



THE LADLI SCHEME IN INDIA: *Leading to a Lehenga or a Law Degree?*



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The
Economist

Angry white American men

Starting Britain a wobbly

The BBC: unreliable, but no less potent

Don't forget about Iraq

Who will pay for the deficit?

GENDERCIDE

What happened to
100 million
baby girls?

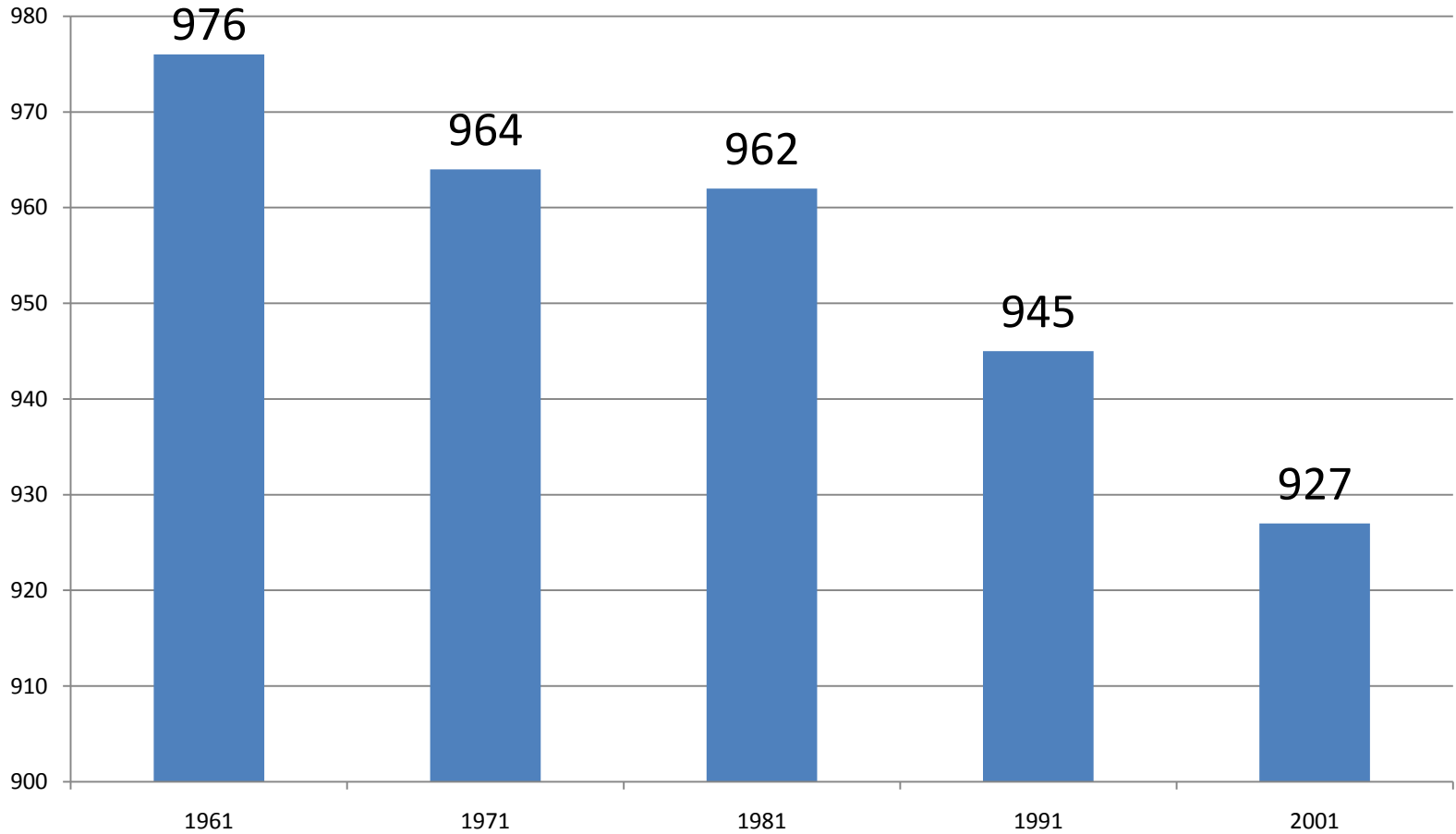


