

**Conditional Cash Transfers for Girls in India:
Assessment of a Girl Child Promotion Scheme from
Beneficiary Perspective**

Report

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List of Abbreviations	
AWW	Anganwadi Worker
ANM	Auxiliary Nurse and Midwife
BPL	Below Poverty Line
CCT	Conditional Cash Transfer
CSR	Child Sex Ratio
CDPO	Child Development Project Officer
DLHS	District Level Household and Facility Survey
FEE	Food for Education Programme
FGD	Focus Group Discussion
FSSP	Female Secondary Stipend Programme
GCPS	Girl Child Protection Scheme
GoI	Government of India
ICDS	Integrated Child Development Services
IIPS	International Institute for Population Sciences
JSY	<i>Janani Suraksha Yojana</i>
KII	Key Informant Interview
LIC	Life Insurance Corporation of India
MHRD	Ministry of Human Resource Development
MWCD	Ministry of Women and Child Development
NFHS	National Family Health Survey
NGO	Non-Governmental Organization
NIC	National Informatics Centre
OBC	Other Backward Classes
PCA	Primary Census Abstract
PPS	Probability Proportional to Size
PRI	<i>Panchayati Raj</i> Institution
PSM	Propensity Score Matching
PSU	Primary Sampling Unit
SC	Scheduled Caste
SRB	Sex Ratio at Birth
SSSP	Secondary Schools Scholarship Programme
ST	Scheduled Tribe
SWD	Social Welfare Department
ToT	Training of Trainers
UNFPA	United Nations Population Fund
UTI	Unit Trust of India
WPR	Work Participation Rate

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EXECUTIVE SUMMARY

There exists a broad consensus among development thinkers and policy analysts across the world that poverty and deprivation must be tackled effectively by investing in human development. Conditional Cash Transfer (CCT) programmes have become increasingly attractive in recent decades with the idea that they would reduce short term poverty and also encourages children to accumulate human capital needed for their future growth. India have experienced centuries old deep rooted gender discrimination resulting in parents values sons over daughters. The fundamental reason for the persisting son preference in many societies can be easily converted into economic interpretation on the perceived differentials in the expected returns for parents from girls and boys. That is why CCTs targeting girl children are introduced to address existing economic imbalance between parents of girls and boys. It is not advisable and politically not correct for the governments to tax the boys or their families. The alternative solution is subsidizing girls and their parents in order to counter balance the perceived economic disadvantages of having daughters. The financial incentives provided under various CCT schemes in India include rewards to girls and their parents such as- cash paid at the time of the birth of the girl, money given for immunizations and enrollment in *Anganwadis*, cash paid for enrollment in school and retention, cash payment at the time of marriage and insurance policy for daughters and parents.

In India, there are about twenty CCT programmes being implemented now in different states aimed at the welfare of girls, mainly for promoting their school education and for enhancing the age at marriage. The ongoing CCT programmes in general are complicated with multiple objectives and targeted to specific groups- for poor households, families having girls and families with only girls. These CCT schemes, popularly known as *ladli-lakshmi* schemes, provide instant financial incentives and support long term benefits to girl's family starting from the birth of the girl till her marriage. Though many CCT schemes in India emerged as a governmental reaction to address the alarmingly skewed sex ratio among children, these girl child schemes have much wider scope and can impact in promoting girl's education and preventing child marriage. It may also possible that CCTs contributes to a gradual change in the attitudes of parents and society which in turn will enhance the value of girls. Most of these CCT

programmes in India are relatively new, not even evaluated and very little is known about their implementation and outcomes. A desk review carried out in 2010 for the first time examined 15 girl child promotion schemes and came out with interesting findings and useful suggestions for better implementation. It was observed that CCT is an effective strategy to channelize the limited resources to poor households. The desk review has reflected upon the need to simplify the schemes by minimizing the number of conditionalities and administrative procedures. 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 the parental preferences and attitudes towards girls. Accordingly, the desk review recommended a detailed field level evaluation of some CCT schemes from a beneficiary perspective.

The present study attempts to assess and evaluate the Dhanlakshmi scheme of Government of India being implemented on a pilot basis in seven states since 2008. The objectives of the study are-

- A. To examine the design and execution of CCT schemes by taking Dhanlakshmi scheme as a case study and to identify the bottlenecks in the programme implementation.
- B. To explore the perceptions and attitudes of parents towards investing on girl children
- C. To suggest ways in which the CCT schemes can be better designed, targeted and coordinated to enhance the value and wellbeing of girl children.

According to official statistics, 3,36,770 girls have been enrolled into Dhanlakshmi scheme during 2008 to 2013 in the 11 selected blocks of seven states. The Government of India has spent Rs. 27 crores towards implementation of the scheme till January, 2014. In order to assess this scheme, it was decided to conduct a household survey of both beneficiary and non-beneficiary households from the Dhanlakshmi scheme blocks. Accordingly 2150 beneficiary households and 1806 non-beneficiary households were interviewed from 8 blocks of 5 states (Punjab, Bihar, Odisha, Andhra Pradesh and Jharkhand) during September, 2013 to February, 2014. A beneficiary household is one in which at least one girl is enrolled into Dhanlakshmi scheme at the time of the survey. A non-beneficiary household is one having an eligible girl (1-14 years of age) but not enrolled into the scheme. The beneficiary and non-beneficiary households are similar in terms of socio-economic conditions and have equal access to education and health

facilities. Apart from household survey, the qualitative information was collected through key informant interviews, case studies and focus group discussions that were conducted in the study blocks / villages.

Considerable variations across the states were observed the way in which the programme is advertised, implemented and monitored. The *Anganwadi* (ICDS) workers are mainly responsible for the publicity as well as the enrollment of girl beneficiaries. It was observed that there was not enough attention from the state governments in implementing the scheme. Poor publicity, lack of awareness among the functionaries, absence of monitoring and redressal mechanisms, delay in disbursing funds to beneficiaries, and lack of coordination across the departments/agencies have adversely affected the implementation of Dhanlakshmi scheme. The ICDS officials and Anganwadi workers in Dhanlakshmi blocks are overburdened with the implementation of the scheme without any additional manpower, lack of orientation, and no financial incentives. In some states (eg. Andhra Pradesh), state specific schemes were given wider publicity and greater attention, practically resulting in the neglect of Dhanlakshmi scheme. One-third of the non-beneficiary households interviewed wanted to join the scheme but could not also due to lack of documents and non-cooperation of the functionaries.

Overwhelming proportion of the beneficiary families stated that Dhanlakshmi scheme is essentially for supporting and encouraging the education of girls by providing financial incentives starting from the enrollment into primary school. Three-fourths of them also felt that, now it is easier for them to educate the girls because of the financial support coming from the government. The discussions with local leaders, NGOs and school teachers illustrate that there is favourable attitudes towards girl's education in the villages, particularly after the implementation of Dhanlakshmi scheme. One-fourths of the parents interviewed stated that they will use the terminal benefit of Rs. 1 lakh for further education and skill development of their daughters. One important observation emerging out of the study is that most families now perceive that, since the girls are getting financial support for their education as well as for marriage, they felt lesser burden to have daughters. This may be one of the reasons for the girls are being treated and valued better now in beneficiary households than in non-beneficiary families of the study villages. What is more important is not only a favourable attitude and atmosphere for educating the girls are created, but the financial incentives will ensure that girls receive the education

opportunities, with a caveat that schooling facility is available in the vicinity of the households/villages.

One of the objectives of the Dhanlakshmi scheme is to prevent child marriages and the one condition to receive the terminal benefit is that the girl should remain unmarried till she completes 18 years of age. The study found that this condition had significant impact among the parents of beneficiary girls (in comparison to non-beneficiary households) wherein three-fourths of them stated that even if they get a good marriage proposal for their daughter, they will only arrange her marriage after she completes 18 years. The intention and willingness to delay the marriage of the daughter is an indication of the parental preference for receiving the lump sum money, more so among the economically weaker households. The age at marriage of girls may increase not only because of the conditionality under the scheme to receive terminal benefit but also the scheme insists upon the continuation of girl's education up to a certain level, which indirectly delays their marriage. Evidences from all over the world illustrate that ensuring education for girls and their retention in schools is the best and most effective pathway to delay their marriages.

Both the household survey and the qualitative interviews carried out in the study blocks across five states strongly suggest that people perceive the scheme had many positive influences on the attitudes and practice of families towards daughters. Scheme had motivated many families to send their girls to school and continue their education. 90 percent of the beneficiary families believed that the scheme will help in securing their daughter's future. In general, the beneficiary households show better care and attention for their daughters, particularly for their education, as compared to non-beneficiary households. It was also found that the birth registration of girls and their immunization coverage have improved considerably after the implementation of Dhanlakshmi scheme. The overall findings of the study point to the positive influence of the scheme on parental decision regarding education and marriage of girls, particularly among the lower economic strata. The very fact that the scheme is only for girls (not for boys) creates an impression that government is serious in promoting the welfare of girls. This further motivates the parents to invest in girls.

Our analysis on gender equality demonstrates that even after controlling for other characteristics, beneficiary households are more positively inclined towards gender equality than non-

beneficiary families. Being mother or father of the beneficiary girl does not lead to any significant differences in their attitudes and perceptions towards daughters. Employing the propensity score matching (PSM) approach, it was found that being a Dhanlakshmi scheme beneficiary increases the probability of being in school by ten percent (in comparison to non-beneficiaries) and parental intention of educating their daughters beyond tenth standard by thirteen percent. Financial incentives for girls seem to be galvanizing the process of positive changes at family and community levels. Incentives do seem to influence the perceptions about the value of daughters which in turn helping to reduce the discrimination in early stages of their life. With the growing importance of education and the means to support it through financial incentives, the study indicates that parents are willing to delay the marriage of their daughters. With the cost of education and marriage met to an extent, the qualitative data does point to the fact that parents consider daughters as “less of a burden”. However, the terminal benefit under the scheme is predominantly seen by many parents for meeting the marriage cost. The structuring of the incentives and the message it communicates needs a rethink in this context. Both birth registration and childhood immunization are free of cost and are easily available to most people. Though these can still be conditionality for the scheme, but need not be incentivized. After 8th grade till she turns 18 years, there is no financial incentive for education and skill enhancement of girls. It would be ideal if we target all the incentives to higher secondary levels, considering the spread of universalization of primary education.

Incentives do play an important role in the early years of girls’ life, though we cannot say confidently that it motivates the parents to have daughters. The study illustrates that financial incentives play an enabling role in removing the existing gender barriers and the parental perception of daughter as a ‘liability’. It is evident that financial incentives through CCT schemes for girls can drive positive changes in an otherwise resistant social environment prevailing in our villages. The emerging evidence from the study strongly advocates the need for the continuation of CCT schemes for girls by restructuring the incentives, modifying the conditionalities, and targeting the economically weaker sections.

CHAPTER 1

Introduction

Introduction

Most South Asian countries have centuries old deep-rooted gender discrimination that results in parents value sons over daughters. The fundamental reason for persisting son preference in many of these societies can easily be converted into economic interpretation on the perceived differentials in the expected returns from girls and boys. That is why many of these countries have introduced conditional cash transfer schemes (CCTs) to address the existing economic imbalance between parents of girls and boys. It is not advisable and politically not correct for governments and policy makers to tax the boys or their families. The alternative solution is subsidizing girls and their parents in order to counter balance the perceived economic disadvantages of having daughters (UNFPA, 2012). The financial incentives provided in this regard include rewards to girls and their parents, such as cash paid at the time of birth of the girl, money given for immunization, school attendance, scholarships for girl's education, cash payment at the time of marriage, insurance policy for daughters and parents. The ongoing CCT programs in general are complicated with multiple objectives and are targeted to specific groups for poor households, families having girls, and families with only girls. Many CCTs provide instant financial benefits and some support long term benefits to girl's family starting from the birth of the girl to till her marriage. In other words, CCTs provide the opportunity to parents by extending financial resources for their daughter's education, health care and upbringing. Though many CCT schemes in India emerged as a governmental reaction to address the alarmingly skewed sex ratio among children, these schemes have much wider scope and can impact in promoting girl's education and enhancing the age at marriage. It is also believed that CCTs contributes to a gradual change in the attitudes of parents and society which in turn will enhance the value of girls.

Most of the ongoing CCT programs aimed at the welfare of girls in South Asian countries are relatively new. Majority of these schemes are not even evaluated and very little is known about their implementation and outcomes. There are very few evaluation studies done either by the governments or independent agencies to examine the effectiveness of the girl Child focused CCT

programs in South Asia. Though many extensive evaluation studies were done to study the impact of CCTs in Latin American and African countries, we have very little evidence on this subject in South Asia. Unlike in Latin America, most of the schemes in South Asia are targeting only on girl children who are vulnerable to deprivation due to persisting gender discrimination in a predominantly patriarchal society. Despite the success of CCTs in improving the school education and health care elsewhere in the world, the full potential of CCTs as a social investment strategy is yet to be fully explored. It is also important to mention here that most of the girl child CCT schemes were introduced in India only few years back and it may be too early to assess its full potential and impact on human capital development.

There exists a broad consensus among global policy community that poverty and deprivation must be tackled effectively by investing in human development. CCT programs have become increasingly attractive in recent decades, with the idea that they would reduce short term poverty and encourages children and women to accumulate human capital needed for their future growth (Soares, 2007; Schultz, 2004 ; Filmer and Schady, 2008). CCTs emerged as a response to serious shortcomings to poverty reduction measures in 1990s, mainly in Brazil and Mexico. CCTs can have both positive and negative impacts in gender dynamics within the households and within communities (Molyneux, 2008). CCTs require efficient management arrangements and better service provisions compared to unconditional programmes. CCTs also require substantial expenditures for targeting the beneficiary households and for monitoring the conditionalities. In many instances, it was observed that the benefits provided failed to compensate the families for the direct and opportunity costs of complying with conditionality. It is also documented that CCT programmes directly increase the demand for the services which promote human capital (such as schools and hospitals). In other words, CCTs increase the intensity of the utilization of existing resources by poor families. CCT schemes are most challenging to implement in regions wherein the educational and health infrastructures are weak, as is the case with most parts of rural India. Available evaluation studies of CCTs demonstrate that poor households do respond to financial incentives with varying intensity and outcomes (Lindert *et al*, 2006; Molyneux, 2008).

More than 30 developing and transition countries have implemented CCT programs by providing financial incentives to poor households. These programmes vary in scale, conditionality,

eligibility, benefits and implementation mechanism. Some of these programs target only poor households whereas few are applicable to all sections of the society. However, very little is known about the long term impacts of CCTs on women's development outcomes and empowerment. When an individual's actions and preferences that do not match with country's interest, CCTs provides incentives to individuals and families to alter their behaviour. Conditionalities work successfully when individuals are forced to take action that they would not normally take on their own. CCTs necessitate the beneficiary households to change their behavior in certain ways and believe that money provided will enable the households to do so. However, it is not clear whether it was the conditionality that made the difference or the cash itself would have achieved the same results (Gertler, 2004). Needless to say that many CCT schemes have attractive features of addressing extreme poverty and low level of human capital. It is also true that many of the successful CCTs, mostly from Latin American Countries, cannot be replicable in different situations and across the nations.

It was observed that targeted CCTs have been successful to a great extent in reaching out the low income groups that are excluded from social protection programs. Most CCTs were aimed at promoting human capital accumulation among the poor households while improving the educational and health services utilization, especially among children (Son, 2008). In the context of India, gender targeted CCTs were introduced to explicitly address the persisting intra-household disparity in education and health care of boys and girls, as well as to address the widening imbalance in child sex ratio. Given the existing diversity of socio-cultural and economic conditions, there is nothing like "one size fits all" model of CCTs, as well as the most appropriate method of targeting the limited resources.

Most CCTs encourage educational and health services utilization and reduction of child labour. The evaluation studies indicate that CCTs increased the consumption of households and raised the school enrollment and attendance of their children in many countries (Molyneux, 2008). The gender gap in educational opportunities often results in disadvantage for girl children. Educational levels of females are low both in absolute numbers and as compared with boys, especially in rural areas of South Asian countries. CCTs can have significant value for women from short term relief from poverty to increasing their visibility, and building steps towards empowerment. In an effort to address gender inequality, the CCTs have increasingly being

targeted to girls and women in India. The initiatives to introduce many girl child promotion schemes were primarily aimed to reduce the perceived disadvantage of girls in a patriarchal society. These schemes, popularly known as '*Ladli-Laxmi*' schemes, offer parents of girls various incentives and support through cash transfers. Though these schemes may not completely eliminate the centuries-old bias against girls, but may carry additional benefits such as better health and schooling for girls. These schemes focus on the inequality in gender valuation of children and allow parents with girls to devote more resources for their education. These schemes are linked with several objectives such as birth registration, immunization, school enrollment, enhancing the age at marriage and contraception (Sekher, 2010). The schemes have indirect and direct influence on the outcomes related to gender equity. CCTs are not only considered as an instrument to reduce sex ratio imbalance but also have wider scope for human capital development. These programmes are expected to contribute a gradual change in people's mindset and slowly transform the gender attitudes by raising the value of girls. In other words, most of these programmes target poor households in India and their overall objective is to subsidize female children among the underprivileged households.

CCT Schemes for girl children in India- Review of available literature

Since nineties, India too adopted cash transfer schemes with varying objectives. Tamil Nadu's Girl Child Protection Scheme (GCPS) can be considered as the oldest CCT scheme on girl child in India. In 2008, Government of India initiated a new CCT scheme- Dhanlakshmi scheme- which was launched in 11 backward blocks across seven states on a pilot basis. Most of the girl child schemes are administered by state governments through the Department of Women and Child Development. However, Dhanlakshmi is the only scheme fully supported by the central government of India.

Since very few evaluation studies are available in Indian context, we have very little concrete evidence to suggest how CCTs are influencing the girls and women. Even those studies who argue that CCTs had a positive impact in promoting girls education, health care and enhancing age at marriage, are silent on whether CCTs had any influence in changing the attitudes and mindsets of parents and communities towards daughters. One reason for this lack of evidence is that unlike in Latin America and African countries, the CCT schemes in India are of recent origin. It is also believed that it is too early to evaluate the real impact of these programs. Most

of the beneficiaries considered under the evaluations are still young and may not have reached their full potential in terms of human capital. Nevertheless, it is important to take stock of the potential of these schemes which are essentially focused on empowering girls and women through financial incentives to fulfill certain verifiable conditions. This section attempts to provide the important findings emerged out of a review of literature on this subject.

CCTs and education of girls

Most of the schemes in South Asia are aimed at providing scholarships and stipends for promoting school education of girls. Even in India, there are many scholarship schemes exclusively for girls in order to encourage their education and skill development. These schemes illustrate that the CCTs had positive impact in reducing the gender imbalance in enrollment and retention of girl students in schools (IEG World Bank, 2011; Chaudhury and Parajuli, 2008; Asadullah and Chaudhary, 2009). In order to achieve the gender equality in education, the evaluation studies suggests continuation of these schemes with certain modifications. It was observed that parents positively responded to the economic incentives for enrolling their children, particularly girls. Adolescent girls, who received scholarships, increased their schooling more than the adolescent boys who had no scholarships. It was also found that adolescent boys increased the amount of time that they spend on wage work, suggesting that the incentive schemes might have created disincentives to send boys to school as compared with girls, as evident from the findings from Bangladesh (Asadullah and Chaudhary, 2009). The incentive programme provided a needed boost to get parents to change their behavior. Since the adolescent boys are not the target of these schemes, their achievements lag behind than that of girls.

One criticism against the food for education programme in Bangladesh is that children who attended school motivated by the scheme do so only for the financial benefit and have no interest in studies. However, it is not clear, which types of households responded to these interventions positively. In other words, instead of reducing the gender gap in education, it is possible that the stipend programmes may have led to a reversal of the gap particularly among the poor households where the female stipend programme would have the most impact. There has been significant enrollment growth for poor girls during the decade of the stipend programmes, whereas the enrollment level of poor boys has remained stagnant. These findings strongly suggest that we need to exercise considerable caution when using sex-specific social transfer

schemes to close the gender gap. In this context, it is important to keep in mind the negative spillover effects as reported of Female Secondary Stipend programme (FSSP) on boys in Bangladesh. This is important because similar interventions are already in place in many other developing countries. The priority of the policies should be to promote female education by minimizing any potential unintended negative effects on boys within the households. It may be necessary that these scholarship schemes need to target children of both sexes in poorer households. The Punjab School Stipend Program, a female targeted CCT programme in Pakistan, was implemented to reduce the gender gap in education. An early evaluation of this programme (Alam, *et. al*, 2011) indicates that the enrolment of eligible girls in middle school increased by nine percentage points. There is also evidence to show that participating girls delay their marriage by 1.4 years. However, there is no evidence that the programme has negative spillover effects on education outcomes of male siblings. The Bangladesh Female Secondary Stipend Programme raised the enrollment of girls in sixth through eighth grade by 8 to 12 percent (Khandker *et.al*, 2003). Another short-term impact evaluation of FSSP in Pakistan found an increase in the enrollment of girls of about 9 percentage points between 2003 to 2005 (Chaudhury and Parajuli, 2008). Another study in Haryana observed that being a CCT beneficiary girl increases the probability of being in school after age 15 by 23 percent (Nanda, *et.al*, 2014). Though these studies differ in empirical approaches and magnitudes, their findings are consistent across the programmes.

Despite the considerable success of Food for Education Programme (FEE) and Secondary Schools Scholarship Programme (SSSP) in Bangladesh, many children are still not in school, which will compel us to examine why the incentives were insufficient for children from the poor households (Arends-Kuenning and Amin, 2004). Another relevant issue which has not addressed by many of the evaluation studies is what happens in villages which do not have a school, even when scholarships are available to the students. Another related issue not investigated so far is whether the positive impact on schooling had translated into improvements in learning.

CCTs for enhancing age at marriage of girls

Child marriages and early marriages are quite common in most South Asian countries. In India, the National Family Health Survey (2005-06) indicates that nearly half of the women are married before attaining the legally prescribed minimum age of 18 years. Among the women aged 20 to

49 years, the median age at first marriage is 17.2 years where as for the men of the same age group, the median age was 23.4 years. There has been a slow decline in the incidences of child marriage (marriage below 18 years of age) in most states of India from 54 percent in 1992-93 to 43 percent in 2007-2008 (IIPS, 2010). Though boys are also affected by child marriage, its impact and severity are much higher for girls. Child brides are forced to drop out of school, exposed to higher risk of domestic violence, victims of teenage pregnancy and increased economic dependence leading to a life of servitude and poverty, perpetual discrimination and low status. It was also found that girls from poorer households and marginalized communities with no or less education tend to marry at a younger age (IIPS and Macro International, 2007). Experiences from across the world convincingly illustrate that education has the potential to act as an antidote to child marriage. Early marriage is both a cause and a consequence of girls dropping out of school and once married or pregnant, rarely these girls make it back to education (Brown, 2012). Poor parents usually withdraw girls from school due to economic reasons. Financial incentives in the form of conditional cash transfers to parents to keep their daughter in school as well as delaying their marriage can have significant impact in South Asian societies. Most of the girl child schemes in India have a conditionality that the girl should get married only after completing 18 years in order to receive the terminal benefits (Sekher, 2010). Apart from these schemes with multiple objectives, there are few schemes which are specifically addressing the age at marriage among girls. For example, Kunwar Bainu Mameru scheme in Gujarat was initiated in 1995 to prevent child marriages. The objective of the scheme is to help the poor families belonging to scheduled castes/tribes and other backward classes at the time of the marriage of their girl child. Similarly in Madhya Pradesh, the Mukhya Mantri Kanya Daan Yojana provides financial support to the girls of poor families at the time of their marriage. It was reported that many families were happy that the benefits under the scheme helped in reducing the marriage expenses. Another scheme, Mukhya Mantri Kanya Vivah Yojana in Bihar has been designed to financially support the marriage of girls from economically disadvantaged families. The scheme claims that it acts as a catalyst against social evils like child marriage and dowry. However, there is no evidence to argue that these schemes in any way helped in enhancing the age at marriage of girls. It is too early to assess the impact of many girl child schemes which have the provision of providing the terminal benefit at the age of 18, since most of these schemes are of recent origin.

CCTs and health care

Many CCT programmes intend to improve the access and use of health care services in low income countries. Over all, the evidences suggest that CCT programmes are effective in increasing the use of preventive services and sometimes improving the health status in low and middle income countries (Lagarde *et al*, 2009). In India, there are girl child schemes like Dhanlakshmi, Bhagyalakshmi (Karnataka), Ladli scheme (Haryana) and Girl Child Protection scheme (Andhra Pradesh) that have made childhood immunization as a condition to avail benefits. The immunization services in India are provided free of cost and is easily available even in remote villages. Given this situation it is not clear whether these schemes had any impact in improving the coverage of vaccination. However it is important to note here that, even in immunization there is a gender differential with regard to the coverage among boys and girls (IIPS, 2010). An analysis in Haryana observed that families made greater post-natal health investments in eligible girls with some mixed evidences of improving health status in the short term (Sinha and Yoong, 2009).

However, the Janani Surakshya Yojana (JSY) in India had a very positive impact in promoting institutional delivery (Lim *et al*, 2010). The main objective of JSY is to reduce overall mortality ratio and infant mortality rate and to increase the institutional deliveries. Some of the evaluation studies carried out clearly indicate that JSY helped in increasing the institutional deliveries even in remote areas. The cost effectiveness of conditional cash transfer programmes compared with supply side intervention has not been examined adequately. In resource poor settings like in India, where public spending on health care is low and access to effective services are very limited, the geographical inaccessibility and poor quality of services are very critical. Even the CCT schemes to work effectively, improving the health systems capacity may be a necessary condition.

CCTs and family planning programmes

Interestingly, few CCT programmes aimed at girl children in India also considered promotion of sterilization among the couples (parents of the girl) as an objective. The Bhagyalakshmi scheme in Karnataka, Girl Child Protection scheme in Andhra Pradesh, Indira Gandhi Balika Surakshya Yojana in Himachal Pradesh and Balri Rakshyak Yojana in Punjab insist that the parents of the

girl need to produce a certificate stating that any one of the parent had undergone sterilization. These issues need to be studied in detail whether the girl child scheme can be linked with promotion of family planning services. It is possible that, many poor families with strong son preference and who have only daughters are unlikely to enroll in these schemes. Though India had experimented with financial incentives for promoting male and female sterilization for over decades, many are critical about the motive behind linking girl child schemes with sterilization (Sekher, 2012).

CCTs and conditionalities

Most of the CCT schemes in India are subject to the completion of certain requirements such as birth registration, institutional delivery, childhood immunization, school enrollment, completing school education, delaying marriage till 18 years and parents accepting sterilization. Studies have reflected the need to simplify the schemes and to reduce the conditionalities (Sekher, 2010). With every conditionality, the beneficiaries have to fulfill the documentation and certification formalities to provide the proof of fulfillment. It is also observed that, the enrollment process is too cumbersome and too lengthy in many of these schemes. Some of the studies revealed that there were considerable delays in registration as well as the distribution of the certificates. A common complaint among the beneficiaries is that, it is too difficult to obtain various documents required to apply for a scheme (Krishnan, 2013). There are instances in which many beneficiaries had to pay bribe to the local functionaries to get registered under the scheme. It was also found that many households who are not eligible to receive the benefits under the scheme are registered by producing fake documents, as it was reported from Karnataka (Sekher, 2012).

CCTs and economic status of households

Overwhelming majority of the CCT schemes in South Asia are targeted towards poor households and vulnerable families. Of course, there are few schemes which can be availed irrespective of any income criteria. A desk review of 15 CCT schemes in India found that ten of them are specifically designed to cater poor households (Sekher, 2010). The underlying reasons for son preference can be understood with an economic interpretation by comparing the returns from the boys and girls. The impact of these schemes can vary considerably across economic categories. The relative cost of raising girls and providing education differ significantly across households

depending upon their socio-economic status. This is partly because rich families opt for better schools in private sector which are expensive and poor usually send their children to government run schools which are mostly free of cost. Many of the CCT schemes are aimed at subsidizing female children among the poorest households and promoting their education and health care. In Nepal, it was observed that girls who bring scholarship money home are valued more than the boys in family decision-making. The money they receive from scholarship have been viewed as a substitute for their task at home (Acharya and Luitel, 2006).

