2007-08:

**6. Monitoring process and outcomes**

Who monitors the scheme?

a) at the state level

b) at the district level

What are the indicators used to monitor the scheme? : .....

.....  
.....  
.....

Anytime since inception, any departmental review was done on the functioning of this scheme?

Yes/No

If yes, what are the findings?

.....  
.....  
.....  
.....

Do you have any guidelines/manual for monitoring this scheme?

Yes/No

**[If yes, please provide a copy]**

Do you have any mechanism through which you can get feedback on the scheme from beneficiaries?  
Yes/No

If yes, give details:

.....  
.....

Do you have any mechanism through which you can get feedback on the scheme from local officials?  
Yes/No

If yes, give details:

.....  
.....

Do you have any mechanism through which you can get feedback on the scheme from  
NGOs/PRI's/Women's groups? Yes/No

If yes, give details:

.....  
.....

Do you have any information regarding the misuse of the scheme by the beneficiaries? :

Yes/No

What kind of misuse usually reported: .....

.....  
.....

Do you have any information regarding the misuse of the scheme by the local implementing officials:  
Yes/No

What kind of misuse/complaints usually you receive about local officials? :

.....  
.....  
.....

**6. Challenges to the programme implementation**

What is the overall impact of the scheme: .....

.....  
.....  
.....

Are those people benefitted of the scheme who are most in need?

Yes/No

Does someone who is in need gets left out of the scheme?

Yes/No

If yes, why?

.....  
.....  
.....

What can be done to improve the access of the left -out groups? .....

.....  
.....  
.....

What are the major factors influencing the good performance of the scheme?

.....  
.....  
.....

What are the major factors responsible for the poor performance of the scheme?

.....  
.....  
.....

Are the activities and outputs of the scheme in consistent with the attainment of its objectives?

Yes/No

If no, what can be done to attain the objectives of the scheme? .....

.....  
.....  
.....

What challenges did you face during the publicity campaign of the scheme?

.....  
.....  
.....

What are the merits of this scheme in comparison to other similar schemes: ...

.....  
.....  
.....

What are the shortcomings of this scheme in comparison to other similar schemes?

.....  
.....  
.....

To strengthen and popularize the scheme, what can be done?

Focus areas	Specific Suggestions
1. Better Publicity/campaign:	
2. Simplify the eligibility conditions:	
3. Increase financial incentives/allocations:	
4. Strengthen monitoring mechanisms:	
5. Involve PRIs/NGOs/Women's groups:	
6. Action against misuse/malpractices:	
7. Better orientation/training to implementing officials:	
8. Simplify administrative procedures:	

Would you like to share any other information pertaining to this scheme and its implementation?

.....  
.....  
.....  
.....

Any other information

**D. Study Instrument: Checklist for Interviewing State Officials**

**Interviewing State Officials - A Checklist**  
**(Senior official who is in -charge of the scheme)**

<b>Name of the State</b>	
<b>Name of the Scheme</b>	
<b>Name of the Official and Designation</b>	
<b>Implementing Agency/Department</b>	

How long has been the scheme in operation in your state?

.....

How many districts were covered under the scheme by now?

.....

Do you think the scheme is being implemented effectively? Yes/No

Is the appropriate staff in place to offer the intended support to implement the scheme?: Yes/No

How is the staff trained to deliver the scheme: .....

.....

Do you think the fund allocation for the scheme is sufficient enough: Yes/No

If the allotted funds are not utilized, what are the reasons?

.....

.....

As a person in-charge, have you made any effort to promote the scheme: Yes/No

What was done for the promotion of the scheme in recent years?

.....

.....

Do you think, the eligibility conditions need to be simplified to popularize the scheme? Yes/No

If yes, what are your suggestions?

.....

.....

.....  
People of which caste/economic group generally opt for this scheme:  
.....  
.....

Do you think the scheme needed modifications by offering more financial incentives?

