



GOVERNMENT OF KARNATAKA

**EVALUATION OF THE PERFORMANCE OF BHAGYALAKSHMI
SCHEME IN KARNATAKA STATE IN THE PERIOD
2010-11 TO 2015-16
IMPLEMENTED BY THE DEPARTMENT OF WOMEN CHILD
DEVELOPMENT, GOVT. OF KARNATAKA**



ಕರ್ನಾಟಕ ಮೌಲ್ಯಮಾಪನ ಪ್ರಾಧಿಕಾರ
Karnataka Evaluation Authority

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DEPARTMENT OF PLANNING, PROGRAMME MONITORING AND STATISTICS
GOVERNMENT OF KARNATAKA
APRIL 2019**

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DEPARTMENT OF WOMEN CHILD DEVELOPMENT,
GOVT. OF KARNATAKA



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Published

For:

Karnataka Evaluation Authority,
#542, 5th Floor, 2nd Stage,
M.S. Building, Dr. Ambedkar Veedhi,
Bengaluru – 560 001.

By:

Hyderabad-Karnataka Centre for Advance Learning,
No. 10-2-152, Parvana Colony, Sangameshwar Nagar,
Kalaburagi-585 103

Typeset & Printed by

S.P.C Enterprises.

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Seshadripuram, Bengaluru – 20*

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CONSTITUTION OF INDIA

PREAMBLE

WE, THE PEOPLE OF INDIA,
having solemnly resolved to constitute India into a
SOVEREIGN SOCIALIST
SECULAR DEMOCRATIC REPUBLIC
and to secure to all its citizens:
JUSTICE, social, economic and political;
LIBERTY of thought , expression,
belief, faith and worship;
EQUALITY of status and of opportunity;
and to promote among them all
FRATERNITY assuring the dignity of the
individual and the unity and
integrity of the Nation;
IN OUR CONSTITUENT ASSEMBLY
this twenty-sixth day of November, 1949, do
HEREBY ADOPT, ENACT AND GIVE TO
OURSELVES THIS CONSTITUTION.

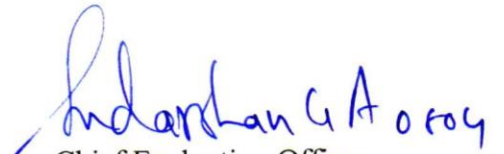
FOREWORD

Karnataka State, in recent years, has undertaken more focused interventions -laws, policies and schemes- to eliminate all forms of discrimination against women and girls. A major concern is about the declining child sex ratio (CSR) in 0-1 age group and Sex Ratio at Birth (SRB). The Government has introduced 'Bhagyalaxmi' scheme during the year 2006-07 with a conditional cash transfer to improve the status of girl child in family and society. The study on 'Evaluation of Bhagyalakshmi scheme in Karnataka State in the period 2010-11 to 2015-16 implemented by the Department of Women and Child Development (WCD) was initiated by WCD through Karnataka Evaluation Authority (KEA). The study was outsourced by KEA to the Empanelled Consultant Organization Hyderabad Karnataka Centre for Advanced Learning, Kalaburagi.

The findings of the study are based on a stratified random sample of 2040 beneficiaries drawn from eight districts from four divisions in the State. The major findings indicate that the objective of compulsory registration of birth of a girl child is achieved. The scheme has also contributed to promote girls' education and a change in attitude towards girl child. The benefits and social impact are likely to be more visible after 2024 when the first group of beneficiaries receive the benefits. Some of the basic recommendations are, clearance of pending claims, reallocation of excess funds under ST category to other categories, strengthening the human resource base for effective implementation of the scheme, linking the scheme with Pradhan Mantri Janashree Bima Yojane, generating awareness among women, the minimum education criteria to be increased to PUC/Graduation and the beneficiaries to be given priority in skill development and self employment programmes.

I expect that the evaluation study and its findings and recommendations will be useful to the Department of Women and Child Development to implement the scheme more effectively to bring the social change and to improve the status of the girl child.

The study received support and guidance of the Principal Secretary and the Secretary Planning, Programme Monitoring and Statistics Department, Government of Karnataka. The study was actively supported by the officers of Department of Women and Child Development by providing useful data and suggestions. The report was approved in 40th Technical Committee meeting. The review of the draft report by KEA, members of the Technical Committee of KEA, and an Independent Assessor, has provided useful insights and suggestions to improve the report. I duly acknowledge the assistance rendered by all in successful completion of the study.


Chief Evaluation Officer
Karnataka Evaluation Authority

ACKNOWLEDGEMENT

The “Evaluation of the Performance of Bhagyalakshmi Scheme in Karnataka State in the Period 2010-11 to 2015-16.” was compiled with efficient analysis of primary and secondary data obtained from the valuable information contributed by beneficiaries of the scheme selected from 8 districts of Karnataka. HKCAL would like to acknowledge the following persons for their valuable contributions in completing this evaluation study.

Dr. Shalini Rajaneesh, presently Principal Secretary, Dr. Rajaneesh Goel, Former ACS, Dept. of Planning, Programme implementation and Statistics, Shri Mohan Chakravarthy presently Secretary Dept. of Planning, Programme implementation and Statistics and Secretary Dept. of Women and Child Development and also Dr. Uma Mahadevan, Former Principal Secretary Dept. of Women and Child Development and former Principal Secretary Dept. of Planning, Programme implementation and Statistics.

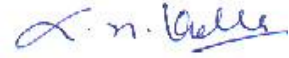
Sri. Sudarshan G. S., IFS, Chief Evaluation Officer, Smt. Smita Bijjur, IFS, and Smt. Vanashree Vipin Singh, IFS, both Former Chief Evaluation Officers, Karnataka Evaluation Authority, Govt. of Karnataka.

The Inputs and suggestions given by Dr. Chaya Devagaonkar Consultant (Evaluation), and Smt Jyothi Jenni of Karnataka Evaluation Authority are most valuable. We thank all the concerned officers and Staff of KEA for their constant support.

Our sincere thanks to Director , Smt. N Pankaja, Joint Director, Department of Women Child Development, Govt. of Karnataka, Bengaluru and respective Districts Officer, Anganawadi workers and staff of the Dept.of Women and Child development.

Dr Sudeshna Mukherjee has carried out this study as its Principal Investigator and prepared this report. Her total dedication for the evaluation study and involvement in preparing this report is well appreciated.

Smt Aprana M Kolla, Director of HKCAL is the key person for HKCAL in lending technical support in successful completion of this evaluation study. Our sincere thanks to her and all the HKCAL team, who contributed in taking up the Evaluation of the Scheme without whom the evaluation would not have been possible.



President

HKCAL, Kalaburagi

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1. Executive Summary

1.1 Brief Introduction of the Scheme

With depleting child sex ratio (946 females to 1000 male as per 2001 census) Karnataka government's concern for the girl child, to change the society's attitudes towards her and for the promotion of the birth of girl children in Below Poverty Line (BPL) families, reflected in introduction of a new welfare scheme called "Bhagyalakshmi" which was launched during the year 2006-07 vide Government of Karnataka order number Ma.Ma.E. 99 Ma.Ma.A 2006 dated 17.10.2006.).

"Bhagyalakshmi" is a conditionality linked cash transfer scheme. The introduction of the conditional cash transfer schemes (CCTs) is a marked departure from the traditional approaches in social programming. The scheme is restricted to two girl children born after 31.03.2006 and the benefit was restricted to only families of BPL card holders from 2011-12

The objectives of Bhagyalakshmi scheme is as follows:

- a) Compulsory registration of Birth of a Girl Child.
- b) Improve the status of Girl Child in the Family in particular and in Society in general.
- c) Promote education of Girl Children.
- d) Eradicate social evils such as child labour, child marriage etc.
- e) Reduce female foeticide

1.2. Purpose of Evaluation: The purpose of the evaluation is to assess the Bhagyalakshmi scheme's outreach, effectiveness and utility and problems encountered in its implementation in all the districts of Karnataka state.

1.3. Objectives of Evaluation:

- I. To find out whether all the objectives set under scheme have been achieved and if so, to what extent.
- II. To know the effectiveness and utility of the child tracking system and its linkage with "Hejje guruthu" scheme of Education Department (which is expected to result in attendance of girls in schools) and for the disbursement of scholarships of girl child.
- III. To understand the problems encountered in the process of implementation and to reduce delay in reaching out of benefits to its beneficiaries.

- IV.** To assess the outreach and effectiveness of the awareness programmes from the Women and Child Development Department and its coordination with other departments in implementation of the scheme as stipulated by Government of Karnataka.

1.4 Problems and Needs:

The evaluation analysis at present aims to ease the procedural difficulties and to improve efficiency of the scheme. The impact of the program can be assessed completely when beneficiaries will come back for claims because most of the social outcome, the project aims for- like reduction of female feticide, eradication of child marriage and child labour, promotion of girls' education, small family norm and so on –are dependent on various other complex social factors. So largely secondary data is used to evaluate those outcomes and hence complete evaluation of outcome of Bhagyalakshmi scheme is possible to be done only after 2024.

1.5. Methodology:

This Evaluation Study followed Exploratory and Diagnostic research design and Triangulation method. The study is based on both qualitative and quantitative data collected from both primary and secondary sources.

1.5.1. Sources of primary data:

- Structured interviews based on Interview schedule
- FGD with beneficiaries, officials from different coordinating departments, Insurance partner, Anganwadi Workers, NGO's/CSO's working in the field
- Case studies

1.5.2. Sources of Secondary data:

- Previous studies conducted in the field
- Secondary data provided by National Family Health Survey-2016 reports, the Dept of Women and Child Development and other Coordinating Departments like education, health, social welfare etc.

1.5.3. Sample Design:

From the entire Karnataka State, Stratified Random Sampling Method is being followed to select 8 districts (with best and worst HDI) from each revenue division. Further two taluks are selected in each district (with best and worst HDI). Sampling of 20 beneficiaries each year, from each taluk is followed to select beneficiaries.

- In all 8 districts and 16 taluks are selected as samples. From each of these selected taluks at least 20 Bhagyalakshmi beneficiaries (at the rate of 20 each year X for 6 years = 120) are selected from all 16 taluks through purposive sampling.
- The samples also included 20 claims or beneficiaries from each of disability claim, death claim, scholarship, health insurance, and those who could not claim from any year. Beneficiaries of landless agricultural labourers under Janashree Beema Yojane and Balasanjivini Yojane are also included.
- Therefore, total no of sampled beneficiaries= 20 (beneficiaries from each taluks) x 16 taluks x 6 years (2010-11 to 2015-16) = 1920 + 120= 2040.
- 13 WCD officials Handling the scheme at district and state level and 82 Anganwadi workers from the researched talukas were also interviewed.

1.6 Limitations of the Study:

- Findings are limited to the beneficiaries who received the benefits between 2010-11 to 2015-16, this restricted period only.
- Sample is selected on the basis of HDI not GDI
- As the program started on 2006 and there are number of changes introduced in between like restricting the scheme to BPL families only, withdrawal of scholarship, increasing the maturity value, relaxed implementation of compulsory sterilization norm for second child etc. may have caused certain amount of confusion among the beneficiaries and influenced their reply.
- Broad outcome of the project is dependent on many other social, political, economic and administrative factors where coordination of various government departments strongly supported by political will is absolutely necessary. The project aims to touch upon plethora of social problems and that is virtually impossible as the project's target group is only girl children (First two) belongs to BPL families where as the problems mentioned here affect women across the board.

- This evaluation is a mid-term evaluation and as the very first group of beneficiaries are going to receive the benefits only around 2024 any conclusive comments on social impact is untenable.

1.7 Major Findings:

1.7.1. Findings on the extent of achieving all the objectives set under Bhagyalakshmi scheme

a) Compulsory registration of Birth of a Girl Child.

- According to National Health and Family Survey (NHFS) 2015-16 Births of almost all children (95%) under five years of age were registered with the civil authorities, and 86 percent of children have a birth certificate.
- Almost 100% achievement took place among Bhagyalakshmi beneficiaries with the intervention from Anganwadi, ANM and Asha workers. Now registration is almost 100% barring a few aberrations here and there, mostly among migrant workers.
- As per the norm of Bhagyalakshmi 98.9% of the beneficiaries' parents are from BPL families with annual income of Rs 10,000-20,000.
- 8.4% of the respondents claimed that they have moved from BPL to APL category. But only 0.7% of the sampled beneficiaries acknowledged returning their Bhagyalakshmi bond and they are mostly those who rose upto APL category by virtue of securing govt job.
- 95.1% said that they are in possession of the bond. On non-availability of the bond some of them claimed that they have not received the bond yet (those in 2006-2008) and in few cases they have lost the bond.

b) Improve the status of Girl Child in the Family in particular and in Society in general.

- 85.5% respondents believe that there is a changed attitude towards girl child in the society, they are no more considered as burden.

c) Promote education of Girl Children.

- With Eighty-eight percent of children age 6-17 years in Karnataka attending school (NHFS-2015-16), there is almost no gender disparity in school attendance at ages 6-14 years. There is a marginal difference at age 15-17 years (73% of girls are attending school, compared with 75% of boys. Some portion of this success can be attributed to the scheme.

d) Eradicate social evils such as child labour, child marriage etc.

- There is a visible decline of child labour due to better monitoring and activism from child rights groups, but we cannot rule out disguise child labour for girl children especially in terms of domestic responsibilities.
- Karnataka has the second-most number of child marriage cases in India from 2013 till now. Although in overwhelming majority Anganwadi workers acknowledged that instances of child marriage have decreased, Only 3.7% of Anganwadi workers believe that scheme has been able to completely stop the menace of child marriage. It is evident from secondary data that Bhagyalakshmi scheme along with other social factors could not make significant impact on eradication of child marriage in Karnataka. But conclusively we can assess the impact when beneficiaries will appear for claiming maturity benefits from 2024 onwards.

e) Reduce female foeticide

- As per 2011 census Karnataka's current overall sex ratio of 973 (females per 1,000 males) is the highest since 1921. The child sex ratio (0-6 years) of 948 is the lowest in over half-a-century now.
- The scheme may have increased the value of daughter marginally within the poor family but failed to curb female foeticide as it is prevalent across the class and caste categories. There is marginal improvement in child sex ratio is reflected in studied districts which could be attributed to the effective implementation of Bhagyalakshmi Scheme.
- With 18 years of age and minimum 8th standard education the scheme looks somewhat marriage oriented. 76.7% parents opined that they would like to use the money for marriage purpose.

1.7.2 Findings on the effectiveness and utility of the child tracking system and its linkage with “Hejje guruthu” scheme of Education Department (which is expected to result in increased attendance of girls in schools) and for the disbursement of scholarships of girl child.

- As the evaluation time frame is mostly restricted to 2010-11 to 2015-16, educational status of majority of the respondents are either non-school going (22.7%) or pre-nursery (42.1%) since majority of them are below 5 years of age.
- Only 37.5% parents of the beneficiaries are aware of the scholarship scheme while only 1.3% respondents receive scholarship. Majority (53.2%) of parents as well as

implementing officials in the field strongly believe that enhancement of maturity benefit is better than providing monthly scholarship.

- Hejje Guruthu no doubt a well-intended child tracking system but available only in the govt schools while Bhagyalakshmi beneficiaries are allowed to and many of them are attending private schools and hence does not have hejje guruthu id.
- Each year entering different DISE number is causing confusion especially for children receiving scholarship.
- Hejje Guruthu is causing inconvenience to the children of inter-state migrant workers. In bordering districts many a time students' studies in schools placed in neighboring states and therefore, could not avail benefits.
- Since till 2008, registration process was manual, there were lot of discrepancies and delays occurred and due to that many bonafide beneficiaries were failed to receive bonds till now.
- Already number of schemes are there to extend free education to children of BPL families and Scholarship amount is too insignificant in terms of the expenditure incurred in providing quality education the scholarship benefit stopped after 2008. Withdrawal of scholarship benefit has led to enhancement of maturity amount to Rs 34,751/- to Rs 1,00,052/-

1.7.2. Findings regarding problems encountered in the process of implementation and to reduce delay in reaching out of benefits to its beneficiaries.

- Problem of attrition among data entry staff due to non-uniformity in payment structure across various districts of the state is hindering the process implementation. Set up of a uniform payment structure throughout the state is highly recommended.
- Only initial years 2006-2008 the applications were manually registered and due to this there were lots of anomalies. In spite of rightful submission by the beneficiaries, due to delays caused by department 48130 beneficiaries' claims were denied by LIC. During 2013-14, govt took one-time measure and released 25 crores to LIC and 48,130 beneficiaries received their bond paper. But this action received criticisms from the audit department along with stringent action suggested against the employees responsible for inordinate delays. Thus, although another 45000 rightful beneficiaries were identified, their claims were rejected.

- Health, death and disability claims are lying among pending cases. Most of the time pending claims in accidental deaths are due to improper or forge paper work. Often documents are not supported by FIR, postmortem report, driving license no etc.
- In death benefit claims parental age becomes crucial (as no claim is entertained if parental age crosses 60 years) But during the time of registration no parental age proof is asked for.
- According to LIC personnel often claims from north Karnataka districts lack the necessary documentation. But after adhar linking of accounts, health claims are directly disbursed to the beneficiaries account without causing any delay.
- Enforcement of Two children norm and mandatory sterilization certificate to avail the scheme for second daughter has been strictly practiced since 2016 only but linking family planning with girl child promotion schemes raises larger question. It is possible that many poor families with strong son preference and who have only daughters (often more than two) are unlikely to be enrolled under the scheme. Hence Generating proper awareness is required.

1.7.3. Findings regarding outreach and effectiveness of the awareness programmes from the Women and Child Development Department and its coordination with other departments in implementation of the scheme as stipulated by Government of Karnataka.