STRUCTURE OF PRESENTATION

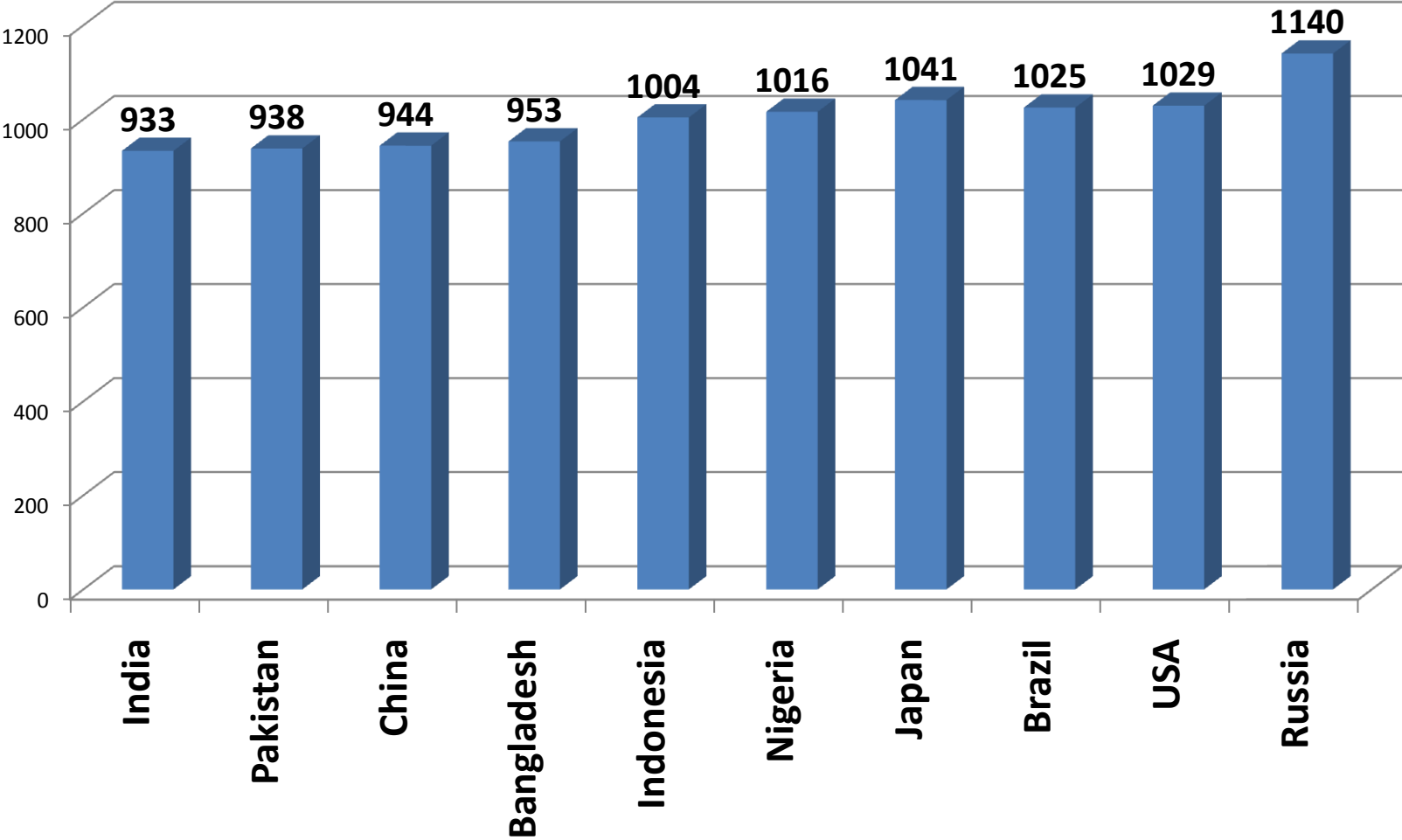
- The context and the background
- Objectives of the study
- Elements of the Scheme
- Contradictions, Contestations and Challenges
- Impact, opportunities and implications
- Summing up

Declining sex ratio-little girls and death

Child Sex Ratio In India

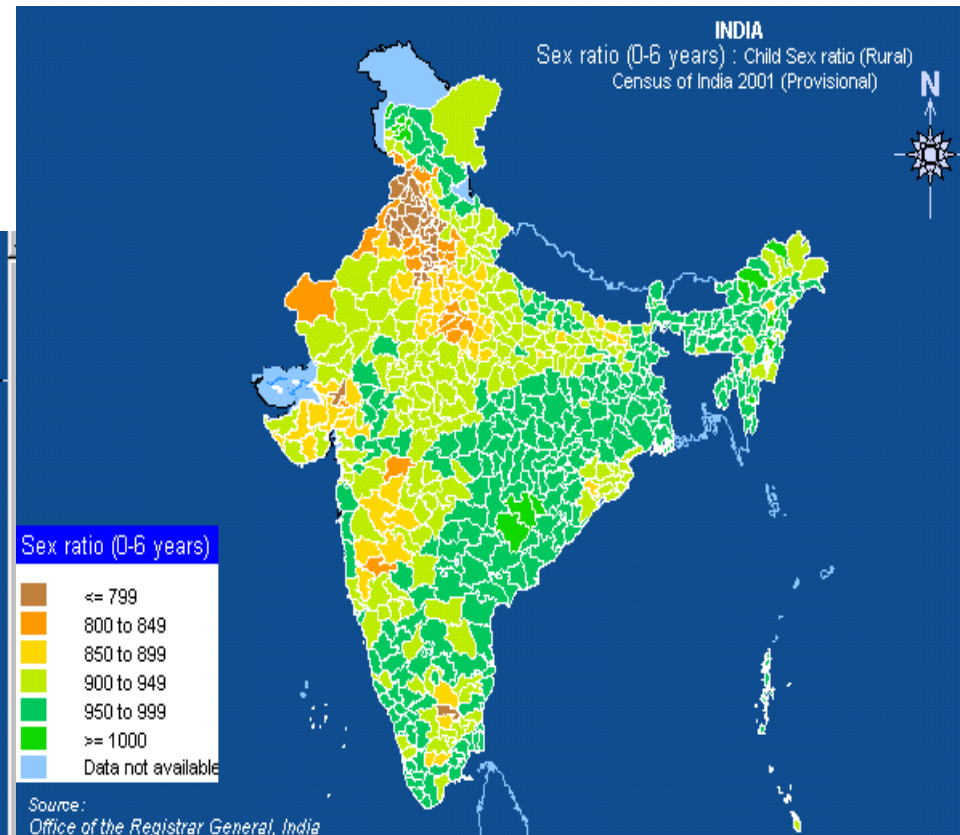
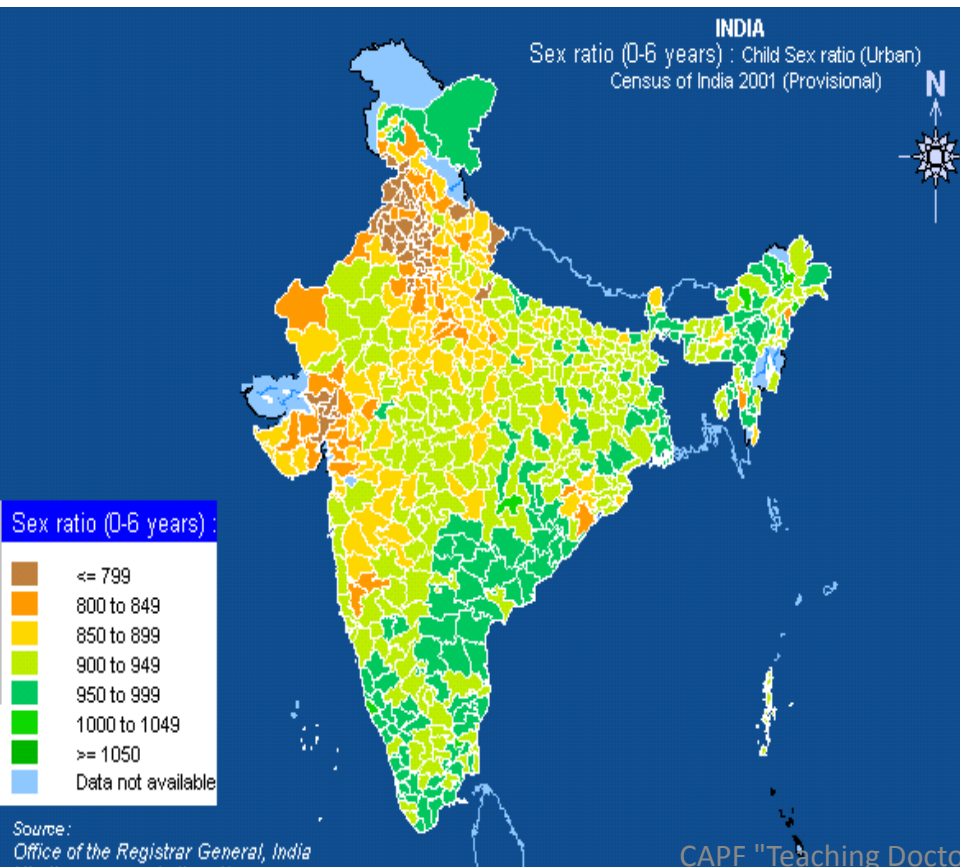