Need for comprehensive evaluation

India is experimenting with various CCT programmes targeting girls and women. There are very few studies and evaluations done so far. There are various reasons for the lack of studies and independent assessment. Most of these schemes are of recent origin and it is too early to evaluate the effectiveness of the programmes. Secondly, many of these schemes are politically driven and are identified with political leaders and governments. Many governments took extreme pride in implementing these schemes and publicizing them as one of their major achievements, intend to reap electoral rewards. Given this scenario, governments are not willing to encourage independent reviews and evaluations which will bring out the limitations and drawbacks in the programme implementation. Many of these “popular schemes” are also vulnerable to the risk of discontinuation, if there is a change in the government in a particular state or country.

CCTs and financial agencies

In India, it was reported that the lack of coordination between the implementing departments and the financial institutions like banks and insurance companies have led to delays in dispersing the benefits and even discontinuation of the schemes. The Rajalakshmi scheme of Rajasthan is a classic example of lack of interest and support from the financial agencies can damage a social welfare scheme. The Government of Rajasthan launched the Rajalakshmi scheme in 1992 with an objective of reducing of female infanticide, increasing age of marriage and also improving female literacy with an overarching goal of removing the deep rooted notion that a girl is a liability to the family. Though the scheme was attractive and many families were hoping to reap the benefits, the scheme was discontinued abruptly in 2000 because the financial agency found it difficult to continue to support the scheme. The premature closure of the scheme disheartened

the beneficiaries and people started losing faith in similar schemes. The important lesson to be learnt from this experience is that the governments and the collaborating financial agencies need to be realistic in financial commitments.

Lack of coordination and people's involvement in CCTs

Most of the girl child schemes in India require support and coordination between various departments such as education, health, social welfare, women and child development, and local self-governments (panchayats). According to one study, officials responsible for implementing the schemes felt that they are facing difficulties and delays mainly due to lack of support from other departments (Sekher, 2012). Efficient implementation of the scheme demands proper coordination across different sectors as well as people's involvement. Very few schemes were able to involve local leaders and NGOs in popularizing the schemes and identifying the beneficiaries. The emergence of local self governments (PRIs) in India provides an opportunity for implementing these schemes through local bodies. However, lack of guidelines and non-cooperation of officials create barriers for involvement and the participation of people's groups and organizations. It is also necessary that, the monitoring mechanism and grievance redressal system need to be in place from the very beginning of the programme implementation. A desk review of Indian schemes found that both monitoring systems and grievance redressal mechanisms are practically absent in most schemes even after many years of implementation (Sekher, 2010).

Gender targeted CCT programs

The CCT schemes in South Asia in general, in India in particular, have a strong gender focus for improving the opportunities for girls. The CCTs across the continents also had a positive impact on the attitudes towards educating girls (Son, 2008). It also enhanced the status of women and their decision making ability since the financial benefits are usually transferred to women of the recipient households. It is also believed that the money will be spent better for children's education and health care, if it is directly transferred to mothers. The available evidence emerging from many evaluation studies show that most of these programmes are successful in meeting the human development objectives of improving school attendance and health and nutritional status of children. However, this may be the case in middle income countries that

have institutional and administrative capability to manage CCTs, and may not be true for poorer countries, as argued by Molyneux (2008). Evaluations of conditional cash transfer programmes demonstrate that poor households do respond to incentives (Lindert et al, 2006; Molyneux, 2008). But it is equally important that the programme that motivates poor households to demand education and health care must also ensure that the schools and hospitals provide quality services that are required for human capital development. A presumption inbuilt in most CCT schemes is that the availability of social services for school education and health care is already in place. Poor health, nutrition, and educational outcomes are the result of both inability to pay for the services and the absence of necessary institutions providing quality services. The direct cash transfers can be particularly beneficial for impoverished households to invest in the education of their daughters, provided good quality schooling are available in their neighborhoods.

The emerging evidences from available studies strongly support the continuation of girls targeted CCTs in South Asian context. It is also viewed as an effective strategy to channelize the limited resources to poor families over a period of time. Most of the schemes reviewed here restrict the incentives to either one or two children. Single girl child families receive larger benefits compared with those with two girls. The targeting of CCT schemes vary considerably- across poor and non-poor households and families with girls and girl-only families. Evidences indicate an overall improvement in school enrollment and education of girls, but little evidence in enhancing the age at marriage of girls in South Asia. The promise of cash transfers did give a sense of security and instilled a sense of confidence in the families to invest in girls. The main advantage of CCTs is that of allowing the poor parents with girls to devote more resources for their upbringing. Overall, the findings lean towards positive outcomes, though there are few criticisms and adverse effects of CCTs as reported. However, more comprehensive evaluations are needed to better understand many facets of CCTs and their long term relevance and implications. This comprehensive evaluation of Dhanlakshmi scheme is an attempt in that direction.

Desk review of CCT schemes

Through a desk-review and interaction with government officials and NGOs, the operational aspects of fifteen selected girl child promotion schemes across the states were studied in 2010 (Sekher, 2010). The schemes selected for desk review are Dhan Laxmi Scheme of Government

of India, Ladli Scheme of Delhi, Ladli Lakmi Yojana of MP , Bhagyalakshmi Scheme of Karnataka , Balri Rakshak Yojana in Punjab, Ladli Scheme of Haryana, Kanyadan scheme of Madhya Pradesh, Girl Child Protection Scheme in AP, Indira Gandhi Balika Suraksha Yojna in HP, Mukhya Mantri Kanya Vivah Yojana of Bihar, Rajalakshmi scheme in Rajasthan (discontinued), Balika Samrudhi Yojana in Gujarat and HP, Kunwarbainu Mameru scheme in Gujarat, Beti Hai Anmol Scheme in Himachal Pradesh (initiated in 2010) and Mukhya Mantri Kanya Suraksha Yojana of Bihar.

Most of these schemes are administered through the Department of Women and Child Development using the vast network of ICDS and Anganwadi workers. The primary objective of schemes differs - from ensuring birth to birth and family planning, promoting delayed marriage, education and overall well-being of girls. Some of these schemes are specifically aimed at people belonging to the poor families (BPL category). There are few schemes open to all categories of households irrespective of their education, income levels and caste. Dhanlaxmi is the only scheme that provides incentive to all girls born in the family. Most schemes restrict incentives up to two girls, with single girl families receiving a larger benefit than two-girl families.

The information on number of beneficiaries under different CCT schemes, eligibility criteria, documents required for registration, year of initiation and implementing agencies and terminal benefits, based on the desk review, are presented in table A.1 to A.5 (Annexure).

Findings from Desk Review

The desk review of 15 girl child CCT schemes in India (Sekher, 2010) stresses the need to simplify the eligibility criteria and conditionalities, and also the procedures of registration. Though huge amounts of money have been spent year after year in promoting these schemes, there is limited monitoring and hardly any grievance redressal mechanism in place. In some states, lack of coordination across different sectors- health, education, and social welfare- is adversely affecting the program implementation. The implementing officers complain that they are not getting the necessary support from other agencies, resulting in delays and difficulties. Lack of coordination between implementing departments and financial institutions (LIC, UTI, Banks, etc) also led to delays in issuing bonds/certificates in some states and opening zero balance accounts. In most of these schemes, the involvement of local Panchayats (PRIs), NGOs, and women's groups is very limited. According to some NGOs, PRIs may be in a better position

to identify the beneficiaries, monitor the progress of implementation and ensure timely transfer of funds. In many cases, the guidelines for implementation are not clearly understood and staff are not oriented on different aspects of the schemes, as mentioned by some of the state-level officials.

These girl child promotion schemes could potentially have far reaching implications in enhancing the value of the girl child and therefore financial constraints should not come in the way of their implementation. The study found that the promise of cash transfers provided a sense of security and confidence in families to invest in girls. Wherever benefits were availed families did ensure birth registration, immunization, school enrolment, and retention to a large extent. It may be appropriate wherein both the centre and the state governments jointly finance these schemes with better targeting and attractive incentives. Especially, schemes aimed at improving the value of the girl child and addressing sex ratio decline may not meet these objectives in their entirety if they target only BPL families, as the ratios are adverse across different economic classes.

The desk review has reflected on the need to simplify the schemes to further enhance its usefulness and thereby its outreach too. For example, schemes such as Dhanlakshmi and Bhagyalakshmi can be simplified for operational purpose by cutting down on the number of conditionalities attached with various levels of immunization and school attendance, as with every conditionality the beneficiaries have to also fulfill the documentation and certification formalities to provide proof of fulfillment. Likewise, domicile certificate is mandatory for many schemes and migrant families are likely to be excluded from the schemes. Inflexibility in timing of joining the scheme is also a major deterrent for availing benefits. Barring Ladli Scheme (Delhi), all the other schemes insist on registration of 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 biggest achievements. It was also felt that enhancing the cash incentives, simplifying the registration procedures and perhaps minimizing the number of conditionalities will make the 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 – change in perceived value of daughters in the eyes of the family.

It is critical to revisit targeting under these incentive schemes based on an understanding of 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. 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 differently 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 girls. The desk review has helped to highlight the operational challenges in implementation of various schemes. However, the effectiveness and impact of schemes towards ensuring desirability of daughters cannot yet be established. This kind of impact evaluation and analysis of beneficiary perspective will be undertaken in the second phase of the study. An in-depth analysis will also enable addressing certain unanswered questions on family perceptions of the scheme. For example, perceptions regarding linkage between incentives with 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. Most importantly, such an analysis needs to help establish whether CCTs in the long run lead to change in the parental attitude and treatment of daughters.

CHAPTER 2

Objectives and methodology

Need for the study

The CCT schemes in India are not new. However, little is known about their effectiveness and implementation although most of these schemes are good steps in right direction. For the first time, a desk review of 15 select girl child promotion schemes across the states were conducted in 2010 (Sekher, 2010). Each of these schemes requires independent review and evaluation by taking into consideration the benefits and conditionalities, the views of beneficiaries, NGOs, *Panchayats* and functionaries. The evaluations would not only identify 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 but also can highlight the effectiveness of such schemes. Based on the available information and discussions with officials, and considering the uniqueness as well as the span of each initiative, the desk review suggested seven schemes for a detailed independent evaluation through a sample survey of beneficiaries and non-beneficiary households as well as discussions with all stakeholders involved in the scheme.

Rationale for evaluating Dhanlakshmi scheme as a case study

The desk review recommended six CCT schemes for detailed evaluation. Among them the Dhanlakshmi scheme was selected for comprehensive assessment. This is the only scheme which is fully funded by central government and implemented across seven states and eleven blocks on a pilot basis since 2008. Compared to other girl child schemes, this scheme provides incentives to all girls born in the family irrespective of household economic status and caste categories. This evaluation will also provide valuable insights about implementation of the scheme across different states and the involvement of various stakeholders.

Objectives of the study

The present study has the following objectives:

1. To examine the design and execution of CCT schemes by taking Dhanlakshmi scheme as a case study to identify the bottlenecks in the program implementation

2. To explore the perceptions and attitudes of parents towards investing on girl children (among the beneficiary and non-beneficiary households)
3. To suggest ways in which the CCT schemes can be better designed, targeted and coordinated to enhance the value and well being of girl children.

Selection of Primary Sampling Unit

The study adopted a two stage sampling design covering rural and urban areas. In each state the sample was selected typically in two stages: the first stage involved selection of Primary Sampling Units (PSUs), i.e., village/ward with Probability Proportion to Population Size (PPS); the second stage involved the systematic selection of households within each PSU. In states where two blocks were surveyed, the villages/wards in these blocks were merged before executing PPS.

Sampling frame: The list of villages in the Primary Census Abstract (PCA) released by the Census of India-2011 served as the sampling frame. All the villages with fewer than 30 households were removed from this list. Since the population in all such villages put together was approximately 0.50 percent of the total population, the exclusion of these small villages from the sampling frame is not expected to disturb the representativeness of the sample. Further to ensure the selection of sufficient number of households in the selected PSUs, all the smaller villages with 30-49 households were linked with the nearby village. In this way, a minimum size of 50 households in each village was ensured in all the villages in the sampling frame.

Sample Selection (Villages and Households)

Primary sampling unit was selected based on PPS method. After identifying the PSU, complete mapping and listing of the PSU was carried out. The listing provided necessary frame for selecting households. Information collected through listing includes serial number of the structure, address or description of the structure, whether used as dwelling place or not, serial number of the household in the structure, name of the head of the household, details of girls below 15 years of age living in the household and further information was collected whether any girl in that household was a Dhanlakshmi scheme beneficiary at the time of survey or not. Based on the information provided, all households listed are categorized into three types: beneficiary household: a girl in that household is enrolled into Dhanlakshmi scheme. Non-beneficiary

household: At least one girl below the age 15 in the household but was not enrolled in the scheme at the time of survey. The third category was essentially a household which did not fall in either of the two categories. After listing all beneficiary and non-beneficiary households, 28 households were selected from a PSU based on systematic random sampling method. The total sample size was decided to be around 420 beneficiary households and equal number of non-beneficiary households in each state. However, in the state of Punjab, the number of non-beneficiary households was very low and therefore, it was not possible to collect information from 420 households. The survey of 28 households both from beneficiary and non-beneficiary categories was carried out. The respondent was either father or mother of the beneficiary girl. In non-beneficiary households, also the respondents were either father or mother of the girl.

Survey tools

Tools used for the study are-

- a. For Quantitative assessment
 1. Beneficiary Household Interview Schedule
 2. Non-beneficiary Household Interview Schedule
 3. Village Schedule (for rural PSUs)
- b. For Qualitative assessment
 1. Key Informant Interviews (KII)
 2. Case Studies
 3. Focus Group Discussions (FGD)
- c. Discussions with officials/programme managers/ functionaries at state, district and block levels.

To maintain uniform survey procedures across the states as well as to minimize non-sampling errors, two different manuals were prepared.

1. Manual for mapping and house listing

This manual described the detailed procedures for drawing layout maps of the sampled village/ward as well as the procedure involved in listing the households. The household survey was carried out after a week of house listing the PSU. Mapping and listing was required for selecting the households for conducting interviews.

2. Interviewer's manual

Interviewer's manual described interview techniques, roles and responsibilities of interviewers and supervisors. The manual also includes explanation to all questions listed in the interview schedule and instructions for filling up the information/data gathered.

Definitions

- i. Beneficiary household- At least one girl from this household is enrolled into Dhanlakshmi scheme at the time of survey.
- ii. Non-beneficiary household- household having a girl (0-14 years of age), but not enrolled in Dhanlakshmi scheme at the time of survey.

These eligible girls from non-beneficiary households formed the comparison group of beneficiary girls.

Contents of interview schedules (major domains)

Beneficiary household Schedule: The beneficiary household schedule collects information about all usual residents in that household. The beneficiary household schedule had the following six sections.

Section I: Household Information: In this section, information of all usual residents living in the household is collected. For each listed household member, the survey collects basic information on age, sex, marital status, relationship to the respondent, education and occupation details. Information also collected on amenities and assets, including the source of drinking water, type of toilet facility, type of fuel used for cooking, religion and caste of household head and ownership of assets.

Section II: Characteristics of the Respondent: In this section, information on the characteristics of the respondent, including work status, media exposure of the respondent and spouse, decision making process in the family, the mobility and freedom for women collected.

Section III: Dhanlakshmi Scheme: Enrollment and Benefits: This section is designed to collect data on the source of information about Dhanlakshmi scheme, the enrollment process, problems in enrollment, benefits received so far and its utilisation pattern.

Section IV: Information about the Beneficiary Girl: This section covers the information about the beneficiary girl, her age at the time of enrollment, how she is treated in the household in

comparison to her own brothers/sisters, and the future intention for education, with or without the scheme.

Section V: Dhanlakshmi Scheme: Experiences and Suggestions: This section is designed to capture how the parents value the beneficiary girl and the changes observed in the family and in the village after implementing the scheme.

Section VI: Perception and attitude towards education and gender: This section tries to capture the perception and attitude of the respondents towards education, welfare and freedom of girl children.

Non-beneficiary household Schedule:

The sections I, II, V of this schedule are similar of that of beneficiary households.

Section III: Dhanlakshmi Scheme: awareness and attempt to enroll: This section is designed to collect information on the awareness of Dhanlakshmi scheme among the non-beneficiaries. It captures the reasons for not interested in enrolling their daughter/s in Dhanlakshmi scheme. Among the non-beneficiaries who tried to enroll into the scheme, the reasons for not able to do.

Section IV: Information about the girl who discontinued from Dhanlakshmi scheme: This section is applicable to only those who enrolled their daughter/s in the scheme, but discontinued from the scheme for various reasons.

Village Schedule: The village schedule gathers information regarding the availability and accessibility of various facilities in the village, especially the educational and health facilities, which are expected to assist the Dhanlakshmi scheme implementation.

The house-listing teams, interviewers and the supervisors for the household survey are given rigorous training based on the manuals developed for this purpose. All the schedules are in bilingual, with questions both in regional and English language.

Qualitative Data Collection (Case studies, KIIs, FGDs)

To understand the implementation bottlenecks of the scheme, a few qualitative interviews (KIIs, case studies and FGDs) were carried out in all selected blocks. The details of it as follows:

Key Informant Interviews

Key informant interviews were carried out with the following stakeholders

1. Child Development Project Officer (CDPO)
2. Anganwadi Supervisor
3. Anganwadi Worker
4. Panchayat President
5. Village level officials/Gram sevak/Community leader
6. Head teacher/Principal
7. Bank manager/post master
8. NGOs/women's organization's representatives

Case study: Case studies of few selected households were carried out to capture the nuances that have not been captured through the household survey. This includes beneficiary households and non-beneficiary households from the study areas.

Focus group discussion: To understand the community perspectives on the value of girl child, changes in the attitudes and perception about the girl child due to implementation of Dhanlakshmi scheme and to identify the bottlenecks in the process of implementation of the scheme, focus group discussions were carried out where the participants are panchayat members, health workers, teachers etc.

Table 2.1: Sample coverage of Dhanlakshmi Scheme survey-2013

	Beneficiary Households						Non-beneficiary households					
	Andhra Pradesh	Bihar	Jharkhand	Odisha	Punjab	Total	Andhra Pradesh	Bihar	Jharkhand	Odisha	Punjab	Total
Total number of PSUs covered	15	15	15	15	15	75	15	15	15	15	15	75
Number of households surveyed	394	364	375	389	628	2150	399	419	420	416	152	1806
Respondent (parents of beneficiary girls)												
Father	54.8	41.8	34.1	49.5	24.0	39.1	45.1	36.3	40.7	54.1	28.3	42.7
Mother	45.2	58.2	65.9	50.5	76.0	60.9	54.9	63.7	59.3	45.9	71.7	57.3

Table 2.2: Number of qualitative interviews undertaken

	State	Case Studies	KIIs	FGDs
1	Andhra Pradesh	4	12	1
2	Bihar	2	8	1
3	Jharkhand	2	14	1
4	Odisha	2	6	1
5	Punjab	4	10	1
	Total	14	50	5

Pre-testing experiences

The study instruments developed for the survey was pre-tested. A bilingual (English-Hindi) version of beneficiary and non-beneficiary schedules were administered to the actual beneficiaries and non-beneficiaries of Dhanlakshmi scheme. Pre-testing of the study instruments were carried out in the villages of Shivgarh block in the Raibareli district of Uttar Pradesh. The tools were modified later based on the observations and feedback received from pre-testing.

Training of Trainer (ToT) workshop and Training of Field Staff at State level

Training of Trainers (ToT) workshop was carried out for the participants who would train the field investigators in each state. ToT was organized from 6th to 9th October, 2013 at Duke's Retreat, Khandala. At least three senior staff members of PRCs represented each state, who in turn provided training to the field investigators in their respective states. The duration of the training of field staff in each state was seven days. The training included mapping, house listing, beneficiary and non beneficiary interview schedules, and field practice and discussion sessions. After the training, the capacity and suitability of each field investigator was assessed by IIPS before assigning field work.

Monitoring of Data Collection/Survey

After the state level investigators' training the data collection was carried out from November, 2013 to February, 2014 in five states. Although the interview schedules did not include sensitive questions that would specifically require only female investigators to interview mothers of the beneficiary girls, it was ensured by the presence of both male and female investigators in the field teams. Supervisors were appointed for each team to coordinate, supervise and check the completeness as well as consistency in the process of data collection. Research Officers from the International Institute for Population Sciences were responsible for monitoring the survey and

ensuring the quality of data collected in the field. One Research Officer was stationed in each state throughout the survey period- starting from the training of investigators to the completion of survey and data entry in that state.

Fieldwork experiences

Experience of field work was unique and varied from state to state. In case of Andhra Pradesh, the data collection was carried out at a time when protest for bifurcating Andhra Pradesh was at its peak. Both the study districts Khammam and Warangal fall in the Telengana region. The investigators who administered the interview schedules were mainly from Andhra region (non-telengana) and were little apprehensive. However, the field work was not affected by the protest. Similarly, in case of Odisha both the study blocks were affected by left wing extremists. Although the fieldwork teams comprised of local investigators, some of them were not accustomed to the local conditions. The blocks surveyed in Bihar and Jharkhand were also affected by the Naxalite movement.

The blocks where the CDPO was newly appointed, had no knowledge or very little knowledge about Dhanlakshmi scheme implementation. Contrary to blocks where the same CDPO was in service for some years, could comment well on the implementation, bottlenecks and effectiveness of the scheme. In some states, similar type of state government scheme is also implemented at the same time. Certain confusion was observed among the local level officials as well as the beneficiaries with regard to the kind of scheme under discussion due to the implementation of more than one scheme. The extent of illiteracy among the surveyed population was another hurdle in data collection. The dialect and tone of the language changes from place to place. However, with the help of an interpreter or translator, this problem was tackled as effectively as possible.

The publicity about the scheme was not very much visible in the field. At times, the Anganwadi worker herself lacked understanding about the scheme's benefits, documents required, etc. Since the instruction came from CDPO to enroll as many as possible, the Anganwadi workers went on to enroll all the girls in their respective villages. During the field work, the people in some localities asked a number of questions to us like- what is Dhanlakshmi scheme? Why their daughter is not a beneficiary? Why the money has not come to their bank account even after enrolling? When is the money likely to come? In general, people were co-operative in providing

the required information. The local officials also co-operated with survey teams and extended all support in data collection.

Limitations of the Study

It is relevant to mention here some of the limitations of the study.

1. We do not have a bench mark data to understand the situation before the scheme was implemented in 2008. This has limited our analysis of pre- and post- program effect to a great extent. However, this was taken care by carefully choosing the non-beneficiary households from the same localities.
2. The full impact of the scheme is not yet felt. Those enrolled in 2008 are eligible for certain financial benefits; though the major terminal benefit will receive when the girl attains 18 years. In that sense, it is too early to study the full impact of the scheme in a comprehensive manner. However the experience of last five years provides enough evidence regarding the expectations and usefulness of the scheme as perceived by the beneficiaries.
3. The survey and assessment is limited to rural areas only. Most of the implementing blocks are located in remote areas with predominantly poor households in backward districts. These blocks were exclusively rural, except in Punjab. This also limits the scope of understanding the usefulness of benefits across different sections/economic groups.

CHAPTER 3

Dhanlakshmi scheme

Purpose of Implementing Dhanlakshmi Scheme

The direct and tangible objective of the scheme was 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 into the household.

Conditions and Eligibility

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

1. Benefits are applicable to all girls born after 19th November 2008 after birth registration
2. All girls enrolled must be provided immunizations as per schedule
3. Benefits will be given on enrollment in school and retention in school till standard 8
4. An insurance maturity cover will be taken for the girl child born after 19th November 2008 and if the girl child remains unmarried till the age of 18 years, she will receive rupees 1 lakh as terminal benefit.
5. Each condition like registration of birth, immunization, school enrollment 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 registration of birth, immunization, enrollment and retention in standard 1.
6. The scheme will apply to all girl children irrespective of their socio-economic status and the number of girl children in the family.
7. The scheme will apply only to those girls who have domicile status in the selected blocks.

Table 3.1: Dhanlakshmi scheme - Financial benefits

Conditions	Amount (in Rs)
All girl children born after 19 November, 2008 and registered	5,000
Immunization	
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
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*	100,000
Note: *LIC will provide 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, Govt. of India, 2008.	

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 (MHRD) will provide incentives from standard 9 to standard 12. The Department of Women and Child Development of the state government 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.

Geographical Coverage

The Dhanlakshmi scheme was implemented in 11 blocks of the seven states on a pilot basis. Following are the name of blocks and districts in the respective states.

Table 3.2: List of States where Dhanlakshmi scheme is implemented by Districts and Blocks

Sr. No	Name of the State	Name of the District	Sr. No	Name of the Block
1	Andhra Pradesh*	Khammam	1	Aswaraopeta
		Warangal	2	Narasampet
2	Bihar	Jamui	3	Sono
3	Chhattisgarh	Bastar	4	Jagdapur
		Bijapur	5	Bhopalpattnam
4	Jharkhand	Giridih	6	Tisri
		Kodarma	7	Markachor
5	Orissa	Malkangiri	8	Kalimela
		Koraput	9	Semiliguda
6	Punjab	Fategarh Sahib	10	Sirhind
7	Uttar Pradesh	Rae Bareilly	11	Shivgarh

Note: * Both districts are now in the newly formed state of Telengana

Dhanlakshmi scheme implemented areas' characteristics

Most of the blocks selected for implementation of Dhanlakshmi scheme are from backward districts and located in remote areas. The blocks in Andhra Pradesh, Chhattisgarh, Jharkhand, Odisha and Bihar have considerable tribal population (table A.3.1). The blocks in Andhra Pradesh, Odisha, Uttar Pradesh, Bihar and Punjab also have considerable Scheduled Caste population as per 2011 census. Except in Punjab, all other selected blocks are predominantly rural in 2011. The child sex ratio (0-6 years) varied from 849 in Sirhind block (Punjab) to 993 in Similiguda (Odisha) in 2011. Female literacy was lowest in Similiguda in Odisha (34.76) and highest in Sirhind in Punjab (74.07). Female work participation rate was very low in Sirhind (13) as compared to 61 in Similiguda. Important population characteristics of Dhanlakshmi scheme blocks and districts as per 2001 and 2011 census are presented in Annexure (Tables A.3.1, A.3.2, A.3.3 and A.3.4).

Beneficiary Statistics of Dhanlakshmi Scheme

According to official statistics, except in Bihar and Uttar Pradesh, in all other five states, the Dhanlakshmi scheme was implemented in the year 2008-09. In Bihar, it was in 2009-10 and in Uttar Pradesh, it was even later (in 2010-11). The highest numbers of girls are registered in Sirhind block of Punjab. The lowest number of girls is registered in Bhopalpattnam in Chhattisgarh. As per official records, it was observed that in many blocks, there were no enrolments at all in some years (table 3.3)

Table: 3.3 Beneficiary Statistics of Dhanlakshmi Scheme (2008-09 to 2013-14)

No. of beneficiaries of Dhanlakshmi scheme								
States	Districts	Blocks	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Andhra Pradesh	Khammam	Aswaraopeta	13,781	-	15,309	-	-	-
	Warangal	Narsampet	15,721	-	12,989	-	-	-
Chhattisgarh	Bastar	Jagdai Pur	19,853	-	-	-	30,220	-
	Bijapur	Bhopalpattnam	4,640	-	-	-	7,832	-
Odisha	Malkangiri	Kalimela	7,699	15,754	15,675	-	-	-
	Koraput	Semiliguda	2,917	6,582	10,067	8,615	-	-
Jharkhand	Giridhi	Tisri	2,825	-	8,538	5,331	5,833	-
	Kodarma	Markachor	-	2,606	6,415	8,165	-	-
Bihar	Jamoi	Sono	-	10,324	-	-	-	25,500
Uttar Pradesh	Rae Bareilly	Shivgarh	-	-	10,384	-	4,483	4,483
Punjab	Fatehgarh Sahib	Sirhind	12,119	7,840	18,016	8,107	8,147	-
Total			79,555	43,106	97,393	30,218	56,515	29,983

Source: Ministry of Women and Child Development, Govt. of India, 2014

Budgetary Allocations under Dhanlakshmi Scheme

According to official records, the fund release from central to state governments was irregular and delayed for various reasons. During discussions, state level officials complained of inordinate delays in fund release from the centre, affecting the program. However, MWCD officials in New Delhi felt that request and proposal for fund was not submitted to centre by many state departments on time, leading to considerable delay in fund dispersal (Table 3.4). Because of these administrative issues, large numbers of beneficiary households who have fulfilled the conditions have not received the money.