- From the data it is evident that beneficiaries are evenly distributed all over the state. That way we can say the scheme has successfully covered the entire state. The pattern of distribution of beneficiaries reveals that developmental status of district has not affected distribution. Scheme is popular across the state.
- It is evident that on the basis of the sample, Schedule castes and category IIA dominate the caste category of 20% of the beneficiaries. But considering their numerical strength in the state and poor socio-economic conditions, the representation is quite justified. Under Bhagyalakshmi scheme, Social welfare department has enhanced the quota for Schedule Tribe population to 12% against the constitutional mandate of 6.75%. Our data also shows representation of STs under the scheme as 9%, way below the allocated. But each year as per the information from LIC, under ST category, a significant amount of benefit remains unutilized due to want of

beneficiaries. But presence of almost all caste categories in the scheme justifies the inclusiveness of the scheme.

- It is evident that 89.7% of respondents i.e., the parents are aware of the existence of the scheme through the intervention from Anganwadi and Asha workers. But only 37.5% of them are aware of scholarship scheme, 41.9% are aware of health insurance scheme and 44.1% are aware of disability and accidental benefits. Beneficiaries lack of awareness often lead to lesser claims and even submission of wrongly filled claim documents due to ignorance.
- The scheme needs to invest more priority in terms of awareness building among beneficiaries.

1.8 Recommendations

This evaluation is a mid-term evaluation and since the very first group of beneficiaries are going to receive the benefits only around 2024 any conclusive comments on social impact is untenable. Recommendations are mostly aimed at smooth functioning of the scheme and many a time beneficiary is unaware of implementation problems. Thus, majority of the suggestions have emerged as FGD outcome with implementing agencies.

1.8.1. Short term recommendations:

1. Interim relief to the beneficiaries who have missed the benefit due to inefficiency of implementation agencies. Issuing bond in right time and extension of one-time relief measure to pending cases.
2. Inclusion of parental age proof as in case of parental death, disability and accidental benefit parental age proof (i.e. not more than 60 years) becomes an important issue and claims are denied due to documental discrepancies.
3. Proper negotiations with financial agencies for ensuring the promised terminal benefits
4. Effective utilization of fund allocated for STs and facilitation of readjustment of fund among other categories.
5. More coordination among various departments to achieve desired goals, possibly by appointing a nodal officer for better coordination among departments.
6. Stringent action need to be initiated against the corrupt practices taking place at the delivery level.

7. Creation of manuals in Kannada and follow up training for district implementing officials to prepare claim documents
8. Addressing the problem of attrition among data entry staff
9. Linking the scheme with Pradhan Mantri Janashree Beema Yojna to increase the benefit to the beneficiaries.
10. Prior to modification of the scheme (2008) eligible beneficiaries who could not avail scholarship facilities due to procedural problems; their scholarship amount needs to be added with interest to the maturity claim.

1.8.2 Long term recommendations:

1. Minimum educational criteria must be raised up to SSLC/matric or some additional incentives can be introduced for successful completion of SSLC and PUC and Higher education.
2. Bhagya Lakshmi beneficiaries should be given priority under various skill development as well as self-employment schemes funded by Karnataka state government.
3. Sufficient allotment of fund for awareness drive as most of the problems the scheme would like to address are deeply entrenched in patriarchal social structure which validates unequal treatment of women.
4. Multiple changes initiated in between e.g. change in scholarship norm and subsequent maturity value, ambiguous stand on implementation of sterilization norm may create confusion and discontentment among beneficiaries during the time of maturity. Concerted initiatives need to be taken to make beneficiaries aware of various clauses which are mandatory for claiming bonds.
5. The very process of allocation of BPL status need to be relooked as the presence of bogus beneficiaries are blocking the potential of genuine beneficiaries and therefore, not allowing the successful implementation of the scheme.
6. Compulsory Adhar linking of beneficiary.
7. Avoidance of achieving multiple outcomes from a single project.

2. Introduction

With persisting gender inequalities in India, the girl child is at disadvantage and faces discrimination at every stage of her life – sex selective abortion, infanticide, little or no access to education, lack of healthcare and nutrition, child marriage, teenage pregnancy- are some of the prominent social evils that thwarts the natural growth of the girl child. In the Indian context, the adverse influence of negative social attitudes towards girls has left many girl children vulnerable and disadvantaged. A significant impact of this discrimination is reflected in the deterioration of the male-female ratio, particularly among children. The 1991 Census indicated the worsening trend in child sex ratio (960) and the 2001(946), 2011 (948) Census revealed that the situation was alarming in some states. The dwindling number of girl children on account of increasing incidences of female foeticide is a matter of great concern nowadays.

With depleting child sex ratio (946 females to 1000 male as per 2001 census) Karnataka government's concern for the girl child, to change the society's attitudes towards her and for the promotion of the birth of girl children in Below Poverty Line (BPL) families, reflected in introduction of a new welfare scheme called "Bhagyalakshmi" which was launched during the year 2006-07 vide Government of Karnataka order number (Ma.Ma.E. 99 Ma.Ma.A 2006 dated 17.10.2006). The scheme is restricted to two girl children born after 31.03.2006 and the benefit was restricted to only families of BPL card holders from 2011-12

2.1. Review of Literature:

"Bhagyalakshmi" is a conditionality linked cash transfer scheme. The conditionality linked cash transfer attempts to correct social discriminations. These programmes represent a shift in the government's approach of focusing on the supply-side to a demand driven approach. The introduction of the conditional cash transfer schemes (CCTs) is a marked departure from the traditional approaches in social programming. Through the provision of financial incentives to poor families following the fulfilment of certain verifiable conditions, CCTs seek to provide short-term income support and at the same time promote long-term behavioural changes (Shekher, 2012). They, therefore, have the potential to become an effective means of channelizing the limited resources to the poor and socially disadvantaged sections; more specifically to girls and women. Experiences from various countries illustrate that the conditional cash transfer programmes were successful in increasing enrolment in

school, improving immunisation of children, and raising household consumption levels. This is true for poor and low-income countries (Shekher, 2012).

However, the potential of CCT programs to function well under different conditions and to address a broader range of challenges is not yet clear. For example, such schemes have not been used extensively for addressing the lower status of girls or women in the society. In other words, can CCT programs influence a family to invest more in girls in communities where differences between girls and boys are socially entrenched as in South Asia? The experience in Bangladesh indicates that this works for improving girls' education but it is not clear whether this resulted in a higher status of girls in the society (Asadullah, 2009). Differences in the care of sons and daughters in South Asia stem from parents' perception of sons as assets and daughters as liabilities (Mayer, 1999). This arises due to perceived differences in the net returns from raising boys and girls. Expected returns of investing in sons are considered higher as males earn higher wages in the labour market and female labour force participation is low. Districts with higher female labour force participation displayed less bias against girls in India (Murthy, 1995). The returns from girls are further compromised because of the practices of dowry and exogamous marriage that effectively reduce girls' expected contributions to their natal homes while placing sons in the role of providers in old age. Finally, preference for boys is not only for economic reasons but also because of customary and religious practices which put boys on a higher pedestal than girls (Krishnan et al., 2014).

Conditional cash transfer (CCT) programs have spread rapidly over the last decade in the developing world. CCT programs provide cash transfers to poor families that are contingent on children's educational and health investments, typically school attendance and regular medical check-ups, with the goal of breaking the intergenerational cycle of poverty. In most of these countries, a rigorous impact evaluation – typically a treatment/control experimental or observational setup – has accompanied CCT program implementation. In fact, the positive results on schooling and health outcomes of early impact evaluations of pioneer programs such as 'Oportunidades' in Mexico and 'Bolsa Escola' in Brazil helped paved the way for the rapid expansion of these programs elsewhere. While the basic structure of CCTs is essentially the same, specific design features vary considerably across programs and countries. Transfer amounts – even after accounting for differences in purchasing power – vary widely across programs. In Bangladesh, for example, the average household transfer

is about one percent of household expenditures while in Nicaragua it is about twenty-nine percent (Saavedra et al., 2012). Programs also differ in how much they pay to different groups and when.

- First, CCT average effect sizes on enrolment, attendance and dropout are all positive and statistically significant and larger in magnitude for secondary than for primary schooling.
- Second, for all outcomes (enrolment, attendance and dropout) in all levels (primary and secondary) we find high levels of heterogeneity – in excess of seventy percent – in reported effects. Perhaps unsurprisingly, most of the heterogeneity stems from variation in effects across programs rather than within program.
- More generous transfers might better compensate for the opportunity cost of sending children to school
- The frequency of payment (monthly vs. less frequently) is negatively associated with the size of effects. Programs in which transfer payment is bi-monthly or quarterly tend to report larger effects than those in which payment is monthly.
- All CCT programs target benefits to underprivileged groups

We conclude that CCT programs are more effective in contexts in which initial enrolment and attendance conditions are relatively poor and for that reason, particularly effective in improving secondary schooling outcomes. When offered to primary school students, offering a more generous transfer amount and coupling transfers with additional resources such as infrastructure, textbook or teachers are associated with larger program effects. The relative effectiveness of CCTs for secondary schooling outcomes and additional costs related to transfer generosity and supply-side resources suggest that under tight budgetary conditions, targeting CCT investments to secondary level pupils is one simple way improve program cost-effectiveness (Saavedra et al., 2012).

Table: 1 Comparative Analysis of CCT schemes for girls in various states

Name of the Scheme	Registrati on of Birth	Immuni sation	Family Planning(st erilisation)	Anganawadi Enrolement	School Enrolem ent	Completi on of Standard 10	18 years of age and unmarri ed
Ladli Scheme (Delhi)	√	---	---	---	√	√	√
Indira Gandhi Balika Suraksha Yojana (HP)	---	---	√	---	---	---	---
Mukhya Mantri Kanyadan Yojana (MP)	√	---	---	---	---	---	√
Balri Rakshak Yojana (Punjab)	√	---	√	---	---	---	---
Beti Hai Anmol scheme	√	---	---	---	---	---	√
Rajalakshmi scheme (discontinued)	√	---	√	---	---	---	---
Bhagyalakshmi (Karnataka)	√	√	√	√	√	√ 8 th standard	√
Ladli Lakshmi (Haryana)	√	√	-	√	√	√	√
Dhanalakshmi scheme (GoI)	√	√	-	√	√	√ 8 th standard	√
Girl Child Protection Scheme(AP)	√	√	√	-	√	√ 12 th standard	√ After 20 years
Ladli Lakshmi (MP)	√	-	-	√	√	√	√ After 21 years
Balika Samridhi yojna(Gujrat)	√	-	-	-	√	√	-
Kanyashree (west Bengal)	-	-	-	-	√	√	√ After 18 years

Source: T V Sekher, 2012 Ladlis and Lakshmis Financial Incentive Schemes for the Girl Child, EPW,
Review of Women's Studies

2.2 Aims & Objectives of Bhagyalakshmi Scheme:

- a) Compulsory registration of Birth of a Girl Child.
- b) Improve the status of Girl Child in the Family in particular and in Society in general.
- c) Promote education of Girl Children.
- d) Eradicate social evils such as child labour, child marriage etc.
- e) Reduce female feticide

The reviewed schemes had varying objectives and preconditions, upon fulfillment of which, benefits are provided. In general, Bhagyalakshmi scheme attempts to enhance the value of the girl child in terms of her being considered as an asset to the family. However, a review of the objectives of the scheme also reveals a multiplicity of outcomes expected from the scheme, leading to a somewhat diffused focus in achieving the original objective behind the provision of incentives – change in the perceived value of daughters in the eyes of the family. The scheme provides the incentive only if the couple accepts sterilisation after two children, limiting to the incentive only to two girls. Clearly, the intention behind the scheme is also to ensure smaller families and promote family planning alongside ensuring the birth of girls.

2.3. List of documents to be submitted with application for Bhagyalakshmi scheme.

- Certified copy of the birth certificate of the girl child.
- Certified copy of permanent BPL Card.
- Photograph of child with parents.
- Copy of Child's Aadhar card (Address proof documents).
- Copy of marriage certificate/Self declaration certificate of parents.
- While registering 2nd child under the scheme, Family Planning certificate is to be submitted along with all the above documents.

2.4. Eligibility criteria:

- A. The birth of the child should be compulsorily registered. Child should not become a child labourer, nor marry, until she attains the age of 18 years.
- B. The father or mother of the beneficiary girl child should have undergone terminal family planning method and the total number of living children should not exceed 2. This condition is relaxed when twins or triplets are born in the 2nd delivery as per addendum mentioned above.
- C. All girl children born in BPL families after 31.03.2006 are eligible to be enrolled as beneficiaries under the scheme. Enrolment is permissible upto one year of the birth of the girl child, on production of the birth certificate.
- D. The “Bhagyalakshmi” scheme, an amount of Rs. 10,000 is deposited in the name of each beneficiary (girl child) with the Life Insurance Corporation of India in a fixed deposit. When the girl attains the age of 18 years, the maturity value of the fixed deposit (Rs 34751) is to be given to her. If the second child in the same family is enrolled under the scheme, the maturity amount of Rs. 40,918 is to be paid.
- E. Child Development Project Officers (CDPO) of the Department of Women and Child Development identify the beneficiaries, through the Anganwadi workers (AWWs). On receipt of the application form the parents or natural guardians of the child, after due verification of the birth certificates obtained from the concerned authorities and the BPL of the family, the supervisor enrolls online the child’s name as” Bhagyalakshmi” beneficiary and the child gets a unique child ID number.
- F. The scheme is being implemented with assistance of various departments of the State Government viz Women and Child Development, Revenue, Planning Urban development, Rural Development and Panchayat Raj, Health, Food and Civil Supplies, Finance, E-governance and Education Department.
- G. The insurance partner for the scheme is Life Insurance Corporation of India.

Table -2: Quick Glance at the Benefits under the scheme

Sl No	Insurance Type	Children born from 01.04.2006 to 31.07.2008	Children born after 01.08.2008
1.	Approximate maturity amount.	1st child- Rs. 34,751 2nd child - Rs 40,619	1st child - Rs 1,00,052 2nd child- Rs 1,00,097
2.	Scholarship.	1 st std to 3rd std- Rs.300 annum 4th std- Rs.500 annum 5th std- Rs.600 annum 6th to 7th std-Rs.700 annum 8th std- Rs.800 annum 9th to 10th - Rs 1000 annum	No Scholarship facility from 01.08.2008 onwards
3.	Health insurance to beneficiary.	Rs 25,000	No health insurance Facility
4.	Disability of the insured parent in due to accident (loss of eyes/2legs/1eye, 1leg).	Rs. 75,000	Rs. 75,000
5.	Partial disability of insured parent in accident (loss of 1 eye or 1 leg).	Rs. 37,000	Rs. 37,000
6.	Death of the insured parent in Accident.	Rs. 1,00,000	Rs75,000
7.	Natural death of each parent.	Rs 42,500	Rs 30,000
All claims of parental insurance benefit can be claimed only upto 60 years of age not beyond			

Source: dept. of women and child development

3. Log Frame Theory/ Theory of Change

Project Description		Objectively verifiable Indicator of Assessment	Sources and Means of verification	Assumptions
Goal	1.Compulsory registration of Birth of a Girl Child. 2.Improve the status of Girl Child in the Family in particular and in Society in general. 3.Promote education of Girl Children. 4.Eradicate social evils such as child labour, child marriage etc. 5.Reduce female feticide 6.Promotion of small family norm	1.Child sex ratio 2.Enrolment and dropout rate of girls 3. Extent of Child marriage 4.Child labour	<u>Sources of Primary data</u> 1.Interview schedule 2.Focus group Discussion <u>Sources of Primary data</u> 1.Cencus data 2.NSSO data 3. NHFS data 4. Research reports prepared by Govt bodies and non-govt organizations	The broad outcome of the project is dependent on many other social, political, economic and administrative factors where coordination of various government departments strongly supported by political will is absolutely necessary. The project aims to touch upon plethora of social problems and that is virtually impossible as the project's target group is only girl children (First two) belongs to BPL families where as the problems mentioned here affect women across the board. However, impact of the program can be assessed completely
Purpose	1. To see whether all the objectives set under scheme have been achieved and if so, to what extent. 2. The study will like to know the problems in the process of implementation and to minimize delay, if it can be done. 3.Awareness level of the beneficiaries 4.Coordination among various departments. 5.Effectiveness of the Hejjeguruthu			

				when beneficiaries will come back for claims. At present this midterm evaluation can aim to improve procedural and administrative efficiency.
activities	Selection of overall research design -> selection of multistage sampling framework following HDI ranking of districts and talukas -> Collection of primary and secondary data-> Triangulation of data -> Data analysis -> Providing short term, mid- term and long term suggestions			
Outcomes	Since this evaluation is a mid- term evaluation and first batch of beneficiaries are going to claim their benefits only at around 2024, the evaluation analysis at present aims to ease the procedural difficulties and to improve efficiency of the scheme. Most of the social outcomes, the project aims for- like reduction of female feticide, eradication of child marriage and child labour, promotion of girls' education, small family norm and so on –are dependent on various other complex social factors. So mostly secondary data is used to evaluate those outcomes as we can do complete evaluation of outcome of Bhagyalakshmi scheme only after 2024.			

4. Progress Review

- Since inception 22 lakhs beneficiaries have been covered under this scheme incurring an expenditure of Rs.3825.20 crores.
- An amount of Rs.26.33 lakhs is utilized to settle 196 Health Insurance claims and 12 claims are pending for settlement.
- Under parental death claim, accident and disability claims 14182 persons are benefited at the expense Rs. 5585.59lakhs and 1907 claims are pending for settlement.
- An amount of 231.73 lakhs is disbursed under the scholarship by LIC benefitting 62612 children.