Sex Ratios Of The Ten Most Populous Countries In The World



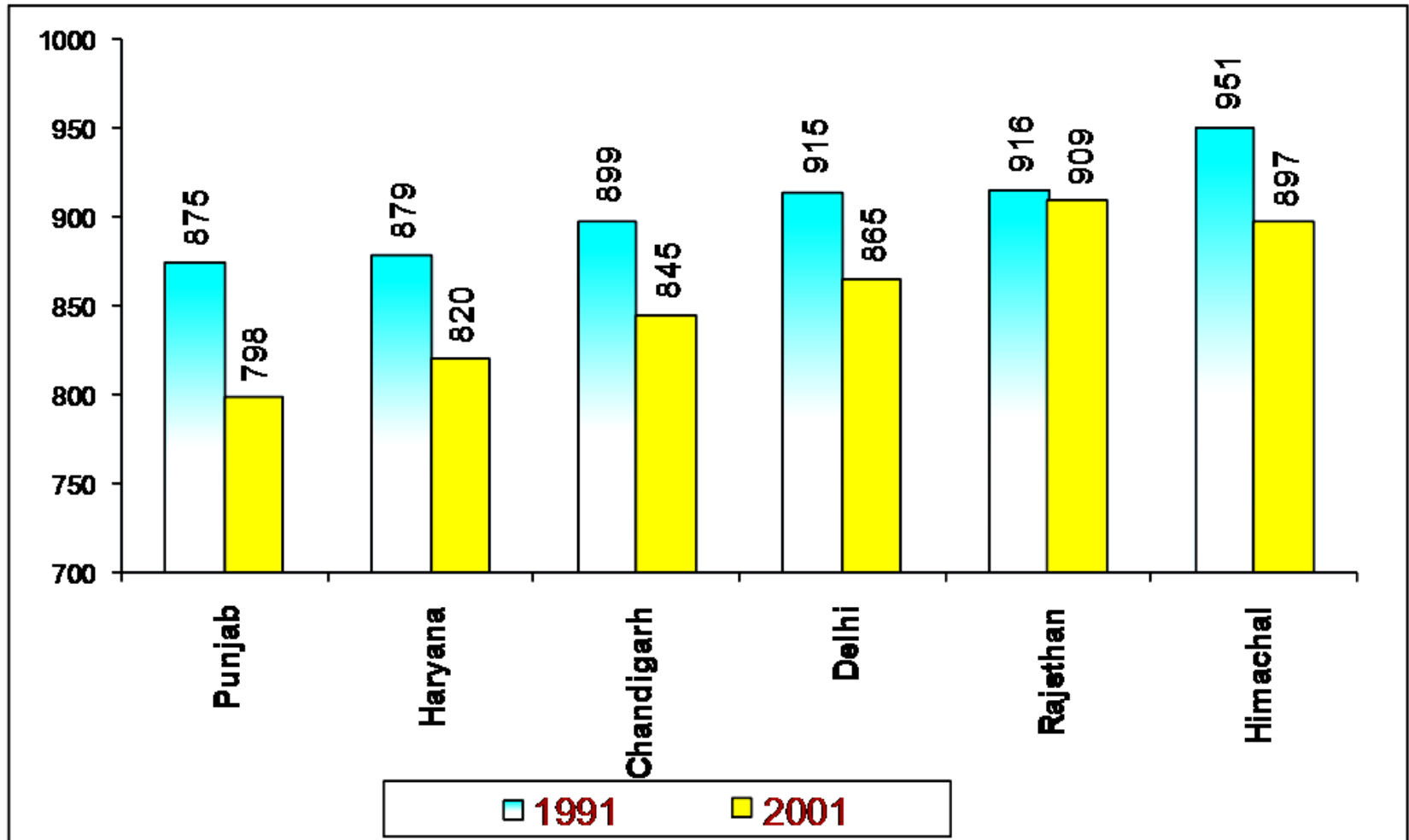
Situation Is Worse In Urban Areas

Urban



Rural

Decennial Sex-ratio 0-6 Yrs : Northern States



State-Wise Data

Sl. No.	State	1991 (0-6 Sex Ratio)	2001 ((0-6 Sex Ratio)	Absolute Change
1	Punjab	875	798	-77
2	Haryana	879	819	-60
3	Himachal Pradesh	951	896	-55
4	Chandigarh	899	845	-54
5	Delhi	915	868	-47
6	Gujarat	928	883	-45
7	Uttaranchal	949	908	-41
8	D&N Haveli	1013	979	-34
9	Maharashtra	946	913	-33
10	Daman & Diu	958	926	-32
11	Nagaland	993	964	-29
12	Goa	964	938	-26

Sl. No.	State	1991 (0-6 Sex Ratio)	2001 ((0-6 Sex Ratio)	Absolute Change
13	Arunachal Pradesh	982	964	-18
14	Manipur	974	957	-17
15	A&N Island	973	957	-16
16	Orissa	967	953	-14
17	Jharkhand	979	965	-14
18	Andhra Pradesh	975	961	-14
19	Karnataka	960	946	-14
20	Meghalaya	986	973	-13
21	Bihar	953	942	-11
22	Uttar Pradesh	927	916	-11
23	Assam	975	965	-10
24	Madhya Pradesh	941	932	-9

Sl. No.	State	1991 (0-6 Sex Ratio)	2001 ((0-6 Sex Ratio)	Absolute Change
25	Chattisgarh	984	975	-9
26	Rajasthan	916	909	-7
27	West Bengal	967	960	-7
28	Tamil Nadu	948	942	-6
29	Mizoram	969	964	-5
30	Sikkim	965	963	-2
31	Tripura	967	966	-1
32	Kerela	958	960	2
33	Pondichery	963	967	4
34	Lakshadweep	941	959	18
35	J&K	NA	941	NA
	India	945	927	-18

The origin and evolution of the Ladli scheme

- Girl Child Protection Scheme in Tamil Nadu, 1992: Forerunner of all such schemes
- Madhya Pradesh Ladli Lakshmi Yojana
- Gujarat Dikri Bachao Campaign
- Girl Child Protection Scheme Andhra Pradesh
- Haryana Ladli Scheme 2005
- Planning Commission: Constitution of a working group on CCTs in December 2008
- Dhanalakshmi –Government of India scheme, 2008
- Government of Delhi- Ladli scheme, 2008

Meaning and significance of *Ladli*

- The word *Ladli* literally means darling, loved or pampered one
- First used in a campaign by Population First to generate awareness about declining sex ratio and the value of the girl-child in India in 2005
- The campaign supported by UNFPA was aimed at providing a positive message emphasising on the value of the girl child and her emotive connections with the family
- The aim was to move away from earlier discourses which associated the issue of declining sex ratio with violence, discrimination and death
