



FINANCIAL INCENTIVE SCHEMES FOR THE GIRL CHILD

Dr. R. Prabhakar Rao

Officiating Principal, Zakir Husain Delhi College
(University of Delhi)

ABSTRACT

Introduction of the Conditional Cash Transfer (CCT) mechanism is a marked departure from the traditional approaches in social programming. Through provision of financial incentives to poor families following the fulfillment of certain verifiable conditions, CCTs seek to provide short-term income support and at the same time promote long-term behavioural change. CCTs therefore have the potential to become an effective means of channelizing resources to the poor and socially disadvantaged sections; more specifically, girls and women. With persisting gender inequalities in India, the girl child is at a disadvantage and faces discrimination at every stage of her life -sex selection, infanticide, little or no access to education, lack of health care and nutrition and child marriage . The conditionality linked cash transfer attempts to correct such discriminations. In order to improve the survival and welfare of girls and reverse the distorted sex ratio at birth (SRB), both the national and the state governments have launched special financial incentive schemes for girls. These incentive based schemes aim at improving the value of the girl child on the premise that financial benefits would trigger behavioural changes among parents and communities. In the long run such initiatives hope to ensure the survival and well-being of girls. The primary objective of these schemes differs -from ensuring birth, promoting delayed marriage, education and overall well being to family planning. The ultimate objective of such schemes is to change the attitude and mindset of parents towards their daughters. The present paper aims to discuss few financial schemes launched by the government for the development of girl child. The attempt has also been made to discuss the procedure to avail the benefits under these schemes.

INTRODUCTION

The cultural life of a nation consists of social behaviour of its inhabitants manifested in their typical customs and usages, its spiritual emancipation, philosophy, religion and, its aesthetic experiences. History is witness to the changes that have occurred in the above that may be attributed to the various events like invasions by foreign forces professing different religions and cultures and the imposition of the same on the inhabitants of India. India became a country with diverse religions, cultures practicing different rituals. Modernization and Urbanization brought a further divide in the community based on the accessibility to opportunities for development. The population was segregated into urban-rural, rich-poor, educated-illiterate and so on. Most of the opportunities were confined to urban areas. In its endeavours to support the deprived population and reduce the rural urban divide the government undertook an exercise to identify the poor people in both areas and label them as families belonging to Below Poverty Line (BPL). The families who were socio economically financially weak looked for measures to increase their earnings while decreasing their expenses. This resulted in a change in the mindset of affected families who started viewing the female child as a burden and financial liability. The male child was preferred over the female child as he would grow up as an earning hand and supplement the income. The girl child on the other hand was considered as one to be reared for the benefit for another family. With persisting gender inequalities in India, the girl child is at a disadvantage and faces discrimination at every stage of her life -sex selection, infanticide, little or no access to education, lack of health care and nutrition and child marriage . The conditionality linked cash transfer attempts to correct such discriminations. The central government in coordination with the state government launched schemes that provided financial benefits called Conditional Cash Transfer (CCT) to selected population towards the benefit of the girl child. The state governments on their own also launched similar schemes.

Conditional Cash Transfer is a state sponsored welfare oriented programmes directed towards gender empowerment, the healthcare and educational needs of children that give indigent families cash that is conditional on specific verifiable actions. Through this a strong incentive is provided for bringing about a behavioural change. It was thought that the benefits had a better chance to reach the intended beneficiaries. Along with the cash transfer there was an element of non cash transfers to be provided to the family of the girl child preferably the mother and in her absence to the father. But as stated earlier it was made conditional to fulfilling certain eligibility criteria such as birth registration of girl child, immunization, enrolment and retention in school,

delayed marriage etc. This was in addition to various incentives that already existed for the girl child given by the centre and the state governments.

OBJECTIVES OF PRESENT PAPER

The objective of the CCT scheme was twofold- a direct and tangible objective to provide staggered financial incentives to beneficiary families for the overall development of the girl child and the intangible objective to bring about a positive change in the attitudinal mindset of the family towards the girl child. Being financially on a better citadel the families may feel motivated to consider the girl child an asset rather than a burden.

The present paper aims to discuss few financial schemes launched by the government for the development of girl child. The attempt has also been made to discuss the procedure to avail the benefits under these schemes with some suggestions for improvement in the procedure.