Table-3: 2015-16 District Wise Bond Distribution Information

Sl.No	Name of the District	Total beneficiaries
1.	Bagalkot	8430
2.	Bengaluru urban	10444
3.	Bengaluru Rural	4226
4.	Belagavi	22003
5.	Bellary	12484
6.	Bidar	7351
7.	Vijayapura	11065
8.	Chamarajnagar	4628
9.	Chickmagalur	4066
10.	Chitradurga	9749
11.	Dakshinakannada	3860
12.	Davanagere	9936
13.	Dharwad	8718
14.	Gadag	6009
15.	Kalaburagi	12106
16.	Hassan	6977
17.	Haveri	10015
18.	Kodagu	1333
19.	Kolar	6507
20.	Koppal	6482

21.	Mandya	8767
22.	Mysore	11479
23.	Raichur	9250
24.	Shimoga	8451
25.	Tumkur	13181
26.	Udupi	4332
27.	Uttarakannada	7209
28.	Ramanagar	4971
29.	Chikkaballapur	5535
30.	Yadagiri	5285
Grand Total		244849

Source: Women and child dept, Govt of Karnataka

4.1 Critical Review of Eligibility:

- a) Only through a systematic evaluation can it be established if the incentives help to address both pre- and post-birth discrimination against girls. In other words, it is not yet clear whether these incentives ensure that girls survive once born and receives better care and attention or the benefits also ensure their birth itself.
- b) Again, by limiting the benefit to two girls or by providing a larger incentive for the first girl, the scheme inadvertently ends up valuing girls differentially depending on their position in the birth order.
- c) The eligibility criteria therefore potentially may lead to mixed perceptions about the intent of the scheme.

5. Problem statement

The scope of evaluation is all the districts of the State. The purpose of the study is to see whether all the objectives set under scheme have been achieved and if so, to what extent. The study also endeavours to know the effectiveness and utility of the child tracking system and its linkage with “Hejje guruthu” scheme of Education Department (which is expected to result in attendance of girls in schools) and for the disbursement of scholarships of girl child. The study will like to know the problems in the process of implementation and to minimize delay, if it can be done.

It will also seek to know as to how widespread and effective is the awareness programme of the Women and Child Development Department about the scheme. Further it would like to know about the coordination of other departments in implementation of the scheme as stipulated by Government of Karnataka

6. Objectives and the issue for Evaluation

1. The purpose of the study is to see whether all the objectives set under scheme have been achieved and if so, to what extent.
2. The study also endeavours to know the effectiveness and utility of the child tracking system and its linkage with “Hejje guruthu” scheme of Education Department (which is expected to result in attendance of girls in schools) and for the disbursement of scholarships of girl child.
3. The study will like to know the problems in the process of implementation and to minimize delay, if it can be done.
4. It will also seek to know as to how widespread and effective is the awareness programme of the Women and Child Development Department about the scheme.
5. Further it would like to know about the coordination of other departments in implementation of the scheme as stipulated by Government of Karnataka.

7. Evaluation Methodology

7.1. Feminist Methodology:

The Bhagyalakshmi scheme is essentially centred around the empowerment and improvement of social conditions of the girl children the research has followed feminist methodology and will seeks to assess knowledge-generating strategies in terms of their suitability for feminist research. Feminist methodology is not to be identified with any particular object of study or specific set of theories, doctrines or knowledge claims. This type of research is an inquiry that seeks knowledge for emancipation and which challenges asymmetric and inequitable constructions. The research encourages researchers to recognize the value commitments that inform a variety of research methods and those value commitments that are maintained at all stages of research. Feminist research goals foster empowerment and emancipation for women and other marginalized groups, and feminist researchers often apply their findings in the service of promoting social change and social justice for women. Just as we cannot reduce all women to one group with a uniform experience, race, class, or culture, there is no one single method, methodology, or epistemology that informs feminist research.

7.2. Methodological Triangulation:

In the social sciences, **triangulation** is often used to indicate that two (or more) methods are used in a study in order to check the results of one and the same subject. "The concept of triangulation is borrowed from navigational and land surveying techniques that determine a single point in space with the convergence of measurements taken from two other distinct points." The idea is that one can be more confident with a result if different methods lead to the same result.

Triangulation is a powerful technique that facilitates validation of data through cross verification from two or more sources. In particular, it refers to the application and combination of several research methods in the study of the same phenomenon.

- It can be used in both quantitative (validation) and qualitative (inquiry) studies.
- It is a method-appropriate strategy of founding the credibility of qualitative analyses. It becomes an alternative to traditional criteria like reliability and validity.
- It is the preferred line in the social sciences.

By combining multiple observers, theories, methods, and empirical materials, researchers hope to overcome the weakness or intrinsic biases and the problems that come from single method, single-observer and single-theory studies. The research will follow different types of

- Data triangulation: involves time, space, and persons
- Investigator triangulation: involves multiple researchers in an investigation
- Theory triangulation: involves using more than one theoretical scheme in the interpretation of the phenomenon
- Methodological triangulation: involves using more than one method to gather data, such as interviews, observations, questionnaires, and documents.

7.3. Brief Profile of the Studied Districts from the Gender Perspective: (Profile is based on Karnataka District Human Development Report, 2014)

7.3.1 Bengaluru Urban:

Bengaluru Urban district is located on the Deccan Plateau in the south eastern part of Karnataka. The district is land locked and shares its borders with Bengaluru Rural district on the north and the east, Ramanagaram on the west, and with the state of Tamil Nadu in the south. The district has four taluks: Bengaluru North, Bengaluru South, Bengaluru East, and Anekal. These four taluks, in terms of population form a small proportion of total population of the district, which primarily lives in Bengaluru City.

Brief History: Bengaluru was founded in the year 1537 by Kempe Gowda, who asked his men to cut a thick jungle with wild weeds to build a township that was surrounded by a strong mud fort. The fall of the Vijayanagara empire in 1565 shifted trade routes and commercial activity towards the south and made it possible for the town of Bengaluru to attract artisans and merchants. The rule of Kempegowda was followed by rule of Vijayapura jagir of Shahji Bhonsle, followed by the Mughals. The Wodeyar kings of Mysore owned Bengaluru for 3 lakhs from the Mughals. the British plundered the city in 1791. Bengaluru became a node in the colonial information network. The first telegraph line of Bengaluru and the first railway line of the state ended at the cantonment, a place where the British lived in city. Bengaluru also had the distinction of being the first electrified city in India. Thus, due to the steady accretion of industries that applied low-level or mid-level technologies, a

technological base was being created which helped Bengaluru gain a reputation as a leading industrial city in India.

Demography: As per Census 2011 the total population of Bengaluru Urban District is 96.21 lakhs. From 2001 to 2011, population has increased in the district by 47.5% touching almost a crore. Migration is one of the contributing factors for the increase in the total population.

The district has four rural taluks: Bengaluru North, Bengaluru South, Bengaluru East, and Anekal. These four taluks, in terms of population form a small proportion of the total population of the district, which primarily lives in Bengaluru City/Bruhat Bengaluru Mahanagarपालike (BBMP).

Gender Differentials in the District: A first step in the direction of better gender equality is encouraging the birth of the girl child. The gender or sex ratio of the society can give us some insights if the entrenched patriarchal discourse is in favour of changing towards one that is inclusive and gender-friendly. To begin with, the most important parameter to understand with respect to gender issues will be gender or sex ratio of the district.

Sex ratio: Sex ratio for the district has increased from 908 to 916; this increase has been primarily driven by the increase in Bengaluru City from 908 to 923. This clearly indicates that residents of Bengaluru City understand the importance of the girl child. Among the four taluks, Bengaluru North has shown a sharp drop in the ratio from 937 in 2001 to 895 in 2011. The drop in the sex ratio in Anekal has been drastic from 883 in 2001 to 835 in 2011, while the drop in Bengaluru South is equally drastic from 910 in 2001 to 879 in 2011. This is clearly worrying as an unbalanced taluk in terms of sex ratio may lead to serious consequences. It can be seen that the sex ratio in the age group of 0-6 years for the district has marginally increased from 943 in 2001 to 944 in 2011; this is primarily due to the increase of the same in Anekal while that of Bengaluru City has remained the same during this period. The increase in Anekal is notable and shows that residents of this taluk have begun realizing the importance of the girl child. Bengaluru South and North have shown a decline with the South experiencing a sharper fall than that in the North. The gender ratio for the ST community in the wards of Bengaluru City has high variation while the gender ratio in the SC community in the wards of Bengaluru City, on an average, is relatively better. The relatively low gender ratio of the district highlights the importance of creating awareness on the importance of the girl child. This awareness can be created through public debate and discussion and other channels of communication including the media.

Patterns of Literacy and Enrolment: Literacy is a tool that not only empowers the person but also adds value to her/his life and thus playing a crucial role to her/his development. Female literacy, in particular, is of vital importance for the future of the nation, as a child's health is crucially linked to the mother's literacy. Literacy for whole district has increased from 82.8 per cent in 2001 to 87.7 per cent in 2011 with Anekal showing the highest increase of 10.1 per cent. overall literacy rates for Bengaluru Urban District seem up to the mark.

As expected male literacy rate has been higher than that of females both for the years 2001 and 2011. The difference in male and female literacy rate has come down from 10.7 per cent in 2001 to 7 per cent in 2011. Female literacy rate which was 77.2 percent in 2001 has increased to 84 per cent in 2011, while male literacy rate in the same period has increased from 87.9 percent to 91 per cent. Thus at the district level female literacy rate is catching up with the male literacy rate. Female literacy rate in Bengaluru City is yet to catch up with the male literacy rate. There are 61 wards in Bengaluru City that have female literacy levels less than the district average of 84 per cent, which is a reason for concern. This clearly shows there is lot of work to be done with respect to increasing female literacy rate not only in other sub-districts but also in the wards of Bengaluru City. Compared to the male literacy rate, the relatively lower female literacy rate in Bengaluru Urban district probably is a manifestation of the gender bias, which refuses to acknowledge women's inherent right to education. However, given the urban nature of the district, the other sources of inequity namely caste, class and geographical factors that shape female literacy levels; seem to have worked in favour of female literacy rate in the district when compared with female literacy rate in other districts across the state. Progress with respect to enrolment of girl child in schools seems to be satisfactory.

The number of SC boys and girls who drop out of the education system after class 10 is substantial. This trend is also seen among ST boys and girls. Thus education policy with respect to SC and ST needs to be sensitive and fine-tuned to counter the social phenomenon that forces SC and ST boys and girls to drop out of school.

Work participation trends: The female participation in the labour force has increased in 2011, this increase is more in the form of marginal female workers, which given the lack of social security in the country is not a desirable outcome. The female work participation for the district has increased from 21.6 per cent in 2001 to 27.7 per cent in 2011. Among the sub-districts, Bengaluru South has shown the maximum increase from 25.1 per cent in 2001 to

32.7 per cent in 2011. The increase in the female work participation rate of Bengaluru City as well as that of Anekal has also been impressive. From 2001 to 2011, though there has been an all-round increase for the district in the number of female workers both main and marginal; as a proportion of workforce the share of female main workers has decreased for the district as a whole from 86.5 per cent to 85.2 per cent which implies that share of female marginal workforce has increased from 13.5 per cent to 14.8 percent.

Maternal Mortality and Infant Mortality Rate: In BBMP area MMR has increased from 50 to 69, Thus MMR in Bengaluru urban has seen an increasing trend, till 2011 the reasons for which need further exploration. This calls for improvement in the health delivery services mechanisms specially to reduce MMR. It has been reported in numerous scholarly studies that anaemia remains one of the major indirect causes of maternal mortality in India. Almost a tenth of pregnant women in Bengaluru North suffer from severe anaemia. In BBMP area this percent has hovered around 7 per cent, while in Anekal this has been consistent at 6 percent. As a result, almost 6 per cent of the pregnant women in the district suffer from severe anaemia, raising a question mark on the kind of care that is provided to them. Bengaluru East has shown a declining trend which indicates that there are efforts being carried out in the district to reduce this problem. Perhaps the other taluks and BBMP should learn from Bengaluru South where the per cent of pregnant women suffering from severe anaemia is at tolerable levels. Better awareness about keeping mothers healthy along with proper and complete ANC facilities can reduce the anaemia cases. It is reported that all the pregnant women registered in BBMP health centres were given full ANC, if this is true, then the cases of severe anaemia that have been reported would be of mothers from nearby districts who would have come to avail the better facilities in the City.

Trends in political participation of women in Panchayat Raj setup: Women are represented well in Gram and Taluk panchayats as well as the Zilla Panchayat of Bengaluru Urban district. Representation of women in Urban Local bodies in the district has remained below 40 per cent, suggesting that there is room for improvement. Representation of women in BBMP has shown a marginally increasing trend in the last three terms.

Crime against Women: Number of incidences of crime against women in Bengaluru city has increased by over 50 per cent from 1258 in 2001 to 1890 in 2011. Immoral traffic cases were the highest in 2001 followed by dowry prohibition cases, cruelty by husband, and molestation cases. These four type of incidences collectively accounted for more than 85 per

cent of the cases in 2001. With respect to 2011, compared to that in 2001, the proportion of immoral traffic cases and dowry cases has drastically come down. The number of rape incidences reported has also increased substantially in 2011 compared to that in 2009. With increasing participation of women in all spheres of life, it will be increasingly important for the society to provide them the security they deserve, so that it helps them to lead a life of dignity.

Role of women's groups and SHGs: SHGs help women realize their human development potential by unlocking numerous economic opportunities. There has been an overall increase in number of SHGs as well as number of members i.e. women across all groups (Marginalized, SC.ST others), participating in SHGs, which is a noteworthy feature. Women in Bengaluru seem to be enthusiastically participating in self-help groups, which is a heartening feature.

7.3.2 Dharwad

Introduction: Dharwad district is called as the cultural capital of Karnataka. The district is strategically located in the Western sector of the northern half of Karnataka State. The district lies about 420 kms away from Bengaluru. The district is bounded on the North by the district of Belagavi, on the East by the district of Gadag, on the South by Haveri and on the West by Uttara Kannada districts. The district covers an area of 4263 Sq.kms with 397 revenue villages and 6 urban centres.

History: The word “Dharwad” means a place of rest in a long travel or a small habitation. For centuries, Dharwad acted as a gateway between the Malenadu region and the plains, and it became a reclining place for travellers. Dharwad” is derived from the Sanskrit word ‘dwarawata’, ‘dwara’ meaning “door” and ‘wata’ or ‘wada’ meaning “town”. Another theory is that during the Vijayanagara rule of Dharwad there was a ruler by name “of Dharav” (1403), and Dharwad got its name from him. Dharwad was ruled by Chalukyas, Adilshahis of Vijayapur, Vijayanagar rulers, Moghals, Tipu Sultan and Peshwas from time to time. Speaking of Dharwad city, in 1901, the town had a population of 31,279. In 1956 the southern Kannada speaking districts of Bombay State, including Dharwad, were added to Mysore and renamed Karnataka in 1972. In 1961, the town merged with the adjacent town of Hubballi to become a single municipality, Hubballi-Dharwad. The population of the twin cities is the second largest in Karnataka, after Bengaluru.

The district is well known for its literary contributions of many writers like, Alur Venkatrao, Dr.D.R.Bendre, Dr.V.K.Gokak, and many others. Similarly, Dharwad's contribution to music is also unmatched. Dharwad has produced four of the eight *Jnanapeetha* awardees in Kannada, is the home to three universities. Presently Dharwad has Arts, Commerce and Science colleges being run by the Church of South India (CSI); Medical, Dental and Engineering colleges run by the Shri Dharmasthala Manjunatheshwara (SDM) organization; 3 Law colleges, 2 Ayurveda and Homeopathy colleges, Agricultural College, B.Ed colleges, The Karnatak University was set up in 1949 as the second University in the state. It catered to the higher educational needs of the whole of north Karnataka till 1982. In 1986, the University of Agricultural Sciences was established. The Dakshin Bharat Hindi Prachar Sabha has started B.Ed college and is a centre for awarding M.Phil., Ph.D. and D.Litt degrees. It is also a Deemed University. Karnataka State Law University has also been started in the last decade. Of late, Hubballi city has also gained importance as an educational hub with one medical college, two engineering colleges. Dharwad attract a large number of students from other parts of the state as well as the country. There are two national level research institutions in the district (CMDR and PRC).

Demography: The total population of the district according to 2011 census is nearly 18.47 lakhs. Males outnumber females who share 49.3 per cent of district's population. The population has grown at a rate of 15.1 per cent during 2001- 2011, female population (16.5%) increasing at faster rate than males (13.8%) Dharwad district is one of the highly urbanized districts in the state. However, urbanization is not uniformly spread over the district. Except for Navalgund taluk, the other taluks have a very low share of urban population. HDMC accounts for 89 per cent of the total urban population of the district.

Sex Ratio: Sex ratio is an important indicator of demographic health as it represents the status of women and discrimination meted out to them in access to basic services. The ratio which was lower than the state value in 2001, increased to be more than the state value by 2011. While the sex ratio has increased by only 7 points at the state level, it has increased by 27 points at the district level. Another notable feature is the higher sex ratio in urban areas and a greater increase in it; the increase is even higher than that at the state level. The urban sex ratio has increased by 37 points compared to 2 points in the rural areas. While urban sex ratio has increased in all taluks, the rural sex ratio has deteriorated in Dharwad taluk; increased by a very small magnitude in other taluks, except Hubballi. Therefore, efforts are needed to improve sex ratios in rural areas of the district.

