

Ladlis and Lakshmis

Financial Incentive Schemes for the Girl Child

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A desk review of 15 girl child promotion schemes relying on conditional cash transfers across the states and discussions with a few non-governmental organisations, implementing officials and beneficiaries show up some of the shortcomings. The eligibility criteria, conditionalities and registration procedures need to be simplified. Despite the pumping in of huge financial resources, there is no field-level monitoring to study the impact of such schemes nor is there a grievance redressal mechanism. An in-depth analysis would help in assessing whether in the long run conditional cash transfers could lead to a significant change in the parental attitude towards daughters.

The introduction of the conditional cash transfer schemes (CCTs) is a marked departure from the traditional approaches in social programming. Through the provision of financial incentives to poor families following the fulfilment of certain verifiable conditions, CCTs seek to provide short-term income support and at the same time promote long-term behavioural changes. They, therefore, have the potential to become an effective means of channelising the limited resources to the poor and socially disadvantaged sections; more specifically to 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 healthcare and nutrition, child marriage, and teenage pregnancy. The conditionality linked cash transfer attempts to correct such discriminations. These programmes represent a shift in the government's approach of focusing on the supply-side to a demand-driven approach. Experiences from various countries illustrate that the conditional cash transfer programmes were successful in increasing enrolment in school, improving immunisation of children, and raising household consumption levels. This is true for poor and low income countries as illustrated from the experiences of Brazil, Colombia, Mexico and Nicaragua (IFPRI 2002; Briere and Rawlings 2006; Son 2008; Fajth and Vinay 2010). Poor mothers received financial incentives conditional to their promoting certain activities on behalf of their children.

In the Indian context, the adverse influence of negative social attitudes towards girls has left many girl children vulnerable and disadvantaged. Their survival, education, healthcare, 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 indicated the worsening trend in child sex ratio (CSR) and the 2001 Census revealed that the situation was alarming in some states. The dwindling number of girl children on account of increasing incidences of female foeticide is a matter of great concern nowadays (Sekher and Hatti 2010). Even after legislations such as the Pre-Conception and Pre-Natal Diagnostic Techniques Act of 1994, popularly known as the PNDT Act and many campaigns to promote the value of the girl child, the scenario has not improved and in fact has further deteriorated as evident from the 2011 Census. Programmes and policies clearly state that it is necessary to empower girl children in all aspects of life so that they become equal partners with boys and enjoy freedom and equal

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opportunity. It is also realised that special measures are required to protect the survival and security of the girl child from conception to birth, in infancy, and throughout the period of her childhood. It is a fact that in many families, poverty is the major constraint that prevents the raising and educating of girl children. Given the limited financial resources available to these families, they would prefer a son to a daughter. With this in mind and against the background of the deteriorating condition of girls as reflected in the worsening male-female ratio, the Government of India and many state governments have introduced innovative schemes of conditional cash and non-cash transfers. By providing a set of staggered financial incentives to encourage the families to retain the girl child and

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 Samridhhi 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

*Total number of beneficiaries since inception.

Source: Compiled by the author based on state government documents and discussions with officials.

to educate her, the ultimate objective of these schemes is to change the attitude and mindset of parents towards the girl child (Government of India 2007). In most traditional Indian families, girls are considered a liability and a burden. 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 to the family. The conditional cash transfer is subject to the completion of certain requirements such as birth registration, institutional delivery, childhood immunisation, school enrolment, completing school education, and delaying marriage till 18 years. This would result in improvements in the value of the girl child, more specifically measured through improved sex ratio at birth (SRB) and CSR, increased school enrolment and attendance in primary, middle and high schools, and enhanced age at marriage.

This study was undertaken to examine the extent to which financial incentive schemes have contributed towards enhancing the value of daughters within a family. 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. 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 non-governmental organisations (NGOs) and government officials implementing the schemes provided an overall idea about the functioning of each scheme. Interactions with few beneficiary families also helped in gaining useful insights. The findings presented here rely heavily on the interactions with officials and the analysis of the scheme-related available data at the state level.

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 15 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 Lakshmi 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 Yojana in Himachal Pradesh, Mukhya Mantri Kanya Vivah Yojana of Bihar, Rajalakshmi scheme in Rajasthan (discontinued), Balika Samridhhi 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. The number of beneficiaries enrolled during the last three years under each of these schemes is presented in Table 1. The Ladli Lakshmi Yojana (MP), Bhagyalakshmi scheme (Karnataka) and Mukhya Mantri Kanya Suraksha Yojana (Bihar) which have more than four lakh girls registered within a span of three years, are indicative of the huge popularity of some of these schemes.