Table: 3.4 Budgetary Allocations under Dhanlakshmi Scheme (2008-09 to 2013-14)

Fund released under Dhanlakshmi Scheme (Rs.)								
State	District	Block	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14*
Andhra Pradesh	Khammam	Aswaraopeta	1,00,66,132/-	--	--	--	2,12,81,337/-	--
	Warangal	Narsampet	1,22,31,384/-	--	--	--	1,71,09,246/-	--
Chattisgarh	Bastar	Jagdapur	1,53,75,365/-	--	--	--	2,19,99,115/-	--
	Bijapur	Bhopalpatnam	32,99,345/-	--	--	--	--	--
Orissa	Malkangiri	Kalimela	50,51,096/-	1,44,90,743/-	--	--	1,08,43,684/-	--
	Koraput	Semiliguda	22,03,612/-	78,28,667	--	--	--	--
Jharkhand	Giridih	Tisri	21,57,762/-	--	--	--	61,39,794/-	--
	Koderma	Markachor	--	31,68,805/-	37,43,128/-	--	55,39,474/-	--
Bihar	Jamoi	Sono	--	1,02,72,535/-	--	--	--	1,65,30,965/-
Uttar Pradesh	Rae Bareilly	Shivgarh	--	--	1,45,58,688/-	--	--	1,05,02,250/-
Punjab	Faehgarh Sahib	Sirhind	91,31,647/-	1,42,39,250/-	--	--	3,31,80,325/-	--
Total			5,95,16,343	5,00,00,000/-	1,83,01,816/-	--	11,60,92,975/-	2,70,33,215/-
*Past Liability								
Source: Ministry of Women and Child Development, Government of India, 2014								

CHAPTER- 4

Profile of study population

The household survey conducted in five states covered 2150 beneficiary and 1806 non-beneficiary households. At this stage, it is relevant to provide basic characteristics of sample households, respondents (parents) and the beneficiary girls.

Household composition

Some of the important characteristics of both beneficiary and non-beneficiary households are provided here. Around 70 percent of surveyed beneficiary households are nuclear families. The corresponding figure for non-beneficiary households is 75 percent.

Table 4.1: Basic characteristics of surveyed households by states

Household characteristics	Beneficiary households						(N)
	Andhra Pradesh	Bihar	Jharkhand	Odisha	Punjab	Total (%)	
Household structure							
Nuclear	93.1	64.0	72.5	81.5	53.6	70.9	1525
Joint/Extended	6.9	36.0	27.5	18.5	46.5	29.1	625
Total household members							
Less than 4 members	14.5	4.7	3.2	4.1	4.9	6.2	133
4 members	55.6	18.7	13.3	18.5	22.9	25.7	553
5 members	20.1	24.5	29.3	31.6	25.6	26.1	562
6 members	6.3	20.6	24.0	21.6	22.1	19.2	413
7 & above	3.5	31.5	30.2	24.2	24.4	22.7	489
Mean household size	4.3	6.0	5.9	5.6	5.8	5.5	2150
Total (N)	394	364	375	389	627	--	2150
	Non- beneficiary households						
Household structure							
Nuclear	91.7	71.8	68.1	83.1	37.5	75.1	1355
Joint/Extended	8.3	28.2	31.9	16.9	62.5	24.9	451
Total household members							
Less than 4 members	21.4	4.3	4.8	12.7	6.6	10.3	186
4 members	52.6	14.3	14.5	23.6	27.0	26.0	470
5 members	15.5	25.3	26.4	29.1	28.0	24.6	444
6 members	8.3	21.2	25.2	18.0	17.1	18.2	329
7 & above	2.3	34.4	28.1	16.6	20.4	20.5	377
Mean household size	4.2	6.0	5.9	5.1	5.4	5.3	1806
Total (N)	399	419	420	416	152	--	1806

The mean household size is 5.5 persons for beneficiary households. Interestingly, mean household size of non-beneficiary households is slightly low. The mean household size is highest in Bihar and lowest in Andhra Pradesh among both beneficiary and non-beneficiary families (Table 4.1).

Household characteristics

Type of house was based on observation of the investigators on the nature of materials used for construction of the house. If the house is made of mud, thatch or other low quality materials it is a kachcha house. If, on the other hand, the house is made of partly low quality and partly high quality materials it is classified as semi-pucca. And finally, houses made of high quality materials, including the roof, walls and floor, it is classified as a pucca house. Percentage of kacha house is higher in the states of Bihar, Jharkhand and Odisha among both beneficiary and non-beneficiary households. Similarly pucca houses were higher in Punjab followed by Andhra Pradesh.

Source of drinking water is divided into three different categories. Except for the state of Bihar and Jharkhand, all other states reported more than 95 percent of source of drinking water to be from improved source in both beneficiary and non-beneficiary households. Around 30 percent of households use drinking water from non-improved sources in Bihar and Jharkhand.

The scenario with regard to toilet facilities is disturbing. Almost all households in Odisha go for open defecation. The scenario is no better in the other states except in Punjab where majority of the households have their own toilets.

Fire wood is commonly used for cooking across all states, except in Punjab. Most common form of cooking fuel in Punjab is LPG. It is observed that in Odisha almost all households use wood for cooking at home.

Households having electricity is almost universal in the state of Punjab. In Andhra Pradesh too, the reach of electricity in the surveyed households is more than 90 percent. On the other hand, only half of the households in Bihar had electricity connection. The corresponding figure for Odisha and Jharkhand is around 70 percent. It is important to mention here that mere electricity connection does not guarantee certain hours of assured power supply on a daily basis.

Ownership of some of the important and valuable amenities such as television, telephone, computer or laptop, motor cycle and refrigerator gives an idea about the economic condition of

the households. The state of Punjab topped the list in terms of ownership of the above mentioned commodities. There was not much difference observed between beneficiary and non-beneficiary households with respect to the ownership of these commodities.

Table 4.2: Characteristics of Beneficiary and Non-beneficiary Households

Beneficiary households							
Characteristics	Andhra Pradesh	Bihar	Jharkhand	Odisha	Punjab	Total	(N)
Type of house							
Kuccha	23.6	45.3	50.4	40.4	6.1	29.8	641
Semi-pucca	45.9	32.3	23.7	43.4	35.7	36.3	780
Pucca	30.5	22.4	25.9	16.2	58.3	33.8	727
Ownership of house							
Yes	95.2	66.9	57.8	91.0	90.8	81.8	1758
No	4.8	33.1	42.2	9.0	9.2	18.2	390
Main source of drinking water							
Improved [#]	99.2	70.6	74.9	94.6	96.5	88.5	1903
Non-Improved [@]	0.8	22.8	24.3	5.4	-	9.2	198
Others	-	6.6	0.8	-	3.5	2.3	49
Toilet facility							
Own	26.9	6.9	3.2	-	84.4	31.3	673
Shared	1.0	2.7	1.6	0.3	8.9	3.6	77
None	72.1	90.4	95.2	99.7	6.7	65.1	1400
Main cooking fuel used							
Electricity	-	-	-	-	0.5	0.1	3
LPG/Natural Gas	19.3	2.5	1.9	0.3	41.6	16.5	354
Bio-Gas	1	0.3	-	-	1.0	0.5	11
Kerosene	0.8	0.8	0.3	-	0.2	0.4	8
Coal/Charcoal	-	3.8	0.5	0.3	-	0.8	17
Wood	78.9	58.8	58.7	99.5	3.3	53.6	1153
Dung cakes	-	33.0	38.1	-	53.3	27.8	598
Others	-	0.8	0.5	-	0.2	0.3	6
% households having electricity	91.1	52.2	72.8	73.3	98.9	80.4	1728
Having Television	67.0	8.0	14.1	26.5	93.0	48.0	1033
Having Phone	71.1	83.0	83.2	41.4	95.1	76.8	1652
Having Computer/ laptop	1.3	0.5	0.5	0.3	10.0	3.4	73
Having Motor cycle/ scooter	19.8	5.8	12.5	13.6	56.1	25.6	551
Having Refrigerator	4.1	1.1	2.7	1.8	79.1	24.8	534
Total (N)	394	364	375	389	627	--	2150
Non-beneficiary households							
Type of House							
Kuccha	26.1	53.0	51.9	45.0	5.3	40.9	740
Semi-pucca	43.9	30.3	24.8	38.9	11.8	32.4	585
Pucca	30.1	16.7	23.3	16.1	82.9	26.6	481
Ownership of house							
Yes	83.5	61.6	66.0	94.4	78.9	76.4	1379

No	16.5	38.4	34.0	5.6	21.1	23.6	425
Main source of drinking water							
Improved [#]	97.2	71.6	70.0	98.3	98.7	85.3	1541
Non-Improved [@]	1.8	27.7	29.3	1.7	-	14.0	253
Others	1.0	0.7	0.7	-	1.3	0.7	12
Toilet Facility							
Own	31.3	6.0	5.7	0.5	88.8	17.2	311
Shared	0.5	2.4	1.2	0.2	9.2	1.8	32
None	68.2	91.6	93.1	99.3	2.0	81.0	1463
Main cooking fuel used							
Electricity	0.5	-	0.2	0.5	0.7	0.3	6
LPG/Natural Gas	22.3	4.1	2.9	0.2	79.6	13.3	240
Bio-Gas	1.8	0.2	0.2	0.2	1.3	0.7	12
Kerosene	0.8	-	0.2	0.2	-	0.3	5
Coal/Charcoal	0.3	1.9	1.2	0.2	-	0.8	15
Wood	74.4	54.4	56.0	98.6	3.3	65.1	1175
Dung cakes	-	38.9	39.0	-	15.1	19.4	350
Others	-	0.5	0.2	-	-	0.2	3
% households having electricity	91.2	44.2	65.2	73.3	98.7	70.8	1278
Having Television	68.4	6.2	11.0	25.0	92.8	32.7	590
Having phone	69.9	73.3	83.3	35.1	96.1	68.1	1230
Having Computer/ laptop	1.8	0.2	0.2	0.5	23.7	2.6	47
Having Motor cycle/ scooter	23.1	3.3	7.4	12.3	67.1	16.1	290
Having Refrigerator	7.5	0.2	0.5	1.0	84.2	9.1	165
Total (N)	399	419	420	416	152	--	1806

Note: [#]Improved include: piped into dwelling, piped to yard, public tap, tube well, protected well, protected spring, rain water, bottled water

[@]Non-Improved include: unprotected well, unprotected spring, tanker truck, cart with small tank, surface water

[§] includes black and white television or colour television *includes mobile phone/landline

Socio-economic characteristics

Dhanlakshmi scheme implemented blocks are predominantly backward and mainly in remote areas. The urban Primary Sampling Units (PSUs) covered under the survey was mainly in Punjab and only one PSU in Andhra Pradesh. In other three states, the blocks are completely rural.

Majority of the study population belonged to Hindu religion. However in Punjab, majority of the sample households belonged to Sikh religion. Majority of study population belonged to Other Backward Classes (OBC) category (39 percent among beneficiary and 46 percent among non-beneficiary households). The proportion of OBC was more than 70 percent in Bihar and Jharkhand. Higher percentage of tribal population was from Odisha, followed by Andhra Pradesh.

Utilization of ICDS is quite high in the states of Jharkhand, Bihar and Odisha across beneficiary and non-beneficiary households. The utilization of ICDS in Punjab is low followed by Andhra

Pradesh. Households having members in Self Help Groups (SHGs) is visible only in Andhra Pradesh and Odisha. Similarly, households having health insurance are higher in Andhra Pradesh and Odisha. The state specific health insurance scheme is extremely popular in Andhra Pradesh. On the contrary, there was negligible health insurance coverage in Bihar and Jharkhand.

Households owning agricultural land are highest in Odisha across beneficiary and non-beneficiary households. Similarly, more than half of the households in Bihar and Jharkhand also reported owning some agricultural land. Even though households from Odisha, Bihar and Jharkhand have reported to have own agricultural land, majority households own only marginal land.

Around 10 percent of households in Odisha and Andhra Pradesh reported that some property was registered in the name of woman in the household. This was same across beneficiary and non-beneficiary households.

Household Wealth index

One of the prominent background characteristics used in the analysis is an index of the economic status of households, named as wealth index. Each household is assigned a weight (factor score) generated through Principal Component Analysis (PCA). Each household is then assigned a score for each asset, and the scores were summed up for each household. After summing the scores, the whole of sample is divided into tertiles i.e. three groups with an equal number of households each. For the analysis purpose, one wealth index has been developed for the whole sample and for the country as a whole separately for beneficiary and non-beneficiary households. Therefore, at the national level, 33.33 percent of the household population is in each of wealth index tertile. However, it is not necessarily true at the state level. The selection of variables considered for constructing the wealth index was more or less similar that was used in National Family Health Survey-III (IIPS and Macro International, 2007). The following assets and housing characteristics were considered in computing the wealth index

Household electrification, type of house, drinking water source, type of toilet facility, cooking fuel, house ownership, number of household members per sleeping room, ownership of a bank or post office account, ownership of mattress, pressure cooker, chair, cot/bed, table, electric fan, radio/transistor, black and white television, colour television, sewing machine, mobile

telephone, any other telephone, computer, refrigerator, watch or clock, bicycle, motorcycle or scooter, animal-drawn cart, car, water pump, thresher, and tractor.

Households having outstanding loan were higher in Andhra Pradesh as compared to other states. However, it was also found that at least one out of 5 households in both beneficiary and non-beneficiary categories across the states had some outstanding loans.

Table 4.3: Socio-economic characteristics of surveyed households

	Beneficiary households						(N)
	Andhra Pradesh	Bihar	Jharkhand	Odisha	Punjab	Total	
Place of residence							
Rural	96.4	100.0	100.0	100.0	79.1	93.3	2005
Urban	3.6	-	-	-	20.9	6.7	145
Religion							
Hindu	84.0	79.4	82.7	95.1	27.0	68.3	1469
Muslim	5.6	20.6	16.5	0.3	2.7	8.2	177
Christian	10.4	-	0.8	4.6	0.3	3.0	64
Sikh	-	-	-	-	68.3	20.0	429
Others*	-	-	-	-	0.18	0.4	11
Caste							
SC	30.7	8.2	16.5	30.3	44.3	28.3	609
ST	23.6	1.1	5.6	47.6	0.5	14.2	306
OBC	42.4	71.2	70.4	19.8	11.3	39.0	838
Others	3.3	19.5	7.5	2.3	43.9	18.5	397
Wealth index of household							
Lowest	19.0	61.3	41.9	66.8	0.2	33.3	716
Middle	60.9	33.8	52.8	30.8	5.7	33.3	717
Highest	20.1	4.9	5.3	2.3	94.1	33.3	717
% Own agricultural land	41.1	56.6	59.7	84.3	22.8	77.2	1063
% Have BPL card	94.7	44.5	39.2	60.2	20.5	48.6	1045
% households received ICDS benefits in last 12 months	39.3	77.7	82.9	57.8	23.4	52.1	1121
% households having members in Self Help Groups	53.3	0.5	0.8	22.4	0.3	14.1	304
% of Households where property is registered in women's name	12.3	2.5	3.7	11.3	2.2	6.0	129
% of Households having outstanding loans	63.2	31.0	21.3	35.7	28.1	35.3	752
% Households having health insurance scheme	72.6	2.7	0.5	82.8	16.1	33.7	718
Total (N)	394	364	375	389	627	2150	2150
	Non-beneficiary households						
Place of Residence							
Rural	86.7	100.0	100.0	100.0	38.8	91.1	1660
Urban	13.3	-	-	-	61.2	8.1	146
Religion							
Hindu	86.7	74.2	83.3	95.4	40.1	81.1	1465
Muslim	3.8	25.8	16.4	-	3.3	10.9	197
Sikh	-	-	-	-	53.3	4.5	81
Others*	9.5	-	0.2	4.6	3.3	3.5	63
Caste							
SC	29.1	15.3	14.3	29.3	28.3	22.4	405
ST	23.1	7.6	6.9	54.3	-	21.0	379
OBC	42.6	67.1	70.7	14.4	13.2	45.8	828
Others	5.3	10.0	8.1	1.9	58.6	10.7	194

Wealth index of household							
Lowest	7.8	49.2	31.4	56.0	-	33.3	602
Middle	28.3	37.0	51.2	28.4	0.7	33.3	602
Highest	63.9	13.8	17.4	15.6	99.3	33.3	602
% Own agricultural land	33.8	50.1	65.0	81.2	19.1	54.5	985
% Have BPL card	91.5	50.8	36.0	49.5	12.5	52.8	954
% households received ICDS benefits in last 12 months	38.3	41.5	50.5	67.5	11.2	46.3	837
% households having members in Self Help Groups	46.6	0.2	-	19.7	0.7	15.0	270
% of Households where property is registered in women's name	8.5	2.4	3.6	8.9	3.9	5.7	102
% of Households having outstanding loans	56.9	31.0	20.0	26.2	19.7	32.1	580
% of Households having health insurance scheme	64.2	0.7	0.2	70.4	21.1	32.4	585
Total (N)	399	419	420	416	152	1806	1806
Note: * Christian,Buddhist/Neo Buddhist, Jain, No Religion							

Outstanding loans and purpose of taking loans

Majority took loan for agricultural purpose and for meeting medical expenses. Loans for agricultural purpose was higher in Odisha and Andhra Pradesh, whereas towards medical expenses was higher in Bihar and Jharkhand.

Table 4.4: Outstanding loans and purpose of taking loans

	Andhra Pradesh	Bihar	Jharkhand	Odisha	Punjab	Total	(N)
Beneficiary Households							
Purpose for which loan taken							
Food Expenditure	34.8	27.4	32.5	0.7	7.1	20.7	158
Medical /Health expense	31.6	65.5	52.5	2.9	19.1	30.6	234
Educational expense	12.0	2.7	3.8	3.6	5.5	6.7	51
Marriage/Other ceremonies	3.2	--	--	--	1.6	1.4	11
Purchase of land/construction of building/house repairs	8.4	11.5	8.8	--	9.8	7.7	59
To start/improve business	10.0	3.5	5.0	5.0	9.4	7.5	59
Repayment of debt	19.6	--	1.2	--	0.5	6.5	51
Agriculture purpose	37.6	12.4	11.2	89.2	21.3	36.2	284
Others	2.0	0.9	2.5	--	9.9	3.3	25
Non-beneficiary Households							
Purpose for which loan taken							
Food Expenditure	40.0	29.2	28.6	2.8	--	26.9	157
Medical /Health expense	35.2	56.2	47.6	0.9	10.0	34.0	198
Educational expense	8.3	1.5	--	--	--	3.6	21
Marriage/Other ceremonies	7.4	18.5	22.6	0.9	13.3	11.1	65
Purchase of land/construction of building/house repairs	15.7	13.1	15.5	0.9	30.0	13.0	76
To start/improve business	3.9	6.9	6.0	6.4	13.3	5.8	34
Repayment of debt	7.8	--	--	0.9	--	3.3	19
Agriculture purpose	35.2	6.9	7.1	89.9	23.3	34.5	201
Others	5.2	2.3	--	0.9	10.0	3.3	19

Characteristics of the respondents interviewed

The respondent for the household survey were the parents of the beneficiary and non-beneficiary girls. In 61 percent of the selected households, mothers were the respondents for the survey. Remaining households, father of the girls was interviewed for gathering information.

Except for Punjab, nearly half of the respondents never went to school. This figure for Punjab is 18 percent among beneficiary and 11 percent among non-beneficiary households.

Majority among the respondents from Andhra Pradesh are agricultural labourers followed by casual wage workers. In Bihar and Jharkhand, majority (more than 50 percent) are casual wage workers. In Odisha, more than 60 percent of the respondents are self employed in agriculture; but in Punjab, the majority of the respondents among the beneficiaries are casual wage workers followed by those having regular salaried jobs.

Table 4.5: Background characteristics of respondents interviewed

Respondents from beneficiary households							
	Andhra Pradesh	Bihar	Jharkhand	Odisha	Punjab	Total	(N)
Relationship to the beneficiary girl							
Father	54.8	41.8	34.1	49.6	24.0	39.1	840
Mother	45.2	58.2	65.9	50.4	76.0	60.9	1310
Age of the respondent							
< 30	50.8	65.7	55.1	24.4	39.5	46.0	987
30-39	31.7	26.9	29.0	36.8	40.9	34.0	731
40-49	16.0	7.1	11.3	28.8	16.7	16.2	348
50 and above	1.5	0.3	4.6	10.0	2.9	3.8	81
Marital Status							
Currently married	95.7	99.2	97.4	92.8	97.1	96.5	2074
Widow/Divorce/Separated	4.3	0.8	2.7	7.2	2.9	3.5	76
Education							
Never gone to school	48.7	50.0	49.1	60.9	17.9	42.2	907
Among those who ever gone to school							
Less than primary (< 5)	3.0	13.7	20.9	36.2	2.1	11.0	137
Primary completed (5)	16.3	16.5	17.8	11.2	13.3	14.7	182
Less than secondary (6-9)	24.8	33.0	29.3	42.1	30.4	31.1	386
Secondary completed (10)	33.7	24.7	17.8	6.6	30.0	25.1	311
Above secondary (10+)	22.3	12.1	14.1	3.9	24.2	18.1	224
Work Status							
Self employed in agriculture	24.6	23.9	25.6	62.6	14.8	33.6	409
Self employed in non-agriculture	11.8	15.4	7.2	8.5	14.3	11.2	136
Regular salaried job	3.7	1.1	8.3	4.4	17.6	6.6	80
Casual wage work	26.9	52.7	52.8	8.2	38.6	31.5	383
Agricultural labour	29.0	4.3	5.0	15.8	8.6	14.4	175
Others	4.0	2.6	1.1	0.6	6.2	2.8	34
Total	394	364	375	389	628	--	2150
Respondents from non-beneficiary households							
Relationship to the beneficiary girl							

Father	45.1	36.0	40.7	53.8	28.3	42.6	769
Mother	54.6	64.0	59.3	46.2	71.7	57.4	1037
Age of the respondent							
< 30	51.1	43.7	44.5	45.7	55.9	47.0	849
30-39	29.8	28.6	29.5	32.0	33.6	30.3	547
40-49	12.8	19.6	18.6	16.6	7.9	16.2	292
50 and above	6.3	7.9	7.6	5.8	2.6	6.5	118
Marital Status							
Currently married	94.7	96.2	95.7	93.8	95.4	95.1	1718
Widow/Divorce/Separated	4.0	2.4	3.6	5.5	4.6	3.9	71
Others	1.3	1.4	0.7	0.7	0.0	0.9	17
Education							
Never gone to school	44.6	70.4	60.5	58.4	11.2	54.7	987
Among those who ever gone to school							
Less than primary (<5)	2.7	25.2	18.7	32.2	0.7	15.3	126
Primary completed (5)	12.7	14.2	18.7	12.6	7.4	13.2	109
Less than secondary (6-9)	20.8	30.7	32.5	44.8	18.5	29.4	242
Secondary completed (10)	33.5	18.1	16.3	5.7	22.2	19.9	164
Above secondary (10+)	30.3	11.8	13.9	4.6	51.1	22.1	182
Work Status							
Not working	--	1.4	--	--	--	0.3	3
Self employed in agriculture	17.1	23.4	23.2	62.1	14.8	34.1	370
Self employed in non-agriculture	8.6	22.5	10.2	8.1	20.4	12.1	132
Regular salaried job	8.6	1.4	4.5	2.8	31.5	5.7	62
Casual wage work	29.6	49.1	55.9	8.1	18.5	30.3	330
Agricultural labour	30.4	2.3	5.1	18.8	1.9	15.3	167
Other	5.7	--	1.1	--	13.0	2.3	25
Total (N)	399	419	420	416	152	--	1084

Characteristics of the beneficiary girls

Altogether forty seven percent of the beneficiary girls were below the age 6 at the time of survey. Higher percentage of beneficiary girls were in the age group of less than 6 years in Bihar (97.5 percent) followed by Jharkhand (77 percent).

It was found that majority of the beneficiary girls were in the age group of 1 to 4 at the time of their enrollment. However, in Odisha and Punjab majority of the girls were in the age group of 5 to 10 at the time of enrollment. They joined the scheme while they were in primary school.

Most of the girls studied in government schools. In Bihar, all beneficiary girls were in government schools. The proportion of girls studying in private schools was higher in Punjab followed by Andhra, Jharkhand and Odisha. A few girls also studied in Madarassas in Jharkhand and Andhra Pradesh. Half of the beneficiary girls were first birth order child. This proportion was highest in Andhra Pradesh (69 percent) followed by Punjab (60 percent).

About 1 percent of beneficiary girls were having disability. It ranged from 1.8 percent in Punjab to 0.3 percent in Jharkhand. The state of Bihar, Jharkhand, Andhra Pradesh and Punjab reported

to have a considerable number of girls enrolled in state government schemes. Odisha has so far not announced any girl child CCT scheme.

Table 4.6: Characteristics of beneficiary girls

Characteristics of the beneficiary girls							
	Andhra Pradesh	Bihar	Jharkhand	Odisha	Punjab	Total	Total (N)
Current Age							
Less than 6 years	27.7	97.5	77.0	18.8	28.7	46.8	1005
6-10 years	32.7	2.5	13.6	20.1	26.6	20.2	434
11-14 years	29.4	--	5.9	48.1	28.3	23.4	503
15 years and above	10.2	--	3.5	13.1	16.4	9.6	207
Age at the time of enrollment							
Less than 1 year	0.5	6.0	13.6	3.1	19.1	9.6	207
1-4 years	49.2	90.7	75.7	20.3	16.9	46.2	993
5-10 years	37.8	3.0	6.9	57.3	44.2	31.9	686
11 years and above	12.4	0.3	3.7	19.3	19.8	12.2	263
Stage at the time of enrollment in scheme							
Within two years of birth	34.5	81.3	62.7	21.1	31.6	44.1	948
While in primary school	44.4	4.7	12.8	63.5	46.6	36.2	779
While in secondary school	16.2	--	3.5	14.7	19.1	11.8	254
Other	4.8	13.7	21.1	0.8	2.7	7.8	168
Education							
Not yet in school (Not yet aged)	7.7	28.6	16.3	3.2	3.2	6.2	77
Less than Primary (0-4)	35.7	66.7	55.6	22.5	36.2	35.2	441
Primary completed (5)	7.4	--	3.0	13.9	9.0	9.0	113
Less than Secondary (6-9)	35.4	4.8	23.7	55.1	34.3	38.2	478
Secondary completed (10)	6.1	--	1.5	2.8	6.6	4.9	61
Above secondary (10+)	7.7	--	--	2.5	10.7	6.5	82
Type of School/College							
Govt. School/College	81.4	100.0	95.5	95.7	64.6	79.7	854
Private School/College	18.2	--	3.4	4.3	34.7	19.9	213
Madrassa	0.4	--	1.1	--	--	0.2	2
Open school/college	--	--	--	--	0.2	0.1	1
Other	--	--	--	--	0.5	0.2	2
Birth order							
First	68.5	42.6	39.5	39.1	59.6	51.1	1099
Second	25.6	22.5	22.7	24.4	31.4	26.1	560
Third	5.3	21.4	21.3	19.3	5.4	13.4	288
Fourth and above	0.5	13.5	16.5	17.2	3.5	9.4	202
% of birth registered	86.7	98.9	84.3	78.9	98.1	90.2	1931
% has any form of disability	1.3	0.5	0.3	0.5	1.8	1.0	21
Any govt. benefit received for schooling (%)¹	81.4	50.0	56.3	78.6	54.5	67.6	725
Enrolled in any State Govt. scheme for girls²	0.9	19.8	20.5	--	2.3	12.8	117
ICDS Benefits Received³	81.6	64.5	73.3	77.8	62.2	70.9	1518
Year of Enrollment in scheme							
2008	7.0	2.0	4.0	8.5	0.3	3.9	82
2009	20.6	6.4	10.7	17.0	18.0	15.1	321
2010	38.9	16.5	31.2	18.5	7.4	20.9	445
2011	3.6	26.5	25.9	4.4	5.0	11.9	254
2012	6.7	25.4	3.7	8.7	4.2	9.0	191
2013	6.4	3.4	1.6	1.5	4.8	3.7	79
Don't know/Not sure	16.8	19.8	22.9	41.4	60.2	35.5	757
Total	394	364	375	389	628	--	2150

Note: ¹ Benefits such as scholarship, free uniform, hostel, free books, cycle etc.; ² Many state governments have girl child schemes, similar to Dhanlakshmi scheme; ³ Nourishment from Anganwadi centres (ICDS)

CHAPTER -5

Implementation and challenges of Dhanlakshmi scheme

Implementation of Dhanlakshmi scheme

The year of Dhanlakshmi scheme implementation varies from state to state. Whereas most states started implementing the scheme from 2008-09, Bihar on the other hand implemented it from 2009-10 and Uttar Pradesh from 2010-11 onwards. Allocation of funds to states also varied considerably, for example, Sirhind block in Punjab state received the highest amount among all blocks followed by Jagdalpur block of Chhatisgarh. The blocks that have received the lowest funds are Bhopalpattnam of Chhatisgarh and Tisri of Jharkhand. Only three blocks have received three each installments from the beginning of the scheme. Bhopalpattnam block received only one installment. So far the central government allocated Rs. 27, 09, 44, 349 as per the documents available in the Ministry of Women and Child Development, Govt. of India. According to official records, 3,36,770 girls have enrolled in the scheme. Highest number of beneficiary girls is from Sirhind block of Punjab and lowest in Bhopalpattnam (Chhatisgarh).