The child sex ratio is lower in the district compared to the state and has increased by a lesser margin than that at the state level. The child sex ratio in urban areas has increased by a higher magnitude in the district, but has drastically declined in rural areas. The sex ratio for SCs is higher compared to that for STs Population. For SC population of the district, the sex ratio was lower than the state level in 2001 but by 2011 it increased by 26 points and was more than the state sex ratio. For STs also the increase in sex ratio in the district is more than that at the state level. In fact, gain in ST sex ratio has been very commendable.

Literacy: Dharwad district has throughout enjoyed higher rates of literacy compared to the state. In Dharwad district the literacy for all persons has increased steadily from about 47 per cent to 80 per cent between 1961 and 2011. Males have consistently higher literacy rates compared to females and During the last decade, due to a slower rise in female literacy in Dharwad district vis-a-vis the other rates at the state level, the female literacy fell below the overall literacy for males. That has also slowed down the overall literacy rates in the district. Literacy attainment varies across the taluks. In 2011, it ranged from 68.8 per cent in Kalghatgi taluk to 84.2 per cent in Hubballi taluk. While Dharwad taluk is in the second place. Illiteracy is concentrated in the rural areas of the district and among females. Nearly one third of rural females were deprived of literacy.

Urban MLR in 2001 in the district – 87% which increased to 90.49% in 2011 while Urban FLR in 2001 in the district – 73.28% which increased to 81.31% in 2011. There is higher increase in Female Literacy Rate (FLR) vis-à-vis the Male Literacy Rate (MLR). FLR have increased faster, more so, in backward taluks. Hence, ensuring greater FLR would not only increase total literacy but would also bring about equity in literacy attainments. The higher urban FLR than rural MLR indicates the nature of disparity. For the district, the overall rural-urban gap was about 14 per cent and for females it was 19 per cent.

The gender gaps in rural areas are almost double that in the urban areas in the district. This could be due to various factors. The literacy gaps are not only across regions and gender; they are also stark across social groups. change in literacy has been quite significant for females in both SC and ST categories. The gaps have been lower for SC sections compared to ST sections, but gaps for females are still quite high compared to that for males. More severe is the rural-urban gaps in literacy.

The progress of literacy and education depends to a large extent upon the level of enrolment of children in schools. Enrolment of both boys and girls has increased but that of girls

increased by a higher proportion. The percentage increase in girls 'enrolment was about 15 per cent compared to 12 per cent for that of boys. But there was a very marginal change in gender composition of enrolment, the share of girls enrolled in total enrolment increased marginally from 48.2 percent to 48.8 per cent. The enrolment in Kalghatgi taluk for boys, Kundgol and Navalgund taluks for both boys and girls has shown negative tendency. The percentage share in enrolment is the lowest for ST students at 5 per cent, followed by SCs at 11 per cent. On the other hand, the share of minority students is 27 per cent.

Infant and Maternal Mortality Rates (IMR and MMR): IMR and MMR are used to measure the health status of the people. They reflect the extent of availability of health facilities and their usage by the respective clientele. 35 infants, for every 1000 live births, are reported to have died within one year of their birth in 2011-12 in Dharwad district. Though this is not very high, it is far higher than the minimum value across the state which is 14. IMR in Kalghatgi taluk is higher than the maximum value observed across the district.

District level MMR is reported to be 157, which is the lowest in Navalgund at 176 and highest in Kalghatgi at 319. Dharwad taluk also reports a higher MMR at 268. The MMRs for taluks of Dharwad district are on the higher side when compared to other districts. Density of health institutions and availability of health personnel is lower in the district, except Hubballi and Dharwad taluks. Proportion of couples not using any contraceptive is a whopping 40 per cent; tubectomy being the major birth control method followed by IUD, indicates that 80 per cent of birth control burden is borne by women, which is a gender bias in family planning practices. Per capita health expenditure is very low in Hubballi, Dharwad and Navalgund taluks.

Women and children are more vulnerable to ill health. Especially if a pregnant or lactating woman is not healthy, the ill health spills over to the child also. Specific interventions are needed by specialised agencies and personnel. The share of pregnant women with anaemia is considerably high in the district with more than 80 per cent of women identified to be anaemic. Dharwad taluk has the largest proportion of anaemic women at nearly 71 per cent and Hubballi has the least proportion of 38 per cent.

Deliveries under the supervision of a doctor or trained attendant will reduce the number of complications and will increase the chance of survival of both mother and the child. It is an important indicator of reproductive health of a society. The proportion of institutional deliveries has also increased to almost 100 at the district level. All taluks report almost

complete antenatal care (ANC) received by pregnant women, which is greatly facilitated by the AWCs and ASHAs under NRHM.

Employment: Main workers have grown at 18 per cent, marginal workers have declined by 4 per cent. Female workers have recorded higher growth in the main category. In the urban areas, both female marginal and main workers have grown at higher rates. The growth of workers has occurred at a slower pace in Dharwad vis-avis the state. The growth of female workers is still lower. The urban workforce has grown at a faster rate than the rural workforce. While the urban workforce has grown by 29 per cent between 2001 and 2011, the rural workforce has grown by hardly 4 per cent. Hence, growth in employment has been very low in rural areas. A widespread decline in female WPR is noticed in rural areas of all taluks and in urban areas of Dharwad, Hubballi and Kundgol taluks.

In terms of occupational classification, 54 per cent of agricultural labourers are females; one-third of workers in household industries are females and 27 per cent of cultivators are females suggesting that their work profile is characterized by uncertain and low productive work. Occupational shift has occurred for females also. Number of women cultivators has declined but as agricultural labourers, it has increased; share in household industries also declined and that in other categories increased significantly. Other works comprising mainly of unorganized, casual and low paid work; and agricultural labour are all casual, uncertain and low paid works. More women working in these activities represent economic degradation of women. High landlessness and casualization of agriculture; increased dependence on tertiary sector; increased dependence of females on males as evident in declining FWPR;

Trends in Political Participation: An important instrument for empowerment of women and making them part of decision making process is to enable them to participate in political bodies. The Constitution of India recommends reservation to a fixed proportion of seats to women. There were 2,118 elected representatives in local bodies of Dharwad district in 2011-12. Among them, the women representatives were 980 which accounted for 46 per cent. ZP had 68 per cent women representation, Taluk Panchayatss had 60 per cent, GPs had 46 per cent and ULBs had 38 per cent. The representation of women in local bodies is higher than that in legislature or parliament. Many a times this becomes asymbolic representation. Studies point out the subordination of women members in meetings and decision making even when they are adhyaksha or upadhyaksha.

Crimes against Women: While the number of all kinds of crimes was gradually coming down, that against females increased. The incidence of dowry deaths reveals how unhealthy and cruel the society is even today

There were about 3400 SHGs in the district with a membership of more than 51,000. Significant aspect of the operation of the SHGs is that about 90 per cent of them are linked to the formal banking sector and about 73 per cent of them have borrowed for various activities. The accumulated savings in 2011-12 was Rs. 1,642.64 lakhs, a huge sum indeed. Savings per member amounts to Rs. 3,211, which is a positive outcome.

7.3.3 Raichur

Introduction: Raichur district is one of the traditionally backward districts of the state characterized by higher population growth, high mortality rates, low levels of literacy, poor natural resource base leading to slow and stagnant industrial growth. The HPCFRRI classifies it as one of the most backward districts in the state. Raichur district is situated in the north-eastern part of Karnataka, which is also popularly known as Hyderabad Karnataka. Being located in the rain shadow area of northern region of Karnataka state and adjoining to the rayalaseema region, Raichur evokes a picture of drought, backwardness, poverty, migration and deprivations. It is one of the five districts in Karnataka currently receiving funds from the Backward Regions Grant Fund Programme. Raichur is the second largest district in the state. While Yadgir district borders it in the north; Vijayapur and Bagalkot districts lie on the North Western side; Koppal district borders it on the west; Ballari in the South; and the districts of Mahabubnagar and Kurnool of Andhra Pradesh in the east. It consists of five administrative blocks (taluks), viz., Devadurga, Lingsugur, Manvi, Raichur and Sindhnur. The district is bounded by the Krishna River on the north and the Tungabhadra River on the south. Raichur is known for its paddy fields and its rice is of extremely superior quality.

Brief History: This area was included in the territory of the great Mauryan king Ashoka. Thus Raichur was part of the following kingdoms during the following years such as Satavahanas, Vakatakas, Kadamba, Chalukyas of Badami, Rashtrakutas, Chalukyas of Kalyana, Haihayas and Sindas, Kalachuri kings, Kakatiyas, Vijayanagar kingdom, Bahmanis, Later the region was under the control of Mughal Empire, Nizam of Hyderabad and then British. In the year 1956, Raichur became a part of the Mysore state, later renamed as Karnataka.

Demography: The total population of the district according to 2011 census is about 19.2 lakhs, which accounts for about 3.2 per cent of the state's population. Males marginally outnumber females who share 49.99 per cent of district's population. In Devadurga, Manvi and Sindhur taluks, this ratio is higher than 50 per cent indicating more women than men. Urbanization is high only in Raichur Taluk with 50.37 per cent of people living in urban area. In the remaining taluks the urbanization ratio is very low. But the district has a higher proportion of SC (21 per cent) and ST (19 per cent) populations compared to the state level. The population has grown at a rate of 15.51 per cent during 2001-2011, female population (16.5%) increasing at a faster rate than males (14.6%) and urban population increasing at a faster rate (16.5%) than the rural population (15.2%).

Sex Ratio: The sex ratio has increased by 8 points at the state level, it has increased by 16 points at the district level. Therefore, the district's demographic quality is not only better and has also improved vis-a-vis the state. The urban sex ratio has increased by 31 points compared to 11 points in the rural areas. While urban sex ratio has increased in all taluks, the rural sex ratio has deteriorated in Sindhur taluk. Therefore, efforts are needed to sustain rural sex ratios and improve the urban ones.

Child Sex Ratio: Child sex ratio of population in 0-6 years' age group reflects the nature of the future population. Child sex ratio has deteriorated as against a rise at the state level. While the rural child sex ratio has declined by 18 points, the urban child sex ratio by 1 point only. Except Devadurga and Manvi in all other taluks, it is less than 950. However, deterioration in urban child sex ratio in Manvi is very huge. Hence efforts must be made in all taluks for improving the child sex ratios.

Sex Ratio among SC and ST Population: Sex ratio for SCs is slightly lower compared to that for STs. The sex ratio for these sections was also higher than at the state level in both 2001 and 2011. STs also the increase in sex ratio in the district is more than that at the state level. In fact, gain in ST sex ratio has been highly commendable.

Infant and Maternal Mortality Rates (IMR and MMR): These rates are often used as indicators of the level of health in a country/region. They reflect the extent of availability of health facilities and their usage by the respective clientele. Raichur records the highest values for IMR and MMR. Thus in 2011-12, for every 1000 live births, 67 infants have died within one year of their birth; and 77 children have died before they completed five years. These mortality rates are very high compared to the other districts of the state and they represent the

nature of discrimination and deprivation present with respect to child health in the district. IMR is highest in Raichur taluka at 71 and lowest in Manvi taluka at 62. It is argued that from a strictly medical standpoint, the large majority of maternal deaths-about 80%- can be prevented through effective and timely maternal health care (Ram, 1995)

.ANC Coverage and Anaemia among Pregnant Women: Antenatal care (ANC) services are considered to be the key element in the primary health care delivery system of a country, which aims for a healthy society. The proportion of women receiving ANC has touched almost 100 in Raichur district. The Figure shows that nearly a third of pregnant women are anaemic, lowest being in Devadurga and highest in Manvi.

Deliveries under the supervision of a doctor or trained attendant will reduce the number of complications and will increase the chance of survival of both mother and the child. It is an important indicator of reproductive health of a society. Since, the ANC coverage of women is reported to be almost complete in all the taluks and because of the spread of medical institutions and the 'Arogya Kavacha' program (108- Ambulance), the proportion of institutional deliveries has increased to 91 per cent at the district level

The mortality rates are very high compared to the other districts of the state and they represent the nature of discrimination and deprivation present with respect to child health in the district. About 85 per cent of children have been provided with immunization in the district. Raichur district has a higher percentage of children who are born underweight at about 20 per cent and the proportion of malnourished children is 46 per cent.

Gender Patterns of Literacy and Enrolment: Female literacy is found to have a favourable impact on socio-demographic indicators like usage of contraceptives, limiting the size of the family, better care of children, etc. It is also associated with lower morbidity and mortality rates among mothers and children. In 2011, less than half (48.7 percent) of females were literate in Raichur district compared to 70.5 per cent of males. Literacy attainments have increased between 2001 and 2011. The district literacy rates were considerably lower than the state figures, indicating a greater proportion of illiterate population in the district. Illiterates among females are significantly higher than among males. Gender gaps in literacy are very high in the district as compared to the state. But female literacy rates are increasing by higher proportion than the male literacy rates. This is seen in all taluks and more intensely in backward taluks.

Enrolment of girls in primary section increased by about 14 per cent, from 1,28,487 to 1,45,869 during 2005-06 and 2011-12. Girls' enrolment has increased by a greater proportion compared to that of boys'. As a result, the share of girls in total enrolment increased from 46.8 per cent to 48.4 per cent. This is a significant trend.

Trends in Work Participation: Female worker population has grown by more than that of male worker population and urban workers by more than that of rural workers. Female workers account for 41 per cent of the total workers in the district as a whole; 26 per cent in urban areas and 45 per cent in rural areas. The highest growth in worker population is witnessed for urban females and the lowest for rural male workers. Thus, while there is a growing requirement of employment for women in urban areas, the employment avenues for rural workers are lower. Proportion of female workers to total workers is not only lower but it is also declining at the state level. Likewise, in the agriculture dominant taluks like Devadurga, Manvi and Sindhur, women account for a greater proportion of total workers. The data reveals that more than half of the agricultural labourers and about 43 per cent of household industry workers in Raichur district are females; about 27 per cent of cultivators and workers in *other* activities are women. Tendencies noticed in Raichur district with regard to women's work are presented below.

In Raichur, females are almost half of the total population because of better sex ratios as well as higher growth of female population. But the females are far less literate than males thereby deprived of skills and knowledge to access high earning options. Although girls' enrolment has increased at a faster rate than boys' enrolment, higher dropout rates among girls has deprived females of higher level of skills confining them to lower cadres of employment with less earnings. Hence, the stock of skills and literacy among females is one of the lowest in the state. Obviously, females and their work tend to be marginalized. Rural women are confined to uncertain and less remunerative agricultural labour as the predominant occupation. Share of female workers in the district is about 40 per cent, implying a higher dependence of women on men folk.

Trends in Political Participation: No lady was elected to the Parliament and currently no women represents Raichur district either in the state legislature or in the parliament. Women representatives in the local body were 1446 who accounted for 40 per cent. This percentage varies across the type of the institution. ZP had 51 percent women representation; TPs had 54 per cent representation; GPs had 40 per cent; and ULBs had 36 per cent. The representation

of women in local bodies is higher than that in legislature or parliament because of the statutory reservation given to women. For all local bodies, the female representation is around 40 percent.

Representation of Women and Marginalized Sections of Society in Governance: The Constitution stipulates reservations for different sections, especially women, SCs and STs in governance that involves decision making and implementation. For the Raichur district as a whole, exactly one-third of the members were women, 9.4 per cent belonged to SC and 19.6 to ST communities. That is together, SC and ST communities shared 29 per cent of members, which is not according to their share in district's population. OBC representation was about 21 percent of total seats. Representation of these categories was the highest in Devadurga taluk and lowest in Sindhur taluk. Thus, the power sharing in terms of involving the marginalized sections is not practiced voluntarily.

7.3.4 Chamrajnagar

Introduction: Chamarajanagar district is one of the seven districts formed in 1997. Carved out of Mysuru district, this district is located in the Southern tip of Karnataka State. This district is famous for Sandalwood and many other valuable forest products. It is the third least populous district in Karnataka. On the other side, Bandipur, Biligirirangana Hill, Mahadeshwara Hill, Himavad-Gopalswamy Hill, Hogenakal falls, Mahadeshwara Hill are very famous places of tourist interest. About 48 % of the geographical area of Chamarajanagar district is covered by forests.

Brief History: Till 1818 the district was called 'Arikutara' Chamaraja Wadeyar, father of Mumtaz Ali Krishna Raja Wodeyar was born here. For his memory this town was renamed as Chamarajanagar and in 1828. Being the southernmost district of Karnataka, Chamarajanagar district borders the state of Tamil Nadu and Kerala. Most of the district lies in the leeward region of the Nilgiri hill range. For the purpose of administration, the district has two revenue sub-divisions, namely, Chamarajanagar and Kollegal.

Demography: The population of Chamarajanagar district, according to 2011 census is 10,20,791. In terms of gender-wise distribution of population, the size of male population is 5,12,231 and the size of female population is 5,08,560. In terms of genderwise ratio population there are 993 females per 1000 male population. The growth of population in

Chamarajanagar district during the between period 2001-2011 was 5.73 percent. the growth rate of population of the districts is very low compared to the national average of growth rate of population of the country. In Chamarajanagar district; there are 16 hoblies, 424 inhabited villages and 85 uninhabited villages. About 85 percent population of the district is living in the villages.