VARIOUS FINANCIAL SCHEMES LAUNCHED BY THE GOVERNMENT

DHAN LAKSHMI SCHEME

The Government of India through the Ministry of Women and Child Development (MWCD) on 3rd March 2008 launched the Dhan Lakshmi Scheme with the object of providing financial support in the form of staggered cash benefit to the families of the Girl Child in order to help the eligible family ensure a better life and environment to the Girl Child. Added to the CCT was an insurance maturity cover to 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 would receive an amount of Rupees One Lakh. The scheme implemented through the State Governments covered eleven selected backward blocks of seven states. These were the States of Punjab, Andhra Pradesh, Orissa, Chhattisgarh, Jharkhand, Bihar and U.P. The scheme is totally financed by the Government of India. The scheme was made open to all girl children born after 19.11.2008 irrespective of their socio-economic status and the number of girl children in the family who had their birth registered and were domiciled in the implemented area and had been immunized and enrolled in school. The registration was not applicable with retrospective effect.

After due verification a zero balance account was to be opened in the name of the mother or in her absence the father and the cash benefit deposited in the account. The benefit was conditional to the girl having been immunized, regularly attended school upto stipulated standard, domiciled

in the implemented area and remaining unmarried upto eighteen years of age. The Government of India would deposit in two installments the required finance in the account opened by the State. In all, a total cash package of Rs.2 lakh will be provided to the girl's family, preferably to the mother. An insurance cover of Rs.1 lakh will be provided to the girl child at birth, and rest of the amount will be provided after fulfilling certain conditions such as birth registration, immunization, school enrolment, and delay marriage of the girl child till the attainment of 18 years of age.

A review of the scheme provided evidence that it had failed to achieve its objective. Noteworthy was that the scheme had not been well understood by the implementing agencies, officials and workers. Further their appeared to be lack of coordination among various departments. The procuring and submission of documents was cumbersome resulting in avoidable delays. The financial institutions faced the problem of opening zero balance account whereas the LIC had not finalized the insurance aspect. Adding further to this was the delay in release of funds by the Central government to the State governments. But one other reason was the fact that the beneficiary lost the benefit when migrating to a non implemented area. There was lack of proper monitoring of the scheme and no mechanism to address grievance was in place.

Addressing the shortcomings and simplifying the eligibility criteria was required. To help curtail misuse, making the scheme income based criteria is suggested. Reduction in stages of money transfer, school enrolment, and simplification of verification of eligibility documents would result in more coverage under the scheme. A regular monitoring mechanism with regard to disbursement of cash incentives should be in place. And so is the need for a proper Grievance Mechanism. It was also suggested that the Gram Panchayats be involved to identify the beneficiaries.

BHAGYALAKSHMI SCHEME – KARNATAKA

The Government of Karnataka in the year 2006-07 launched the Bhagyalakshmi Scheme applicable to all girls born to BPL families after 31st March 2006 with the objective of providing financial support to the girl child through her parents/natural guardian for the better upbringing of the girl children. To be eligible the girl child must have been born after 31st March, 2006 to BPL families. Enrolment was allowed upto one year of the birth of girl child for which a birth certificate was to be submitted. The number of children must not be more than three but the benefit was restricted to only two girls in the eligible family. The child must attend Anganwadi

centre upto age six and should have been immunized as per the health guidelines. She must be enrolled in a school recognized by the state education department and should not be engaged in any form of child labour. Either of the parents must have undergone terminal sterilization so that the number of children in family does not exceed three. It is compulsory that the beneficiary completes Standard eight and that she should not get married before she reaches the age of 18.