Purpose of Dhanlakshmi scheme as perceived by programme officials and frontline functionaries

Whatever may be the intention of the government to implement a scheme, much of its success depends on the implementing agencies and grassroots level functionaries who are directly communicating the aims and objectives of the scheme to people. They are the link between the government and the targeted population. The main purpose of Dhanlakshmi scheme was understood differently by various stakeholders involved in the scheme implementation.

Majority of the households had only one girl enrolled in the scheme. However, 12 percent of households had two beneficiary girls. Nearly 4 percent of surveyed households had more than two beneficiary girls. Surprisingly, there are also instances where the households were asked to provide BPL cards and caste certificates at the time of enrollment. Domicile certificate and school enrollment certificate were mostly not readily available at the time of enrollment for majority of the households. They had to make additional efforts to obtain these documents.

However, birth registration certificate and immunization card in most cases were available with households at the time of enrollment.

Majority (64 percent) submitted the application form at the Anganwadi or ICDS centre. Around 17 percent of the households submitted their application forms at the school, largely reported from Punjab and Jharkhand. Interestingly, in states like Jharkhand followed by Bihar and Odisha, around 15 to 20 percent beneficiary households reported that their application form was collected from home. Those whose form was not collected from home, majority said that the place of submission of the form was within the village. During field work, we found that almost all girls studying upto 8th standard are enrolled in the scheme through their schools in Punjab.

Although one-third of total beneficiary households did not incur any expenses for enrolling their daughters into the scheme, the rest incurred some amount. Majority households in Odisha (94 percent) had to spend some money where as in Punjab 58 percent of households incurred some expenses to enroll. Among those who spent, more than 40 percent in Bihar and Jharkhand spent more than 500 rupees. The average expenses incurred for enrolling into the scheme ranged from 188 rupees in Andhra Pradesh to 607 in Bihar (Table A.5.1).

Time taken for registration into the scheme after the submission of application varied from state to state. Nearly 60 percent of households in Punjab reported that the registration time was less than a week. In other states, majority of the households reported that the time taken for registration into the scheme was more than four months.

There was no specific procedure followed to confirm the registration into the scheme. At times, it was difficult to ascertain if a girl is registered or not. All the girls registered under Dhanlakshmi scheme were given a CCT card in Odisha. However, some households in Bihar reported that they received a registration letter from the CDPO.

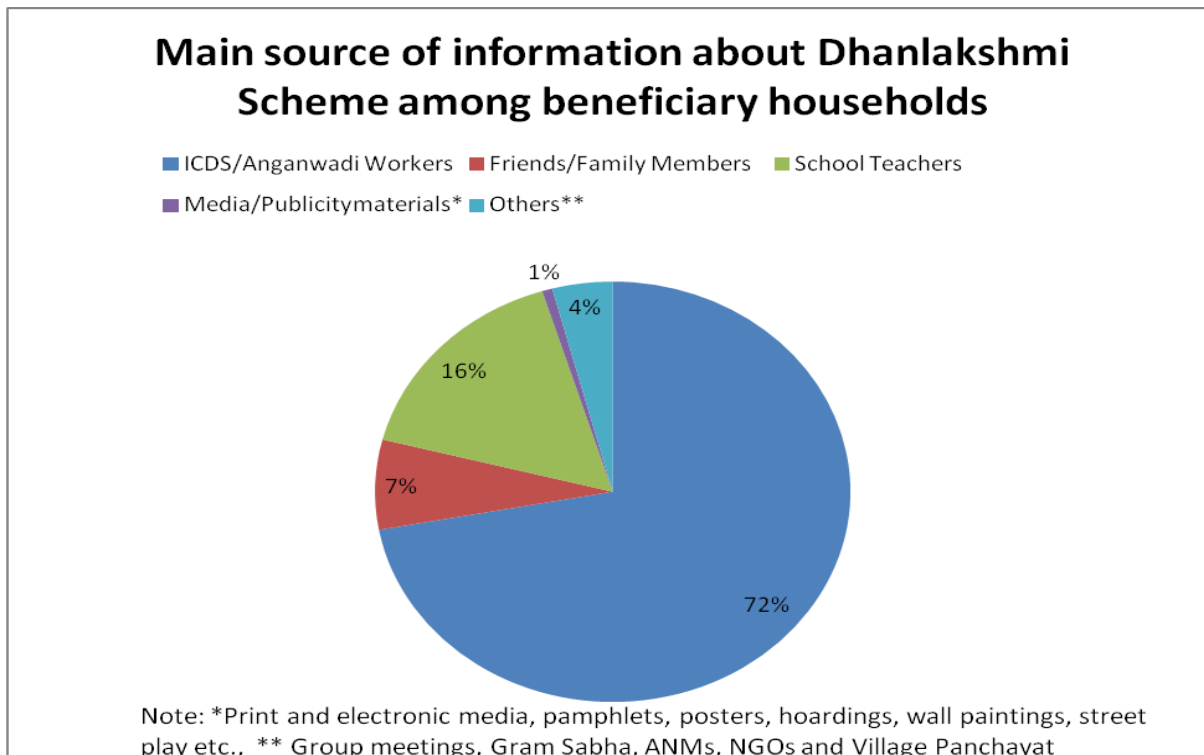
Source of information about Dhanlakshmi scheme

The main source of information about Dhanlakshmi scheme varied from state to state as well as among beneficiary households and non-beneficiary households. Among beneficiary households, often the ICDS or the Anganwadi worker (AWW) is the main source in passing information about the scheme (Table A.5.2). Majority of the households learned about the scheme from the

Anganwadi workers. However in Punjab most of the beneficiary households learnt about the scheme from the school teachers. In contrast to beneficiary households, among the non-beneficiary households in Punjab, Bihar and Jharkhand majority obtained information about Dhanlakshmi scheme from friends or family members. In general, it was evident that among the beneficiary households, the ICDS staff and school teachers have been instrumental in spreading awareness about Dhanlakshmi scheme.

Discussion with various stakeholders revealed that, publicity for the scheme was rarely carried out. In Punjab we observed big hoardings about the scheme in public places. In fact, many officials admitted that since the scheme was confined to only one or two blocks in a state, not much attention was paid to its publicity and implementation. However, this is not the case with similar CCT schemes of state government. We found massive publicity campaigns, spearheaded by the Chief Minister launched in some states. The best example is the recently launched ‘Bangara thalli’ scheme in Andhra Pradesh and the ongoing ‘Ladli Lakshmi’ scheme in Madhya Pradesh.

Figure 5.1



Awareness about documents required for enrollment into the scheme

There are a number of documents that are required for enrolling into the scheme on the pretext that much of it is conditioned for fulfilling certain vital stages in a girl's life. The documents required to enroll into the scheme are birth registration certificate, domicile certificate, immunization certificates, school enrollment certificate, etc. It was observed that in some states the ICDS officials did not insist upon producing some of the certificates, especially domicile certificate. One of the reasons repeatedly cited by the ICDS staff was that the Anganwadi workers knew about the applicant households and in most cases the worker herself is from that village. In a few instances, production of birth certificate and immunization certificate was also diluted at the time of enrollment. It was also observed in some blocks, the households have been asked to submit a BPL or ration card at the time of enrollment, though that was not required.

More than half of the beneficiary households reported that they were aware about the types of documents required for the enrollment into Dhanlakshmi scheme as against less than a quarter of the non-beneficiary households (Table A.5.3). Majority of the surveyed respondents are aware of birth registration certificate as a prerequisite to enroll in the scheme. While very few were aware about the domicile certificate. Similarly, majority of the respondents in Odisha reported that BPL card was mandatory to enroll in the scheme. Further, respondents from Punjab and Andhra Pradesh also reported that ration card was required to produce at the time of enrollment. During the survey, it was observed that many migrant households were left out of the scheme because they are not eligible to get a domicile certificate.

Many were not aware about the details of the benefits available under the Dhanlakshmi scheme. However, the level of awareness about the scheme benefits was higher in Bihar, Odisha and Jharkhand as compared to Andhra Pradesh and Punjab. Among the respondents those who stated that they were aware about the scheme, majority of them said that the scheme was mainly for providing money for the girl when she attains 18 years followed by money for schooling. More than 80 percent of respondents, both from the beneficiary as well as non-beneficiary households in Bihar, Jharkhand and Odisha said that they were aware about the scheme for providing money to the girls when they attain 18 years. In other words, majority felt the scheme is mainly for helping the marriage expenses of a girl. On the other hand, in Andhra Pradesh, Odisha and Punjab, most of the beneficiary families believe that money for schooling is the main benefit

under Dhanlakshmi scheme. Interestingly, 60 percent of the beneficiary respondents in Bihar said that the scheme was for providing money for registering a girl's birth. In fact, nearly half of the respondents from other states also reported the same. This clearly indicates that people, even the beneficiary households, perceive differently about the purpose and benefits of the scheme.

More than 73 percent of beneficiary respondents were aware about the place where one needs to go to register into Dhanlakshmi scheme. Awareness about the place of registration was higher in the states of Punjab, Odisha and Jharkhand as compared to other two states. Almost all the respondents said that Anganwadi/ICDS Centre was the place of registration except in Punjab and Jharkhand where a substantial number of the surveyed families stated School as a place one needs to go to register in the scheme (Table A.5.3).

The purpose of Dhanlakshmi scheme as perceived by the respondents varies from state to state. Respondents from economically backward states perceive the purpose of Dhanlakshmi scheme differently as compared to the respondents from not so backward states like Andhra Pradesh and Punjab. Relatively higher percentage of beneficiary households in Punjab, Andhra and Odisha perceive the purpose of the scheme is for the education of girls. However, majority in Bihar and Jharkhand perceive Dhanlakshmi as a scheme that would support the marriage expense of the girls. Apart from education, registration of birth and immunization of the girl child is perceived to be the purpose of Dhanlakshmi scheme in Andhra Pradesh and Punjab. On the other hand, delay the age at marriage of girls and education of girls has come out to be the important purposes perceived by the respondents of Bihar and Jharkhand. Punjab is the only state where a substantial number of respondents (20 percent) have reported that they perceive Dhanlakshmi scheme as a scheme to balance child sex ratio. Overall education, delaying marriage and birth registration of the girl have come out to be three important purposes of Dhanlakshmi scheme as perceived by the respondents (Table 5.1).

Purpose	Andhra Pradesh	Bihar	Jharkhand	Orissa	Punjab	Total
Improve Birth Registration of girls	53.9	42.2	36.2	13.1	57.5	40.7
Improve Immunization of girls	24.3	29.4	30.8	8.6	40.4	28.1
For the Education of girls	57.4	50.3	41.5	86.3	62.9	59.0
Delay the Age at Marriage of girls	14.8	40.1	47.8	32.6	16.7	31.5
Support Marriage Expense of girls	19.1	51.3	54.0	66.9	21.2	43.3
Minimize Son Preference	5.2	0.5	3.1	0.6	2.9	2.3
Improve the Status of Girls	5.2	6.4	1.3	10.9	14.6	8.0
Balance Child Sex Ratio	2.6	3.2	4.0	1.7	19.6	7.2
Other	-	0.5	0.9	-	2.1	0.9

Important reasons for enrollment in Dhanlakshmi scheme

The important reasons for joining or trying to join the Dhanlakshmi scheme by the beneficiary and non-beneficiary households are to meet the education and the marriage expenses of girls. The most important reason to join in the scheme as reported in Andhra Pradesh, Odisha and Punjab is to get financial support for daughter's education followed by meeting the marriage expenses. On the other hand, the response in Bihar and Jharkhand is just the opposite. In these two states, the most important reason to join the scheme is to meet the marriage expenses of girls, followed by supporting education. In fact, more than 80 percent of the respondents among beneficiary and non-beneficiary households in Bihar and Jharkhand consider the scheme to meet the marriage expense of girls. Most important reason to join the scheme by wealth index across beneficiary as well as non-beneficiary families reveal that the households from lower and middle economic status joined the scheme to mainly meet marriage expense of the girls where as households with high economic status joined the scheme to meet the education expenses of girls (Table 5.2).

Table 5.2: Most Important Reason for Enrolling daughter/s in Dhanlakshmi Scheme as reported by respondents by states and household wealth status

States	To meet Education Expense of Girl	To Meet Marriage Expense of Girl	To help the Girl to Stand on her feet	To Ensure a better life to girl	Other	Total (N)
Andhra Pradesh	44.9	27.4	8.6	18.8	0.3	394
Bihar	15.2	82.3	0.6	1.4	0.6	362
Jharkhand	4.0	90.4	0.3	0.3	5.1	375
Odisha	56.8	39.6	2.3	1.0	0.3	389
Punjab	71.1	11.3	5.4	7.8	4.3	627
Economic Status of the Households						
Lower	29.2	64.7	2.1	2.8	1.3	716
Middle	31.7	55.1	3.4	7.4	2.4	715
High	66.8	15.8	5.7	8.4	3.4	716
Total (%)	42.6	45.2	3.7	6.2	2.3	2147
Non-Beneficiary Households (among those who tried to enroll)						
Andhra Pradesh	80.4	2.0	2.0	11.8	3.9	51
Bihar	6.7	93.3	-	-	-	30
Jharkhand	4.0	96.0	-	-	-	25
Odisha	65.2	28.3	6.5	-	-	46
Punjab	69.4	2.0	16.3	10.2	2.0	49
Economic Status of the Households						
Lower	31.6	65.8	2.6	-	-	38
Middle	45.6	45.6	3.5	3.5	1.8	57
High	66.0	15.1	8.5	8.5	1.9	106
Total (%)	53.7	33.3	6.0	5.5	1.5	201

Persons helped and expenses incurred while enrolling into Dhanlakshmi scheme

There are four essential documents that are required to enroll and continue to receive benefits under Dhanlakshmi scheme. These documents are birth registration certificate, domicile certificate, immunization certificate and school enrollment certificate. While some of the households already had these documents before enrolling whereas others needed to produce these certificates at the time of enrollment or receiving benefits. However, there are some instances where the households need not submit few of these documents. For example, in Odisha, some Anganwadis enrolled the girls without domicile certificate. Similarly, in some instances, the percentage of school attendance required for receiving the benefit was reduced to accommodate all the requests.

In Odisha, a substantial number of households did not have birth registration certificate before enrolling their daughters in Dhanlakshmi scheme. Among those who tried to obtain a birth registration certificate, majority were assisted by relatives, followed by Anganwadi workers. Obtaining a domicile certificate was major challenge for many households. In Bihar and Jharkhand, majority of the households were helped by the Anganwadi worker; in Odisha the relatives helped to obtain the domicile certificate and in Punjab majority were helped by Panchayat members.

Likewise, to obtain school enrollment certificate, majority in Jharkhand as well as in Odisha was helped by the relatives. In general, in Bihar and Jharkhand, the Anganwadis helped in most cases to obtain the required documents. In Andhra Pradesh, most households already had the documents with them (table A.5.4).

Reasons for non-enrollment in Dhanlakshmi scheme

Among the non-beneficiary households surveyed, around a quarter of the households ever attempted to enroll their daughters in the scheme. Higher proportion of non-beneficiary households in Punjab (40 percent) attempted to enroll as compared to Bihar and Jharkhand where only 14 and 16 percent attempted to enroll respectively. Households from all the states, except Punjab, incurred sizeable amount of expenses in the process of enrollment. Almost half of the households who tried to enroll spent within a range of rupees 100 to 500. In fact, except in Odisha, at least one in five households attempted to enroll spent more than 500 rupees in the

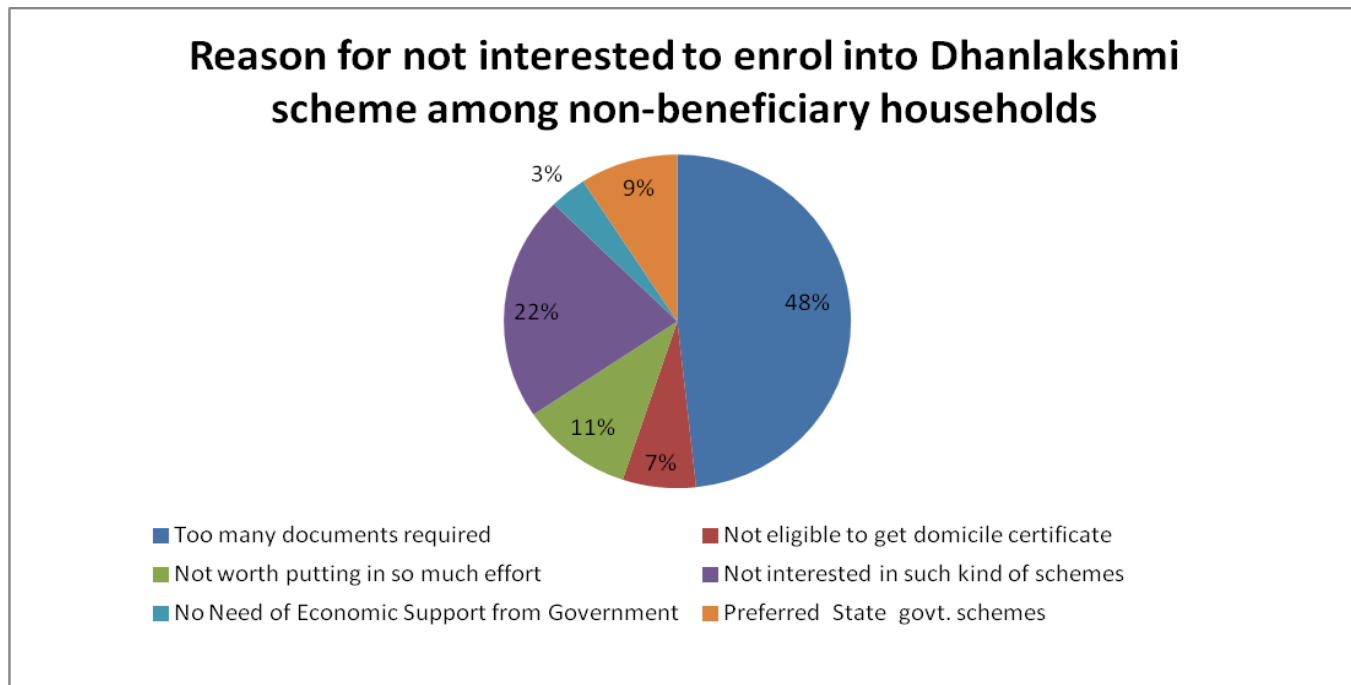
process. The average amount spent by the household while attempting to enroll ranges between Rs. 161 in Odisha and Rs. 376 in Jharkhand (Table A.5.5).

Opening bank account was a difficult task for many applicants. Though there was an instruction to allow zero balance account for the beneficiary families, bank managers many times refused to do so. Mother of a beneficiary girl from Bihar narrated her difficulties for opening a bank account-*“First when I went to the bank, they refused to open an account for me. Then they demanded rupees five hundred to open a Dhanlakshmi account. But our Anganwadi worker told me that, I can open a bank account without paying any money. Finally, I borrowed rupees 500 from my neighbor to open this bank account”*.

Some of the important reasons cited for not enrolling into the scheme among non-beneficiary households are too many documents required to enroll, not interested in such kind of scheme and no need of economic support from the government. More than half of the households from Andhra Pradesh, Bihar and Jharkhand said that requirement of too many documents as a main reason for not enrolling into the scheme.

A school teacher in Jharkhand expressed the difficulties faced by local people to get necessary documents. In his words- *“Many officials and local politicians discriminate people based on their caste. They never entertain the request from certain communities”*.

Figure 5.2



A member of a beneficiary household said- *“I have to go many times to the Panchayat office to get certain documents for the enrollment of my daughter into the scheme. Most often the concerned official is not available there. Even if he is available, he always asks me to come again. In the process, I lost my wages for three to four days”*.

Future intention to enroll in Dhanlakshmi scheme

Two different questions were asked to beneficiary as well as non-beneficiary respondents. To the beneficiary parent, the question was whether they would like to enroll one more daughter if they have one. Majority wanted to join in the scheme if they have one more daughter. Similarly, nearly all the respondents from the non-beneficiary households wanted to try again to join the scheme (Table A.5.7 and A.5.8)

Benefits received so far

A beneficiary household is defined as a household where at least one girl is enrolled or registered with the scheme. As per the definition, a household could also be treated as a beneficiary household, although they had not yet received any benefit at the time of the survey. It is surprising to know that more than half of the households did not receive any benefit till the time of survey although they were enrolled in the scheme (Table A.5.10).

A mother of a beneficiary girl from Bihar said- *“Anganwadi worker told me that every year money will come to my Dhanalakshmi account. Even after 3 years, there is no money in my account. I don't know when the money will come. I asked the CDPO Madam and she has no idea”*.

A father of a beneficiary girl in Andhra Pradesh said during an interview- *“The Bangaru talli scheme is more attractive and everyone is joining the scheme. Since my daughter is already joined the Dhanalakshmi, she is not eligible to join other schemes. I am thinking of withdrawing her from Dhanalakshmi scheme and enrolling her into state government scheme.”*

Utilization of benefits by households

One in five households withdrew amount from Dhanalakshmi scheme account. There is an inverse relationship between economic status of the household and those withdrawn of benefit amount. As the economic status of the household increases, the household is less likely to withdraw the benefit amount. Majority of the households in the low income category withdrew the benefit

amount as compared to other categories of the households. Among the households those who withdrew the money, more than 50 percent of them utilized that for the beneficiary girl only.

Economic status of households*	Households withdrawn money (%)	Number of Beneficiary households (N)	Money was utilised for**				
			For Beneficiary Girl	For Household expenditure	For Education of Siblings of beneficiary girl	For Household Medical Purposes	Other purposes
Low	28.4	716	53.4	21.9	12.3	15.1	4.1
Middle	21.3	717	63.2	24.6	12.3	10.5	1.8
High	14.8	717	50.0	20.3	21.9	14.1	7.8
Total	20.3	2150	55.2 (194)	22.2 (194)	15.5 (194)	13.4 (194)	4.6 (194)

Note: *Economic status of households is computed by considering the household assets and amenities;
 ** Applicable to only those who ever withdrawn the benefit money from the scheme

Reason for dissatisfaction with the enrollment procedures

While enrolling into the scheme, the households went through long procedure of gathering required documents, opening bank account, meeting with officials etc. In the whole process, often those who did not obtain documents approached the issuing officials concerned. Nearly one-third of respondents expressed happiness with the overall process of enrollment.

However, around 7 percent of the respondents said that they were not happy with the process of enrollment. Among the beneficiary households who expressed that they were not satisfied with the process of enrollment, the most important reason cited was visiting again and again to get the work done. Among those who were not satisfied, more than half of the respondents had to make too many visits to complete the enrollment procedure. Importantly, about two percent of respondents stated that they had to bribe the concerned officials to get registered into the scheme. This was reported more from Bihar (Table A.5.11).

Use of print media was the most common medium of publicity across the states. Door to door campaign in the villages by Anganwadi workers also contributed a lot in popularizing the scheme. An Anganwadi worker from Odisha stated- *“Because of Dhanlakshmi scheme, I am not able to concentrate on my regular work. If I don’t enroll the girls I am blamed by my superiors. If the benefit money is not reaching to the enrolled families, I am accused by the parents. I don’t know what to do?”*

In states like Punjab, school teachers also played a crucial role in popularising the scheme. Different mechanisms were used to monitor the implimentation of Dhanlakshmi scheme. The most common procedure was to monitor the progress of work by CDPO through weekly and monthly meetings with supervisors and Anganwadi workers under their jurisdiction.

A CDPO from Andhra Pradesh narrated her difficulties- *“This scheme is implemented only in two blocks of my state and we were not given proper orientation. I have to implement this programme in addition to all my regular responsibilities with no additional manpower and support.How much I can do?”*

Table 5.4: Mode of publicity used to advertise about Dhanlakshmi Scheme					
	Andhra Pradesh	Bihar	Jharkhand	Odisha	Punjab
Mode of Publicity					
Print Media	√	√	√	√	√
Electronic Media	---	---	√		√
Hoarding/Posters			√	√	√
Anganwadi Workers	√	√	√	√	√
Panchayat Members		√	√		√

Table 5.5: Method of monitoring the Dhanlakshmi Scheme at Block level					
	Andhra Pradesh	Bihar	Jharkhand	Odisha	Punjab
Weekly Meeting of CDPO with Anganwadi workers		√	√		
Monthly Meeting of CDPO with Anganwadi workers	√	√	√	√	√
Random visit by officials			√		
Discussions in Gram					

Sabha/Panchayat leaders		√	√		
Discussion at school/ with principals/Head teachers					√

Suggestions to improve Dhanlakshmi scheme implementation

Suggestions for the overall improvement of the scheme implementation were sought from various stakeholders involved in the scheme. Beneficiary households were asked for providing suggestions based on their experience.

When asked about the type documents that may be relaxed for enrolling into the scheme, majority said that the documents related to domicile, school enrollment, attendance may be relaxed to enjoy the benefits in the scheme. However, majority also suggested that birth and immunization certificates may be required to join in the scheme.

Further, almost all the households reported that the introduction of such a scheme for girls is a very good initiative. It was also reported that the selection procedure to enroll into the scheme was very appropriate. Although 2 percent of the beneficiary respondents stated that the selection procedure was not appropriate and felt that most needed people were left out of the programme.

Around 35 percent of the respondents suggested that the scheme should be targeted to only BPL households. However, the rest did not want the scheme to be targeted to the BPL households alone. Similarly, around two-thirds of the respondents suggested that there should be a similar scheme for boys as well (Table A.5.12).

Announcing in Gram Sabha or village meetings and public announcement has been suggested as the most effective ways of publicizing the scheme. Almost all respondents interviewed felt that the scheme should continue and will be beneficial for girls.

Table 5.6: Suggestion of Block/Anganwadi staff for Strengthening the Dhanlakshmi Scheme implementation					
	Andhra Pradesh	Bihar	Jharkhand	Odisha	Punjab
Money should come on time	√			√	√
Involvement of Panchyat members		√	√		
Incentive to be given to Anganwadi Worker	√		√		√
Additional staff to handle Dhanlakshmi scheme work		√			√
LIC agreement should be finalised	√			√	√
Avoid frequent transfer of CDPO	√				√

Suggestions from ICDS officials at block level

Awareness, publicity and orientation

- ❖ Detailed guidelines on the implementation of the scheme are required for the local functionaries.
- ❖ Adequate training and guidelines for ICDS workers on implementation is very essential.
- ❖ Popular mediums like television can be effectively used to create awareness about the scheme among masses.

Operational aspects

- ❖ Incentives may be provided to the field level workers for carrying out Dhanlakshmi scheme work as they are already burdened with lot of work with less remuneration. Due to heavy work load, many supervisors are seeking transfer from the Dhanlakshmi scheme blocks. Incentives can motivate the field level functionaries.
- ❖ Dhanlakshmi scheme should be followed for a particular cohort. Entry point into the scheme should be only after birth of the girl child. Now, the entry is also permitted to a girl at every state including those in 8th standard. There are some people who expect that those girls will also get Rs. 1 lakh as terminal benefit. This creates a lot of confusion and even the block level officials are confused on this.