Sex ratio: Sex ratio is the number of females per every 1000 males in a given place. The sex ratio is an important parameter that reflects the demographic balance, gender preference, influence of gender on the survival status of an individual. Sex ratio of Chamarajanagar district is 993, which is one of the highest in the country. There has been significant increase in the sex ratio with decadal rise of 22 points between 2001 and 2011. However, there is a larger intra-district variation with Kollegal having the lowest and Gundlupet having the highest sex ratio

Child sex ratio: Child population encompasses the proportion of the total population which is in the age group of 0-6 years. This is an important indicator since it related to a delicate segment of the population. The masculinity of sex ratio is a reality from the very beginning and more so in case of child population in India, it reflects a continued preference for a male child. Several reasons are attributed to the decline in the number of girls – neglect of the girl child, high maternal mortality, female infanticide and now, female foeticide. Sex-selective abortions have been greatly facilitated by the misuse of diagnostic procedures such as amniocentesis that can determine the sex of the foetus. The proportion of female children has dropped from 49.01% in 2001 to 48.8% in 2011. The proportion was highest in Gundlupet (49.44%) and least in Yelandur (48.59%). Chamarajanagar district recorded highest 12-point reduction in child sex ratio resulting in the score of 953.

IMR, CMR and MMR: IMR has two components neonatal mortality (deaths in the first month of life) and post-neonatal mortality (deaths during 1-12 months of life). The level of neonatal mortality is greatly affected by biological and maternal factors including nutritional status of the mother, while socioeconomic development and programmatic efforts are reported to have strong effects on post neonatal mortality than neonatal mortality. A high IMR is an indicator of risk of death during first year of life and is indicative of unmet health needs and unfavourable environmental factors.

Infant mortality rate of Chamarajanagar district is 34/1000 live births which is well below the national averages and slightly more than that of the state of Karnataka. This variation may be

probably due to inequitable access to health services among the people residing at the periphery of the district health centers.

The maternal mortality rate (MMR) of Chamarajanagar district is significantly below the national average and slightly below that of the state, it has still a long way to go towards attaining the levels of MDG-5. Yelandur reports highest maternal deaths and Kollegal which is closely adjacent taluk reports least number of maternal deaths.

ANC Coverage and Anaemia among Pregnant Women: Care provided to women during pregnancy is called as antenatal care. This includes preventive, promotive and curative health services blended together. Antenatal care (ANC) services are considered to be the key element in the primary health care delivery system of a country, which aims for a healthy society. Antenatal care visits by pregnant women provide a unique opportunity to identify and manage at risk cases, provide awareness on breast and infant feeding, motivating towards acceptance of family planning services and also to mentally prepare an expectant woman for delivery. Chamarajanagar district has cent percent coverage of women receiving complete antenatal services which is the most desired achievement. This cent percent coverage was observed in both 2009 and 2011.

Iron deficiency is a serious issue during pregnancy as it affects both the mother and the newborn. The present survey data showed that 67.96 % of pregnant women were suffering with iron deficiency anaemia.

Institutional Deliveries: Institutional deliveries or facility-based births are often promoted for reducing maternal and neo-natal mortality. Overall percentage of institutional deliveries in Chamarajanagar has shown progressive improvement from 90.8% in 2009 to 98.6% in 2011. This clearly indicates the bold step of the district towards achieving one of the objectives of NRHM to achieve cent percent institutional deliveries.

Patterns of Literacy and Enrollment: Literacy rate is one of important indicators of human development. Chamarajanagar district as per census 2011 provides a dismal picture in this regard. As usual, male literacy rate (67.93%) is found higher than the female literacy rate (54.92%) in the district as a whole and in all the four taluks. The difference between male and female literacy (13.01%) is very significant. This implies the need for concerted efforts to improve female literacy. Female literacy levels are lower across taluks and roughly all the taluks report a gap of nearly 10% to 12% and the actual difference in terms of absolute numbers may be even steeper. There is improvement in female literacy, it is surprising that the

gap between male and female literacy in 2001 (16.55%) and in 2011 (13.01%) still remains significant and this gap is higher than that for the district in only one Taluk –Gundlupet in both the periods. Decrease in the gap between male and female literacy rate from 2001 to 2011 in the district as a whole (3.54%) and in all the taluks is not encouraging. As women form almost 50% of the population and they also participate in the development process, it is very important they should become literates. As such, deliberate attempts should be made to reduce this gender gap. Although female literacy increased from 42.48% to 54.92% between 2001 and 2011, still the task of bringing the remaining illiterates within the literate framework deserves critical importance.

Dropout: Education level of parents (both father and mother) also contributes to the drop out of children. The present study found that the parents (both father and mother) of most of the dropouts (76.50%) are illiterates. the dropout rate is highest (62.75%) at elementary education level (including both Lower Primary and Higher Primary) and 37.25% dropouts are at secondary level.

Work Participation Trends: Work participation rates for females in Chamarajanagar district reveal that female work participation rates are only half and less than half of that of male work participation rates in all the taluks. Kollegal taluk with 38.36% stands at the top amidst the other taluks in terms of female work participation rate and Yelandur taluk has the lowest female work participation rate which is 26.79%. The WPR for female population has seen a decline of nearly 1 percent in 2011 in comparison to the 2001. Yelandur taluk stands highest with 35.83% of female workers in non-agricultural sector whereas Gundlupet taluk has lowest percentage (20.32%) of females' workers in non-agricultural sector. It needs to be noted here that Yelandur taluk reports fairly high in female literacy levels in the district. Gender gap in wage in agricultural sector appears to be either Rs.25 or Rs.50 across taluks in the district.

Trends in Political Participation: Total elected representatives, women constitute only 36.70% which may be the result of roster system as per the statutes regarding mandate of 33% reservation for women. Yet efforts must be made to bring this up to 50% and above. However, care must be taken to pre-empt the influence of male members on these elected women representative's decisions which is a major threat to the freedom of women from the traditional patriarchal society. About 42.18% out of the total elected representatives in rural

local bodies in Chamarajanagar district are women. There are very little inter-taluk differences in this regard.

Crimes against Women: Crime Data at District and Taluk Levels: Across the different types of crimes against women, murder cases stand out, highest in the district in comparison with other types of crime with 65 cases and robbery stands as the crime that occurred least. Further, rape cases and dowry harassment stand the second highest crimes committed against women in the district. Coming to inter-taluk comparisons, Yelandur taluk reports the lowest cases of crimes in totality while Kollegal stands highest.

Role of Women's Groups and SHGs: In the district 89.54% of SHGs are actively involved in micro savings and thrift activities. Chamarajanagar taluk has highest percentage of active SHGs whereas Yelandur taluk has the lowest percentage of active SHGs.

7.3.5 Dakshin Kannada

Introduction: Dakshina Kannada (erstwhile South Kanara) is one of the three coastal districts of Karnataka State with a geographical area of 4859 sq. Km. Located between the foothills of Western Ghats in the east and Arabian sea in the west, it is bordered by Udupi District to the north, Chikkamagaluru district to the northeast, Hassan District to the east, Kodagu to the southeast, and Kasaragod District in Kerala to the south. The district has five taluks namely, Bantwal, Belthangady, Mangaluru, Puttur and Sullia. Mangaluru city is the district headquarters.

Brief History: In the third century BC the district formed part of the Maurya Empire. The region was then known as Sathia (Shantika). This region was historically known as Tulunadu since Tulu was one of the prominent languages of the region. As per the recorded history, the earliest dynasties that ruled the region were Alupas, Hoysalas and Kadamba. Jain kings ruled the district as feudatories of the Vijayanagara Empire and brought the district under an, efficient and centralized administration. This was followed by rule of Kheladi Kings. Portuguese were the first Europeans who entered the district in the beginning of 16 century. The district came under the rule of British after the defeat of Tippu Sultan. After independence, with the formation of linguistic states in 1956, the district was merged with Mysore State.

Demography: As per 2011 census, the total population of Dakshina Kannada district is 20.90 lakh, of which 10.35 lakh (49.5 percent) were males and 10.55 lakh (50.5 percent) females. The decadal growth rate of population of the district has witnessed declining trend during the last two decades from 1991 onwards. It declined from 14.6 percent to 10 percent. Interestingly, there is no change in the gender composition in the total population during the decade. The percentage share of the female population remained unchanged at 50.5 percent during 2001-11.

Sex ratio: The proportion of male population works out to 49.5 percent and female 50.5 percent. The sex ratio works out to 1000:1020. The sex ratio only marginally declined during the last census decade. It declined from 1022 in 2001 to 1020 in 2011. The district has, however, favourable sex ratio compared to the state average of 1000:973. Out of 10.93 lakh rural people, 5.41 lakh are males and 5.52 lakh, females. In Urban areas, out of 9.96 lakh people, 4.93 lakh are males and 5.03 lakh, females. There is wide rural-urban disparity in both adult and child sex ratios in the district. As against urban adult sex ratio of 1005, the comparative rural sex ratio is 1033. Contrary to this in the case of child sex ratio, the urban areas have the higher child sex ratio of 960 and rural areas have lower ratio of 947. The sex ratio of children of the age group 0-6 years is, however, lower (947). There was a decline of child sex ratio from 952 in 2001 to 947 in 2011. The lowering of child sex ratio in the district, which was known for favourable sex ratio, is really a worrisome feature. As regards child sex ratio, Sullia has the highest ratio (967), followed by Belthangady with the ratio of 962. Surprisingly, Mangaluru has the lowest child sex ratio of 941. Bantwal and Puttur have same child sex ratio of 945.

Literacy Profile: As per 2011 Census, Dakshina Kannada district has the literacy rate of 88.57 percent which is the highest literacy rate in the state. The gender-wise literacy status reveals that the male population has literacy rate of 93.1 percent and female 84.13 percent in the district in 2011. The significant increase in female literacy rate has narrowed down the gender gap in literacy rates from 12.5 in 2001 to 8.97 in 2011. There is no wide inter-taluk variation in the literacy rates. All taluks have literacy rates, both for male and female, above state's average. The gender-wise data analysis shows that Mangaluru taluk has the highest and Belthangady taluk, the lowest literacy rates for both males and females. The gap between the highest and lowest is 5.3 percent for male literacy and 10.2 percent for female literacy.

Enrolment ratio: For boys, they are 101.03 percent and 95.89 percent and for girls, 100.36 percent and 95.06 percent. The GER exceeds 100 percent mainly due to inflow of migrant students mainly in Mangaluru. The inter-taluk variation in enrolment in both boys and girls in primary education level is not very significant. Similarly, gender disparities among taluks are not significantly high. The high GER and NER for boys and girls in all taluks clearly demonstrate that the objective of universal access and enrolment has been largely achieved in the district. Discontinuation at secondary level among SCs, STs and Muslim girls is relatively high.

Health Status: IMR AND MMR: The IMR for the district works out to 19. The district ranks third in IMR in the state. The CMR for the district works out to 22. The district also ranks third in MMR. Its MMR is 89. MMR is very high in Bantwal (122) and Sullia (103) and; very low in Mangaluru (44). In Belthangady, it is 47, whereas in Puttur, it is on par with the district's average of 89. It is interesting to note that Sullia has the lowest IMR and CMR but its MMR is one of the highest in the district.

ANC Coverage and Anaemia among Pregnant Women: Maternal health care is the major component of reproductive health (RCH) services. Anemia during pregnancy was observed in 33.96 percent of cases of pregnancy in the district during 2011-12. Nearly, 85.11 percent of pregnant women covered under full ANC. The relative poorer performance of the district in the coverage of pregnant women receiving full ANC is a matter of serious concern.

Taluk-wise position of institutional deliveries is analysed. The analysis of the data clearly shows that institutional delivery in the district was almost 100 percent.

Work force participation: Proportion of male workers in total work force increased from 58 percent in 2001 to 62 percent in 2011, there is a decline in the share of female workers from 42.3 percent to 37.8 percent during this period. In the state as whole, no such change in the gender composition of employment has taken place. It is also important to note that while the decadal growth of male employment increased is 13.6 percent, the female employment declined by 5.8 percent during this period. In all taluks, women employment declined, while employment of men increased significantly during the last decade.

The gender-wise employment data shows that the rural areas witnessed decline in both male and female workforces. Contrary to this, in urban areas, there was a significant increase in employment of both male and female workforces. While men employment increased from 203292 to 285164, accounting for an increase of 40 percent, the women employment

increased from 110877 to 144006, reflecting an increase of 30 percent. The decline in the rural workforce and increase in urban workforce, in the dynamics of economic development, is a welcome trend.

It is analysed that agriculture in the district is no more the main source of employment for the population. In the case of cultivators, as against decline of 28 percent of men, women cultivators declined by 41 percent. Similarly, the number of women agricultural labourers declined by 46 percent as against 24 percent among men.

The disparity between wages among men and women in rural and urban areas still persists and is widening. The average daily wage rate for agricultural labour for men varies from Rs.300 to Rs.350 and for women Rs.200 to Rs.250. In urban areas, daily wage rate for men range from Rs.300 to Rs 500 and for women, it varies from Rs.300 to Rs.400. The difference of Rs 50 to Rs 100 in the daily wage rates of men and women still persists in both rural and urban areas.

Trends in Political Participation: Out of the total representative members of 3271 in 203-GPs at present, 1475 are elected women members. This constitutes 45 percent. At the taluk panchayat level, the proportion of women representatives is more than men in four taluks. Only in Mangaluru TP, it is 48.6 percent. The districts as a whole, out of 139 TP members, 80 are women. Their representation constitutes 57.6 percent. In the case of Zilla panchayat, women representatives are 18 out of 35; accounting 51.4 percent representation as against 33 percent quota. Thus, in the three-tier panchayat raj system, the gap between men and women representation is only marginal.

In the case of urban governance, in Mangaluru City Corporation, out of 60 members, 24 are women. In TMCs, out of 105 members, 40 are women. Similarly out of 46 TP members, 22 are women (47.8 percent). Though the women representation in urban governing bodies is above the quota, the gap between men and women representation is significant. It does not consistent with their share in total population. It is also important to note that there is only one woman representation in State Assembly and no representation in Parliament. In the overall analysis, the political women representation in the district is one of the best in the state.

Crimes against Women: The year-wise data shows the increasing trend in the crimes committed against women. The highest number of crimes against women relate to physical

violence. Other major crimes against women as per the registered cases were sexual violence and harassment of women

7.3.6 Chitradurga

History: Located at a distance of 202 kms Northwest of Bengaluru, in the heart of the Deccan Plateau, Chitradurga is recognized as the land of valour and chivalry. The district headquarters town, Chitradurga owes its name to “Chitrakaladurga,” or “Picturesque castle”. This is a massive fortress on top of granite hills that rises dramatically from the ground. Archaeological remains found in the area, trace its history to the 3rd millennium B.C. A rock cut edict of Emperor Ashoka, near Bharamagiri reveals that Chitradurga was part of the Mauryan Empire dating to the 3rd century B.C. After the fall of the Mauryans, this land was under the rule of royal dynasties like the Rashtrakutas, Chalukyas and Hoysalas. But it really achieved eminence, as a feudatory state of the Vijayanagar Empire, under the dynastic rule of the Nayakas or “Paleys”, known for their heroic exploits. The most eminent of the feudatory chieftains, was Madakari Nayaka, who after the fall of the Vijayanagar Empire, declared his suzerainty and consolidated his power. This hill fortress built by the Nayakas during the Vijayanagar era, became their stronghold later. In 1779, the fort was captured by Haider Ali, who along with his son Tipu Sultan, was responsible for its expansion and strengthening. After Tipu Sultan’s defeat by the British, the fort came under the rule of the Royal Mysore family.

The district is hilly, with lots of forts and villages. The district is bounded by Tumkur District to the southeast and south, Chikmagalur District to the southwest, Davanagere District to the west, Bellary District to the north, and Anantapur District of Andhra Pradesh state to the east. Davanagere District was formerly part of Chitradurga. The district is divided into Six taluks, namely Chitradurga, Hiriyur, Hosadurga, Holalkere, Challakere and Molakalmuru. It is rich in mineral deposits, including gold prospecting at Halekal, Kotemardi or Bedimaradi, etc., and open cast copper mines at Ingaldhal.

Demography: According to 2001 census, the total population of the district was 1,517,896 and it was increased to 1,660,378 in 2011. (i.e., an increase by 9.33%). There are 6 taluks in the district: Molkalmuru taluk, Chitradurga taluk, Challakere taluk, Hiriyur taluk, Hollalkere taluk and Hosadurga taluk. As per 2011 census, Molkalmuru taluk has the highest male population and Hiriyur taluk has the highest female population. Out of the total population,

389117 belong to schedule caste. (i.e., 23.44%). 302554 belong to schedule tribe (i.e., 18.22%). Highest SC population is concentrated in Holalkere taluk and ST population is highest at Molkalmuru taluk.

Sex ratio: Chitradurga has the sex ratio of 969 as on 2011. It has maintained a low sex ratio all along. The sex ratio figures for the rural and urban areas of Chitradurga district are 957 and 904 respectively. The taluk wise sex ratio reveals that Hosadurga taluk has the highest sex ratio. It can be concluded that the sex ratio is showing an increasing trend due to high percent of urban population.

Child sex ratio: In all the taluks except that of Hosadurga taluk, and hence in the district, the sex ratio of 0 to 6-year children has gradually increased (998 in 2001 to 1007, 2011).

Literacy rate: The district has increased its literacy rate by 9.46% between 2001 and 2011. (From 64.25% to 73.71%). Molkalmuru taluk has lowest literacy rate. In 2011, Molkalmuru Taluk has recorded a gap of 21.1% between male and female literacy rate. The gap in literacy at the district level has fallen from 20.88% in 2001 to 16.03% in 2011. Relatively, the gap of literacy between male and female reduced significantly. Molkalmuru taluk has shown a big gap between male and female literacy rate with 21.1%. The lowest gap in literacy of 17.93% was in Chitradurga taluk. The gap in literacy at district level has fallen from 20.88% in 2001 to 16.03% in 2011.