- The word *Ladli* was to evoke an image of a loving girl-child to be the centre of the family's attention

Studies say....

Srinivasan and Bedi(2009): Study on GCPS Tamil Nadu-assumes poor families as anti-daughters, not targeted at districts with high prevalence, no clarity on whether attitudes towards daughters has altered.

Sunder Rajan(2003): Study on GCPS Tamil Nadu-scheme ineffectual in addressing core issues of gender discrimination.

The present study

- The research on which this study is based on was carried out during visits to Haryana State Government offices, Delhi State Government offices, field visits to Gurgaon district, Haryana and South Delhi district, Delhi from 2008-2010.
- The study draws on conversations with middle level government and NGO functionaries handling the distribution and implementation of the schemes (Department of WCD, Social Welfare Department, Mission Convergence, Gender Resource centre)
- FGDs with beneficiaries from both the states also inform the study

Objectives of the present study

- Describe the principal elements of the scheme analysing its addressing of gender-specific constraints, gender-intensified inequalities and gender imposed disadvantage.
- To delve into the contradictions, contestations and challenges within it to address the issue of sex selective abortion as gender discrimination.
- To assess the impact, opportunities and implications under the theoretical framework of a syncretic feminist perspective with an intersectionality approach.

Ladli Scheme, 2008, Government of NCT of Delhi

Stage		Amount	Deposited in
1.	After birth	Rs.10,000 <i>(if delivered at home)</i>	Bank Account opened in the name of the beneficiary girl
		Rs.11,000 <i>(if institutional delivery)</i>	
2.	Admission in Class-I	Rs.5,000	
3.	Admission in Class-VI	Rs.5,000	
4.	Admission in Class-IX	Rs.5,000	
5.	Passing Class-X	Rs.5,000	
	<i>By failing in Class-X, the beneficiary will forfeit all deposits.</i>		
6.	Admission in Class-XII	Rs.5,000	
Note:1	A girl born after 1 st January 2008 and registered under the Scheme who joins at Stage-1 will get around Rs.100,000 at the age of 18.		
Note:2	Other girls who join the scheme at subsequent Stages will get the amount deposited along with interest at the age of 18.		