- ❖ Expenses above Rs. 500 need permission from the District Collector. There can be more flexibility to spend the administrative fund allotted because the CDPO faces difficulties to get approval from time to time.
- ❖ Opening of a bank account at times is a difficult task. The government can make a MoU with nationalized banks to be partner in implementing the Scheme. So that the process may be easier.
- ❖ Flow of funds from centre to state and to the blocks must be regular.
- ❖ Panchayati Raj Institutions (PRIs) can also participate in Dhanlakshmi scheme implementation. The Panchayat can be involved in reviewing the project and ensuring the accountability of the ICDS officials. They can also be involved in better publicity of the scheme as well as in identifying beneficiaries.
- ❖ Number of installments can be minimized. One of the ways is to provide the incentive at the time of birth (as it is now), after all immunizations were done, enrolling into the primary school, after the completion of standard 5th, etc. Many girls drop out of schools due to various reasons, but if a lump sum amount is given at this stage (at secondary school level), the chances of discontinuation from school may minimize.
- ❖ Other stakeholders such as school teachers, bank managers, panchayat office bearers etc. are not fully aware about Dhanlakshmi scheme. They only know as some money is coming in the name of Dhanlakshmi scheme for the girl children. Thus, a mechanism must be created to involve various stakeholders in the scheme implementation.

Bank/school related issues

- ❖ The bank officials are not aware and get confused whether the beneficiary account is a saving account or fixed account. Assuming it to be fixed account, they deny withdrawal of amount to the beneficiary families. Adequate guidelines may be issued to the bank officials in this regard.
- ❖ The required percentage of school attendance should be reduced to 70 percent. In the villages, the kids have a greater role in the livelihood of the households and thus may summarily be dropped out of the scheme due to low school attendance.
- ❖ The involvement of school teachers in the implementation process may be crucial. Some kind of formal arrangements can be made to seek the participation of the teachers in the scheme implementation.

- ❖ The required attendance required to avail benefits of this scheme is 75 %. However, furnishing required documents for availing benefits is not strictly practiced. Many received benefits without producing any document. Thus the conditions must be strictly adhered by producing required documents from school authorities.

Scheme administration and monitoring

- ❖ The ICDS directorate asks for the utilization report of the Dhanlakshmi scheme amount, but does not provide a format in which it needs to be sent. Specific formats need to be developed for this.
- ❖ Review of the scheme from the district level and the state level must be carried out from time to time. Recently, a few PMRDF (Prime Ministers' Rural Development Fellows) carried out some kind of review. Such kind of reviews must be encouraged from independent body from time to time.
- ❖ Physical and financial audit should be done; it will help in the proper utilization of the scheme and the mistakes can be minimized.
- ❖ There can be software developed to track each of the beneficiary girls. Online application, online tracking, online registration and online transfer can easily be done in these days which will minimize the delays. The 'Bhagyalakshmi scheme has already developed an online child tracking system.
- ❖ Additional staff must be recruited for the work specifically for the DTP and other computer related works.

Documents/conditionalities/benefits

- ❖ There are too many installments for immunization. It becomes a tedious process to follow procedures and produce certificates for small amount of money. All immunization amounts can be disbursed at the end of full immunization.
- ❖ Another suggestion emerged out of discussion with CDPOs that there can be only four installments for release of funds. One at the time of the birth registration and enrollment, the second at the age of 10 (when she is likely to complete 5th standard), third at the time of completion of 10th standard (approximately at the age of 15) and lastly after completion of 18 years.

CHAPTER- 6

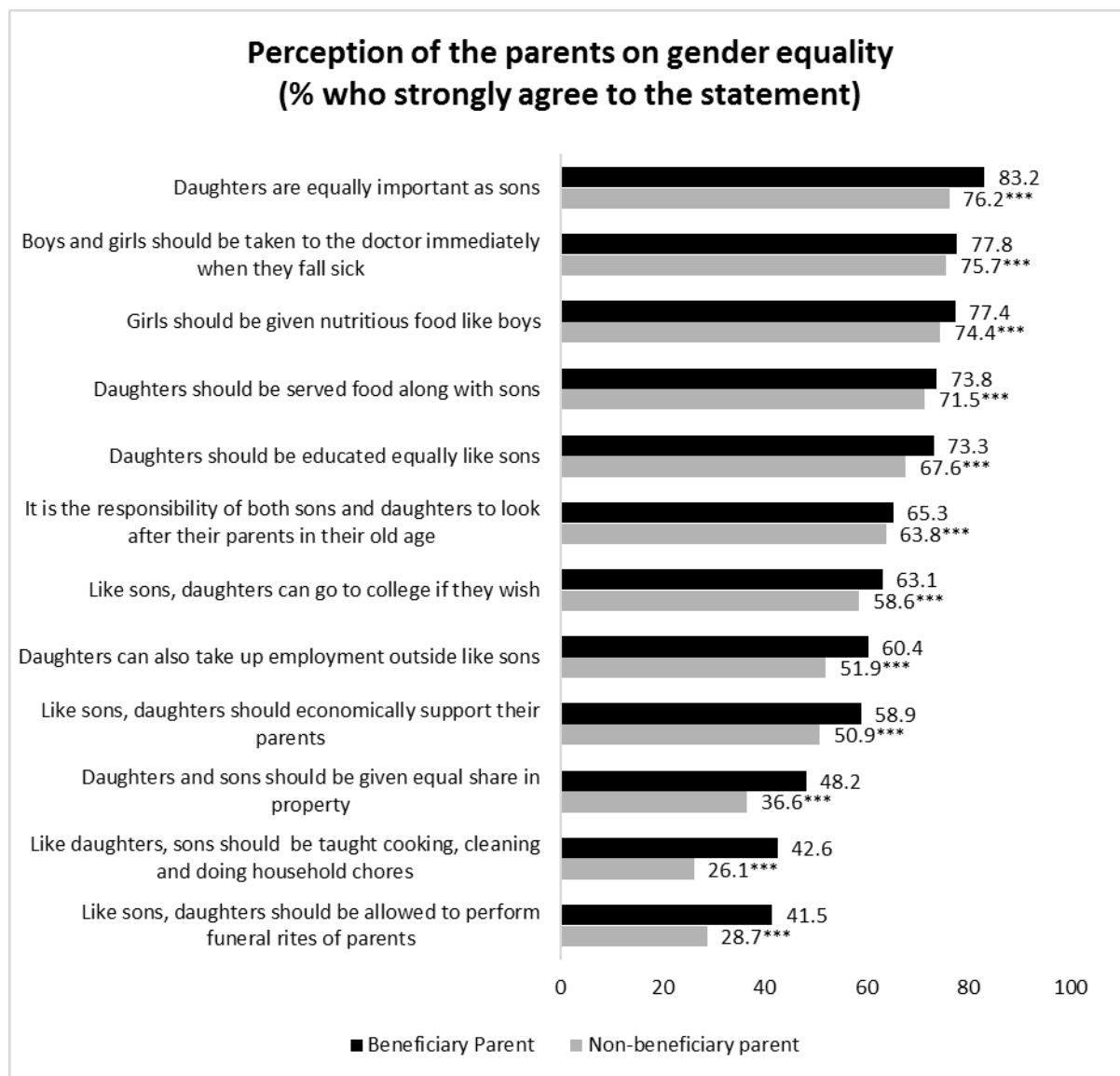
Perceptions and attitudes towards gender and investing in girl children

It is important to understand the perceptions and attitudes of parents towards daughters and their willingness to invest in girls' education and skill development. How do parents consider the value of girls in comparison to boys? Are they willing to invest on girl children, particularly on their education? What are their perceptions regarding gender equity and freedom for girls? Is there any difference in the perceptions and attitudes of parents of beneficiary girls and others? These are some of the issues considered here in this chapter. In order to gauge these, similar questions were canvassed to the respondents (parents of young girls) from beneficiary and non-beneficiary households.

Parental perceptions on gender equality

A set of statements were asked to the parents of both beneficiary and non-beneficiary girls to understand their perceptions on various aspects of treating boys and girls. The parents were given the option of giving their responses under five categories (strongly agree, somewhat agree, somewhat disagree, strongly disagree and, not sure/can't say). For the purpose of analysis here, we are only considering those who strongly agree with the statements. As far as gender equality is concerned, parents of beneficiary girls expressed more favorable attitudes than those of the non-beneficiary girls (Fig. 6.1). The differences observed are statistically significant. These are somewhat indicative of slower but gradual changes occurring in the attitudes of parents. Their attitudes and perceptions must have been influenced by better perceived value for girls as a reflection of the expected benefits after enrolling into the scheme.

Figure 6.1



Note: ***P<0.001

Parental perception by background characteristics

However, it is very important to understand the differences in the parental perceptions by certain important individual as well as household characteristics. The economic status of the household is measured through a wealth index which is categorized into three- low, middle and high. The educational level of the respondent (parent) is categorized into three- less than five years of education, 5-9 years of education, and those had 10 and more years of education. In case of the

work status of the respondent is concerned, the two broad categories are those who are working and not working. In general, it was observed that the beneficiary parents had higher gender equality attitudes. Those with better education and higher economic status had significantly higher differentials compared to the non-beneficiary parents. We can see more favorable attitudes towards educating girls like that of boys among both beneficiary and non-beneficiary parents. However, when it comes to giving equal share in property, parental preferences biased towards sons (Fig. 6.2).

Figure 6.2.A: Parental perception by background characteristics

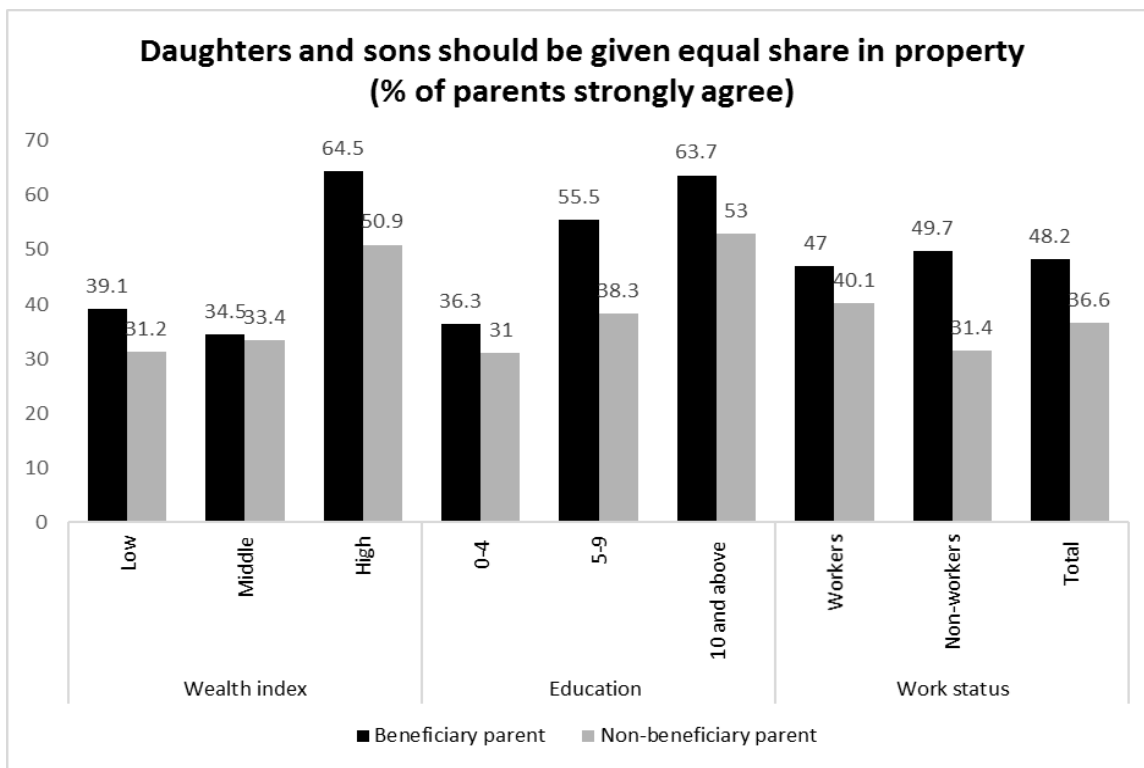


Figure 6.2.B

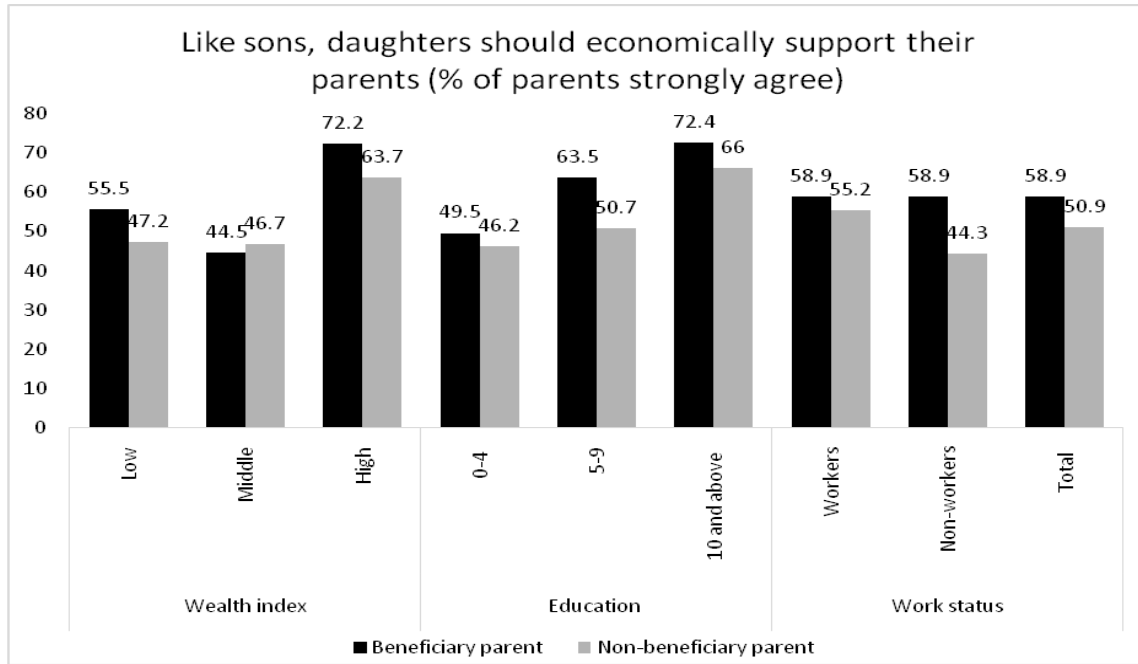


Figure 6.2.C

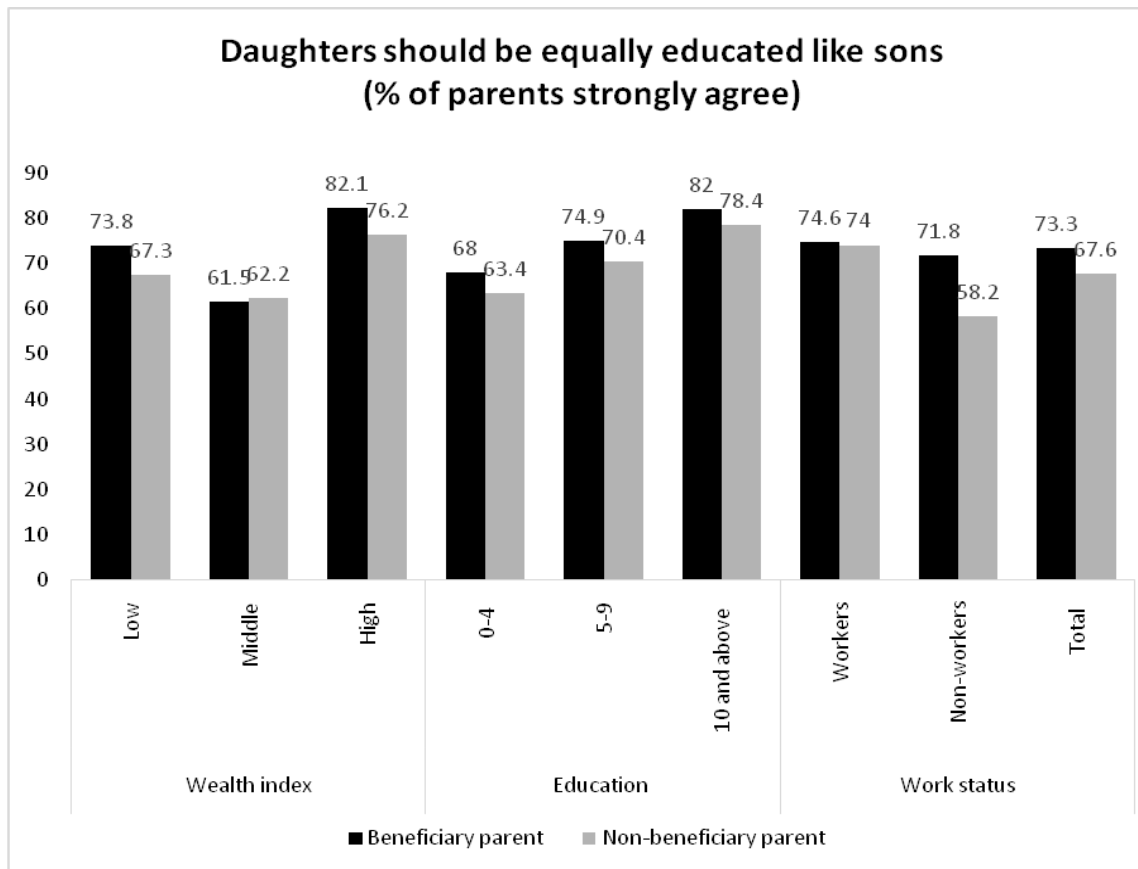
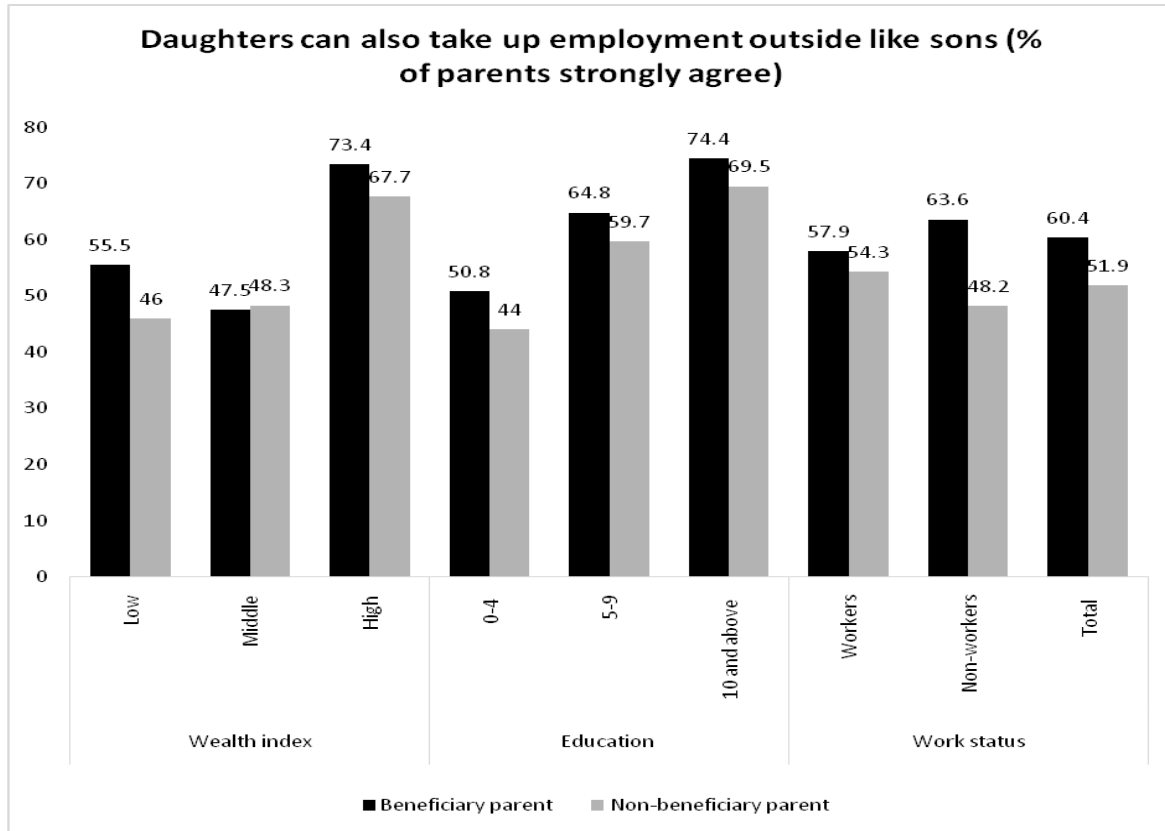


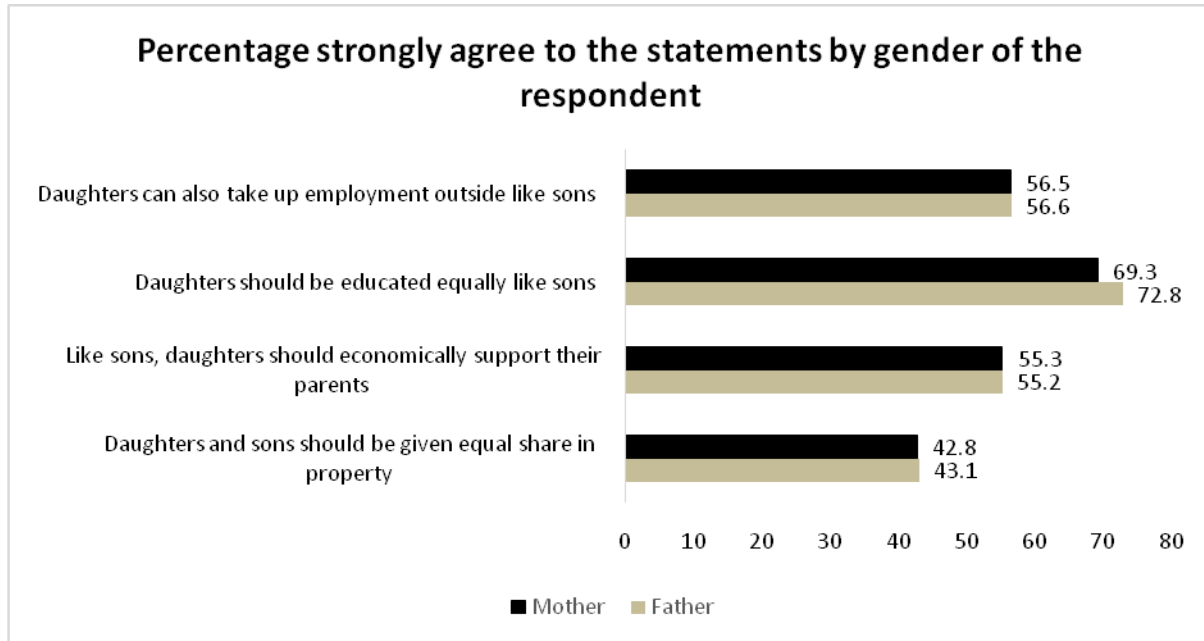
Figure 6.2.D



Differentials in parental perceptions

Will it make any difference in the parental opinions and attitudes based on the gender of the respondent? We observed that the responses of the fathers and mothers are more or less similar towards the four statements depicting their opinions on gender equality. However, minor difference between the opinions of the fathers and mothers was observed with regard to the statement- daughters should be educated equally like sons. Seventy three percent of the fathers strongly agreed to the statement whereas among mothers, it was 69 percent.

Figure 6.3



Freedom of Choice index

When we discuss about parental perception on gender equality, it is very important to examine the extent of freedom they are willing to give to their sons and daughters. In order to understand this, a ‘freedom of choice index’ has been calculated using the parental response to the following statements with regard to freedom for movement and choosing a life partner.

1. Girls should be reprimanded if they go outside the village without informing parents.
2. Boys should be reprimanded if they go outside the village without informing parents.
3. If a girl marries someone of her own choice, she should be punished.
4. If a boy marries someone of his own choice, he should be punished.

The response to these statements were recorded as ‘strongly disagree’, ‘somewhat agree’, ‘somewhat disagree’, ‘strongly disagree’ and ‘not sure/can’t say’.

Category	Score
Strongly Agree	1
Somewhat Agree	2
Somewhat Disagree	3
Strongly Disagree	4
Not sure/ Can't say	0

The score ranges from 0 to 16. A score of 0 to 4 is considered as “Low”, 5 to 10 taken as “Medium”, and 11 to 16 considered as “High”. “Low” is those respondents who are having very low level of positive attitude towards freedom of choice for both boys and girls. Similarly, “Medium” and “High” are those who are having relatively higher levels of positive attitudes on freedom of choice. Accordingly, 63 percent of beneficiary parents recorded positive attitudes which were 56 percent among non-beneficiary parents. The respondents from Andhra Pradesh scored high on "freedom of choice index" whereas those from Jharkhand had low score (Table 6.1).

Beneficiary Parents							Non-beneficiary Parents					
	Punjab	Andhra Pradesh	Bihar	Jharkhand	Odisha	All States	Punjab	Andhra Pradesh	Bihar	Jharkhand	Odisha	All States
Low	30.1	6.3	53.6	67.1	37.3	37.5	26.3	17.0	54.7	72.6	36.1	43.9
Medium	49.4	51.3	27.5	21.9	47.3	40.9	51.3	50.1	27.9	18.8	42.8	36.1
High	20.5	42.4	19.0	11.0	15.4	21.7	22.4	32.8	17.4	8.6	21.2	20.0
Total (N)	628	394	364	374	389	2149	152	399	419	420	416	1806

Whether parents really had a preference for a son at the time when the beneficiary girl was born? Are they treating the girls the same way like boys in the family? Is there any difference in beneficiary girl's performance in comparison to her own siblings? In order to capture these aspects, a set of questions was posed to parents of beneficiary girls.

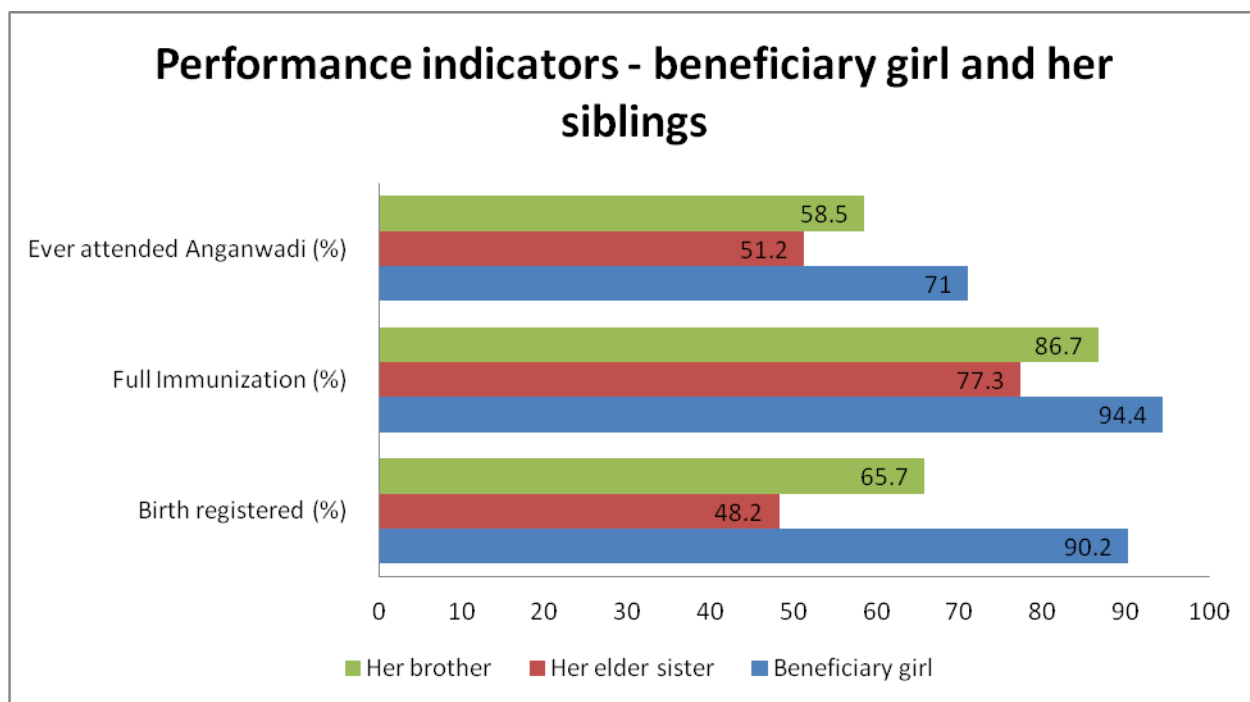
Table A.6.4 (Annexure) shows the parental preference for the beneficiary girl before and after her birth. At the time of pregnancy, more than seventy percent of parents wanted a child then. However, more than half of the households in Bihar and Jharkhand either did not want a child then or wanted a child later, when the beneficiary girl was conceived. More than eighteen

percent of the parents had preference for a particular sex and the preference for boys is high in all states. Although there was some preference for the sex of the child, more than eighty-five percent of parents said that they were happy when the beneficiary girl was born. Majority stated that they treat the beneficiary girl same way like other children in the family.