MMR, CMR and IMR: In Chitradurga district the MMR was 215 in 2009-10 and it increased to 221 in 2010-11. It further declined to 170 in 2011-12. In Chitradurga district, the situation appears to be critical. The differential decline in MMR has been observed in taluks due to effective implementation of health program in the district. It is evident from the analysis, that the Challakere (251) and Molkalmuru (227) showing highest MMR, probably due to concentration of tribal population.

The district CMR was 46 rate in 2009-10, 40 rate in 2010-11 and 53 rate in 2011-12. As per 2009-10 records, Molkalmuru taluk has registered highest CMR (62 rate) and Hollalkere taluk registered least CMR(35 rate) . However, Chitradurga taluk shows drastic increase during 2011-12 in relation to CMR.

In relation to IMR, the district registered a rate of 21 in 2009-10, which showed a slight decrease to 19 in 2010-11, but, drastically increased to 42 CMR during the next year. Challakere taluk recorded highest IMR rate in 2011-12 (51 rate) and lowest IMR was

recorded in Molkalmuru (33 rate) during 2011-12. Overall there has been increase in IMR in almost all taluks during 2011-12.

ANC Coverage and Anemia: ANC coverage has been 97.7% and 49% of pregnant women diagnosed anemic. Chitradurga taluk stood first with ANC coverage. Pregnant women found anemic, however, varied in proportions across taluks. Challakere and Hiriya recording 60% anemic cases, Chitradurga 55%, Hollakere and Hosadurga 50% each and Molkalmuru 20%.

In all taluks of Chitradurga district, there has been more than 90% of institutional deliveries. Malnutrition rate in the district has been around 30.27% and it is slowly decreasing over the years. The morbidity rate for the district 36.6%, while HIV prevalence is 0.27%.

Female Workers participation rate: The percentage share of female workers was 39.4% which slightly decreased to 37.3% in 2011. Across taluks, the female WPR is less than 40% except for Challakere and Hollakere. In between 2001 and 2011 the female WPR in the know agricultural sector increased to 17.85%. Female workers in different sectors of the economy in the district has recorded 26.47% of cultivators, 51.54% of agricultural laborers, 37.74% of House hold industries and 27.23% of female workers sharing in other services. It can be concluded, that the highest percentage of female workers are in agriculture and house hold industries.

Crimes against women: The district has recorded 235 cases of crime against women in 2009-10. Whereas this number declined to 166 in the following year, and again increased to 213 in the year 2011-12.

Women representation in rural local bodies: There are 1372 women representatives in rural local bodies in the district, of which Zilla panchayat (18), Taluk Panchayat (63) and Grama Panchayat (1291) of the district. There are representations from all communities, particularly SCs (338) and STs (294). Women are also part of this process and participate actively at different spatial levels. Nearly 41.23% of women representatives operated village level, 48.83% operated taluk level and 52.94% at Zilla panchayat.

7.3.7. Bidar:

Introduction: Bidar District is one of thirty districts in Karnataka State. The three districts viz., Bidar, Bidar and Raichur were transferred from Hyderabad State to Karnataka state at the time of the reorganization of the state in 1956. It is at present a relatively small district. It

is the remainder of a bigger district, parts of which were transferred to the neighboring states during the reorganization process.

Brief regional history: The district has a rich background of history knowledge and culture. But at the time of integration with the state, it was background region. The development process was initiated in the district after 1956. The investment in various sectors such as agriculture, irrigation, industry, banking, transport and communication has put the district on development path. The district is famous for 'Bidariware' handi craft that has high export potential. The industry has grown in cottage and small scale industrial sector. The district economy is predominantly an agricultural economy and 60% of population is employed in agriculture. Agriculture is mainly dry land agriculture as the area under irrigation is only 14% of the net area shown.

The district is being assisted under various central and state government programmes like Backward Region Grant Fund (BRGF), Special Development Plan (SDP) multisector development (MSDP) to promote development at a faster rate. The district resembles the crown of the State occupying its northern tip. There are many interpretations of the name 'Bidar'. The name is derived from Bidarooru. i.e., bidar (bamboo) + Ooru (town) a place known for bamboo clusters. It is also associated with Mahabharata & Bidar is a short form of Viduranagara i.e., a city of Vidura. The district had a glorious past.

Demography: The population of the district was increasing and the growth rate was above the State average. But it has come down during 2001-2011 to 1.3 percent per annum. It is one of the lowest in the HK region. The district is rural in character as 75 percent of the population lives in rural areas. The total population of the district is 17.03 lakhs (2.84% of state's population). The density of population is 313 and the sex ratio is 956 which is below the state average of 964. The growth rate of population per annum is 1.3 percent. The sex ratio in 0-6 group is 942 which is also below the state average.

The people of Bidar District speak many languages and dialects. The erstwhile rule of the Nizams, the geographical location of the District with boundaries attached to Andhra Pradesh and Maharashtra (Telugu and Marathi, speaking States) has influenced the people to adopt and speak Kannada, Hindi, Marathi, Urdu and Telugu languages. The official language being Kannada it is known to majority of the people. The education is imparted mostly in Kannada but there are Urdu and Marathi medium schools also.

Sex ratio: The sex ratio in 0-6 age group is 942, it is highest in Humnabad i.e. 955 and lowest is Basavakalyana and Bhalki i.e.934 and it is 938 in Bidar. The district average is 942. The sex ratio indicates a mixed pattern. It increased significantly between 1941- 51 and is declining over the years. But the trend is again reversed between 2001- 2011. This is on account of the measures undertaken by the Govt. to empower the women and to save the girl child. The sex ratio of 952 is still below the State average of 968. The sex ratio has increased for the district from 949 to 952 in between 2001-2011 and for the State it has increased from 965 to 968. The increase is marginal and is the same at district and State level. **The low sex ratio indicates** the increasing number of ‘missing women’. This also supports the fact that the gender inequality exists in the society and the status of women in family and society continues to be low despite of the empowerment programs under taken by the Govt.

As per 2011 census, sex ratio in Bidar is 952 females per thousand males. This average is lower than the state average of 968 during 2011. Performance of Bidar district in terms of sex ratio was better compared to the state average in several years. For example, between 1951 and 1981, the sex ratio in Bidar district was higher than the state average. It is only from 1991 that the district average started falling below the State average. But now it has started declining continuously after 1991 falling below the State average. The variations in sex ratio in the district are more than the variations in the State. The sex ratio in 0-6 age group is well below the state average.

Child Sex Ratio: Bidar district shows poor performance in child sex ratio. According to 2011 census, the child sex ratio in Bidar district has increased from 941 to 942 in 2011 census. The explanation for this phenomenon of low sex ratio emerges from various counters. Patriarchy is a major social variable explaining the situation.

Literacy rate: Bidar district has made significant achievements in the levels of literacy. It is a high literacy district in Karnataka State, the literacy rate has increased from 20.02 percent in 1971 to 71.07 percent in 2011. The literacy rate is near to the State average of 75.6. Now it is at 19th position in the state, next to Mysore. But it is still far away from the high literacy district of Dakshin Kannada with the literacy rate of 88.6

The growth rate of literacy is 10 percent in between 2001-2011, which is above the State average of 8 percent. It was 15.8 percent between 1991 2001. The gap between the district and the state is being reduced. Though the growth rate of literacy is more than the state average, still 29 percent of population in the district is deprived of Education.

The gender gap in literacy is 18.34 percent. This is above the state average of 14.72 percent. The female literacy is low in rural areas i.e. 56.82 percent in 2011 which means about 43 percent of the rural female population is deprived of access to education, knowledge and information. However, due to Government interventions, the rural literacy has increased significantly between 2001-2011. The urban literacy rate is 81.8 percent. The urban rural gap is 15 percent and this is lower than the gap at the State level which is 17.38 percent.

Female literacy indicates increasing trend during the period 1991-2011. This is the outcome of various education program and incentives focusing on female education in the district. The overall literacy rate has now increased to 71 percent in 2011. Its rank is 19th in the State. Its rank is high when compared to all the six districts in Hyderabad Karnataka region (excluding Bellary). All the other districts are at the lower end with Yadgir occupying 30th position.

School Enrolment: Trends in school enrolment in Bidar district are presented in table 29 the trends show that the girl's enrolment is increasing across all the categories. In general category it has increased in absolute terms from 29768 in 2008-09 to 32261 in 2012-13. In SC Category it has increased from 23771 to 25761. The growth rate in enrolment do not vary much across the categories.

School Completion Ratio: Taluka wise school completion ratio indicates that school completion ratio is higher among girls than boys at elementary level. It is higher among the girls in SC Category. This is a welcoming trend. This is an outcome of the various program initiated by the government to promote literacy among the SC/ST category. The completion rate is also high in general category i.e. 86.29 percent.

The participation of girls in **secondary education** is low. This is evident from the high dropout rates among girls at secondary level. The Dropout rate is very high among girls in Aurad Taluka (28.5 percent). It is also high in Basavakalyan Taluka i.e. 27 percent. At district level the average rate is 20.4 percent. It is lowest in Humanabad taluka (14, 22 percent). Thus the high dropout rates indicate the early exit of girls from education field. The deprivation of higher education is a serious concern in 21st Century in a knowledge economy. The women are the losers in development race.

Infant Mortality Rate: These indicators of reproductive and child health throw light on the concern and the respect the Society attaches to Women and children. It also reflects on the value system in a society. In a patriarchal social structure these values are high and adverse to women. At the national level, infant mortality rate has declined from 129 in 1971 to 57 per

1000 live births in year 2006 and to 47 per 1000 live births in the year 2010. Of this, the decline in rural areas was more (from 62 per 1000 live births to 51 per 1000 live births). In urban areas, the decline in IMR was from 39 per 1000 live births to 31 per 1000 live births during the same period. The under-five mortality rate in Karnataka has come down from 125 in 1990 to 59 in 2010.

The Maternal Mortality Rate (MMR) is the number of women who die from any cause related to or aggravated by pregnancy or its management (excluding accidental or incidental causes) during pregnancy and childbirth or within 42 days of termination of pregnancy, irrespective of the duration and site of the pregnancy. It is estimated per 100,000 live births. The millennium development goal is to reduce the MMR by three quarter between 1990 and 2015. **The Anti natal checkup** and treatment is essential for reducing the MMR and under nutrition in the new born child. The percentage of women with Full ANC is 95.percent in all the talukas. It is 100 percent in Bidar taluka. However, the percent of pregnant woman who registered for ANC and got three ANC checkup is about 94 percent in the district. The percent of women with anemia is also high in the district. It ranges between 64 percent in Aurad and 63.1 percent in Bhalki and 63 percent in Humunabad. It is also high in Basavakalyan and Bidar talukas. The double burden of work and lack of adequate nutrition, as well as low spacing are the major causes for the same. Women are the residual eaters and the poverty does not provide them a nutritious food. The high fertility rates, more number of children and inadequate spacing among them also leads to anaemia. Anaemia is a major health problem, especially among women in Bidar district. Anaemia can result in maternal mortality, weakness, diminished physical and mental capacity

Institutional deliveries have increased to 99.0 percent in Aurad and Humnabad taluka. But it is still 98 percent in Basavakalyan, Bhalki, and Bidar Talukas. It is 98 percent at the district level. However, the field studies have reported that home deliveries are still observed in Hamlets, Tandas and remote villages. The district is near to the 95 target of achieving 100 percent institutional deliveries by 2015.

Work participation Rate: In Bidar, WPR of women is 33.65percent. But in three out of five talukas, the WPR of women is higher than the district average. Within Bidar WPR of women varies between 26percent and 38percent. While Bhalki taluk reported maximum WPR of women (33.6 percent), Bidar taluka reported minimum WPR of 26.76percent. The other talukas with higher WPR of women are Aurd and Basavakalyan. Least WPR of women in

Bidar also supports the argument that WPR of women is low in urban areas. No significant variation is observed across the talukas in male WPR unlike female WPR.

The **wage differentials** are also high in the district. Female wage is only 56 percent of male wage. Thus women are concentrated in low paid jobs and there is no significant improvement in their economic status.

Women participation in Politics: Bidar stands in the middle order in terms of women's political participation in local bodies. According to recent data, the share of women in Taluka and zilla Panchayat is above 50 percent. But in Gram Panchayat it is 41.32 percent. This is below the norm of 50 percent. There is a need for increasing the share of women in Gram Panchayat. The gap between the actual share and the norm is 8.7 percent at the district level.

Data on Stree Shakthi groups in Bidar district shows that there are 2939 groups in the district. But the groups are not distributed uniformly in the district. More number of groups are observed in Aurad and Basavakalyan. Least number of groups (476) are observed in Bidar taluk and maximum number of groups are observed (650) in Aurad and Humanabad taluk (666). Out of the total groups in the district, only 5 percent of the groups have availed bank loan.

7.3.8 Vijayapura:

Introduction: Once vijayapura was the largest district in Karnataka state with 11 Taluk. But the partition of district in 1997 made it lose that title. Now the district consists of five viz., Basavana bagewadi, Indi, Muddebihal, Sindgi and Vijayapura. A profile of Vijayapura district is developed, covering the regional history of Vijayapura district. Its geography, demography and economy.

Brief History: From the view point of history, architecture, tradition and legends, Vijayapura district is one of the richest districts in the state. The evidence found here reveals that it was an inhabited place since the Stone Age.

Demography: According to 2001 census report district's total population was 21, 77,331. It constitutes 3.56 percent of the state's total population.

Sex ratio: Sex ratio in Vijayapura district is 960 and in state it is 973. The female population in vijayapura district is less than that of the state. In indi taluk female population is less than that is 48.32 percent.

Child sex ratio: In 1991 in Vijayapura district the sex ratio was 953 which declined to 928 in 2001. Every taluk experienced decline in sex ratio. This speaks of the social prejudice and community attitude towards girl child. Child sex ratio (0-6) district wise is 931 and in Karnataka state it is 948.

Literacy Rate: In order to understand the nature and scope of gender inequality it is necessary that we should see the gender dimension of literacy. Since time immemorial, women have been discriminated against in respect of education and this is one of the prime causes of gender inequality. In respect of gender equality, the role of education is crucial. Female literacy rate in all taluks of Vijayapura district has improved in between 1991-2011. When compared to the state rate of female literacy rate Vijayapura district (56.54%) lags behind the state female literacy rate (68.13%). When we see the **gender gap** in literacy rate is reduced in all taluks excepting Sindgi here it has increased from 9.11 in 2001 to 23.32 percentage points in 2011. This is an area of concern and requires immediate intervention. Coming to the enrolment aspect of girl's student, it can be said that it is a complex issue. Several factors affect it, the most important being parental perspective of girls' education. The enrolment of girls in high school is five times less than the enrolment in primary and upper primary school. By the time girl reaches high school they will be around 13 years and therefore their parents desist from admitting them to high school. At this age girls are given household chores. In poor families daughters accompany their parents for manual work. Agriculture is a major activity in Vijayapura district. Therefore there is more demand for cheap agriculture labor. Parents get involved their daughters in agriculture activities than sending them to school.

Infant Mortality Rate: IMR and CMR are the two important indicators of health status of children. Infant Mortality rate is the number of deaths of children less than one year of age per thousand live birth. Infant mortality is a death of a child before its fifth birthday. IN Karnataka IMR is 35 and in Vijayapura it is 34 in 2011. IMR is marginally less in the district as compared to the state. IMR started declining gradually after 2005 when the national rural health mission was launched.

MMR Maternal mortality rate: Maternal mortality rate is a number of female deaths per 100,000 live births by any cause related to or aggravated by pregnancy or its management. In Vijayapura district is 135 while in the state it is 144. When it comes to district Sindgi has highest maternal mortality rate 211 in 2011 while Basavana Bagewadi 115 has recorded lowest maternal mortality rate. The factors contributing to high maternal mortality rate, among others, include anemia and limited access to institutional deliveries. The number of institutional deliveries has increased but the number of anemic women has also increase to 39.20 percent.

Malnutrition: The level of malnourishment is more amongst girls. For example, a BMI study was conducted in five-gram panchayats of Vijayapura to find out the health status of children between 0-5 age group it indicates that 35.6 percent boys and 64.84 percent girls were found malnourished. In Vijiyapura taluk 123.43 percent pregnant women registered themselves, Registration is high in Vijayapura taluk because for the reason that women from nearby places come to Vijayapura because of better transport connectivity.

Work Participation: An important problem in the area of economic empowerment of women is that their contribution is not properly measured, particularly in money terms. Since time immemorial women were either not paid or paid less for their service. Women engaged in household work were not considered as ‘workers’ hence the question of payment of money did not arise. The work participation of women has increased in Vijayapura from 28.45 percent in 2001 to 38.80 percent in 2011, recording an increase of 8.09 percentage points. In all taluks the WPR of main women workers has increased. This holds good for economic empowerment of women and thereby the gender development. In non-agriculture activities women workers constitute only 13.22 percent of total workers. In agricultural, women laborer are more in number. The female work participation rate at the state level is 34.45 percent whereas except, vijayapura taluk the women WRP is higher than the state average in other taluks of the vijayapura. One of the finest indicators of women economic empowerment is their participation in organized sector and the teaching profession is one of them in vijayapura taluk 42.56 percent primary school teachers are women.

Women Headed Families: In Vijayapura district women headed households are 10.45 percent of the total household that is they constitute 1/10th of households. Existence of women headed families does not mean that women are economically empowered. It however speaks of incidence of savior poverty. Needless to say its direct victims are women.

Female land holders: From gender perspective it is important to know whether women are getting equal share in property. In Vijayapura district the percentage of women landholders has increase from 21.39 percent to 25.48 percent. But on the other hand least increase is noted in Basavana Bagewadi.