Intent and Objectives

The schemes that were reviewed had varying objectives and preconditions, upon fulfilment 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. However, a review of the objectives of the different schemes also reveals a 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 sterilisation after two children, others limit the incentive only to two girls, with a larger incentive for the first girl as compared to the second. Dhan Lakshmi is the only scheme that provides incentive to all girls born in the family. 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

Table 2 (p 60) provides the eligibility criteria to avail benefits at different stages under each scheme. Apart from fulfilling the eligibility criteria, the beneficiary families need to produce

Table 2: Eligibility Conditions to Avail Benefits

Name of the Scheme	Registration of Birth	Immuni-sation	Family Planning (Sterilisation)	Anganwadi Enrolment	School Enrolment	Completion of Standard 10	18 Years of Age and Unmarried
Dhan Lakshmi scheme	✓	✓	-	-	✓	✓ (8th standard)	✓
Bhagyalakshmi scheme (Karnataka)	✓	✓	✓	✓	✓	✓ (8th standard)	✓
Ladli Lakshmi scheme (MP)	✓	-	-	✓	✓	✓	✓ (after 21 yrs)
Girl Child Protection scheme (AP)	✓	✓	✓	-	✓	✓ (12th standard)	✓ (after 20 yrs)
Ladli scheme (Haryana)	✓	✓	-	✓	✓	✓	✓
Balika Samridhi Yojana	✓	-	-	-	✓	✓	-
Ladli Scheme (Delhi)	✓	-	-	-	✓	✓	✓
Indira Gandhi Balika Suraksha Yojana	-	-	✓	-	-	-	-
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.

a set of documents to register for each scheme (Table 3). This varies from birth certificate to income certificate to proof of undergoing sterilisation by any one of the parents. Most of these schemes are specifically aimed at people belonging to the poor families (below poverty line (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 CSR 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 yet clear 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 Implementing Officials

Involvement of State Governments: It is interesting to note that most state governments took pride in implementing the scheme and publicising it as one of their biggest achievements. Many of the schemes are closely associated with the respective 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, the Madhya Pradesh government spent Rs 250 crore in 2007-08 for this scheme. Delhi spent Rs 87 crore in 2009-10 and the Government of Haryana spent Rs 52 crore for the Ladli scheme in 2009-10 (Table 4, p 66). The Karnataka government had earmarked Rs 358 crore exclusively for the Bhagyalakshmi scheme for 2010-11. The chief ministers publicly announced that money would

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 the experience of the Rajalakshmi scheme which was discontinued in Rajasthan is well known. Though it was attractive and many clients were hoping to reap its benefits, the Rajalakshmi scheme was discontinued in 2000 due to the perceived loss by the Unit Trust of India (UTI). The premature closure of the scheme disheartened the beneficiaries and people lost interest and faith in similar schemes (Sharma et al 2003). Before terminating it, the state government should have considered alternatives such as investing in mutual funds, increasing the deposit amount, reducing the total maturity amount for tie-up with banks or other financial institutions.

In most of the schemes, the terminal benefits can only be availed when the girl completes 18 years of age and remains unmarried (Table 5, p 62). Discussions with the implementing officials provided very useful insights into the functioning of

Table 3: Documents Required

Name of the Scheme	Birth Certificate	Domicile Certificate	Income Certificate	Sterilisation Certificate	Immunisation Certificate	Marriage Certificate
Dhan Lakshmi scheme	✓	✓	-	-	✓	-
Bhagyalakshmi scheme (Karnataka)	✓	✓	✓	✓	✓	-
Ladli Lakshmi scheme (MP)	✓	✓	-	✓	-	-
					(withdrawn)	
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.

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 11 backward blocks from 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 governments changed the name of the scheme and implemented it under a new name with additional financial incentives. The BSY in Himachal Pradesh was discontinued in July 2010 and the state government launched a new

governments utilised 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 popularising 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 the schemes has been substantive in the initial years, proper monitoring mechanisms are almost absent as are procedures for addressing grievances of beneficiaries in most states. Progress has been reviewed

Table 4: Annual Budget and Expenditure (2007-11)

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.

scheme called the 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 Integrated Child Development Services (ICDS) machinery. Successful implementation of the scheme also requires support and cooperation 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 the Life Insurance Corporation, 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. In some instances the infrastructure bottlenecks at the level of banks, post offices and insurance companies also contributed to unnecessary delay in providing financial assistance.