For the purpose of comparison between beneficiary girl and her own siblings, three aspects were considered here- birth registration, full immunization and utilization of *Anganwadi* services (Fig. 6.4).

Table A.6.5 shows the performance indicators of beneficiary girls and her siblings. Here, siblings include beneficiary girl’s elder sister if any and her brother; the brother could be either elder or younger to the beneficiary girl. In all states, the birth registration is higher for beneficiary girls than their elder sisters and brothers. In Bihar, Jharkhand and Odisha, full immunization is higher among beneficiary girls compared to their siblings. In Bihar, Jharkhand, Odisha and Punjab those attended *Anganwadi* is higher among beneficiary girls, except in Andhra Pradesh. Since birth registration and full immunization was a pre-condition to avail the benefits under the CCT scheme, the beneficiary girls fared better than their brothers and sisters.

Figure 6.4



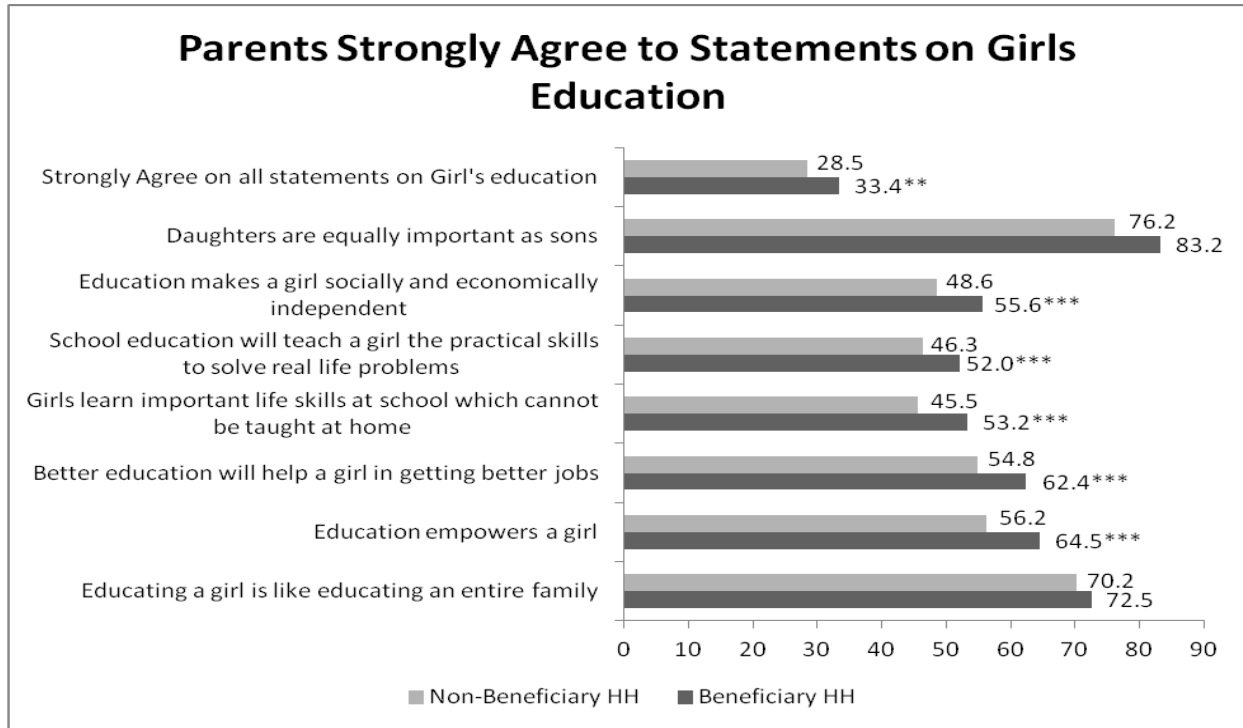
Attitude towards educating girl children

When asked about the importance of education on personality development, more than three-fourths (77.5 percent) strongly agree with this statement among the beneficiary parents and 72 percent among the non-beneficiary parents. When asked about the statement- ‘school education will help in later part of life’- there was eight percent gap between the responses of beneficiary and non-beneficiary households. Similarly, for the statement “education leads to better health status”- more positive response was observed among beneficiary households than the non-beneficiary households. It is clearly evident that the positive attitudes towards education among the beneficiary parents are persistent and slightly higher than non-beneficiary parents. It is also possible that the CCT scheme is playing a role in shaping the positive attitudes towards education of girls among rural families.

The respondents were asked to state their opinion on “whether education is helpful in empowering a girl”? More than 60 percent strongly agreed with this statement among beneficiary households as against 56 percent among non-beneficiary households. Similarly, more than half of the respondents from beneficiary families strongly agree with the statement that ‘girls learn important skills at school which cannot be taught at home’. The statement that- ‘school education teaches a girl the practical skills to solve real life problems’- also received similar response (Table-A.6.6). In general, the responses indicate that the parents of beneficiary girls have more positive attitudes on educating girls and on women empowerment than the non-beneficiary households.

A 7th standard girl studying in a government school in a Punjab village told us- *“Because of Dhanlakshmi scheme, I am getting financial support from the government whereas my brother who is also studying in the same school not eligible for that. My parents are very happy and they want to educate me as much as I like”*.

Figure 6.5



*** *P value* < .000; ** *p value* < .001

Parental intention on educating sons and daughters

One of the major aims of CCT scheme is that girls are given an opportunity for schooling. Is there any significant difference in parental intention to educate sons and daughters? Whether Dhanlakshmi scheme had any influence on parental views of importance of education for boys and girls?

Table 6.3 gives information regarding the parental intention about the level of education they would like to give to their sons and daughters. The findings suggest that the scheme is playing a positive role in motivating families for providing more opportunity for girl’s education. The gap between intention for son’s education and daughter’s education is very minimal. Furthermore, slightly more positive intention is attached with the beneficiary households as compared to non-beneficiary households. Overall, the intention to provide education to sons and daughters are visible among parents, irrespective of their economic status.

Table 6.2: Parental intention about the level of education they would like to give to sons and daughters								
Intended Education Level	For Sons by economic status of households				For Daughters by economic status of households			
	Beneficiary Households	Low	Middle	High	Total	Low	Middle	High
Up to 5 th std	2.7	2.8	1.0	2.2	2.7	2.1	0.6	1.8
6 th -10 th std	37.4	23.2	3.8	21.4	42.0	27.8	5.0	24.9
up to 12 th	13.1	16.6	5.3	11.7	12.0	16.2	6.4	11.6
Up to Degree	8.6	20.8	8.7	12.7	7.1	19.1	8.7	11.6
As much as they like to study	38.3	36.6	81.3	52.1	36.2	34.8	79.3	50.1
Total	712	716	715	2143	715	716	716	2147
Non-Beneficiary Households								
Up to 5 th std	2.7	1.2	1.6	1.8	4.0	2.3	1.6	2.6
6 th -10 th std	49.9	44.2	13.3	35.8	53.8	48.5	15.1	39.1
up to 12 th	9.9	14.2	6.9	10.3	9.0	11.2	7.0	9.1
Up to Degree	4.6	4.2	8.8	5.9	4.0	4.5	8.6	5.7
As much as they like to study	32.8	36.2	69.5	46.2	29.2	33.4	67.6	43.5
Total	585	572	581	1738	599	596	602	1797

Computation of gender equality attitude index

Gender equality index was computed based on the parental response to the following four questions:

- a) Daughters and sons should be given equal share in property
- b) Like sons, daughters should economically support their parents
- c) Daughters should be educated equally like sons
- d) Daughters also can take up employment outside like sons

The responses to these questions were coded as 0=Not sure/can't say, 1=strongly disagree, 2=somewhat disagree, 3=somewhat agree and 4=strongly agree. These questions were included in Principal Component Analysis (PCA) to compute gender equality index. The factor scores were ranked and divided into three equal parts. Cronbach's alpha was calculated through reliability analysis to check the internal consistency of the variables selected for the index. The Cronbach's Alpha value was 0.769.

Table 6.3: Attitude on gender equality: Multinomial logistic regression analysis

	Level of gender equality				
	Low®	Medium	High		
Wealth		OR	CI (95%)	OR	CI (95%)
Low		0.56***	(1.167-1.612)	0.298***	(0.927-1.311)
Medium		0.596***	(0.443-0.709)	0.224***	(0.236-0.377)
High®		1		1	
Education					
Illiterate		0.579**	(0.478-0.743)	0.298***	(0.179-0.28)
Primary		0.665**	(0.409-0.821)	0.433***	(0.213-0.418)
Secondary		0.908	(0.453-0.975)	0.747	(0.298-0.63)
Above Secondary®		1		1	
Relationship to girl					
Father		1.372***	(0.636-1.295)	1.102	(0.534-1.046)
Mother®		1		1	
Household Type					
Beneficiary		1.16*	(0.991-1.358)	1.481***	(1.251-1.754)
Non-Beneficiary®		1		1	

NB: *** p<0.001, **p<0.05, *p<0.1; **Pseudo R Square:** 0.158

The multinomial logistic regression uses low gender equality attitude as the reference category (Table 6.3). Beneficiary households in comparison to non-beneficiary households are 1.16 times more likely to have medium level of gender equality attitude. Fathers as compared to mothers are 1.37 times more likely to have medium level gender equality attitude. The results indicate that if a respondent is less educated, his/her chances of having low gender equality attitude is high. A person from low economic status household as compared to a person from high economic status household is 44 percent less likely to have medium level gender equality attitude.

The odd of having high gender equality attitude is expected to increase by a factor of 1.481 for beneficiary households in comparison non-beneficiary households. In other words, beneficiary households are more likely to have high gender equality attitude. Fathers of the beneficiary girls/eligible girls as compared to their mothers are 1.102 times more likely to have high level of gender equality attitude. An illiterate person as compared to a person with above secondary level education person is 71 percent less likely to have high gender equality attitude.

Intention of educating girls without Dhanlakshmi scheme

It is relevant to know how the parents of beneficiary girls consider the utility of Dhanlakshmi scheme to educate their daughters. 92 percent stated that they will continue girl's education even if the scheme is discontinued. However, about 7 percent of parents (more from Bihar and Jharkhand) stated that they will discontinue the education of their daughters when the scheme stops (Table 6.4).

Nearly half of the respondents stated that they intend to give education to the daughter "as much as she likes to study". The reason cited for continuation of education even without the support from Dhanlakshmi scheme are- education is important for girls, will get her better job, she will have respect in the community, and she can get a good marriage proposal. Some respondents also stated that educated daughters can financially support the family and parents in old age.

Table 6.4: Future intention regarding education of beneficiary girls						
	Andhra Pradesh	Bihar	Jharkhand	Odisha	Punjab	Total
Will continue education even if Dhanlakshmi scheme stops						
Yes	95.2	87.1	84.8	92.3	96.0	91.7
No	4.3	12.1	12.0	7.7	2.9	7.2
Not sure	0.5	0.9	3.2	-	1.1	0.8
Intended level of education to be given if Dhanlakshmi Scheme stops						
Up to 5th Std.	2.4	.3	0.8	1.7	0.8	1.1
Up to 8th Std.	0.3	5.8	6.7	1.7	0.2	2.4
Up to 10th Std.	10.1	40.3	44.5	28.4	4.6	21.7
Up to 12th Std.	7.9	16.9	15.7	11.4	8.6	11.0
Degree level and above	27.5	4.9	2.9	4.2	4.1	7.9
Technical Course	15.9	-	-	-	1.0	3.1
As much as she likes to Study	36.0	24	21.1	52.6	80.7	45.2
Other	-	7.7	4.0	-	-	1.9
Not Answered	4.3	10.7	4.3	7.5	3.5	5.7
Reason for continuation of education even without Dhanlakshmi scheme						
Education is important for a girl	62.2	81.8	76.6	86.1	94.2	77.0
Will get better job	72.2	32.0	30.6	28.1	71.9	50.5
Will have respect in community/society	51.9	15.1	15.3	7.8	32.1	25.8
Can get good marriage proposal	36.9	40.6	59.6	35.8	45.1	43.8
Can support family financially	23.3	2.8	5.8	5.6	10.9	10.0
Can help parents in old age	17.2	1.2	0.3	2.5	3.3	4.8
Can take care of her children's education and Health	18.8	10.8	8.1	6.1	1.8	8.2
Others	1.3	2.5	1.1	-	0.2	0.9
Do you have enough money to continue girl's education even without Dhanlakshmi scheme?						
Yes	7.4	43.7	42.9	22.8	38.2	31.4
No	89.7	52.3	46.8	77.2	58.8	64.7
Not sure	2.9	4.0	10.3	-	3.0	3.9
Source of funding for education without Dhanlakshmi scheme						
Relatives will support	6.0	15.8	12.6	8.3	26.7	14.3

Borrow from family/friends	6.6	19.7	8.7	10.1	17.1	12.2
Sell some assets	12.0	3.8	4.3	6.5	7.2	7.4
Go for additional work to earn	69.1	59.6	49.3	80.9	50.3	62.2
Start some income generating activity from home	11.2	19.7	18.8	26.6	20.6	19.1
NGO/religious organizations will support	4.0	-	5.8	0.4	0.8	2.1
Government support/scholarship	84.8	21.9	51.7	3.6	43.0	44.1
Other	0.3	1.1	0.5	-	8.0	2.4
Reason for discontinuation of education of beneficiary girl if Dhanlakshmi scheme stops						
Don't want to waste money on education	--	3.6	0.8	1.3	0.3	1.1
Not enough money to spend on girl	2.5	2.7	3.2	2.3	2.2	2.6
No need to educate girl	--	0.3	0.3	0.3	--	0.1
Girl needs to be at home for household chores	0.5	1.9	1.3	2.8	--	1.2
Other	1.3	2.7	0.3	1.0	0.8	1.2
Will continue education	95.7	88.7	94.1	92.3	96.7	93.9

More than three-fourths of the respondents felt that Dhanlakshmi scheme made it easy to educate the beneficiary girl. Around seventy percent of the parents also agree that since beneficiary girl's financial needs are met from Dhanlakshmi scheme, it is now easier to educate her siblings.

However, father of a beneficiary girl from Odisha expressed his views- *“Instead of giving Rupees one lakh after 18 years, if that money is given as scholarship from 5st to 12th standard of education that will be more encouraging for my daughter to study and helpful for me to support her education. One Lakh will have little value after 18 years”*.

According to household economic status, more than three-fourths of respondents from all income categories said it was easy to educate daughters now. Seventeen percent had the view that it is difficult to say anything now about girl's future and education at this stage.

A Sarpanch in Bihar said- *“Girls' families from our neighbouring blocks want to get married to our area. Since the Dhanalakshmi scheme is only available in our block, their daughters in future can get the benefits”*.

There is a clear difference in the intention to provide education to girls between beneficiary and non-beneficiary households. In non-beneficiary categories, high preference is given up to 10th standard of education whereas more than half of the respondents have intended to provide educational opportunity as much as she likes to study among beneficiary households. The scheme has played a role in motivating families to provide better education opportunity to their girls.

Table 6.5: Parental Intention on level of Education to be given to daughters (Beneficiary and non-beneficiary girls)

Intended level of education	Beneficiary Households				Non-beneficiary Households			
	Low	Medium	High	Total	Low	Medium	High	Total
Up to 8th std	4.3	3.5	2.0	3.3	11.7	5.1	0.8	6.0
Up to 10th std	36.7	23.8	3.8	21.5	46.7	49.0	15.7	37.7
Up to 12th std	12.7	17.1	6.9	12.3	9.4	14.1	11.5	11.7
Degree level and above	10.6	17.6	7.6	12.0	6.4	5.6	13.4	8.4
As much as she likes to study	35.6	38.0	79.7	51.0	25.3	26.3	58.5	36.0
Total	715	716	716	2150	403	396	364	1163

There is a great deal of variation regarding the intended levels of education of girls between beneficiary and non-beneficiary households. In Punjab, more than eighty percent of parents intend to educate their daughters as much as the girls like to study.

When asked about the Dhanlakshmi scheme, more than three-fourths of the respondents stated that the scheme made it easy to educate the girls. It suggests that the scheme was helpful in promoting the education and also motivating the families to provide education to their daughters.

Table 6.6: Usefulness of Dhanlakshmi Scheme in educating beneficiary girls?

Does Dhanlakshmi scheme make it easy to educate beneficiary girls						
	Andhra Pradesh	Bihar	Jharkhand	Odisha	Punjab	Total
Yes	63.2	75.5	71.5	95.4	82.1	78.0
No	11.4	2.7	1.1	1	6.5	4.8
Cannot say/not answered	25.7	21.7	27.5	3.6	11.3	17.1

Among all income groups, around seventy percent of respondents have reported that this scheme helped to educate other siblings because the beneficiary girl's educational expenses are met by from the scheme. They can utilize the available resources to educate other children.

Table 6.7: Do you think it is easier to educate the beneficiary girl's siblings as the girl's educational expenses are met from Dhanlakshmi Scheme? (Beneficiary Households)

Parental Opinion	Economic Status of the Households			
	Low	Medium	High	Total
Yes	67.0	70.2	72.8	70.0
No	6.3	8.1	17.3	10.6
Don't know/Can't say	26.7	21.7	9.9	19.5
Total	716	717	717	2150

More than three-fourths of respondents across all income categories have reported that the scheme will help in securing their daughter's future. Majority of the beneficiary households are positive about securing the future of daughter due to the scheme.

Secure the future of daughter	Economic Status of the Households			
	Low	Medium	High	Total
Yes	87.0	89.5	93.3	89.9
No	0.6	0.8	1.3	0.9
Can't say/Don't know	12.5	9.6	5.4	9.2
Total	716	717	717	2150

Reasons of enrollment of girls in Dhanlakshmi Scheme

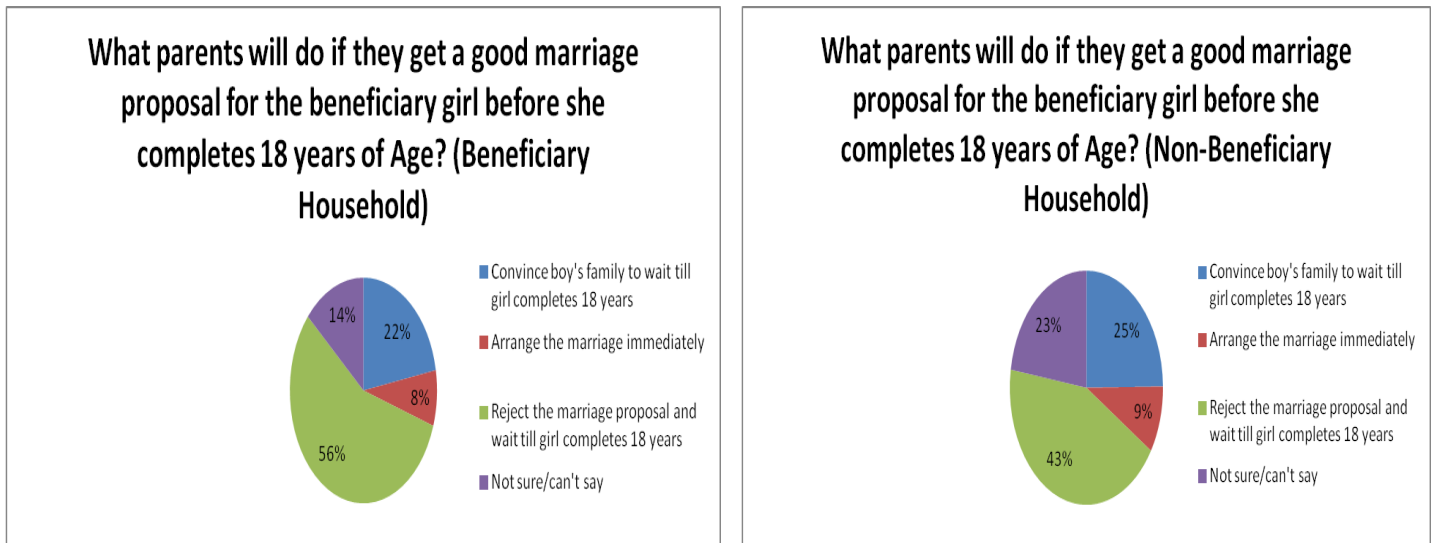
Why did parents enroll their daughters in Dhanlakshmi scheme? The two most important reason cited by parents are to meet the educational expenses (43 percent) and to meet marriage expenses (45 percent). Majority in Andhra Pradesh and Punjab consider the scheme is for educating girls, whereas majority from Bihar and Jharkhand believe the scheme will be very useful to meet the marriage expenses. It is as high as 90 percent in Jharkhand. In other words, in many places, the impression among the villagers is that- "Dhanlakshmi scheme is mainly to support marriage related expenses when the girl turns 18 years".

Most important reason	Andhra Pradesh	Bihar	Jharkhand	Odisha	Punjab	Total	(N)
Cover education expenses	44.9	15.1	4.0	56.8	71.1	42.5	914
Cover marriage expenses	27.4	81.9	90.4	39.6	11.3	45.1	970
To make her independent	8.6	0.5	0.3	2.3	5.4	3.7	80
Ensure a good life for daughter	18.8	1.4	0.3	1.0	7.8	6.2	133
Other	0.3	0.5	5.1	0.3	4.3	2.3	52
Total	394	364	375	389	628	2150	2150

In a country wherein large number of girls gets married at a young age, one important aspect of governmental intervention is to enhance the age at marriage of girls. Keeping this into consideration, one condition stipulated to receive the most important benefit under the scheme (Rs. One Lakh) is that the girls can get married only after completing 18 years of age. Whether this condition and attached financial incentives encourage families to postpone or delay the marriage of their daughters? In order to understand parental view on this, a set of questions was

asked to beneficiary parents- “what parents will do if they get a good marriage proposal for their daughter before she completes 18 years”?

Figure 6.6



Only 8 percent of beneficiary households will go ahead with the marriage, even if the girl is below 18 years. 56 percent among beneficiary households will reject the marriage proposal and are willing to wait till the girl completes 18 years. This is relatively low (44 percent) among non-beneficiary households (Table A.6.11).

Around twenty two percent among beneficiary households said that they would convince the boy’s family to wait till the girl completes 18 years of age. Among the beneficiary households, majority would reject the marriage proposal and wait till the girl completes 18 years of age. The findings indicate that the scheme had a positive influence on the parents of beneficiary girls to delay the marriage of their daughters. How far parental views vary according to economic status of households? Irrespective of economic status, majority among beneficiary households expressed the view that they will reject the marriage proposal and wait till the girl completes 18 years. This percentage is as high as 82 percent among economically better off households. Among low and middle economic status households, 12 and 10 percent respectively will arrange the marriage immediately, even if the girl is below 18 years. This is only 2 percent among economically better off households (Table A.6.12). It further suggests that the scheme is playing

a positive role in increasing the age at marriage of girls, even in most backward regions of the country.

Figure 6.7

What parents will do if they get a good marriage proposal for their daughter before she completes 18 years of age by Household Economic Status

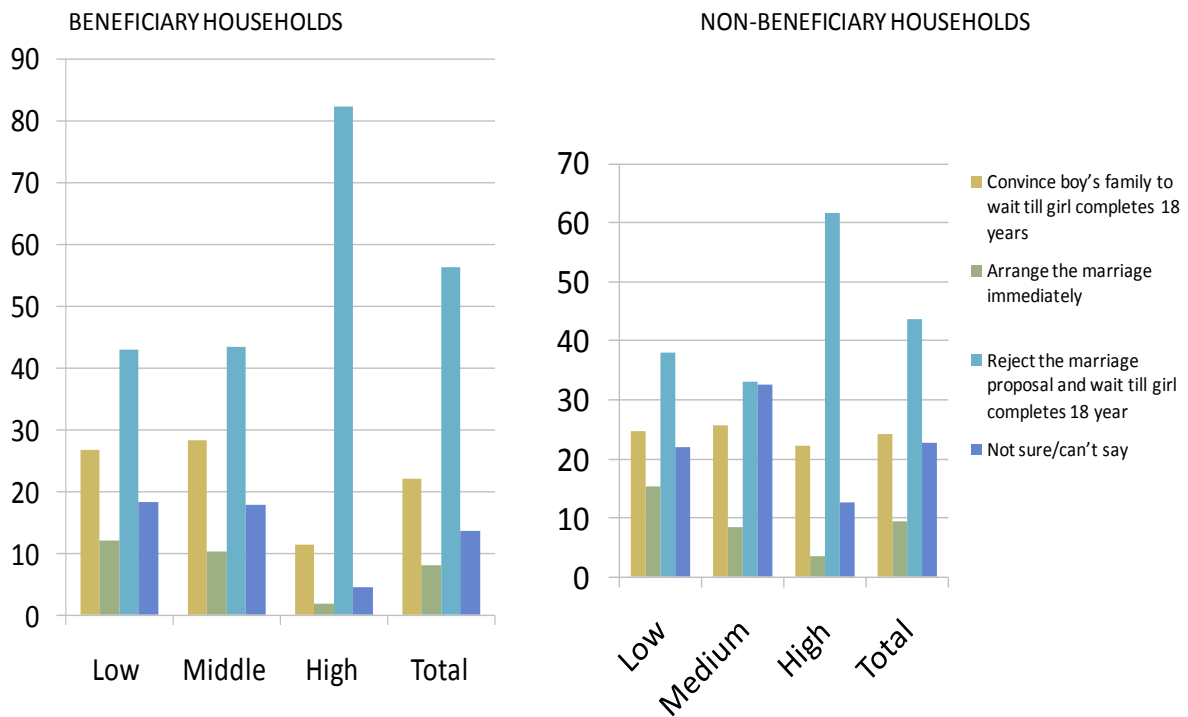


Table 6.10: Intention to postpone marriage till the daughter completes 18 years: Binary logistic regression analysis		
	OR	CI (95%)
Wealth Index		
Low®		
Middle	.889	(.738-1.070)
High	2.755***	(2.137-3.551)
Respondent's educational status		
Illiterate®		
Primary	1.118	(0.882-1.418)
Secondary	1.873***	(1.498-2.343)
Higher Secondary	1.757**	(1.222-2.526)
Sex of the respondent		
Male (Father)®		
Female (Mother)	1.019	(0.860-1.207)
Type of household		
Non-beneficiary household®		
Beneficiary household	1.400***	(1.184-1.655)

NB: *** p<0.001, **p<0.05, ® indicates reference category; R Square 0.113

A question was posed to both beneficiary as well as non-beneficiary respondents to understand their intention to marry off their daughter if they get a good marriage proposal before she completes 18 years. The responses were recorded in three different categories such as- "convince them (boy's side) to wait till their daughter completes 18 years", "marry their daughter upon receiving good marriage proposal", and "reject the marriage proposal". However, these responses are further coded into two arrange the marriage of daughter if they get a good proposal or reject the marriage proposal. The result from the logistic regression analysis indicates that beneficiary households are 1.4 times more likely (OR=1.4, p<0.001) to postpone the marriage till their daughters complete 18 years of age even if they get a good proposal as compared to non-beneficiary households. Similarly, households belonging to high wealth index and respondents with better education were more likely to postpone their daughter's marriage till she completes 18 years.