Political participation of women: Representation of women in all taluks are 42 percent which is the result of reservation policy. Due to the reservation policy women have entered in politics but the decision making power rests with the male member of their families. Knowledgeable women are not encouraged to hold the positions of president, vice president etc.

Devadasi system: Devadasi is a centuries old practice, which comes in the way of gender development. Generally, girls from very poor and uneducated families get attracted towards this practice. This practice has created several social problems, more importantly, prostitution and sex trafficking. In Vijayapura district there are 4103. The Government of Karnataka has launched several schemes to control Devadasi practice.

Crime against women: Crime against women is universal problem, India and its different states and districts are no exception. Despite increase in literacy rate women are still victims of various crimes they are the soft targets. The most common crime is domestic violence, acid attack, rape, harassment for dowry kidnaping etc. Between 2001-2010 there is an increase in crime against women, increasing from 169 in 2001 to 300 in 2010. Among the taluks of Vijayapura district more crimes are committed in Vijayapur taluk.

8. Evaluation Design

The evaluation Study will follow exploratory and diagnostic research design and Triangulation method. The study will be based on both qualitative and quantitative data collected from both primary and secondary sources.

8.1. Sources of primary data:

- Structured interviews based on Interview schedule
- FGD with beneficiaries, officials from different coordinating departments, Insurance partner, Anganwadi Workers, NGO's/CSO's working in the field
- Case studies

8.2. Sources of Secondary data:

- Previous studies conducted in the field
- Secondary data provided by the Dept of Women and Child Development and other Coordinating Departments like education, health, social welfare

8.3. Sample Design:

- ❑ To make sample representative for the entire Karnataka State, Stratified Random Sampling Method is being followed to select talukas while quota sampling of 20 beneficiaries each year, each taluka is followed to select beneficiaries.
- ❑ Therefore, to have representation of all the revenue divisions of the State 2 districts from each revenue division are selected. One having the best HDI and the other with worst HDI.
- ❑ From the districts selected so, two taluks are selected in each district one having the best HDI value and other having the worst one.

8.4. Indicators used for measuring HDI

8.4.1. Living Standard:

- Cooking fuel
- Toilet
- water
- Electricity
- Pukka House
- Non-agricultural worker

8.4.2. Health:

- Child Mortality rate
- Maternal Mortality Rate

8.4.3. Education:

- Literacy rate
- Gross enrolment Rate

Table-4: Sampling of districts and talukas on the basis of Highest and Lowest HDI as per Karnataka Development Report:

Sl No	Division	District	HDI Rank	Taluk	HDI Index	HDI Rank
1.	Bengaluru Division	Bengaluru Urban	1	Anekal	0.775	1
2.				Bengaluru East	0.711	6
3.		Chitradurga	23	Chitradurga	0.555	40
4.				Challakere	0.352	146
5.	Belagavi Division	Dharwad	6	Hubballi	0.626	21
6.				Kundgol	0.376	133
7.		Vijayapura	27	Vijayapura	0.482	71
8.				Sindgi	0.279	169
9.	Kalaburagi Division	Bidar	19	Bidar	0.588	29
10.				Aurad	0.341	152
11.		Raichur	30	Raichur	0.332	156
12.				Devadurga	0.183	176
13.	Mysuru Division	Dakshin Kannada	2	Mangaluru	0.729	4
14.				Beltangadi	0.532	45
15.		Chamarajnagar	22	Kollegal	0.445	94
16.				Gundlupet	0.368	139

Source: Women and Child Development

In all 8 districts and 16 taluks to be selected as samples. From each of these selected taluks at least 20 Bhagyalakshmi beneficiaries are selected through purposive sampling. sample (at the rate of 20 each year X for 6 years = 120) from all the 16 taluks.

Further, 120 beneficiaries are selected per district for the evaluation period (2010-11 to 2015-16) for studying the death/disability claims/ Health insurance claims and Scholarships in the following way

- A. 20 claims of disability of any year.
- B. 20 claims of death of any year.
- C. 20 beneficiaries of scholarships of any year.
- D. 20 claims of health insurance to beneficiaries of any year. ??
- E. 20 beneficiaries having no claims.
- F. Beneficiaries of landless agricultural labourers under Janashree Beema Yojane and Balasanjivini Yojane

Therefore, total no of sampled beneficiaries= 20(beneficiaries from each taluks) x 16 taluks x 6 years (2010-11 to 2015-16) = 1920 + 120= 2040. Along with this we have also interviewed WCD officials handling the scheme at district and state level 13+ 82 Anganwadi workers from the researched talukas.

8.5. Limitations of the Study:

- Findings are limited to the beneficiaries who received the benefits between 2010-11 to 2015-16, this restricted period only.
- Only 20 samples were selected from each taluka for each studied year. Depending on the availability of the sample and restricted time period, we have followed quota sampling which may have some limitations in reflecting the universe.
- Sample is selected on the basis of HDI not GDI
- Since the program started on 2006 and there are number of changes introduced in between like restricting the scheme to BPL families only, withdrawal of scholarship, increasing the maturity value, relaxed implementation of compulsory sterilization norm for second child etc. may have caused certain amount of confusion among the beneficiaries and influenced their reply.
- This evaluation is a mid-term evaluation and since the very first group of beneficiaries are going to receive the benefits only around 2024 any conclusive comments on social impact is untenable. So in the absence of primary data, we had to depend on secondary parameters to understand social outcome of the scheme.

Table-5: Details of the Focus Group Discussion

Date of visit	Place Dist./Taluk	Details of FGD
24.4.17	Chitradurga/Chitradurga	Parents of the beneficiaries (Jain colony qts)
25.4.17	Chitradurga/Chitradurga	WCD Officials/AngnwadiTeacher Sharadaganga center
26.5.17	D.K/Beltangadi	Parents of the beneficiaries
27.5.17	D.K/Beltangadi (Panchayat office)	WCD Officials/AngnwadiTeacher
5.6.17	Chamrajnagar/Gundlupet	Stree shakti bhavan Parents of the beneficiaries
6.6.17	Chamrajnagar/Gundlupet	WCD Officials/ Angnwadi Teacher
7.6.17	Chamrajnagar/Kollegal CDPO office	Parents of the beneficiaries
8.6.17	Chamrajnagar/Kollegal	WCD Officials/ Angnwadi Teacher
28.6.17	Dharwad/ Hubballi, CDPO office	Anganwadi teacher/ Supervisors
29.6.17	Dharwad/ Hubballi	Parents of the beneficiaries
30.6.17	Dharwad/Kundgol	WCD Officials/AngnwadiTeacher
1.7.17	Dharwad/Kundgol , Social welfare hostel	Parents of the beneficiaries

9. Data Collection and Analysis

According to National Health and Family Survey (NHFS) 2015-16 More than 4 in 10 of Karnataka's households (44%) are in urban areas. On average, households in Karnataka are comprised of 4.3 members. Eighteen percent of households are headed by women, with 14 percent of the population living in female-headed households. The vast majority of households in Karnataka have household heads who are Hindu (84%). Twelve percent of households have household heads who are Muslim and 3 percent of households have Christian household heads. More than one-fifth (21%) of households in Karnataka have household heads who belong to a scheduled caste, 46 percent belong to other backward class (OBC), and 9 percent belong to a scheduled tribe. More than one-fifths (22%) of Karnataka's household heads do not belong to scheduled castes, scheduled tribes, or other backward classes. About one-quarter (24%) of Karnataka's population is under age 15; only 7 percent are age 65 and over. The overall sex ratio of the population is 979 females per 1,000 males, and the sex ratio of the population under seven years of age is slightly lower (937 females per 1,000 males). Eighty percent of persons have an Aadhaar card. Among children below 18 years of age, 5 percent have experienced the death of one or both parents. In all, 87 percent of children below 18 years of age live with both parents, 10 percent live with one parent (mostly with their mother), and the remaining 4 percent live with neither parent. Births of almost all children (95%) under five years of age were registered with the civil authorities, and 86 percent of children have a birth certificate.

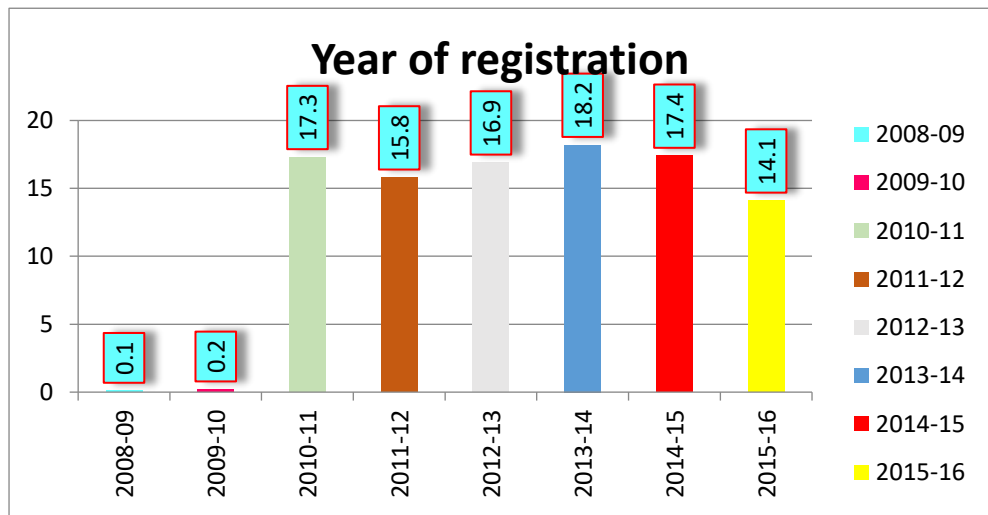
9.1. Profile of the Respondents:

Table-6. District wise Distribution of the Respondents

District	Frequency	Percent
Bengaluru	256	13.3
Chitradurga	238	12.4
Vijayapura	223	11.6
Dharwad	251	13.1
Bidar	240	12.5
Raichur	228	11.9
Chamarajanagara	253	13.2
Dakshina Kannada	231	12.0
Total	1920	100.0

Source: Field Data

Graph-1: Distribution of Respondents who were registered under the scheme over the Time



Source: Field Data

Table no: 7- Caste background of the Beneficiaries

Caste	Frequency	Percent
General	166	8.6
SC	394	20.5
ST	175	9.1
Other backward caste	124	6.5
Two A	391	20.4
Two B	285	14.8
Three A	67	3.5
Three B	318	16.6
Total	1920	100.0

Source: Field Data

Table no-8: Religious background of the Beneficiaries

Religion	Frequency	Percent
Hindu	1492	77.7
Muslim	332	17.3
Christian	37	1.9
Others	59	3.1
Total	1920	100.0

Source: Field Data

Table no-9: Education status of the Beneficiaries

	Frequency	Percent
Non Schooling Child	435	22.7
Pre Nursery/ Anganawadi	809	42.1
LKG	84	4.4
UKG	67	3.5
1st Std	251	13.1
2nd Std	218	11.4
3rd Std	31	1.6
4th Std	18	.9
5th Std	5	.3
6th Std	2	.1
Total	1920	100.0

Source: Field Data

Table No-10: Age of the beneficiaries

	Frequency	Percent
<1	48	2.5
1 – 2	309	16.1
2 – 3	353	18.4
3 – 4	345	18.0
4 – 5	305	15.9
5 – 6	262	13.6
6 – 7	239	12.4
> 7.1	59	3.1
Total	1920	100.0

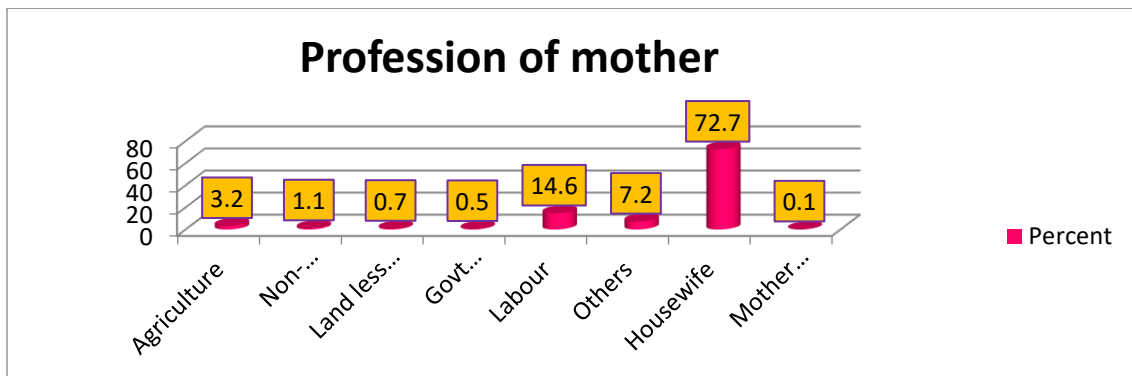
Source: Field Data

Table no -11: Profession of Mother (District wise)

Profession of mother	Bengaluru	Chitradurga	Vijayapura	Dharwad	Bidar	Raichur	Chamarajanagara	Dakshina Kannada	Total
Agriculture	0	4	0	15	15	24	3	0	61
%	(0.0)	(1.7)	(0.0)	(6.0)	(6.2)	(10.5)	(1.2)	(0.0)	(3.2)
Non-Agriculture	1	8	0	4	1	5	2	1	22
%	(0.4)	(3.4)	(0.0)	(1.6)	(0.4)	(2.2)	(0.8)	(0.4)	(1.1)
Land less agricultural labour	0	2	0	11	0	0	0	0	13
%	(0.0)	(0.8)	(0.0)	(4.4)	(0.0)	(0.0)	(0.0)	(0.0)	(0.7)
Govt employee	5	0	1	0	2	1	0	0	9
%	(2.0)	(0.0)	(0.4)	(0.0)	(0.8)	(0.4)	(0.0)	(0.0)	(0.5)
Labour	6	7	17	37	80	77	44	12	280
%	(2.3)	(2.9)	(7.6)	(14.7)	(33.3)	(33.8)	(17.4)	(5.2)	(14.6)
Others	17	4	0	7	16	0	1	94	139
%	(6.6)	(1.7)	(0.0)	(2.8)	(6.7)	(0.0)	(0.4)	(40.7)	(7.2)
Housewife	226	213	205	177	126	121	203	124	1395
%	(88.3)	(89.5)	(91.9)	(70.5)	(52.5)	(53.1)	(80.2)	(53.7)	(72.7)
Mother not alive	1	0	0	0	0	0	0	0	1
%	(0.4)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.1)
Total	256	238	223	251	240	228	253	231	1920
%	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Source: Field Data

Graph No-2: Profession of Mother



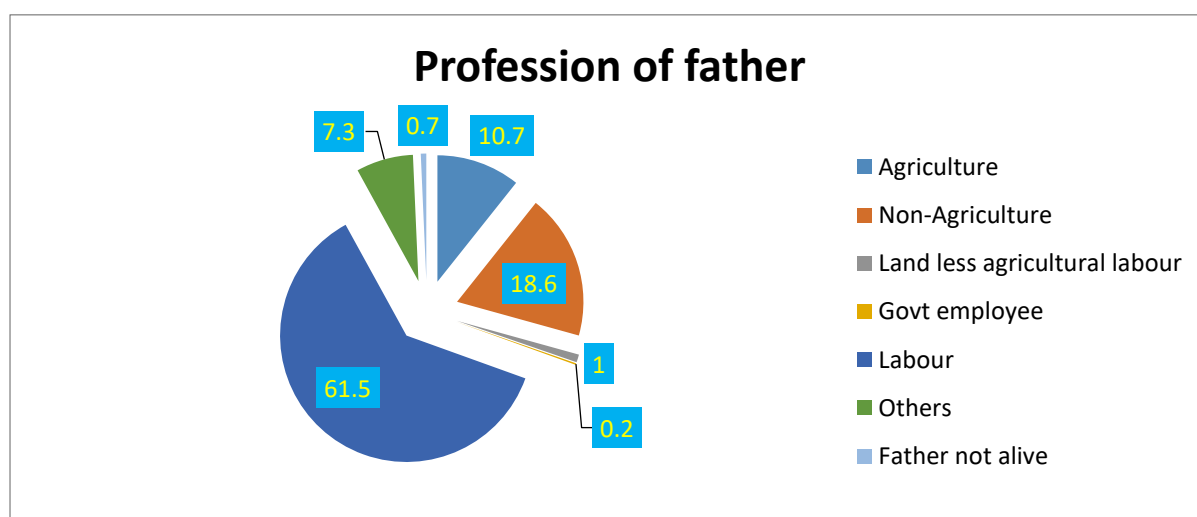
Source: Field Data

Table no.12: Profession of father (District wise)