Implementation, Allocation and Disbursements: According to the information available, very little money is spent on the administrative cost for implementing the schemes. Most state

governments utilised 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 popularising 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 the schemes has been substantive in the initial years, proper monitoring mechanisms are almost absent as are procedures for addressing grievances of beneficiaries in most states. 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, 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 have had an impact on the parental attitude and behaviour towards girl children.

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. 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. For example, it was found that some of the beneficiaries of the Bhagyalakshmi scheme are not from BPL households and the parent of the girl child has not undergone sterilisation as required (Government of Karnataka 2010).

Nonetheless, one advantage of CCTs is that the money directly reaches the households and beneficiaries, thus minimising the possible leakages in the process. Some beneficiaries felt that the financial incentives provided 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 perhaps means 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 recognising the value of their daughters. The NGOs and women's groups felt that state governments are not able to utilise their services for better implementation and a 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 CSR 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 recognise 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 a motivational factor for at least poor families to invest in the education of their daughters, wherein the tussle is always about prioritisation of limited

resources for the son. There is a need to simplify the schemes to further enhance usefulness and thereby expand reach. 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 immunisation and school attendance, as with every conditionality the beneficiaries have to meet the corresponding documentation and certification formalities and provide proof of fulfilment (see Table 6, p 63, for Dhanlakshmi scheme). Likewise, domicile certificate is mandatory for many schemes and poor migrant families are likely to be excluded. Inflexibility in the timing of joining the scheme is also a major deterrent for availing benefits among the illiterate families. Barring, the Ladli scheme of Delhi, most others insist on registration of the girl child within a year of birth.

A common complaint from the beneficiaries across states is the difficulty in obtaining various documents required to register such as birth certificate, income certificate, immunisation certificate, school attendance certificate and sterilisation certificate. Officials and NGOs also point out that in some cases money is paid by the beneficiaries to hasten the documentation. There is a need to minimise 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. The emergence of panchayati raj institutions (PRIs) at the local level provides an opportunity to implement 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 presently involve PRIs and NGOs to a limited extent, there is a need to formulate clear guidelines for their direct involvement and active participation.

Table 5: 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 (Govt of India)	2008	Dept of Women and Child Development	18 years	Rs 1 lakh	Nationalised Bank/ Post Office
Bhagyalakshmi scheme (Karnataka)	2006	Dept of Women and Child Development	18 years	Rs 1,00,000	LIC
Ladli Lakshmi Yojana (MP)	2006	Dept of Women and Child Development	21 years	Rs 1,18,300	Post Office (NSC)
Girl Child Protection scheme (New) (AP)	2005	Dept of Women Development and Child Welfare	20 years	Rs 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 (transferred to states in 2006)	1997	Dept of Women and Child Development	18 years	Rs 6,700 (with maximum rate of interest)	Nationalised 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	Rs 1 lakh	Nationalised Bank/ Post Office
Mukhya Mantri Kanya Suraksha Yojana	2008	Social Welfare Department/ State Women Development Corporation	18 years	Rs 18,000	UTI Children's Career Plan Growth Option
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 9,000	—

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

Table 6: Dhan Lakshmi Scheme

State	District	Block
A Selected districts and blocks		
1 Andhra Pradesh	Khammam Warangal	Aswaraopeta Narsampet
2 Chhattisgarh	Bastar Bijapur	Jagdapur Bhopalpattnam
3 Orissa	Malkangiri Koraput	Kalimela Semiliguda
4 Jharkhand	Giridih Kodarma	Tisri Markachor
5 Bihar	Jamoi	Sono
6 Uttar Pradesh	Rae Bareilly	Shivgarh
7 Punjab	Fatehgarh Sahib	Sirhind
Conditions		Amount (in Rs)
B Financial benefits		
All girl children born after 19 November 2008 and registered		5,000
Immunisation		
In 6 weeks		200
In 14 weeks		200
In 9 months		200
In 16 months		200
In 24 months		200
On completion of full immunisation		250
Education		
On enrolment to primary school		1,000
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
On enrolment to secondary school		1,500
In class 6 + attendance		750
In class 7 + attendance		750
In class 8 + attendance		750
Insurance maturity cover*		1,00,000

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

Cash incentives in classes 9 to 12 will be borne by the Ministry of Human Resource Development.