Under the scheme each beneficiary was entitled to a sum of Rs.10,000 that was invested in a fixed deposit in her name in the financial institution will be maximized and paid along with the accrued interest to the beneficiary on her attainment of 18 years of age. As per the revision done in the scheme in the year 2008 instead of the initial deposit amount of Rs 10,000 an amount of Rs 19,300 was to be deposited with the financial institution in the name of the first girl beneficiary and Rs 18,350 in the name of the second girl beneficiary of the same family. On her attaining the age of 18 years the first girl beneficiary who fulfills the conditions of the scheme will get a maturity amount of Rs 1,00,097 and the second girl beneficiary will receive Rs1,00,052. The beneficiaries willing to continue higher education after passing Standard 10 were eligible to pledge the bond and avail a loan, up to a maximum of Rs 50,000 from recognized banks. To keep track of the status of the beneficiaries with respect to health, education, migration and other benefits availed through different schemes the State Women and Child Development Department had developed a child tracking system with the assistance of NIC. It also reveals the status of the payment made to the beneficiary from time to time. The Life Insurance Corporation of India (LIC) was made the financial partner for implementing the scheme through a tender process.

The girl child gets health insurance cover up to a maximum of Rs. 25,000 a year. An annual scholarship of Rs. 300 to Rs. 1,000 till Standard 10 was linked to each single or two classes. The parents would get Rs. 1 lakh in case of an accident and Rs. 42,500 in case of natural death of the beneficiary. A terminal benefit at the end of 18 years amounting to Rs. 34,751 was to be paid.

Certain deficiencies and anomalies were observed in the implementation of the Bhagyalakshmi Scheme. Some parents of beneficiary did not undergo terminal sterilization. Despite the scheme meant for BPL some APL families were availing the benefit. Benefits availed without production of birth certificate and proper documentation. Not all children between 3-6 yrs attended Anganwadi centres or received nutritious food through ICDS. Some beneficiaries are yet to receive the bonds. Complaints of misuse of scheme and demand of bribe by some Anganwadi workers were reported. Reports stating that parents hoping to grab the benefits are registering a

girl child's birth twice in some villages. Cumbersome procedures and over dependence on the Anganwadi workers to identify the beneficiaries are the reasons for the poor reach of the programme.

The scheme is becoming more popular and the state government is making efforts towards enrolling more beneficiaries. The ICDS machinery is fully involved in the implementation of the scheme. But the deficiencies cited above have to be addressed. The documentation should be made simpler. The officials and departments involved in the implementation should be made to understand the scheme and its functioning. Mechanism to identify and weed out the non eligible beneficiaries and corrupt workers be in place. There should be no disparity in the financial benefit to both girls as it will cause friction between the children. It is a fact that not all schools in a village are recognized by the state department. This condition should be done away with so that children in unrecognized schools avail the benefit.

LADLI LAKSHMI YOJANA - MADHYA PRADESH

The Government of Madhya Pradesh in April 2007 launched the Ladli Lakshmi Yojana with the hope that with financial help it can improve gender ratio, education, health of girls and lay the foundation for their future. Alongside this the Yojana also works for the health and welfare of the mothers who undergo multiple pregnancies and offered simple methods of family planning.

To be eligible for enrollment the family should have 1-2 girl children who were registered with Anganwadi and either of the parents should have undergone terminal sterilization. The registration must be done within one year of child birth and in case of default the Deputy Commissioner was authorized to decide if registration applied after the eligible date. In case the woman gives birth to triplet girls in her first delivery all will be eligible for the benefit. In case of the death of the parents the enrollment was allowed upto five years. In case if woman remarries, eligibility only for children born from first marriage and not for children born of second marriage. The benefit extended to twin girls and girls whose mother or father has died. Girls staying in orphanages would also be entitled to the benefits.

The Benefits of the Scheme was in the form of National Savings Certificate (NSC) of Rs. 6000 and NSCs of Rs. 6000 each for the following four years are provided to a total of Rs 30,000 taken from the post office in the name of each girl registered under the scheme at the time of registration. Payment to the beneficiaries is released in stages and installments. On the

completion of 18 years, the beneficiary will get Rs 1 lakh. Altogether the girl will get Rs 1,18,300 under the scheme.

The major shortcoming is explaining the scheme to the people is a challenging task. Most people are suspicious about the benefits that are being promised. Non institutional deliveries pose enrollment problems. In many instances, the registration under the scheme is delayed due to the long processes entailing departmental formalities and collection of documents. Few NGOs reported instances of corruption at the time of registration. Currently the scheme involves the participation of several departments. One way of solving this problem is handing over the implementation of the scheme to local Panchayats and involvement of NGOs and women's groups in the registration and monitoring committees

GIRL CHILD PROTECTION SCHEME - ANDHRA PRADESH

The Chief Minister of Andhra Pradesh on the occasion of International Women's Day announced The Girl Child Protection Scheme (GCPS) on 8th March 2005 with the aim of preventing gender discrimination by empowering and protecting the rights of the girl child through direct investment by the government thereby enhancing the status of the girl child and promotion of the adoption of the small family norm by ensuring holistic development of the girl child. The scheme has been introduced in the entire state, except in two blocks where the DhanLakshmi scheme sponsored by the Government of India is in operation.