Table 6.11: Major observations from qualitative data on education and marriage of girls

Statements	Key informant interviews	Case studies	Focus group discussions
<p>1. Dhanlakshmi scheme is helpful in educating girls</p>	<p>Poor parents consider daughter’s education is not so important. So they lack motivation to finance daughter’s education on their own. Due to Dhanlakshmi scheme, parents send girls to school as it makes school education mandatory (Punjab).</p> <p>The benefit under Dhanlakshmi scheme does not come in regular intervals. However, whenever it comes, people are happy about it. Although it is not a big amount, free money is always welcome (Bihar)</p> <p>Educating girls is the responsibility of parents. But the scheme is motivating parents. “Who will say no to free</p>	<p>“Dhanlakshmi scheme has in reality brought money to our family. I will use this for my daughter’s education. I will educate my daughter as much as I can and as much as she wants to study” (Jharkhand).</p> <p>I always wanted to educate our daughter, but her mother was hesitant to send her to school. She wants her to be at home and look after the younger kids when we go out for work. Head Teacher told us that our daughter needs to go to school regularly to get Dhanlakshmi benefit.</p>	<p>The scheme can help in enhancing the status of girl child in terms of education and delaying age at marriage (Odisha).</p> <p>Dhanlakshmi scheme would provide financial assistance to the parents who were earlier unable to afford the education of their children. The scheme is more effective for poor families as compared to rich households (Punjab).</p>

	money”(Andhra Pradesh)	Now, we ensure that she is in the school every day (Odisha)	
2. Money received from Dhanlakshmi scheme is helpful for arranging marriage of girls	<p>One lakh rupees at the time of marriage is very attractive. In this block, generally girls get married immediately after puberty. The tribes here do not value education. For the sake of money, they delay the marriage, but, still few families are arranging marriages before age 18 (Odisha)</p> <p>The offer of rupees 1 lakh has really worked in Bihar. Nobody wants to lose this money. Now a days because of Dhanlakshmi scheme, parents want to arrange their daughter’s marriage only after 18 years of age (Bihar)</p>	<p>The monetary benefits given by the Government are not enough. The amount should increase (Punjab).</p> <p>“If I am assured of Rs. 1 lakh, we are ready to wait till our daughter turns 18 years. Otherwise, we will marry her off whenever we get a good alliance” (Andhra Pradesh).</p>	<p>Parents perceive the scheme to be a support to meet marriage cost. Rupees 1 lakh at the time of marriage will be very helpful to poor parents. The parents of boys demand heavy dowry; this is the main reason many parents are scared to have daughters (Bihar and Jharkhand).</p> <p>No one scheme is sufficient to enhance the social status of girls in the society. The combination of many schemes is needed to overcome this social evil of devaluing daughters (Punjab).</p>
3. Dhanlakshmi scheme can influence in delaying the marriage	In our village, now a days almost all girls are sent to school and their marriage is conducted after	I will arrange the marriage of my daughter only after she is 18 years. How can	If there is a good match, the parents prefer marriage than the education of their daughter.

<p>of girls</p>	<p>age 18. Dhanlakshmi scheme has partly contributed to delay of marriages, but surely ensured girls are in school (Odisha).</p> <p>There are no good schools in this block. What make it worse is the teachers do not come to school on a regular basis. If there is access to good education in the vicinity, no parents would think of marrying off their daughter early (Jharkhand).</p> <p>Here in Punjab, neither education nor child marriage is a major problem. The attitudes of parents and the greater value attached to a son is the cause of foeticide (Punjab)</p>	<p>she manage a house when she is minor? She needs to learn a lot of things about family life now. The prime role of a girl is to look after everyone in the family. Dhanlakshmi scheme is also an incentive to delay her marriage till she is 18 years (Andhra Pradesh).</p> <p>“If our daughter wants to study further, we will use that money for her education. Afterall, Rs. 1 lakh is hers, not ours” (Jharkhand)</p>	<p>Now the attitude is changing slowly (Andhra Pradesh).</p> <p>Girls are expected to get married as early as possible. Education is important, but marriage at the right time is more important (Odisha).</p> <p>If the government provides a bond of Rs. 1 lakh, parents will definitely delay their daughter’s marriage till 18. One lakh is a big amount for poor families here (Bihar)</p> <p>Even the beneficiary girls are saying to their parents: “we will marry only after completing 18 years and after receiving Rs. 1 lakh” (Andhra Pradesh)</p>
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Freedom for girls on marriage and selection of partner

How far parents are willing to allow freedom to their daughters on choosing a partner and deciding on their marriage? A statement was posed to the parents of girls- “A girl can decide when she wants to marry”. Only 27 percent among beneficiary households strongly supported this view. This is only 16 percent for non-beneficiary households.

Freedom for girls to decide when they want to marry is a crucial indicator. However, it is quite evident that, rural parents are not willing to give much freedom to girls in marriage related aspects, though they are more liberal with regard to educating girls.

Another statement-“A girl can decide whom she wants to marry”- also received similar responses from parents. Only 21 percent among beneficiaries and 14 percent among non-beneficiaries strongly agreed with the statement. Among beneficiary households, around one-fifth of respondents strongly disagreed with the statement as against 14 percent among non-beneficiary respondents.

Main use of terminal benefit (Rs. 1 lakh)

For what purpose the parents of beneficiary girls wanted to use the terminal benefit from the Dhanlakshmi scheme? They were asked to state the most important reason.

Table 6.12 : Parental intention regarding the main use of Terminal Benefit (Rs. 1 Lakh) of Dhanlakshmi scheme as reported by respondents (from beneficiary households)							
States	Further Education of Girl	Marriage Expenses of Girl	Repayment of Debts	Investment in Fixed deposits	As Desired by Girl	Others	Total
							(N)
Andhra Pradesh	27.2	63.5	1.3	0.5	6.9	0.8	394
Bihar	3.8	91.5	0.3	0.8	3.6	--	364
Jharkhand	2.9	94.9	--	0.8	1.1	0.3	375
Odisha	9.3	88.2	0.3	1	1.3	--	389
Punjab	62.1	31.8	0.5	0.3	4	1	628
Total	26.0	68.9	0.5	0.7	3.4	0.4	2150
Economic status of households							
Low	5.6	89.9	0.6	1.1	2.8	0	716
Medium	14.9	80.5	0	0.6	3.5	0.6	717
High	57.6	36.6	0.8	0.3	4.1	0.6	717
Total	26.0	69.1	0.5	0.7	3.4	0.4	100.0
N	558	1482	10	14	74	8	2150

Around seventy percent of parents planning to utilize this money for meeting the marriage expenses of daughters. Only one-third stated that they utilize this money for further education of girls. Majority of the respondents wanted to utilize the money for meeting the marriage expenses of girl (In Jharkhand, Bihar and Odisha, more than three-fourth said so). In Punjab, more than sixty percent want to utilize for the education of girl. People from low income category particularly consider this scheme for the purpose of meeting the marriage expenses.

Mother of a beneficiary girl from Jharkhand told us- *“We are very happy that we are going to get Rupees one lakh when Namita reaches 18 years. We will use that money to arrange her marriage.”*

However, with increase in economic status of households, parents are likely to change their attitudes and are willing to provide more educational opportunity to their daughters.

Changes observed in family and community

Dhanlakshmi scheme was initiated in 2008. What are the changes observed in the families because of the scheme? Whether girls are treated better now compared to earlier? Whether parents feel 'less burdened' with girls now than before?

Table 6.13: Changes observed in the family because of Dhanlakshmi scheme.

Changes observed in the household	Andhra Pradesh	Bihar	Jharkhand	Odisha	Punjab	Total
Better education for girls	69.7	29.1	21.9	51.7	54.3	46.7
Better care for girls	45.5	15.4	27.7	21.9	40.6	31.6
Delayed marriage for girls	25.2	24.5	27.5	29.0	13.7	22.8
Income support for girl's marriage	16.3	15.7	14.9	27.0	18.2	18.4
Boys and girls treated equally	10.2	0.5	--	2.1	2.9	3.2
Confident about daughter's future	8.1	0.8	--	12.1	4.1	5.0
Increased value of girls	8.7	1.4	0.3	2.3	11.1	5.5
Improved investment in wellbeing of girls	2.5	0.5	--	3.3	0.8	1.4
Better acceptance of daughter	2.3	0.5	--	1.8	1.6	1.3
Better income support for the household	3.3	0.3	--	2.1	5.4	2.6
Other	0.8	0.3	--	1.0	0.8	0.6

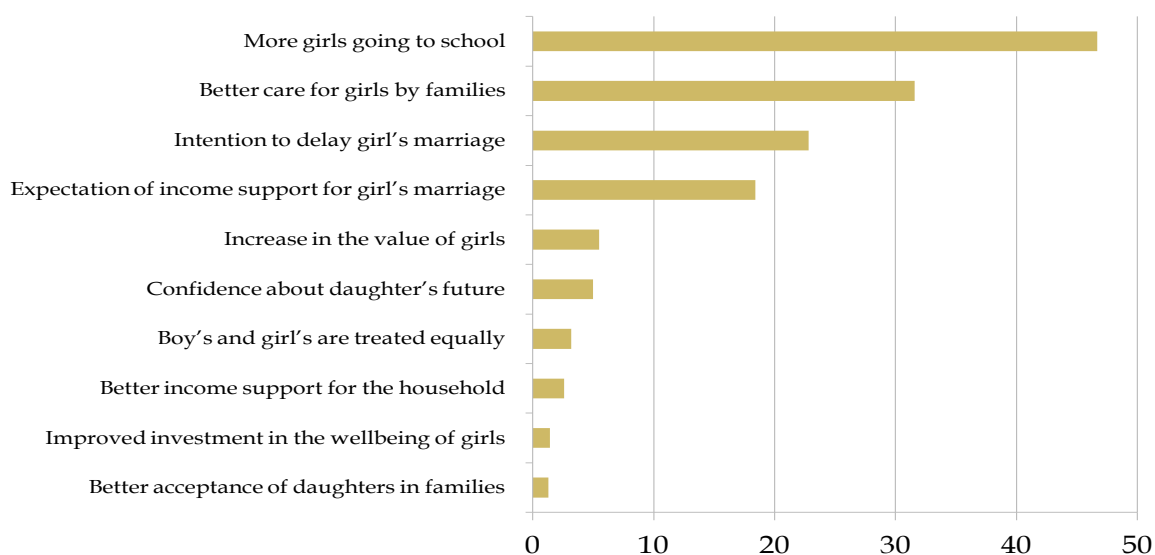
More than half of the respondents from Andhra Pradesh, Odisha and Punjab reported that the scheme has brought about changes in better education for girls. Similarly more than forty percent of respondents in Andhra Pradesh and Punjab felt that it brought changes for better care for girls. About one-fourth of parents interviewed felt that age at marriage for girls will go up. As expected, many parents consider the Dhanlakshmi scheme as a financial support for girl's marriage.

According to the parents of beneficiary girls, what are the changes observed at the village level as a response to Dhanlakshmi scheme? 47 percent stated that “more girls are now going to school”. 32 percent of interviewed parents felt that "girls are getting better care than earlier".

Nearly one-third of respondents in all states reported that the intention to delay girl’s marriage as another positive contribution of the scheme. Overall, the views expressed by parents illustrate that better education and better care for girls are visible in villages. The scheme is able to create a conducive environment for empowering the girls, though in many blocks the scheme was introduced only four years back.

Figure 6.8

Changes Observed in the village due to Dhanlakshmi Scheme as reported by respondents



Expected changes in villages

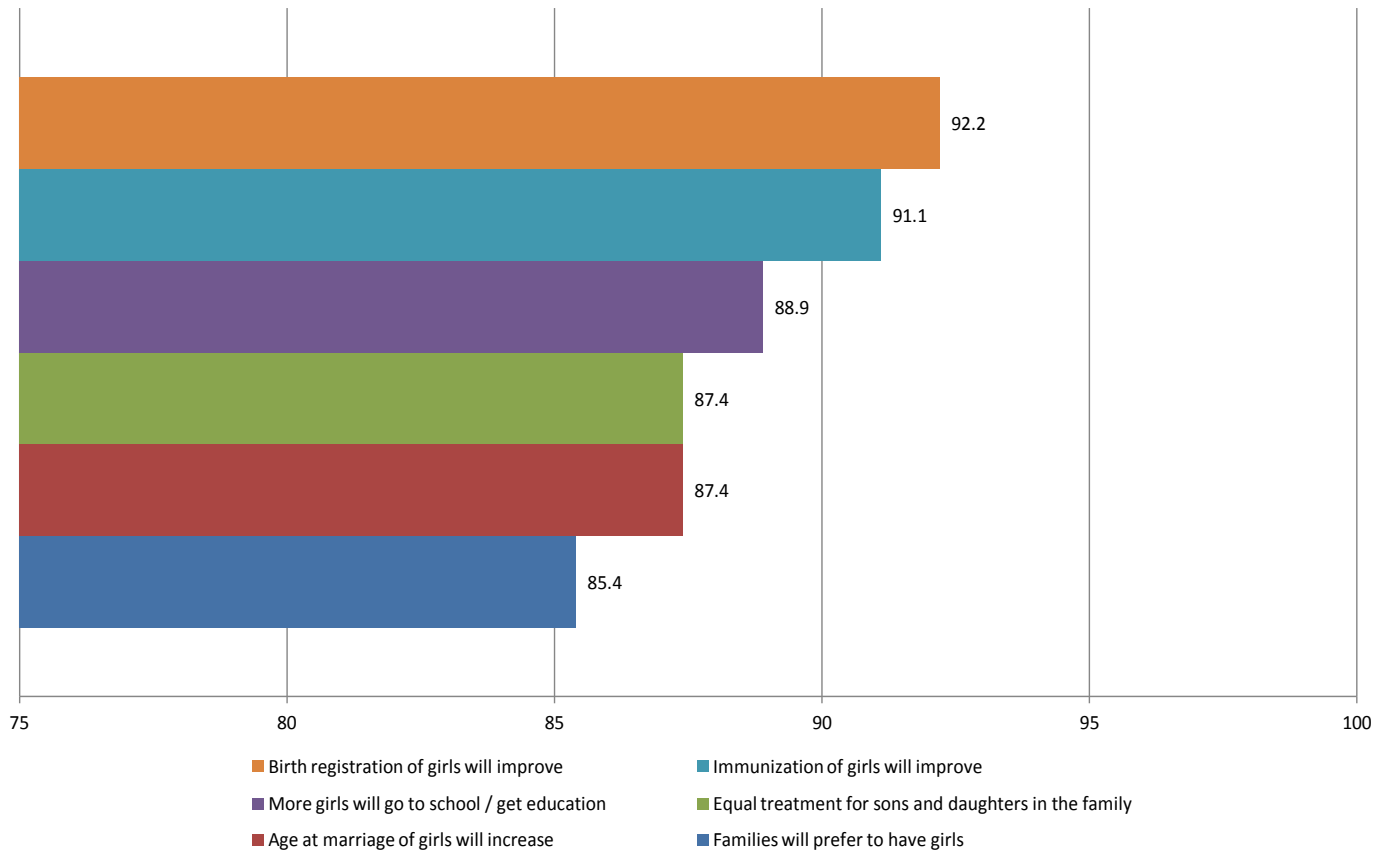
Ultimately, CCT schemes are intended to empower girls, ensure their education and economic independence. This is more so for poor households in remote rural areas in backward districts. What are the expected changes that will happen in villages as a result of Dhanlakshmi CCT scheme?

In all states, more than ninety percent of respondents felt that the scheme will be very helpful in improving the birth registration as well as the immunization of the girls. More than eighty five percent of respondents expect possible effects in the preference of girl child in family and equal

treatment for sons and daughters. Almost all respondents in Punjab, Odisha and nearly ninety percent from Jharkhand and Bihar stated that the scheme will be helpful in providing good educational opportunity to girls. More than ninety percent of respondents of Punjab, Jharkhand, and Odisha believe that it will help in increasing the age at marriage of girls. Overall, parents expect many positive changes, both in performance and attitudes that can happen in villages in future as an outcome of the scheme.

Figure 6.9

Expected Changes that can happen in the Village because of Dhanlakshmi Scheme as Reported by Respondents (Parents of the beneficiary girls)



Propensity Score Matching (PSM) Analysis

Propensity Score Matching (PSM) is an innovative class of statistical methods that is useful in evaluating the treatment effects for cross-sectional/observational/non-experimental data, when randomized clinical trials are not available. We have attempted to examine the impact of Dhanlakshmi scheme on various indicators/outcomes between beneficiary and non-beneficiary households with the help of propensity score matching. The propensity score matching analysis used in this study sheds new light into this line of research which provides an effective strategy for controlling the confounding influence of reporting of parental perceptions and impact of the scheme. The matching technique offers a means to estimate the Dhanlakshmi scheme effect when controlled randomization is not possible and there were no convincing natural experiments which could substitute the randomization. This method is able to match two categories of households (beneficiary and non-beneficiary) simultaneously in as many dimensions as needed and also provides a way to investigate the influence of Dhanlakshmi scheme on parents. The finding based on propensity score matching provides a better comparison group with less dependence on statistical assumptions than standard regression approaches.

A. Parental view on intended level of education for daughters

When beneficiary households were compared with their matched counterparts (non-beneficiary), parents from beneficiary households still has significant positive effects on higher intended levels of education for their daughters. Finally, the matching result shows that only 60 percent of parents from non-beneficiary households reported that they wanted to educate their daughters more than 10th Std. However, 73 percent of parents from beneficiary households reported that they wanted to educate their daughters more than 10th Std. Result shows 13 percent significant difference between non-beneficiary and beneficiary parents, indicating the influence of Dhanlakshmi scheme on parents of beneficiary girls.

B. Impact of Dhanlakshmi Scheme on retention of girls in school :

Employing the propensity score matching estimation approach, we found that Dhanlakshmi scheme has shown the positive and significant effect on increasing (10 percent) the retention of girls in school from beneficiary households in comparison to non-beneficiary households.

C. Impact of Dhanlakshmi scheme on birth registration of girls:

Registration of birth is the primary pre-condition to enroll the girls into the scheme. In general, remote rural/tribal areas of backward districts where the scheme was implemented, the birth registration was very low. Employing the propensity score matching estimation approach, we found that the Dhanlakshmi scheme has had positive and significant effect on increasing the birth registration of girl children by 34 percent when we compare with non-beneficiary girls.

D. Impact of Dhanlakshmi scheme on school enrollment of girls:

The PSM analysis shows that the scheme had a positive significant effect (10 percent) with regard to school enrolment of girls, compared to girls from non-beneficiary households. The result indicates that those girls who belong to beneficiary households if they would not be from those households, only 82 percent of these girls would have ever attended school.

CHAPTER 7

Reflections and recommendations

India is now experimenting with large number of financial incentive schemes for girl children. These CCT schemes are implemented by providing incentives to parents of girls to counter the disadvantage of having daughters. All these schemes, explicitly and implicitly, intend to enhance the value of girls to their parents and families. It also provides financial benefits to encourage education, health care and opportunity for girls. The conditionality mechanisms and financial transfers are designed to promote positive changes among the beneficiary households to make them more active and responsible citizens, rather than being passive recipients of charity from the government.

Implementation of the scheme

We found considerable variations across the states the way in which the Dhanlakshmi scheme is advertised, implemented and monitored. ICDS grassroots level functionaries – Anganwadi workers- are mainly responsible for publicity as well as enrollment of beneficiary girls. Three-fourths of the surveyed respondents stated that they came to know about the scheme from the Anganwadi workers. However, in Punjab and Jharkhand, government schools played an important role in enrolling the girls studying there. In Punjab, all the girls up to 8th standard who are studying in government schools are enrolled into Dhanlakshmi scheme. In fact, in some villages in Punjab, it is very difficult to find a non-beneficiary household. The media and other publicity efforts had a very little role in reaching out the villagers in most states. Many of the non-beneficiary households interviewed were not even aware about the benefits of the scheme as well as the documents required for joining the scheme, indicating the lack of publicity and campaign.

Three-fourths of the beneficiary households are satisfied with the way in which the enrollment process was done, though many were unhappy about the number of documents required to be produced. However, around ten percent of the enrolled families expressed dissatisfaction with the existing enrolment procedures. The reasons cited for this are- they have to make many visits, lack of cooperation from the officials, and difficulty in obtaining the necessary documents,

particularly the domicile certificate. Few also complained about the bribe need to be paid to the officials for joining the scheme.

Many of the beneficiary families were unhappy at the delay in receiving the enrolment certificates and expected financial incentives into their bank accounts. Many of them complained that during the last three years after the enrolment, no money was transferred to their bank accounts though they are eligible to receive certain benefits. During the survey, we also observed that, some of them received only the first installment (the money at birth registration). When enquired about this, the CDPOs said that they have not received the funds from central government. However, the officials handling the scheme at the Ministry of Women and Child Development (MWCD) in Delhi stated that, state governments are not sending the financial proposal regularly and that is the reason for the delay in transferring the Dhanlakshmi funds to states.

It was observed that nearly twenty percent of the beneficiary families withdrew some money from the bank account. The survey indicates that half of them used this money for the purpose of beneficiary girls and some of them spent that to meet the household expenditure and medical cost. Needless to mention that for many beneficiaries no money has been transferred to their bank account till date was a big disappointment.

How do the beneficiary families value the financial incentives under the scheme? 75 percent of the non-BPL households felt that the financial incentives are too small. However, only 25 percent among the BPL families who are enrolled in the scheme have this opinion, indicating the money provided under the scheme is better valued. The discussions with panchayat leaders, school teachers and NGOs indicate that poor families value the money from the scheme and believe it helps in supporting not only the girl's education but also the limited resources available at home can be used for the education of her siblings as well.

The method of enrollment into the scheme varies considerably across the states. In Punjab and Jharkhand, the government schools were mainly responsible for enrolling the girls studying there. However, in other states it is mainly the efforts of the Anganwadi workers that led to the enrollment. Except in Bihar, the girls at all ages up to 8th standard were enrolled into the scheme. Most states have their own state specific girl child schemes with more or less similar objectives

and financial incentives as that of Dhanalakshmi scheme (in some cases, it is financially more attractive). This has created certain level of confusions at the local level.

It was observed that there was not enough attention from the state government officials in implementing the Dhanalakshmi scheme. Poor publicity, lack of awareness among the functionaries, absence of monitoring mechanism, delay in dispersing the funds to beneficiaries, and lack of cooperation from the banks have affected the implementation of the scheme. It is important to mention here that even after six years of the implementation of the Dhanlakshmi scheme, the government has not yet reached an agreement with LIC about insurance benefits. The officials and Anganwadi workers in Dhanalakshmi blocks are over burdened with implementation of this scheme without any additional manpower and with no monetary incentives. In most states, states specific schemes were given wider publicity and greater attention by the officials, resulting in the near neglect of the Dhanalakshmi scheme.

One-third of the non-beneficiary households interviewed wanted to join the scheme but could not. 58% of them reported that lack of documents as the most important reason for not able to enroll into the scheme. 20% of the non-beneficiaries also stated that they are not interested in the scheme. 76% of the non-BPL households believed that the financial incentives under the scheme are not attractive. This was mentioned by only 25% among the BPL households.

With universalization of primary education in most states, the implementation of scheme through school or college system by incentivizing the secondary /college education of girls may be more useful. Scheme can be simplified by reducing the number of installments for dispersals of incentives. Since the impact of the scheme is more visible among the lower economic strata, it would be advisable to target the scheme to poor households with more attractive financial incentives.

Ensuring education of beneficiary girls

Overwhelming proportion of the beneficiary families (even among the non-beneficiary households) stated that Dhanlakshmi scheme is essentially for supporting and encouraging the education of girls by providing financial incentives starting from the enrollment into primary school. Nearly half of the respondents (parents) stated that they are willing to support the education of the girl as much as she likes to study. Three-fourths of them also felt that now it is

easier for them to educate the girls because of the financial support coming from the scheme. The parental preference for education of their sons and daughters indicates a strong desire to provide best possible education to both boys and girls. Still, many households perceive that sons can be given more education than daughters. Based on the response given to many questions on educational preferences, it was observed that beneficiary households are more inclined towards providing more education to girls compared to non-beneficiary families. This finding was further strengthened by the Propensity Score Matching (PSM) analysis. The interviews conducted with local leaders, NGOs and school teachers illustrate that, there is a favorable attitude towards girl's education in the villages particularly after the implementation of Dhanlakshmi scheme. 26 percent of the respondents mentioned that they will use the terminal benefit of Rs. one lakh for further education and skill development of the girl. Even the assurance of the terminal benefit motivates parents to contribute furthering their daughter's education and prospects.

One important observation emerging out of the study is that, most families perceive that, since the girls are getting financial support for their education as well as for marriage, they felt 'less burdened' to have girls. This may be one of the reasons for the girls are being treated and valued better in beneficiary households than in non-beneficiary families in the study villages. What is more important is, not only a favourable attitude and atmosphere for educating the girls are being created, but financial incentives will ensure that they receive the educational opportunity, with a caveat that schooling facility is available in the vicinity of the households. This will have implications not only for girl's education but also for enhancing their age at marriage. The evidences from all over the world illustrate that ensuring schooling for girls is a best and most effective pathway to delay their marriage.

Enhancing age at marriage of girls

One of the objectives of the Dhanlakshmi scheme (also most CCT schemes for girls in India) is to prevent child marriage and to enhance the age at marriage of girls. One of the conditions to receive the terminal benefit (Rupees one lakh) is that the girl should remain unmarried till she completes 18 years of age. This conditionality had significant impact among the parents of beneficiary girls. 78 percent of beneficiary parents stated that even if they get a good marriage proposal for their daughter they will only arrange her marriage after she completes 18 years. In fact, 56 percent of them were ready to reject the marriage proposal if it comes before she reaches

18 years (this is 43 percent among the low economic categories). Only 8 percent of the beneficiary parents will go ahead with daughter's marriage irrespective of her age (this is 12 percent among lower economic category).

The intention to delay the marriage of the girl is an indication of the parental preference and value for receiving the lump sum money. This is more among the economically weaker households. The age at marriage may increase not only because of the conditionalities under the scheme but also the scheme insists upon the continuation of girl's education up to a certain level, which indirectly delays their marriage.

Changes observed and expected in the villages

Both household surveys as well as the qualitative interviews carried out in the villages strongly suggest that people perceive the scheme had many positive influences on the changing attitudes and practices of families towards daughters. Nearly half of the households said that, the scheme had motivated many families to send their girls to school and continue their education. In general, the beneficiary households show better care for their daughters particularly for their education, compared to non-beneficiary households. In fact, 90 percent of the beneficiary families interviewed believed that, the scheme will help in securing their daughter's future. It was also found that, the immunization coverage as well as the birth registration of girls has improved considerably if we compare the beneficiary girl with her own siblings. The PSM analysis illustrates that the birth registration of the beneficiary girls is significantly 34 percent higher than that of non-beneficiary girls. Eighty seven percent of the beneficiary parents stated that, they now give equal treatment for their sons and daughters within the households.

People expect that the scheme will have positive impact in future at the village level. 92% felt that the Dhanlakshmi scheme will further help in improving the birth registration of girls and their immunization coverage. About 89% of the respondents felt that the scheme will help to ensure the schooling of girls as well as increasing their age at marriage. The expected changes on education and age at marriage as stated by the parents are more so in Bihar, Jharkhand and Odisha. The intention to delay girl's marriage is observed more in Odisha and Jharkhand.

The overall findings of the study point to the scheme's positive influence on parental decisions regarding education and marriage of girls, particularly among the lower economic strata. Since

birth registration and immunization are the basic conditions for girls to continue in the scheme which will ensure that parents fulfill these requirements. Since girls are getting financial support for their education, parents expressed an overall satisfaction and a 'lessening' in the burden of educating children. Based on the analysis of attitudes, beneficiary parents are at higher odds of having favourable attitudes towards girls. Overall, across economic groups, 90 percent of the beneficiary families felt that the scheme will help in securing their daughter's future. The very fact that the scheme is only for girls (not for boys) creates an impression that government is serious in promoting welfare of girls. This further motivates the parents to invest in girls.

Gender Equality

A conducive social environment particularly about gender roles and egalitarian gender norms is requisite to effectively implement financial incentive schemes for empowering girls. Even after controlling for other characteristics, beneficiary households were at higher odds of strongly agreeing to statements on gender equality, including marriage and education. Being mother or father of the beneficiary does not lead to any significant difference in attitudes. The scheme seems to have contributed in 'shaping' favourable attitudes towards girls among parents. In other words, financial incentives for girls seem to be galvanizing the process of attitudinal change at family and community levels. An external financial investment in girls is motivating further investment by parents resulting in providing better care and meeting the aspirations for education of daughters. Incentives do seem to influence the perceptions about the value of daughters which in turn helping to reduce the discrimination in early stages of life. The value of girl's education appears to be universal across socio-economic groups. The incentive scheme ensures girls are not neglected. Even if the limited family resources are directed towards sons, the scheme provides an opportunity for girl's school environment and education.