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

Plugging 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 such an impact is visible or not. This desk review of the select schemes has its own limitations. However, based on the available information and feedback from the officials, certain drawbacks in programme implementation have been identified and suggestions to improve/rectify the problems have been listed (Table 7, p 64). 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. Each of these schemes requires independent review and evaluation by taking into consideration the views of beneficiaries, the 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 the optimum utilisation of funds.

Girl Child Schemes and Family Planning

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. An appraisal of the Girl Child Protection scheme in Tamil Nadu (Srinivasan and Bedi 2009) observed that two conditions of the scheme – sterilisation and “no sons in the family” – need reconsideration as it may actually work against daughters, forcing families to choose between the schemes (daughters) or sons. 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.

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 do not receive 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 dispersal of funds. In most of these schemes, the involvement of the local panchayats (PRIs), NGOs, and women's groups is rather limited. The 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. In India, the government has greater familiarity in delivering physical goods and services to enhance well-being and has very little experiential

Table 7: Girl Child Schemes – Problems in Implementation and Suggestions for Improvement

Name of the Scheme	Limitations/Drawbacks	Suggestions
Dhan Lakshmi scheme (Government of India)	<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 Naxal affected, there are difficulties in implementing the scheme.</p> <p>Delays and problems in getting birth certificates from the concerned authorities.</p>	<p>Minimise the conditions of cash transfer.</p> <p>Presently cash transfer for immunisation 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 to 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>
Bhagyalakshmi scheme (Karnataka)	<p>In 25% of the cases, the parents of the girl children had not undergone sterilisation.</p> <p>Nearly 3% of the beneficiaries belong to the above poverty line categories, which indicated violation of stipulated norms of the scheme.</p> <p>In 3% 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 sterilisation can be relaxed.</p> <p>Action may be taken against anganwadi workers who demand bribes for filling up the registration form.</p> <p>Measures may be initiated to avoid delay in issuing the LIC bonds.</p> <p>Proper verification of documents and monitoring to avoid misuse of the scheme.</p>
Ladli Lakshmi Yojana (MP)	<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>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>
Ladli scheme (Delhi)	<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 coordination 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>Need coordination 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>
Ladli scheme (Haryana)	<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>
Balika Samridhi Yojana	<p>Delay on the part of banks.</p> <p>PRI functionaries do not cooperate 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 2,000.</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>
Balri Rakshak Yojana	<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 popularise the scheme.</p> <p>Incentives should be enhanced.</p> <p>Very few beneficiaries so far</p>	<p>To attract more beneficiaries, the sterilisation condition can be relaxed.</p> <p>Need for better publicity campaigns.</p> <p>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 taluk/block health officer).</p>
Mukhya Mantri Kanya Suraksha Yojana	<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>
Mukhya Mantri Kanya Vivah Yojana	<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>

Table 7: Problems in Implementation and Suggestions for Improvement (continued)

Name of the Scheme	Limitations/Drawbacks	Suggestions
Kunwarbainu Mameru Scheme	No evaluation has been done to review the performance of the scheme since 1995. No monitoring mechanism in place.	Need to enhance the present income limit. Evolve a monitoring procedure and guidelines.
Indira Gandhi Balika Suraksha Yojana	Lack of adequate publicity. No monitoring mechanism in place.	Need to popularise the scheme through better publicity campaigns, proper monitoring and higher incentives. The eligibility criteria of having no male child at the time of sterilisation can be relaxed.
Mukhyamantri Kanyadan Yojana	Problems in getting age certificate. There were instances where under-aged girls got married.	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.
Girl Child Protection Scheme (GCPS)	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.

learning on providing and monitoring income transfers closer to the point of impact (Prabhu 2009). In that sense, the introduction of CCTs implies a formidable capacity development challenge.

Reflections and Recommendations

These promotional schemes for the 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 confidence in these families to invest in their girls. Wherever benefits were availed, to a large extent families ensured birth registration, immunisation, 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 the BPL families alone. This could be attributed to the adverse sex 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 the Dhan Lakshmi and Bhagyalakshmi can be simplified for operational purposes by cutting down on the number of conditionalities attached with various levels of immunisation and school attendance. With every conditionality the beneficiaries have to fulfil the documentation formalities to provide the proof of fulfilment. 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. It was felt that enhancing the cash incentives, simplifying the registration procedures and perhaps minimising 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.

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 could lead to a significant change in the attitude towards daughters, in the long run.

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