To be eligible for enrollment under the scheme families should have a single girl child or only two girls, either of the parents should have undergone a family planning operation on or after 01-04-2005, annual income of the family should be below Rs. 20,000 per annum in rural areas and Rs. 24,000 per annum in urban areas. Family of single girl child below three years of age had priority over families with two girl children with the age of the second girl child being three years or below as on 01-04-2005. The age of the child on the date of application shall be the criteria for determining her eligibility for the benefit under the scheme.

Post enrollment of the girl the benefits were made conditional to those girl children born after July 2009. The beneficiary was to produce evidence pertaining to immunization, school enrolment by age five. She loses maturity benefit if incomplete schooling. To receive scholarship a certificate of schooling attended from Std.8 to 12 from head of school to be submitted. No girl will get the final payment of the incentive, if she marries before the age of 18. She has to study intermediate (Standard 12) or equivalent to receive the final payment. Even if the girl fails in

Standard 12 or an equivalent examination, she will be eligible for the final payment after completion of 20 years. However, the scheme allows relaxation of age income and formal education for orphans, destitute and girls with disabilities.

Post enrollment benefit in scheme, in the case of a single girl child, to receive Rs.1 lac after attaining 20 years of age. In the case of two girl children, both of them are entitled to receive Rs.30,000.00 each after the completion of 20 years age. Both the 'single girl child' and 'two girl children' are entitled to annual scholarship from Standard 9 to Standard 12 (including ITI course) during their period of study. Upon the death of an insured parent member whilst he/she is insured prior to terminal date under Janasree Bima Yojana, the beneficiary is entitled to be paid the following:

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

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

LADLI SCHEME-DELHI

The Government of National Capital Territory of Delhi on January 1st 2008 launched the Ladli Scheme-Delhi with the aim of making the girl child self reliant through financially supporting her access to education, healthcare and enhancing her social status not only within her family but the society at large. Financial assistance given at the time of birth makes her acceptable in family, to school going girls so as to help gain education thereby reducing girl dropout rate ultimately helping in her overall development. Another objective of the Ladli Scheme is to encourage the registration of birth of the girl child. The financial partners of the Delhi government for implementing the scheme are SBI Life Insurance Company Limited (SBIL) and the State Bank of India. The financial assistance sanctioned by the government in favour of girls is deposited with SBIL till the girl becomes eligible for claiming the maturity value. The financial assistance under this scheme is restricted upto two girl children in the family.

The eligibility conditions to avail the scheme are that the Girl child must be born on or after 01.01.2008 as shown by the birth certificate issued by the Registrar (Births and Deaths), must be a bonafide resident of the National Capital Territory of Delhi for at least three years preceding

the date of application. The annual income of the parents of the child should not exceed Rs.1,00,000. For all other girl children in Delhi who are currently studying in a Government/MCD/NDMC or Government recognized school in Delhi and were born in Delhi as shown by the birth certificate issued by Registrar (Births and Deaths), who have been admitted in classes I, VI, IX, or XII or passed Standard X in the academic year 2008 - 09 onwards and whose parents have been residing in Delhi for at least three years prior to the date of application and having an income less than Rs.1,00,000 per annum.

Periodic payments are kept in fixed deposit in the name of the girl child to be redeemed with accrued interest on attaining the age of 18 years and having passed Standard 10 as a regular student in school. The amount disbursed to the girl child at the end of the lock-in-period will vary depending on the stage at which each girl child enters the scheme and registers under it. Though originally, the deposit at the birth of the girl child was Rs. 5,000, the state government revised it to Rs. 10,000.