Yes/No

If yes, what should be done to improve the financial attractiveness of the scheme and why?  
.....  
.....  
.....

What kind of changes/modifications required in the implementation mechanism:  
.....  
.....  
.....

What kind of strategies needed to popularize the scheme among public?  
.....  
.....  
.....

What kinds of complaints usually you receive from the public about the scheme?  
.....  
.....  
.....  
.....

What are the problems people generally face in order to get benefits out of the scheme?  
.....  
.....  
.....  
.....

What can be done to minimize the difficulties of the beneficiary to avail the scheme?  
.....  
.....  
.....

Do the people who are identified as most in need get benefitted of the scheme? : Yes/No

What should be done to motivate people to avail the benefits of the scheme: .....  
.....  
.....

.....  
How best can we involve the local bodies (PRIs) in the implementation of the scheme?  
.....  
.....  
.....

How best can we involve the NGOs/Women's groups to popularize the scheme?  
.....  
.....  
.....

What kind of changes the scheme can bring in the attitude of parents towards girl child:  
.....  
.....  
.....

In your view, apart from promoting the value of girl child, whether the scheme has positively contributed to the improvement of :

- |                                       | Yes | No |
|---------------------------------------|-----|----|
| • Birth registration                  |     |    |
| • Childhood immunization              |     |    |
| • Family planning acceptance          |     |    |
| • School enrolment of girls           |     |    |
| • Completing primary education        |     |    |
| • Completing secondary education      |     |    |
| • Increasing age at marriage of girls |     |    |
| • Meeting marriage expenses of girls  |     |    |
| • Other .....                         |     |    |

Do you think that the scheme should be continued in future: Yes/No

If no, why?  
.....  
.....  
.....

Apart from this scheme, do you have any other programme in your state which provides financial incentives to promote girl child? Yes/No

If yes, please provide the details:

.....  
.....  
.....

Whether the state government is considering launching a new scheme for promoting girl child in your state? Yes/No

If yes, please provide the details:

.....  
.....  
.....

Whether you had any opportunity to examine the functioning of similar schemes in other states? Yes/No

If yes, please provide your opinion on other similar schemes:

.....  
.....  
.....

**[Thank you very much for your co-operation and valuable time]**



## E. Study Instrument: Checklist for Interviewing NGO Representatives

### Interviewing NGO Representatives- A Checklist

<b>Name of the State</b>	
<b>Name of the Scheme</b>	
<b>Name of the NGO</b>	
<b>Name of the NGO Representative</b>	
<b>Location of the NGO (place/district)</b>	

- What are the major areas of activity/intervention of your NGO in this state?
- Do you think the scheme is being implemented effectively? Yes/No
- Do you think, the eligibility criteria need to be simplified to popularize the scheme?

What are your suggestions?

- People of which caste/economic group generally opt for this scheme? Is this scheme preferred by poor people?
- Does the scheme meet its objectives of ensuring the birth of girls?
- What kind of criticism do you usually hear from the people about the scheme?
- What are your suggestions to popularize the scheme?
- What are the problems people generally face in getting benefits out of the scheme?
- What can be done to minimize the difficulties of the beneficiaries?
- Have there been any instances of misuse of this scheme in your area? Please provide details
- Were there any instances of corruption involved in the implementation of the scheme? Who were responsible for this?

- How best can we involve the local bodies (PRIs) in the implementation of the scheme?
- How best can we involve the NGOs/Women's groups to popularize the scheme?
- Can the scheme be instrumental in changing parental attitude towards daughters?
- What can be done to motivate people to avail the benefits of the scheme?
- In your view, apart from promoting the value of girl child, has the scheme has contributed to the improvement of :
 

	Yes	No
--	-----	----

  - Birth registration
  - Childhood immunization
  - School enrolment of girls
  - Completing primary education
  - Completing secondary education
  - Increasing age at marriage of girls
  - Meeting marriage expenses of girls
  - Government - PRI interaction
  - Government - NGO interaction
  - Specify others, if any
- Do you think that the scheme should be continued in future? Yes /No  
If no, why?
- Did any time in the past, the state government approached the NGOs like you, for your suggestions and support for better implementation of the scheme? Yes/ No  
If yes, when?
- Did you provide your suggestions on the scheme to the implementing officials in your state?
- What was the response of the officials to your suggestions?