Conditions precedents:

Ladli Scheme, 2008, Government of NCT of Delhi

	Conditions	Proof
1.	Total annual family income should be below Rs.100,000	Certificate from employer / Notorised affidavit
2.	Girl should be born in Delhi	<u>Any one of the following:</u> <ul style="list-style-type: none">• Birth Certificate from the Registrar of Birth & Death• Affidavit (<i>Only for 2008-09</i>)• Certificate from the Principal of the School (<i>Only for 2008-09</i>)
3.	Family should be staying in Delhi for the last 3 years	Ration Card / Election Card / any other valid certificate
4.	Only 2 girl children from a family to be covered under the Scheme (any two girls)	

Ladli Social Security Allowance Scheme: Govt. of Haryana

- Launched on 1st January, 2006.
- Admissible to parents who only have daughters “to remove sense of insecurity”.
- Rs.500 paid every month to the family from the 45th birthday of the father/mother (whoever is older) till their 60th birthday, i.e., for 15 yrs. A separate scheme (*Old Age Samman Allowance @ Rs.500 per month to all senior citizen*) starts after 60th year.
- 10,850 beneficiaries covered in FY 2007-08 (*up to 31 Dec. 2007*)
- 17, 917 beneficiaries covered in FY 2008-09 (*up to 31 Dec, 2008*)
- 24,400 beneficiaries covered in FY 2009-10 (*up to 31 Dec, 2009*)

Ladli Scheme

Government of Haryana

- Launched in 20.8.2005, extended up to 2015-16.
- Rs.5,000 per year given on the birth of Second daughter born on or after 20th August, 2005.
- The parents who are resident of Haryana or having Haryana domicile are eligible irrespective of their income and number of sons.
- The amount is invested in in the group insurance scheme by Life Insurance Corporation of India in the name of the second daughter through mother / father (if mother not alive) / guardian (if both parents not alive) and the matured amount of approx. Rs.90,000 – RS.1,00.000, would be paid after the second daughter attains the age of 18 years.
- As per official records, so far the state government has spent Rs. 95 crore (Rs.950 Million) under this scheme, benefiting 86,820 girls till Dec., 2009

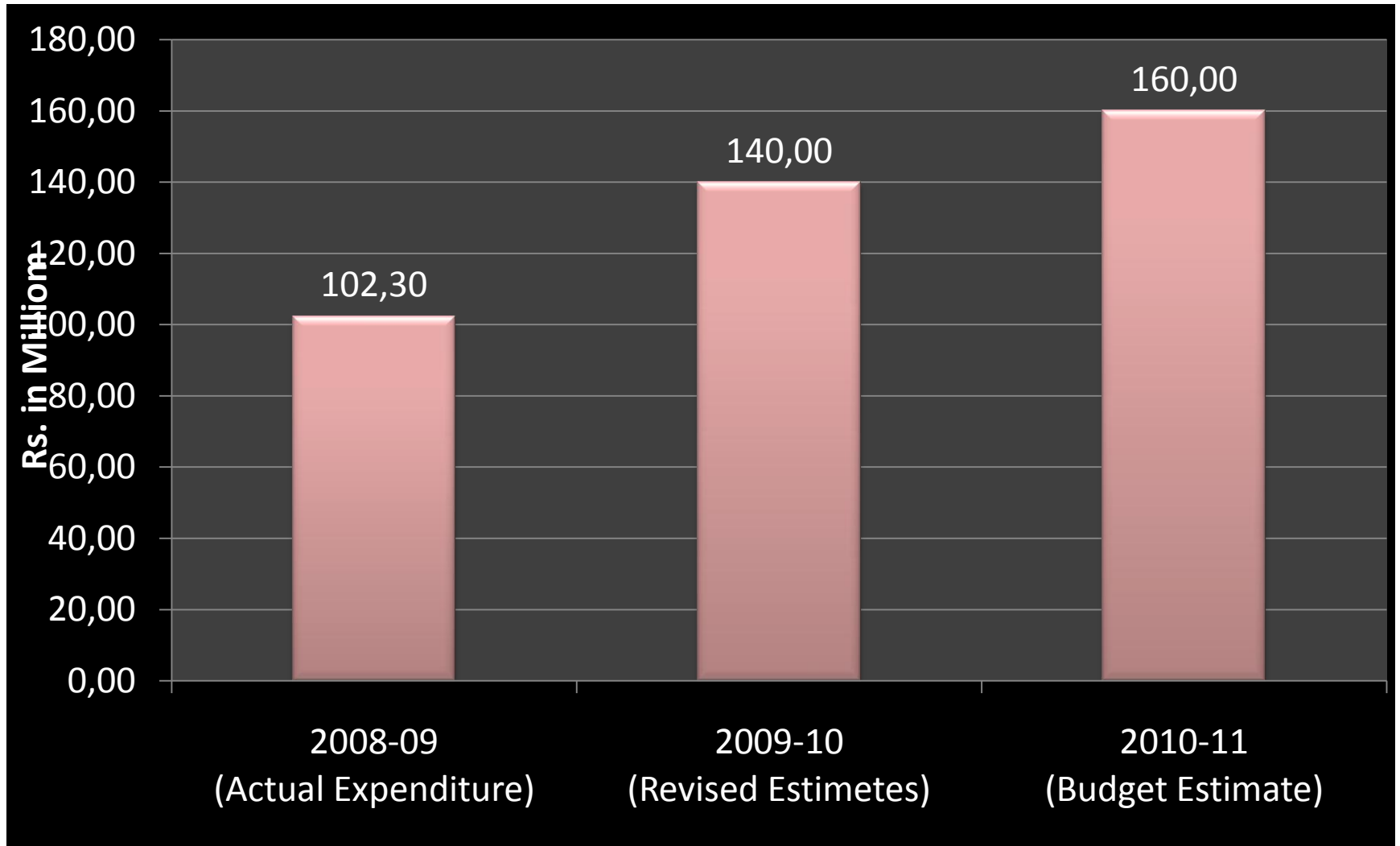
Ladli Scheme, Govt. of Haryana

Eligibility Criteria :