It covers all the ten districts of the NCT of Delhi. The Secretary, Department of Women and Child Development, is the implementing authority for the scheme. At the district level, the district officers of the department implement the scheme. If the application is found correct and complete in all respects, it is sanctioned after scrutiny and the amount of financial assistance prescribed at the level of entering into the scheme is deposited with SBIL till the girl child attains 18 years of age and passes Standard 10. Documentary evidence supporting the criteria of eligibility has to be submitted. After passing Standard 10 and taking admission to Standard 12, the girls will have to wait for a year for the payment of the maturity amount, since the minimum lock - in period for the financial assistance sanctioned in their name is one year. The scheme is reviewed mainly through monthly meetings of the District Officers organized by the Secretary of the Department where the future course of action is drawn. A regular feedback is sought from an independent agency, beneficiaries, civil society organizations, politicians etc. The scheme has been made more citizen-friendly and the requirement of affidavit as proof of family income has been done away with. According to officials of WCD, for the first time in the history of Delhi, the female birth registration figures outstripped the male birth registration figures.

However, it was noticed that some are not able to register for the scheme due to lack of essential documents or delay in submitting their application. There is shortage of staff and infrastructure at the District Level Offices. Officials complain that some officers of the education department do not show any interest in the scheme and that they felt the promoting the Ladli Scheme was not

part of their departmental activities. This has created problems and delay in the implementation of the Ladli Scheme. It was also noticed that many eligible parents are not able to register under the scheme due to lack of essential documents (in both school going and birth cases).

The procedure for enrolment under the scheme has been simplified. The rules have been simplified to allow the girls who pass their Standard 10 examination from the National Institute of Open Schooling to access the scheme with effect from 2010-11. Previously, only the girls who passed the Standard 10 examinations as regular students were eligible to claim the maturity amount.

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

BALIKA SAMRIDHI YOJANA - HIMACHAL PRADESH (DISCONTINUED)

With the basic objective of bringing about a behavioural change in the perception of the family and society towards the girl child and to provide her an environment where she has access to education and income generating activities the Government of Himachal Pradesh in 1997 with support from the Government of India in 1997 launched the Balika Samridhi Yojana in all its twelve districts. In 2003-04 it was supported by the state government under the Directorate of Social Justice and Empowerment through ICDS.

It covers all girl children born on or after 15th August 1997 in families below poverty line residing in both rural and urban areas. The norms specified under the Swaranjayanti Gramroozgar Yojana for identifying BPL families would be applied whereas in urban areas they will be identified as per the survey and instructions of the Government of India as well as those listed in Public Distribution System. In the absence of the above the families living in slum and non slum areas, on pavements, rag-pickers etc were covered. But the benefits would be restricted to two girl children in each family irrespective of the total number of children. The scheme was discontinued in July 2010.

BETI HAI ANMOL SCHEME - HIMACHAL PRADESH

After discontinuing the Balika Samridhi Yojana in 2010 the Himachal Pradesh Government in order to provide financial assistance to girl children in July 2010 through the Department of

Social Justice and Empowerment launched the Beti Hai Anmol Scheme covering the entire State. Through the scheme it sought to bring about a behavioural change in the negative mind set of the family and society towards the girl child, provide incentive to enroll in school, continue uninterrupted study and learn income generating activities so as to become empowered and self dependent. It would also lead to late marriage. The conditions for eligibility included state domicile, family below poverty line, possessing a birth certificate and remain unmarried upto the age of 18 years. The benefits included a post birth grant of Rs.5100.00 to be deposited in nationalized bank/Post office in an interest bearing account in the name of the girl child, annual scholarship for each successfully completed year of schooling. The terminal benefits to be made available on completion of unmarried 18 years.

LADLI SCHEME – HARYANA

To improve the declining sex-ratio and encouraging the birth of a girl child the Government of Haryana in the year 2005 through the Department of Women and Child Development launched the Ladli Scheme covering the entire state. The scheme was open to all families irrespective of income limit, caste, religion or the number of male children, who is either resident or having domicile of Haryana or one parent along with a girl child resident in Haryana whose second girl child is born on or after 20th August 2005 domiciled in Haryana. Further the birth of both girl children should be registered and if the family of second girl child is born after 20th August 2005 and receiving benefit from the Balika Samridhi Yojana it will still be entitled to benefits under this scheme.