With the growing importance of education and the means to support it through incentives, the study indicates that parents are willing to delay the marriage of their daughters. With the costs for education and marriage covered, qualitative data does point to the fact that parents seeing daughters as "less of a burden". However, the maturity benefit is predominantly seen by most parents as an important support for meeting the marriage cost. Structuring of incentives and the

message it communicates needs a rethink in this context. One better option is to provide half of the terminal benefit amount (Rs. 50,000) when the girl completes her tenth standard. This money will help the parents to continue her education and skill enhancement. The birth registration and childhood immunization are free of cost and easily available to most people. Though this can still be a conditionality but need not be incentivized.

Designing new girl child schemes

What are the lessons we learned from the existing schemes when we need to formulate an appropriate financial incentive schemes for girls in India? Since the registration of births, child immunization and enrollment in primary school have improved considerably in many states, it is time to focus more on education at the secondary level and above, vocational and skill training for adolescent girls and enhancing the age at marriage. Many of the financial incentives given in early childhood years of the girl can now be shifted their adolescent years for better impact. However, let us not forget the fact that in many of the remote rural districts of backward states even birth registration, immunization and school enrollment are still a major challenge. So the schemes addressing to these areas need to take care of this situation.

Though many schemes emerged as a governmental reaction to address the alarmingly skewed child sex ratio in different states, CCTs have much larger objectives and implications. It primarily ensures educational opportunities for girls as well as delay their age at marriage which is very low in many states even now. It is also a fact that poor and socially vulnerable groups are at greater disadvantaged in educating their children. Instead of providing the benefits for all households irrespective of their economic conditions, it would be appropriate to target the poor households with enhanced and more attractive incentives.

Providing the terminal benefit of rupees one lakh when the girl turns 18 years needs to be reconsidered. This has also created an impression among most families that the government is providing the incentives in order to support the marriage cost. If we consider education is the most effective and important pathway for empowering girls, then the benefits should be tuned to ensuring certain level of education. One suggestion in this regard is instead of providing the lump sum money at the age of 18, half of that amount can be given to the girl when she completes 10th standard for her education.

It is quite evident from the experiences so far that many of these CCT schemes were announced in a hurry without having proper planning, financial allocation and administrative setup. That is why the enrollments, disbursement of funds and benefits were delayed considerably, causing disappointment among the enrolled families. The agreement with banks and financial agencies need to be done at the beginning of the scheme itself in order to avoid further confusions and loss of faith in the scheme among the public.

The increasing number of CCT schemes across the states clearly indicates that the political leadership across the party lines is in favour of large scale financial incentive schemes which they believe is electorally rewarding. The huge amount of funds earmarked by some of the state governments shows the importance and priority they have given to girl child promotion schemes. Considering this scenario, what is required is a better designed and well targeted programme with all administrative and financial arrangements in place even before implementation of the scheme. The duplication of schemes needs to be avoided in order to effectively implement these schemes.

Over the decades, the government in India has greater familiarity in delivering physical goods and services to enhance the wellbeing of the people. However, it has very little experiential learning on providing and monitoring income transfers closer to the point of impact. In that sense, the introduction of CCT schemes poses a formidable capacity development challenge.

Way forward

Incentives do play an important role in the early years of the girl's life, though we cannot say it really motivates the parents to have girls. While a majority of beneficiary families willing to let girls study as much as they wished, the willingness to invest in higher education was not apparent. Most beneficiary girls are young, so the parental perception is not current but about the decisions that they will take in future. After 8th grade, till she turns 18 years, there is no incentive for higher or skill education. It would be ideal if we target all the incentives to higher secondary levels. Structuring of the incentives is the need of the hour to ensure education and employability of girls so as to improve their social status. It is also relevant to mention here that CCT programs intend to change the parental attitudes, the quantum of benefit has to be sufficiently large to induce change in mindset and social behaviour.

Financial incentives play an enabling role in removing the existing gender barriers. Incentives also dent attitudes, lessen the burden perception vis-à-vis daughters. Government's willingness to invest in girls motivates the parents to also invest. Though not an end in themselves, financial incentives can drive positive changes in an otherwise resistant social environment as in rural India. The evidence from this study strongly advocates the need for continuation of CCT schemes for girls by restructuring the incentives, modifying the conditionalities, simplifying the procedures and more importantly, targeting the poor and socially disadvantaged households.

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CASE STUDIES

1. A BENEFICIARY HOUSEHOLD IN JHARKHAND

Fatima Ansari got married when she was 17 years old. Her parents were in a hurry to arrange her marriage. She was the second daughter among six daughters. When she was 19, she gave birth to a girl child. The next child also turned out to be a girl. Her husband Mr. Ansari was not very happy about having two daughters. Subsequently, she gave birth to two sons. And now she is pregnant again at the age of 30. Her husband works as a daily wage labour. Both Ansari and Fatima have studied up to 9th standard. Their first two daughters are in class 4 and 3 respectively. The two sons are yet to join school.

When Fatima first heard about Dhanlakshmi scheme from Anganwadi worker, she was very happy. She insisted on her husband to arrange the necessary documents for enrolling their daughters. Mr. Ansari at first instance was reluctant thinking that they are not eligible to enroll as they did not have a BPL card. “Although the Anganwadi worker informed us that the Dhanlakshmi scheme is for all, my husband did not believe it. I requested him again and again, then not to disappoint me, he agreed to gather the documents”. Obtaining required documents relatively took time for Mr. Ansari. “It took more than a year to get any benefit and my husband would mock me saying ‘look, I told you, they would not give us any money, and it was a sheer waste of time’, but I hoped we would get benefit as most of our neighbors got”. The younger girl received the first installment earlier than the older girl. However, they were very happy to receive the government assistance and for a few days, her husband could not believe that the money had come to her daughter’s bank account. Subsequently, after a month later, the older daughter also received money in her account. Fatima added- “I was extremely happy when I knew that the money has been transferred; for a moment I thought to tell my mother-in-law that because of our daughters we are getting some money.

When Fatima gave birth to two consecutive daughters, her mother-in-law was really unhappy, she would grumble every other day. It led to every day quarrel in the house. Finally, Fatima and her husband decided to stay away from mother-in-law.

Fatima in her words- “Dhanlakshmi scheme has in reality brought money to our family. I will use this amount for my daughter’s education. I am sure, one day they will make us proud parents by studying well. I was very much interested to study, but my parents did not allow me to study. They wanted me to marry so that they would no longer feel burdened. But, I will educate my daughters as much as I can and as much they want to study. I will let them do what they want to and that I could not do”. Fatima also mentioned that her status in the family has improved. Now, she does not have to be ashamed in front of her mother-in-law.

“My mother-in-law used to criticize me for having given birth to two girls. I was always feeling bad and unwanted. After enrolling my two daughters into the Dhanlakshmi scheme, I feel happy and proud”. Fatima adds- “Now government can start another scheme for boys also”.

The Dhanlakshmi scheme has brought about a change in the locality where Fatima lives. People value girl child if she brings wealth or fame. She also added that, she treats her sons and daughters equally. She thinks her sons will take care of her in her old age, but her daughters can also take care of her when it is needed. In her opinion, the monetary benefits under the scheme are sufficient and good.

2. A NON-BENEFICIARY HOUSEHOLD IN BIHAR

Mr. Firoz is 26 years old. He got married when he was 20. He and his wife both have never been to school. They have two children, the elder one is a daughter and the younger one is a son. Mr. Firoz works as a daily wage labour in the village. They live in a kuchha house. Their four year old daughter Sara is not yet registered in Dhanlakshmi scheme. In fact, they have completed all the formalities for registration but have not been confirmed. Although Mr. Firoz is illiterate, he values education. He says “even if Dhanlakshmi scheme is not there, we will send our children to school and will try to give a better future for them”. He learned about Dhanlakshmi scheme from the Anganwadi worker. “After knowing about the scheme, I gathered required documents and decided to enroll Sara into Dhanlakshmi scheme”.

“It was a painstaking task to collect documents. I had to approach them 3-4 times, however, my experience in collecting these documents enabled me to help enroll four other girls into the scheme other than my daughter from our village”. He further said- “the money assured in the scheme is not being deposited in the accounts. Now, people are making fun of my effort”. He

also added that “some people are getting the benefit and some are not getting. This should not happen. Government should take care of these things”.

“ People do not feel good when the girl child is born, they think that a girl child is a burden, this scheme will help for the development of girls and society. That is why government has started this scheme”. He appreciates the new scheme.

Benefits under the scheme are sufficient, he added, “In my opinion the monetary benefit under the scheme is sufficient, but since we are not getting the money on time, we are not happy about it. At the time of marriage, we need lot of money, Dhanlakshmi benefit can help us for the marriage of our daughter”. The people who helped to register in the scheme are his neighbours and relatives. “As I am uneducated, I asked assistance of my neighbor to fill up the form, Anganwadi worker also helped me a lot. The only difficulty I faced was to obtain birth certificate”.

There are some people, who think that the scheme is a lie, but Mr. Firoz hopes that, one day his daughter will get registered in the scheme and he will get benefits. He says, “Some people do not believe in this scheme as they have to visit health centre, ICDS, Bank etc. but, after putting so much of effort, there is no benefit amount coming into the account”.

In his personal view, “girls cannot contribute like boys, because boys are the ones who have to work hard to sustain the family. But, now a days girls also work after studying. Education is more important in today’s society. Without education, one cannot do anything”. Mr. Firoz was, however confident that “even if the scheme will not be there, then also I will send my daughter to school, because nothing is more important than education”.

“My father was not interested in sending me to school. I could not study. Those who studied got good jobs and are in a good position now. I want my children to study well and get government job”.

3. A BENEFICIARY HOUSEHOLD IN PUNJAB

Mr. Singh got married in 2006 and living with his wife and two children (one son and one daughter). He considers education to be a very important, reason for his modern outlook. Also, in his understanding unlike others in the area, he respects his wife and takes her opinion before

making any decision. He also stated that he does not discriminate/differentiate between his son and daughter. He wants his daughter to complete her graduation and become a teacher.

He was well aware about the scheme and how to enroll his daughter. The incidence of female foeticide is very common in Punjab. However, he feels that the amount is quite less, as compared to the level of inflation in the economy. He wants the government to increase the amount and also the money should be given on time to all the beneficiaries.

“Dhanlakshmi scheme benefits the girls in a major way. It would help reduce the level of female foeticides. The scheme would help to improve equality in treatment between boys and girls”. He felt that traditionally in the Sirhind Block, the girls have been disfavored against the boys, as has been reflected in the adverse sex ratios in the block for many years.

The Anganwadi worker advised Mr. Singh to enroll his daughter in the scheme. Apart from the information given by her, he himself had some knowledge about the scheme gathered from discussion in the locality. “Enrollment into the scheme was quite smooth, I didn’t face any problem during the process of the enrollment”. He added, “the monetary benefits given by the Government are not enough. The amount should increase. Till now we have received only Rs. 1250/- nowadays, this amount is nothing”. However, Mr. Singh felt that the number of certificates asked is important for registering in the scheme. He said that the documents are necessary and should not be skipped. His neighbour’s daughter was studying in second standard in the government school. “School Headmaster enrolled her into Dhanlakshmi scheme. All the girls in her school are Dhanlakshmi girls and have bank account in their name”.

“We didn’t receive money for birth registration. However, I received full benefits of immunization. So far I have not withdrawn money from the bank account. My daughter should take the decision of utilizing the money, when she becomes an adult, she will decide and till that time I will not withdraw the money. People were discussing that the scheme was going to be discontinued, most of my neighbours withdrew money”.

According to Mr. Singh, financially weak people find their daughter’s education as not important. So they lack motivation to sponsor their daughter’s education on their own. If they receive money on time, they might think of educating their girl. Dhanlakshmi scheme serves as a financial support for the girls’ education. Mr. Singh said that the orthodox thinking is the reason

why parents prefer boys over girls. Another reason, according to him, “only a boy can take the family traditions ahead”. However, he added that “girls contribute more towards their parents as compared to boys. Girls won’t ignore parents’ while boys ignore parents’ feelings”.

Mr. Singh revealed that earlier his daughter was enrolled in the Kanya Jagrit Scheme, but the scheme was suspended. According to Mr. Singh, the scheme should continue. “I am determined to educate my daughter with or without the scheme”. According to him, everyone is enrolling their daughters into the scheme. “If government is giving money, no one says no to money”.

4. A BENEFICIARY HOUSEHOLD IN ANDHRA PRADESH

Mr. B.S. (40) and Mrs. B.S. (34) have two children- one son and one daughter. The son is about 10 years old, studying in standard 5 and the daughter who is 6 years is in 2nd standard. Both of them study in the same school in the village. The husband has studied up to 10th while the wife studied up to 7th standard. The main source of income for the family is through the wage earnings of the husband through agriculture/ casual labour.

“I was told about the Dhanalakshmi Scheme by the Anganwadi worker. She said that our daughter would get financial benefit on fulfilling certain conditions. We thought, if the government is paying us, why not utilize such benefits. That is how we have enrolled our daughter”. “Mili (name changed) was 4 years old then. The Anganwadi worker did all the paper work that was needed to enroll in the scheme. She asked me to get the school certificate, birth certificate, ration card etc. I spent about Rs.800/- to obtain a birth certificate. I spent Rs.50/- for opening an account in our village Post Office. We submitted the passbook to the Anganwadi worker after opening account. The Pass Book is kept with the Anganwadi worker even now”.

“The Anganwadi worker was very cooperative and helped us to enroll in the scheme. I know of my neighbours who were also helped by her to enroll in the scheme. She is from our caste and always helps the people in our village”.

“We are feeling sorry now for joining Mili in Dhanlakshmi Scheme because she is not considered for any other scheme. On the other hand, we have not received any benefit under Dhanlakshmi Scheme. There are families in our village getting such benefits under other

schemes like – GCPS and Bangaruthalli. I wonder why the people are fooled like this. Because of their promise we joined but now there is nothing we have from the government”.

When asked- “will you arrange your daughter’s marriage before she is 18 years old”? Mr. B.S. thought for a moment and said- “If I am assured of Rs. 1 lakh, we are ready to wait till Mili turns 18 years. Otherwise, we marry her off whenever we get a good alliance”.

ANNEXURE:B

Table: A.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: Sekher, 2010

Table: A.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: Sekher, 2010

Table: A.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: Sekher, 2010

Table: A.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 th standard)	✓
Bhagyalakshmi Scheme (Karnataka)	✓	✓	✓	✓	✓	✓ (8 th standard)	✓
Ladli Lakshmi Scheme (MP)	✓	-----	✓	✓	✓	✓	✓
Girl Child Protection Scheme (AP)	✓	✓	✓	-----	✓	✓ (12 th 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: Sekher, 2010

Table: A.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	18 years	Rs. 1,00,097	LIC
Ladli Lakshmi Yojana (MP)	2006	Dept. of Women and Child	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	18 years	Rs 96,000	LIC
Rajalakshmi Scheme (Discontinued)	1992	Dept. of Medical, Health and Family	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	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
Mukhya Mantri Kanya Suraksha Yojana	2008	Social Welfare Department/ State Women	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	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: Sekher, 2010

Table A.3.1 Profile of Dhanlakshmi scheme implemented Districts (2001)

Indicators	Andhra Pradesh		Chattisgarh		Odisha		Jharkhand		Bihar	Uttar Pradesh	Punjab
	Khammam	Warangal	Bastar	Bijapur	Malkangiri	Koraput	Giridih	Kodarma	Jamui	Rae Bareilly	Fatehgarh Sahib
Total Population	2798214	3522644	1411644	255180	612727	1376934	2445203	717169	1756078	3404004	599814
Percentage SC population *	17.0	16.5	3.0	**	21.4	13.0	13.0	14.4	17.4	29.8	30.7
Percentage ST population *	14.1	26.5	66.3	**	57.4	49.6	9.7	0.8	4.8	0.1	-
General Sex Ratio	1010	994	1024	982	1016	1031	943	949	921	941	871
Child Sex Ratio (0-6)	958	912	991	978	979	970	934	944	956	929	843
% Urban	23.43	28.34	13.7	11.6	7.97	16.37	**	**	**	**	**
Population density	175	274		39	106	156	497	427	567	739	508
Literacy Rate	65.46	66.16	54.94	41.58	49.49	49.87	65.12	68.35	62.16	69.04	80.3
Male literacy	73.2	75.91	65.7	51.42	60.29	61.29	79.08	81.25	73.77	79.39	84.5
Female literacy	57.85	56.45	44.49	31.56	38.95	38.92	50.33	54.77	49.44	58.06	75.5
Work Participation Rate *	48.3	48.2	52.65	**	51.45	48.46	33.97	35.11	42.75	35.68	38.2
Male Work Participation Rate *	57.0	54.5	57.39	**	58.77	56.43	45.88	45.44	50.04	48.08	55.1
Female Work Participation Rate *	39.5	41.8	47.95	**	44.11	40.48	21.86	24.79	34.81	22.62	18.3
Main Workers *	40.5	39.2	31.18	**	31.98	29.95	17.99	21.97	28.07	23.03	33.8
Marginal Workers *	7.8	9.0	21.47	**	19.47	18.51	15.99	13.14	14.7	12.7	4.4
Non Workers *	51.7	51.8	47.35	**	48.55	51.54	66.03	64.89	57.3	64.3	61.8
Main Male Workers *	51.2	48.5	45.89	**	47.88	44.76	30.77	36.23	39.4	37.8	51.4
Marginal Male Workers *	5.8	6.0	11.5	**	10.89	11.67	15.11	9.2	10.6	10.3	3.7
Non Workers (Male) *	43.0	45.5	42.61	**	41.23	43.57	54.12	54.56	49.96	51.9	44.9
Main Female Workers *	29.5	29.6	16.61	**	16.02	15.13	4.98	7.72	15.7	7.4	13
Marginal Female Workers *	10.0	12.2	31.34	**	28.09	25.35	16.87	17.07	19.1	15.2	5.3
Non Workers (Female) *	60.5	58.8	52.05	**	55.89	59.52	78.14	75.21	65.2	77.4	81.7
Immunization Coverage #	66.7	68.3	61.8	**	38.3	60.3	26.5	48.8	19.1	31.5	77.4
Institutional Delivery #	69.2	84.3	17.9	**	14.8	18.9	16.5	27.0	17.6	24.3	67.7
ANC coverage (3) #	89.8	96.8	52.3	**	34.9	44.9	25.0	33.3	27.9	27.3	62
Contraceptive Prevalence (Modern method) #	73.7	70.1	41.1	**	33.2	36.6	24.3	28.5	21.9	22.4	66.7
Percentage of Girls marrying before age 18 #	33.6	17.5	18.1	**	51.7	50	48.4	54.5	67	24.8	2.4

Note: * indicates figures from Census 2001, # indicates figures from DLHS -III, (2007-08), all other figures are from Census 2011, ** indicates unavailability of data

Table: A.3.2 Profile of Dhanlakshmi scheme implemented Districts (2011)

Dhanlakshmi scheme implemented district profile based on Census 2011											
State	Punjab	Uttar Pradesh	Bihar	Jharkhand		Odisha		Chhatisgarh		Andhra Pradesh	
Name	Fatehgarh Sahib	Rae Bareli	Jamui	Kodarma	Giridih	Koraput	Malkangiri	Bastar	Bijapur	Warangal	Khammam
Total household s	118100	619707	307082	116155	396521	337677	137599	311538	54757	886279	754034
Total population	600163	3405559	1760405	716259	2445474	1379647	613192	1413199	255230	3512576	2797370
Decadal population growth (2001-11)	8.5	8.52	17.83	8.76	21.53	16.63	28.33	32.59	25.54	18.51	11.39
% Urban	30.9	9.0	8.3	19.7	8.5	16.4	8.1	13.7	11.6	28.25	23.45
% SC population	32.1	30.3	17.2	15.2	13.3	14.2	22.6	2.7	4.0	17.5	16.5
% ST population	-	0.1	4.5	1.0	9.7	50.6	57.8	65.9	80.0	15.1	27.4
General sex ratio	871	943	922	950	944	1032	1020	1023	984	997	1011
Sex ratio among SCs	889	956	942	969	956	1031	974	1018	967	1002	1013
Sex ratio among STs	-	1005	961	921	974	1068	1065	1040	1011	973	1022
Child sex ratio (0-6)	842	926	956	949	942	979	992	994	978	923	958
Total literacy rate	79.4	67.3	59.8	66.8	63.1	49.2	48.5	54.4	40.9	65.1	64.8
Male literacy rate	83.3	77.6	71.2	79.8	76.8	60.3	59.1	64.8	50.5	74.6	72.3
Female literacy rate	74.8	56.3	47.3	53.2	48.7	38.6	38.3	44.3	31.1	55.7	57.4
Work Participation Rate	40.0	41.2	50.7	44.1	52.2	60.1	61.6	60.7	63.2	53.8	56.1
Male WPR	63.8	57.7	60.3	58.1	61.1	68.0	68.5	68.6	66.8	60.7	64.4
Female WPR	12.8	23.7	40.1	29.3	42.8	52.5	54.9	53.1	59.6	46.9	47.9
Total Main WPR	35.9	22.1	31.0	24.5	20.8	34.3	35.5	33.0	32.6	45.5	48.3
Male Main WPR	58.7	34.7	41.1	39.4	32.1	50.6	53.0	48.8	41.8	54.7	57.9
Female Main WPR	9.9	8.7	20.0	8.9	8.8	18.7	18.5	17.6	23.3	36.3	38.9
Total marginal WPR	4.1	19.2	19.7	19.5	31.4	25.7	26.1	27.7	30.6	8.3	7.7
Male marginal WPR	5.1	23.1	19.2	18.7	29.0	17.4	15.5	19.7	25.0	6.0	6.4
Female marginal WPR	2.9	15.0	20.2	20.4	33.9	33.7	36.5	35.5	36.4	10.6	9.0

Source: Census 2011, Primary Census Abstract

Table: A.3.3 Important indicators in Dhanlakshmi Scheme implemented blocks (Census 2001 and 2011)

Important indicators in Dhanlakshmi scheme implemented blocks, Census 2001 and 2011																
Indicators	Andhra Pradesh				Bihar		Jharkhand				Orissa				Punjab	
	Narsampet		Aswaraopeta		Sono		Markachor		Tisri		Similiguda		Kalimela		Sirhind	
	2001	2011	2001	2011	2001	2011	2001	2011	2001	2011	2001	2011	2001	2011	2001	2011
Total households	47358	55606	36529	46834	28268	36955	16309	14629	12815	16125	4443	5816	18467	17185	24697	30606
Total Population	200546	211593	158611	175772	168289	210445	102479	94419	73608	95081	16442	22247	88630	76811	141417	155516
% Urban	-	14.63	-	-	-	2.78	-	-	-	-	-	-	-	-	35.23	37.36
% SC population	13.73	13.80	10.32	10.41	14.08	13.66	11.9	11.5	13.8	13.71	11.67	10.28	28.89	33.97	29.46	31.46
% ST population	17.89	19.82	48.16	49.25	3.31	3.10	1.6	2.4	22.9	22.21	50.88	48.37	48.65	40.91	-	-
General Sex Ratio	958	986	989	1015	933	939	1104	1015	1018	1005	999	1064	989	1004	848	886
Sex ratio among SCs	936	947	957	981	987	958	1158	1058	1067	1038	991	1059	963	960	870	894
Sex ratio among STs	952	948	1011	1036	983	999	881	883	959	981	1013	1089	1016	1082	-	-
Child sex ratio(0-6)	934	889	1008	969	961	973	999	975	964	949	1011	993	988	968	766	849
Total literacy rate	51.47	61.36	49.06	59.26	34.01	53.46	43.0	64.21	33.26	55.27	27.57	46.70	31.85	52.29	72.61	78.76
Male literacy rate	64.16	72.05	56.64	64.98	49.21	66.5	65.5	79.46	49.89	70.05	41.81	59.59	40.84	61.80	77.26	82.95
Female literacy rate	38.30	50.64	41.36	53.64	17.58	39.45	23.2	49.32	17.17	40.78	13.29	34.76	22.75	42.88	67.21	74.07
Work Participation Rate (WPR)	61.77	57.33	62.44	62.71	59.84	56.67	47.5	40.99	49.40	58.64	66.46	65.26	56.35	60.45	44.48	39.22
Male WPR	65.22	60.34	71.86	68.76	63.52	62.01	56.4	54.84	61.96	63.79	71.24	69.72	65.48	69.49	63.41	62.59
Female WPR	58.18	54.32	52.87	56.77	55.87	50.93	39.8	27.47	37.25	53.59	61.67	61.14	47.12	51.51	22.46	12.96
Total Main WPR	51.11	47.57	53.02	62.71	35.72	40.86	24.2	25.28	25.47	24.69	46.20	38.75	37.77	34.13	39.92	34.05
Male Main WPR	58.72	54.05	64.90	68.76	48.44	48.48	39.4	40.17	44.18	36.25	60.69	57.19	55.39	54.86	59.12	56.32
Female Main WPR	43.20	41.08	40.97	56.77	21.98	32.69	10.9	10.74	7.36	13.34	31.65	21.67	19.96	13.63	17.58	9.04
Total marginal WPR	10.66	9.76	9.41	8.04	24.12	15.80	23.3	15.71	23.93	33.95	20.27	26.52	18.58	26.32	4.56	5.16
Male marginal WPR	6.50	6.29	6.96	7.15	15.07	13.53	17.0	14.67	17.78	27.54	10.55	12.53	10.09	14.63	4.29	6.27
Female marginal WPR	14.98	13.24	11.90	8.90	33.89	18.24	28.9	16.73	29.89	40.25	30.01	39.47	27.16	37.88	4.88	3.92

Source: Census 2001 and 2011 Primary Census Abstract

Table: A.3.4 Important indicators in surveyed Villages-PSUs (Census 2001 and 2011)

Important indicators in Surveyed Village-PSUs , Census 2001 and 2011										
Indicators	Andhra Pradesh		Bihar		Jharkhand		Orissa		Punjab	
	2001	2011	2001	2011	2001	2011	2001	2011	2001	2011
Total households	20113	25030	5682	7450	4518	5817	4331	5309	2145	2573
Total Population	87847	98627	34534	42154	27348	36208	18642	21983	12762	13672
% SC population	15.4	15.2	11.35	10.75	11.2	11.6	22.9	20.8	32.7	35.2
% ST population	15.8	18.5	2.02	2.05	1.8	1.6	44.5	42.5	-	-
General sex ratio	969	989	919	909	1098	1015	1026	1053	847	865
Sex ratio among SCs	943	932	988	923	1091	1083	989	955	834	856
Sex ratio among STs	999	997	991	1023	1028	1046	1034	1105	-	-
Child sex ratio(0-6)	961	930	943	955	971	959	1040	991	751	868
Total literacy rate	60.30	68.60	41.01	60.67	47.4	66.7	25.5	43.4	70.7	82.7
Male literacy rate	69.96	76.27	56.27	73.24	67.8	81.4	37.4	53.6	75.8	84.7
Female literacy rate	50.35	60.89	24.29	46.68	28.8	52.4	13.8	33.9	64.7	79.8
Work Participation Rate (WPR)	52.25	51.34	52.90	52.60	43.1	44.5	65.5	64.1	47.5	39.7
Male WPR	64.45	60.84	60.41	60.68	58.3	56.7	70.4	70.5	63.2	63.6
Female WPR	39.68	41.79	44.69	43.61	29.3	32.6	60.6	58.0	29.0	11.8
Total Main WPR	43.84	44.12	52.90	39.89	22.9	24.6	45.2	35.3	42.7	34.8
Male Main WPR	57.93	54.80	60.41	50.36	41.1	40.6	60.2	57.0	59.5	56.3
Female Main WPR	29.33	33.39	44.69	28.24	6.4	9.0	30.6	14.9	23.1	9.5
Total marginal WPR	8.41	7.21	17.24	12.71	20.2	19.9	20.2	28.8	4.7	5.0
Male marginal WPR	6.52	6.04	10.45	10.32	17.3	16.1	10.3	13.5	3.7	7.3
Female marginal WPR	10.35	8.39	24.68	15.37	22.9	23.7	30.0	43.1	5.9	2.3
Source: Census 2001 and 2011 Primary Census Abstract										
Note: In Punjab, there are four urban PSUs (which are not considered here)										

ANNEXURE: C

PROJECT TEAM AT IIPS

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Population Research Centre

Patna University, Patna : **Bihar & Jharkhand**

Population Research Centre

CRRID, Chandigarh : **Punjab**