- Under the scheme all parents residents of Haryana or having Haryana domicile will be entitled for financial assistance provided there is at least one alive real sister of the 2nd girl child in the family.
- At least one of the parents along with the girl children should be residing in Haryana.
- The birth of both the girl children should be registered.
- 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/Anganwadi centre as per their age.
- If the parents of the second girl child, born on or after 20th August,2005 are receiving benefit under any other scheme like Balika Samridhi Yojna etc. they will still be entitled to benefit under this scheme.

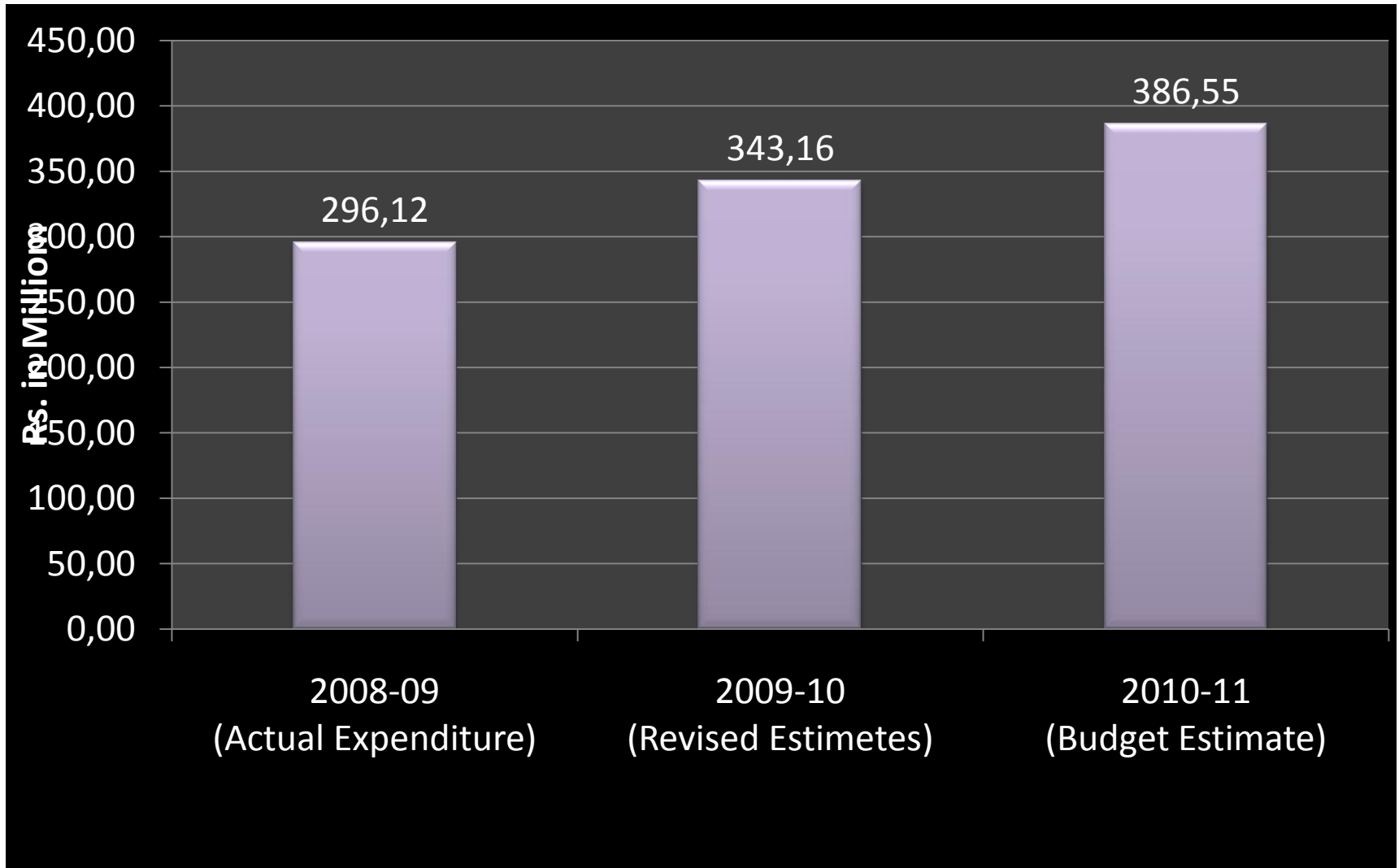
BUDGET ALLOCATION

Ladli Social Security Allowance Scheme: Govt. of Haryana



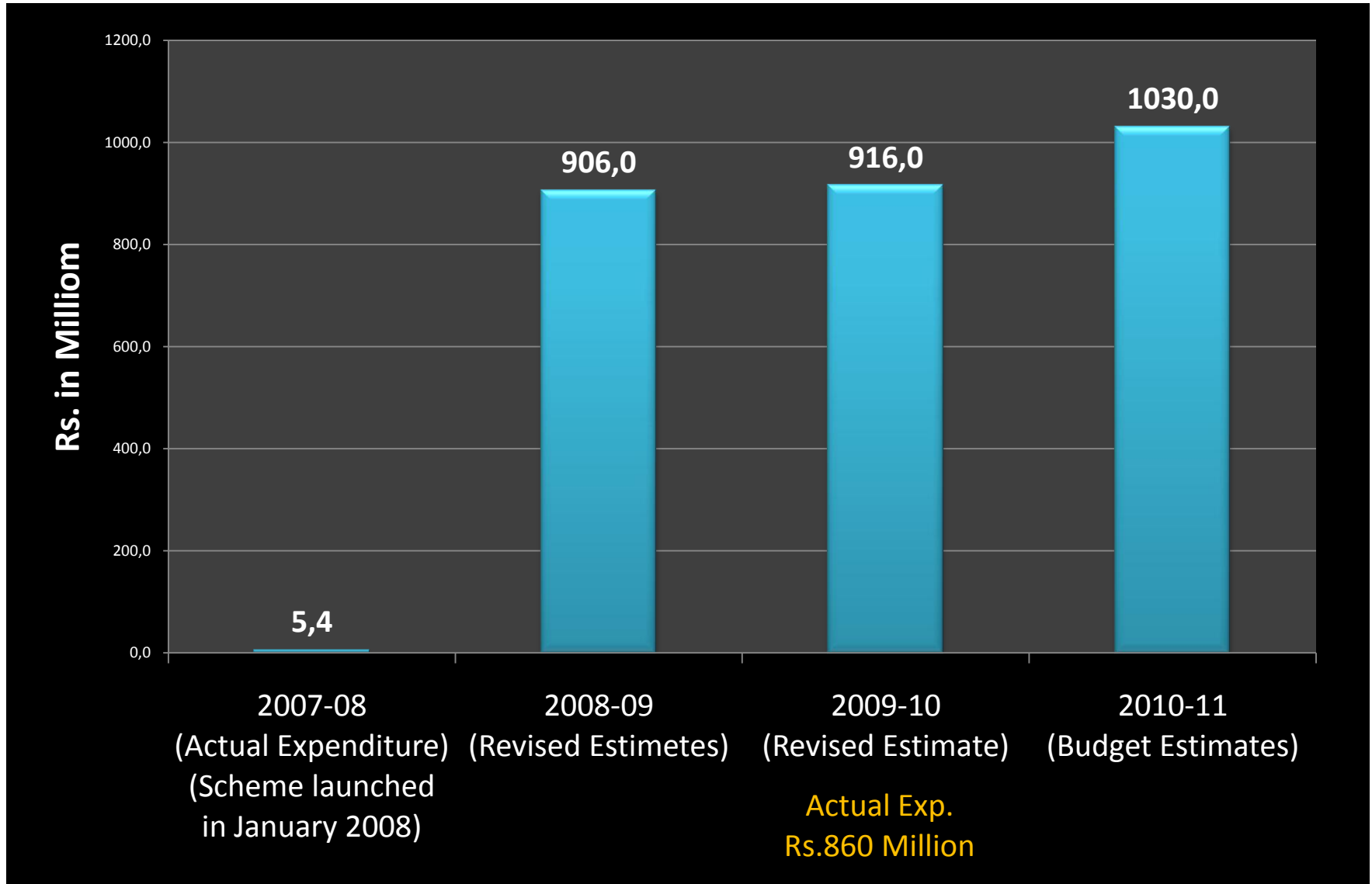
BUDGET ALLOCATION

Ladli Scheme: Govt. of Haryana



Budget Allocation

Ladli Scheme: Govt. of NCT of Delhi



Objectives of the scheme

- Curbing Sex-Selective abortion by enhancing the worth of the girl child
- Improving school enrollment and reducing school drop out rate
- Reducing insecurity of parents having only daughters
- Encouraging and motivating families to have supportive mechanisms for daughters and to value and love them.

Contradictions, Contestations and Challenges

- **Impact:** Turn-around in declining child sex-ratio - *Premature celebration or fact?*
- **Impact:** Enhances daughter's worth - *Can money buy me love?*
- **Impact:** Aspirations for education or marriage? *A lehenga or a law degree?*
- **Impact:** Inclusion and exclusion - *Who gets left out, when, why and how?*
- **Impact:** Bureaucratic redtapism and unruly practices - *Rs 200 for filling up a form?*
- **Impact:** Paternalistic handout or coresponsibility - *Knowledge v/s I know nothing*