The money is to be invested in Kisan Vikas Patras in the joint name of second girl child and mother. In case, mother is not alive then the money would be deposited in the joint account of second girl child and father. If both the parents are not alive then this money will be deposited in a joint account of second girl child and guardian. The Kisan Vikas Patras will be pledged in favour of Child Development Project Officer and will be deposited in Treasury/ Sub-Treasury, as valuables, for a period of 8 years and 7 months by the Programme Officer of concerned district and after 8 years and 7 months, the money would be reinvested in Kisan Vikas Patras and deposited again in the treasury till the second girl child attains 18 years of age. In case of twin daughters, the incentive would start with immediate effect. The first Installment would be released within one month of the birth of second girl child. Successive installments would be released on the birthdays of the second daughter every year.

The parents should ensure proper immunization of both the girl children and immunization record (as per age of the girl children) may be produced at the time of receiving each payment. Both sisters should be enrolled in School/AW Centres as per their age. In case of death of either of the girls, the incentive will stop with immediate effect. However, the same can be restored from the date it was discontinued on birth of another girl child.

BALRI RAKSHAK YOJANA - PUNJAB

With the objective of correcting

the skewed sex ratio, promote terminal method of family planning among eligible couples, promoting the cause of the girl child and reducing the infant mortality rate the Government of Punjab through its Health and Family Welfare Department launched the Balri Rakshak Yojana in the year 2005. It covered the entire state. The benefit was made conditional to couples where the male is aged 45 years and the female 40 years irrespective of their date of marriage. Either of the two must have undergone terminal method of sterilization and the youngest child must be less than 5 years of age at the time of enrollment in the scheme the registration of which is to be done with the Local Gram Panchayat or Municipal Committee. The birth of the child must be registered with appropriate authority. A monthly incentive at the rates given below is provided to the female child after whose birth either of the parents has adopted terminal method of the family welfare, up to 18 years of age or till the age she becomes an income tax assesses.

After the birth of only girl-child Rs.500.00 and after the birth of second girl-child (provided first child is girl child) Rs.700.00 (350+350) is to be given.

Special Provisions in case of a couple opting under the scheme:

- Has twins from first one of the partners shall have to adopt a terminal method of family planning within five years of such delivery for them to be eligible under the scheme.
- If the twins are both girls the norm of monthly incentive would be Rs. 700/- (Rs.350+Rs.350 each)
- Right to undergo recanalisation at State expense in the event of the in case of death of the only child or child becomes 100% physically handicapped or mentally related before attaining the age of 18 years.
- Monthly payments shall, however, stop from the date of recanalisation but past benefits will not be recovered.

- In the event of the death of one of the partners, the surviving partner shall keep on receiving the amount till such time as he/she does not remarry.
- In case of the death of the one child of the couple with two girl children the monthly incentive shall be half of the monthly incentive from the date of the death of the girl child.

MUKHYA MANTRI KANYA SURAKSHA YOJANA – BIHAR

To prevent female foeticide, promote birth of girl, encourage birth registration, improve sex ratio with the overall aim of providing the girl child with her rightful place in family and society the Government of Bihar in July 2008 through the Department of Women Development Corporation launched the Mukhya Mantri Kanya Yojana covering 38 Districts and 544 Blocks.

The scheme was open to all BPL families having girl children but the benefit can be availed by the first two girls in the family whose birth has been registered and are in the 0-3 age group. The benefit included the investment of Rs.2000.00 in UTI -Children's Career Balanced Plan -Growth Option. On completion of 18 years the amount equal to the maturity value will be paid to the girl child (Rs.18000). In case of death of girl child during the intervening period the amount will be paid back to WDC, Patna, Bihar.

CONCLUSION

The objective of CCT Scheme to provide direct financial support for girls with the funds being transferred to the bank account in their name was seen as a useful mechanism. It proves as motivational factor for at least poor families to invest in the education of their daughters. In general all schemes attempted to enhance the value of the girl child in terms of her being considered as an asset to the family, though it is very difficult to change the mindset of people. Few schemes were discontinued due to lack of funds. The procedure to avail the benefits under these schemes is also too complicated. Therefore there is need to simplify the schemes and procedures to further enhance its usefulness and thereby expand its reach too.

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