- Did your NGO/other NGOs campaign against sex selection /gender discrimination in your state?
- What are the activities undertaken in this regard?
- Whether your organization is involved in popularizing the scheme/or any other scheme for promoting the girl child? Yes/No
- If yes, what are the activities undertaken? What was the response from women/public?
- Please suggest specific measures through which NGOs/Women's groups can contribute /assist in identification of beneficiaries /better implementation/ popularization of the scheme?

**[Thank you very much for your co-operation and valuable time]**

## F. Study Instrument: Checklist for Interviewing Beneficiaries

### Interviewing the beneficiaries of the scheme- A Checklist

<b>Name of the Scheme</b>	
<b>Name of the State</b>	
<b>Name of the beneficiary</b>	
<b>Location of the beneficiary (Place/District)</b>	

- How many children do you have?  
Number of boys:  
Number of girls:  
  
(If more than one girl child):  
For which girl child are you enrolled in the scheme?
- What is the age of the girl now?
- What is her educational level?      Is she still continuing her education?    Yes/ No
- At what age are you planning to arrange her marriage?
- What was the reaction of your family (husband, in -laws, others) when the girl was born?
- Have you seen any inhuman behavior/discrimination towards the girls in your community/locality?
- How do you come to know about the scheme/ who told you about the scheme?
- Who motivated you to enroll/register for the scheme?
- What all documents did you submit to get registered for the scheme?
- Did you face any difficulty in getting those documents?
- What were the eligibility criteria to be fulfilled to get enrolled in the scheme?

- Was there any eligibility criterion which you did not fulfill?
- Did you receive the cash incentives as desired to be received by the beneficiary of the scheme?
- How long did it take to receive the incentives after the registration under the scheme?
- How much money did you receive under this scheme till today?
- Did you utilize the money for the education/marriage of the girl child or for some other purpose?
- From where did you receive the cash incentives (office/official at what level)?
- Did you face any problem in receiving the benefits of the scheme? Yes /No

If yes, what were they?

- Did you give any bribe /commission for getting the benefits of the scheme? Yes/No

If yes, to whom?

- Did any Panchayat member/women's group / NGO help you in availing the benefits?
- How many families have joined the scheme from your village / locality?
- Do you think the scheme has brought any change in attitudes towards girl child?
- Did the existence of the scheme encourage people to have daughters? Yes/No
- Have the benefits of the scheme helped you in securing your daughter's future? If yes, how?
- Would you have provided necessary care, education etc. to your daughter with or without the scheme? Yes/No

- Are you satisfied with the benefits provided by the scheme?
  
- Do you think that the benefits provided by the scheme are sufficient enough? Yes/No  
If no, what more benefits can be added in the scheme?
  
- Have you come across any publicity/advertisement about this scheme? Yes/No  
If yes, from where? (TV/Radio/Newspaper/hoarding/pamphlets/other)
  
- Did you able to follow the message from the advertisement/publicity material? Yes/No
  
- In your view, what will ensure that the families do not discriminate against daughters at birth or afterwards?
  
- Would you recommend this scheme to your friends / other people in the community?
  
- Whether this scheme/similar schemes will ensure the birth and survival of girls? Yes/No  
If No, what can be done to change the scenario?
  
- Are you presently availing the benefits of any other scheme for your daughter/s?  
If yes, what is the name of the scheme and what are the benefits that you have received out of that scheme?

**(Thank you for your valuable time and your cooperation)**