Turn-around in sex ratio-premature celebration or fact?

- **Sharma and Haub (2009):** What has increased is registration of births of girls due to the announcement of the scheme, the number of registered births during 2007 was 322,004 of which 174,289 were boys and 147,755 were girls, this points to a sex ratio of only 848 in 2007, From January-June 2008 this increased to 1048 with a sudden up-turn in the share of non-institutional births for girls which was till date lower than boys.
- This view is supported by middle-level functionaries in both states who are handling the implementation of the schemes.

Enhancing daughter's worth: *Can money buy me love?*

- “It is sheer economics at work in the context of poor families. The girl-child is not welcomed because of the scheme, the scheme is welcome because the girl-child is perceived as a burden.” - *Geetika Sharma, Addl. Director, WCD, Government of NCT of Delhi, in charge of Ladli scheme, Delhi.*
- Earlier studies establish sex-selective abortion as upper-class, upper-caste, urban phenomenon. Recent studies (*Mary John et al, 2008*) reveal this to have become universal with the upwardly-mobile aspirations of the marginalised.

Saying no to sex-selective abortion.....

- The present study reveals that sex-selective abortion is commonly practiced. The availability of the scheme propels a weighing of options (Rs 3500 for Sex determination and Sex-selective abortion v/s 1 lakh of the scheme) leading to an advantage in the case of the 2nd born daughter. This however weakens in the next order of pregnancy.
- The scheme thus scratches the surface without addressing the core issues of gender discrimination here.
- Jean Dreze (2002) questions the wisdom of bribing parents to keep their daughters thereby reinforcing stereotypes that they are liabilities.

Aspirations for education or marriage: *a lehenga or a law degree?*

- When asked how they would use the scheme money, the beneficiaries' highest priority was using it for their daughter's marriage. This priority was also noted in the young girls who wanted to substantiate the spending on their own wedding by using the scheme money.
- Dowry was accepted as an entrenched institution and only a few stated that they would resist it in case of their daughter's or their own marriage.
- The functionaries considered the spending on education as ideal, however they concluded that the chances of the money spent on marriage was significantly higher.
- Sabu George(2003) findings show that the incentive money is itself used for dowry.



The market, marriage and beauty myths

- A consumerist market, and a glossy, glamourised idea of marriage and sexuality of brides has captured the imagination of young minds where being a trendy and beautified bride is a significant marker of status and self-worth.
- Although it was clear that the promise of cash transfers brought about a sense of security and confidence in women and girls, there was little evidence of changes in their decision-making roles or bargaining power and even less evidence of their increased voice within the community.

Inclusion and exclusion-who gets left out what, when and how?

- When the scheme stops at one or two daughters, it compounds the vulnerability of the excluded in both economic as well as psycho-social terms.
- The most vulnerable and the most deserving may be left out of the loop due to transitory living, working conditions, illiteracy and lack of information.
- In Haryana although there is no income indicator, the scheme is not attractive to the urban and the prosperous.

Bureaucracy, red-tapism and unruly practices

- Glodblatt(2004) –the failure to access CCTs is due to problems of implementation and the ‘unruly practices’ of responsible officers.
- The complexity of the regulations for making claims combined with poorly trained, inefficient, unhelpful and frequently corrupt officials were together found to be a major factor behind the problem of exclusion
- Delays, budgets running out before the end of the financial year and grants being withdrawn without reasons being disclosed.

Of weeping women and wasted opportunities...

- Girija Sahu, the coordinator of DRC, South Delhi, Mission Convergence shares: “The women aspirants come to me weeping at the delay ...but what can we do? Administrative decisions to change the system of sanctioning grants has led to inordinate delays which makes people lose faith in the system and in the credibility of the Gender Resource Centres which are in direct touch with them”

Paternalistic hand-out or co-responsibility?

- The conditionalities about the co-responsibility of the beneficiaries regarding school attendance or ejection from the programme was not known to the beneficiaries
- Co-responsibility or reciprocal obligation on part of the educational institutions and /or the state also did not exist regarding quality education, basic access to health care, transportation, infra-structural supports and implementation of gender-sensitive laws.
- Beneficiaries perceived it as a paternalistic hand-out, a charity of the state to alleviate the insecurity and sorrow of giving birth to a 'burden'.

Impact, opportunities, implications: Inclusion, exclusion, apathy

- **Operational issues:** Targeting, leakages, sanctions, awareness, coordination
- **Societal issues:** Community participation, values and norms, co-responsibility
- **Psychological issues:** Dependency, guilt, humiliation, naming and shaming, rising consumerist aspirations
- **Economic issues:** Adequacy of grants, skill development, work force participation , cost of marriage and dowry

- **Operational Issues:**

- Targeting with a non-income criteria might provide flexibility and widen the reach.
- Grant sanctioning process to be streamlined.
- Increasing awareness on co-responsibility/ reciprocal obligation.

- **Social Issues:**

- Inclusion of all daughters under scheme
- Increasing community participation & addressing values, norms and power relations which play a role in inhibiting access.

- **Psychological Issues:**

- Reducing notion of beneficiaries being passive recipients and emphasising on self-reliance, co-responsibility, sustainability.

- **Economic Issues:**

- Linking up the scheme with necessary educational and health facilities.
- Promoting the girls' education in a context where it is linked to career aptitude testing, skill development & employment opportunities.

Case studies

- *Neha*, 18, filled up the form last year & was eligible to access it this year. She was not aware that the amount would be Rs.5,000 (+ interest) and presumed it to be Rs.100,000. She wanted to spend the amount on a wedding dress (*Lehenga*) worth Rs.10,000 and a bridal beauty package worth Rs.45,000.
- *Hemlata*, 18, wants to pursue a career in law, but has no idea as to how to prepare for it and where to apply. She had made two visits to the State Bank of India to access the money, to be told that she has to get certifications from her school. The school said that they had no such instructions.

Summing up: a theoretical framework

- Significance of a syncretic feminist perspective with an intersectionality approach here-
- Inclusiveness and re-conceptualization taking into account the intersections of class, caste, region, religion, age and gender.

Syncretic feminist perspective

- Linkages with rights, entitlements, (Okin, Pateman)
- Develop human capabilities (Sen, Nussbaum, Robeyns)
- Build voice, agency, citizenship (Lister, Werbner, Davis, Mouffe, Mohanty, Roy)
- Mainstream social protection within broader development efforts (Kabeer)
- Intersectionality - viewing gender-specific constraints, gender-intensified inequalities and imposed forms of gender disadvantage keeping in mind the intersections of class, caste, ethnicity, religion, region and age. (Crenshaw)

Summing up: Looking at the State

- The answer did not lie in abandoning the scheme but in improving the quality 'to go forwards rather than backwards' - Dreze and Goyal
- Social protection schemes need to accommodate a more pro-active role of the state while understanding that the state may not always be a benevolent representative of public good.
- The state can also be a site for struggles over the interpretation of needs and the allocation of resources.
- Building the capacity of the marginalised and excluded groups to participate in these struggles is indispensable to the promotion of more inclusive systems of social protection and a more equitable path to economic growth. (Kabeer)