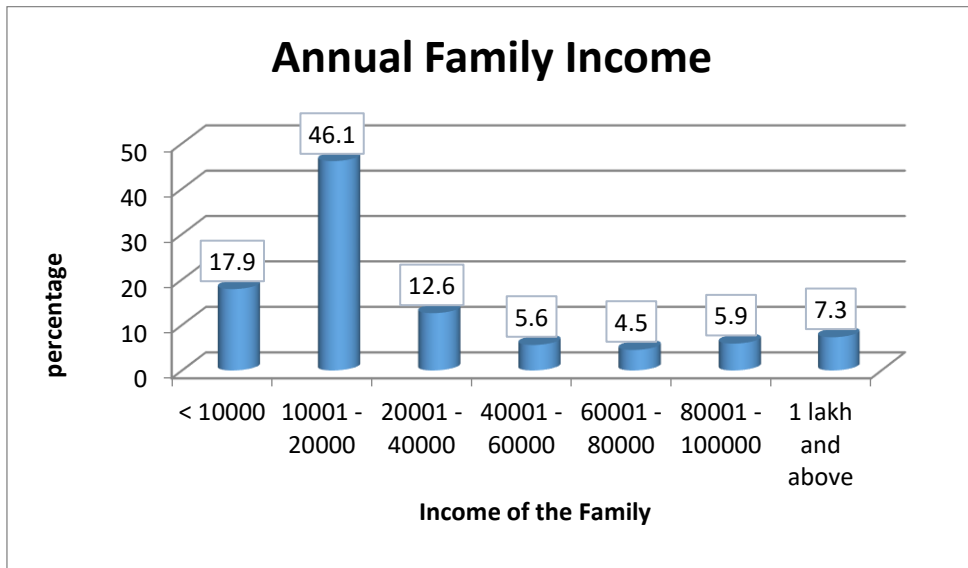
Profession of father	Bengaluru	Chitradurga	Vijayapura	Dharwad	Bidar	Raichur	Chamarajanagara	Dakshin Kannada	Total
Agriculture	10	21	1	52	61	32	27	1	205
%	(3.9)	(8.8)	(0.4)	(20.7)	(25.4)	(14.0)	(10.7)	(0.4)	(10.7)
Non-Agriculture	179	53	27	20	23	34	20	1	357
%	(69.9)	(22.3)	(12.1)	(8.0)	(9.6)	(14.9)	7.9	(0.4)	(18.6)
Land less agricultural labour	0	5	0	10	0	0	4	1	20
%	(0.0)	(2.1)	(0.0)	(4.0)	(0.0)	(0.0)	1.6	(0.4)	(1.0)
Govt employee	1	0	0	0	2	0	0	0	3
%	(0.4)	(0.0)	(0.0)	(0.0)	(0.8)	(0.0)	0.0	(0.0)	(0.2)
Labour	54	137	195	119	150	162	192	172	1181
%	(21.1)	(57.6)	(87.4)	(47.4)	(62.5)	(71.1)	75.9	(74.5)	(61.5)
Others	11	22	0	43	2	0	9	54	141
%	(4.3)	(9.2)	(0.0)	(17.1)	(0.8)	(0.0)	3.6	(23.4)	(7.3)
Father not alive	1	0	0	7	2	0	1	2	13
%	(0.4)	(0.0)	(0.0)	(2.8)	(0.8)	(0.0)	0.4	(0.9)	(0.7)
Total	256	238	223	251	240	228	253	231	1920
%	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Source: Field Data

Graph no: 3. Profession of father

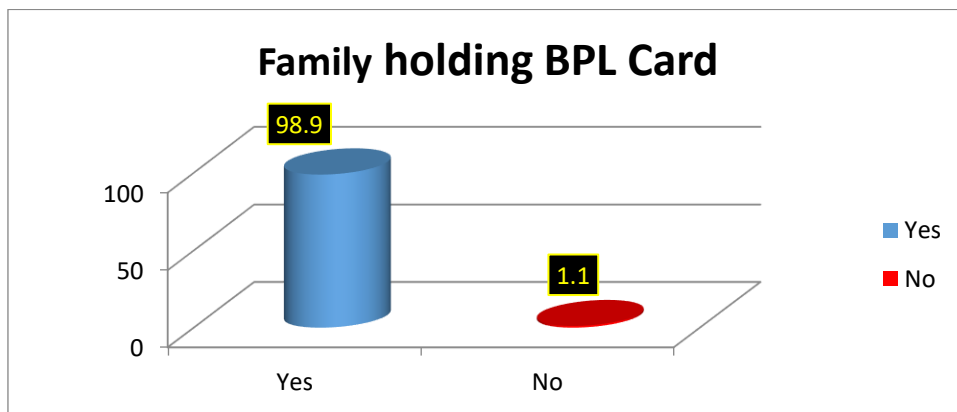


Graph no: 4. Annual Family Income



Source: Field Data

Graph no: 5. Family holding BPL Card



Source: Field Data

Table no: 13. Cancellation or Withdrawal of BPL Card

cancellation or Withdrawal of BPL Card		
	Frequency	Percent
Yes	162	8.4
No	1758	91.6
Total	1920	100.0

Source: Field Data

Table No: 14. – Cancellation of Bond

	Frequency	Percent
Yes	14	.7
No	1906	99.3
Total	1920	100.0

Source: Field Data

9.2 Findings from the Profile of the Respondents:

- From the table no 6 it is evident that beneficiaries are evenly distributed all over the state. That way we can say the scheme has successfully covered the entire state.
- From the graph 1, it clears that enrolment of beneficiaries under the scheme was really poor during the year 2008-09 and 2009-2010. Manual registration process caused lot of mistakes and delays. Due to this lot of beneficiaries could not avail the benefits. In spite of rightful submission by the beneficiaries, due to delays caused by department 48130 beneficiaries claims were denied by LIC. During 2013-14 the govt took one-time measure and released 25 crores to LIC and 48,130 beneficiaries received their bond paper. But this action received criticisms from the audit department along with stringent action suggested against the employees responsible for inordinate delays. Thus although another 45000 rightful beneficiaries were identified, their claims were rejected. But 2008 onwards 100% applications are registered via MIS and graph shows positive trends afterwards.
- From the table 7 it is evident that Schedule castes dominate the caste majority of 20% of the beneficiaries. But considering their numerical strength in the state and poor socio-economic conditions it is quite justified. Under Bhagyalakshmi scheme, Social welfare department has enhanced the quota for Schedule Tribe population to 12% against the constitutional mandate of 6.75%. Our data also shows representation of STs as 9%, way below the allocated. But each year as per the information from LIC, a significant amount of benefit remains unutilized due to want of beneficiaries. But almost all caste categories are present there which justifies the inclusiveness of the scheme.
- As per 2011 census the distribution of people of different religion are in following proportion: Hinduism (79.8%), Islam (14.2%), Christianity (2.3%) and from the table 8 almost confirms that Hindus (77.7%), Muslims (17.3%), Christians (1.9%) are almost proportionally represented in the scheme.

- Since our evaluation time frame is mostly restricted to 2010-11 to 2015-16 educational status of majority of the respondents are either non-school going (22.7%) or pre-nursery (42.1%) since majority of them are below 5 years of age.
- On parental profession majority (72.7%) of the beneficiaries' mother are house wives while majority (61.5%) of the fathers are by profession in labour work. In Bengaluru majority (69.9%) of the beneficiaries' fathers are by profession non-agriculturist. As per the norm of Bhagyalakshmi 98.9% of the beneficiaries' parents are from BPL families with annual income of Rs 10,000-20,000.
- 8.4% of the respondents claimed that they have moved from BPL to APL category. But only 0.7% of the sampled beneficiaries acknowledged to return their Bhagyalakshmi bond. Apart from the death of the beneficiary, the bond is generally cancelled when either or both of the parents climb the APL ladder by virtue of acquiring a govt job. Both LIC and Govt officials working in the field claimed that apart from getting a govt job, in no other circumstances the beneficiary is penalized for subsequent improvement of family's financial position. If the family had BPL card during the issuance of bond, the beneficiary can retain Bhagyalakshmi bond irrespective of financial status.

9.3 General Awareness among Beneficiaries on different aspects of Bhagyalakshmi Scheme:

Table no 15. – Sources of awareness on Bhagyalakshmi scheme

	Frequency	Percent
Anganawadi worker		
Yes	1722	89.7
No	198	10.3
Total	1920	100.0
Neighbour		
Yes	385	20.1
No	1535	79.9
Total	1920	100.0

News Paper/ Media		
Yes	214	11.1
No	1706	88.9
Total	1920	100.0
Family Members		
Yes	169	8.8
No	1751	91.2
Total	1920	100.0
Other sources		
Yes	342	17.8
No	1578	82.2
Total	1920	100.0

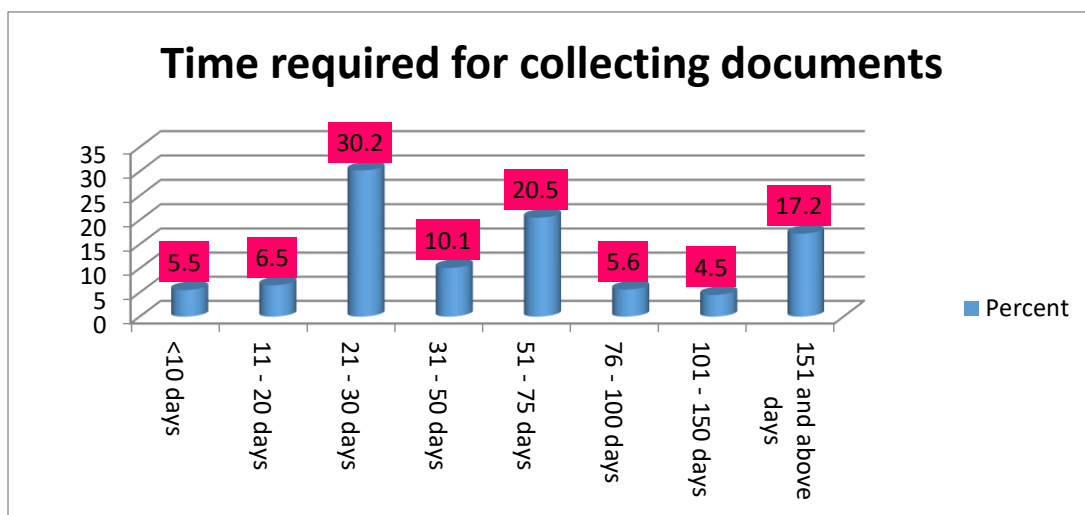
Source: Field Data

Table no 16. –Beneficiaries Awareness on any of the following benefits of Bhagyalakshmi scheme

	Frequency	Percent
Scholarships for children		
Yes	720	37.5
No	1200	62.5
Total	1920	100.0
Health Insurance		
Yes	805	41.9
No	1115	58.1
Total	1920	100.0
Benefits of Death/ Accident/ Disability claims		
Yes	847	44.1
No	1073	55.9
Total	1920	100.0

Source: Field Data

Graph no: 6. Time required for collecting documents



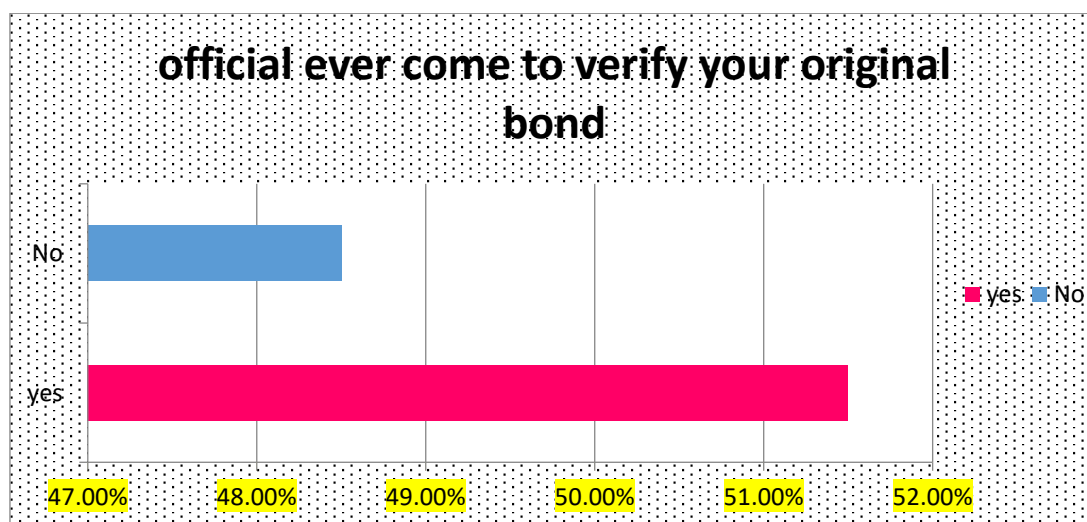
Source: Field Data

Table no 17. - Beneficiaries family's receiving Receipt for the application

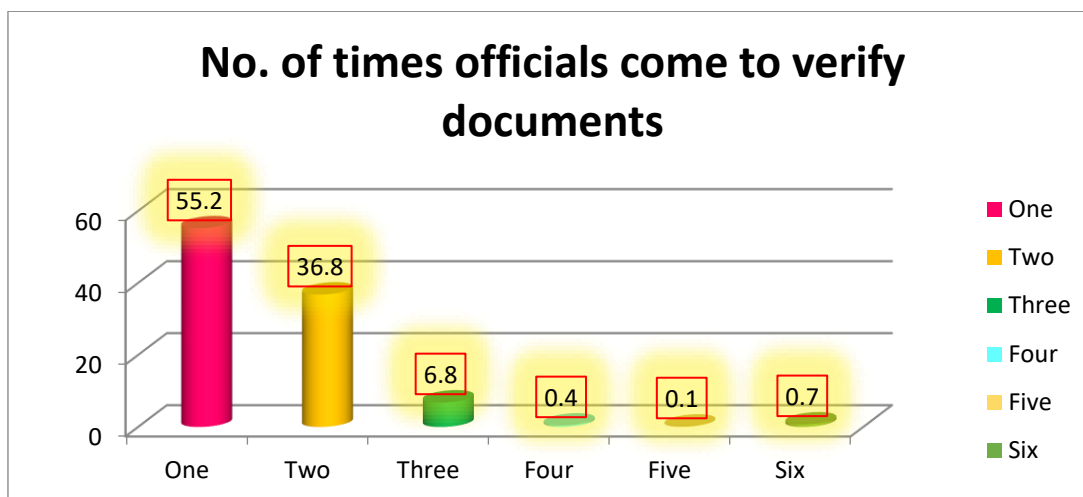
	Frequency	Per cent
Yes	470	24.5
No	1450	75.5
Total	1920	100.0

Source: Field Data

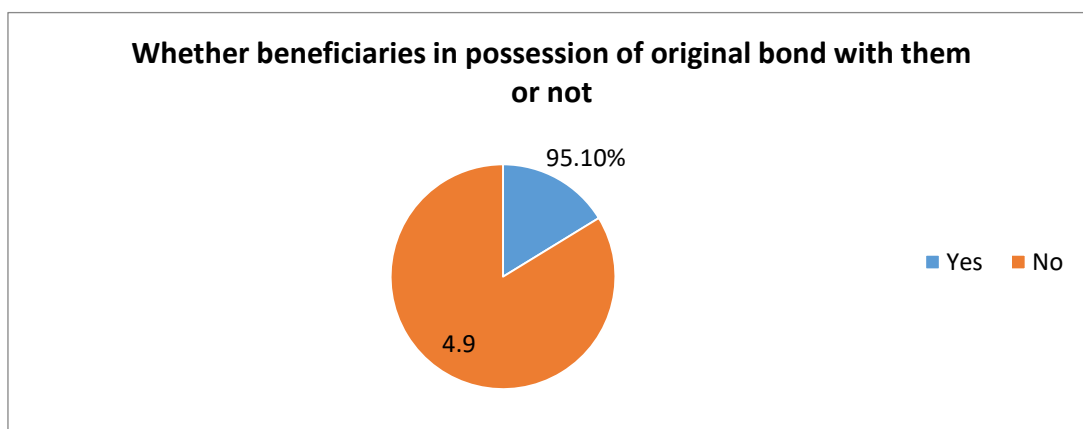
Graph no 7: Physical Verification of original bond by the officials



Source: Field Data

Graph No: 8. Number of times official's visit to verify documents,

Source: Field Data

Graph no: 9. Beneficiaries are in possession of original bond or not

Source: Field Data

Table no 18. – Documents required to avail benefit

	Frequency	Percent	Cumulative Percent
BPL Card			
Yes	1871	97.4	97.4
No	49	2.6	100.0
Total	1920	100.0	
Aadhar Card			
Yes	1116	58.1	58.1
No	804	41.9	100.0
Total	1920	100.0	

Child Birth Registration Certificate			
Yes	1846	96.1	96.1
No	74	3.9	100.0
Total	1920	100.0	
Sterilization Document/Certificate			
Yes	540	28.1	28.1
No	1380	71.9	100.0
Total	1920	100.0	
Residential Certificate			
Yes	1471	76.6	76.6
No	449	23.4	100.0
Total	1920	100.0	
Income/ Caste Certificate			
Yes	1612	84.0	84.0
No	308	16.0	100.0
Total	1920	100.0	

Source: Field Data

9.4. Findings on General Awareness among Beneficiaries on different aspects of Bhagyalakshmi Scheme:

From the table no 15, it is evident that 89.7% of respondents i.e., the parents are aware of the existence of the scheme through the intervention of Anganwadi and Asha workers. But only 37.5% of them are aware of scholarship scheme, 41.9% are aware of health insurance scheme and 44.1% are aware of disability and accidental benefits.

51.5% respondents said that a random check has been made by the officers of the implementing department on the possession of original bonds by the beneficiaries or their parents/guardians and 95.1% said that they are in possession of the bond. On non-availability of the bond some of them claimed that they have not received the bond yet (mostly 2006-2008) and in few cases they have lost the bond.

9.4.1 Time taken to procure bond at various phases:

- a. The Anganwadi workers to collect required details from parents of beneficiaries: (varies from case to cases. Average 2-3 months)
- b. Anganwadi Supervisor to register in the MIS: Generally, 7-10 days.
- c. CDPO to verify and submit to Deputy Director: 15-30 days
- d. Deputy Director to recommend to Director under the scheme: 30 Days
- e. Approval of Director and submission to the Insurance Agency from the date of submission by Deputy Director: 30 days
- f. Insurance agency for printing the bond and sending it to Deputy Directors – After verification of documents (if everything is in order) and disbursement of fund from the govt it can be done in 7 days. But often takes longer time due to discrepancies in the document and late release of fund from the govt. Average 30 days.

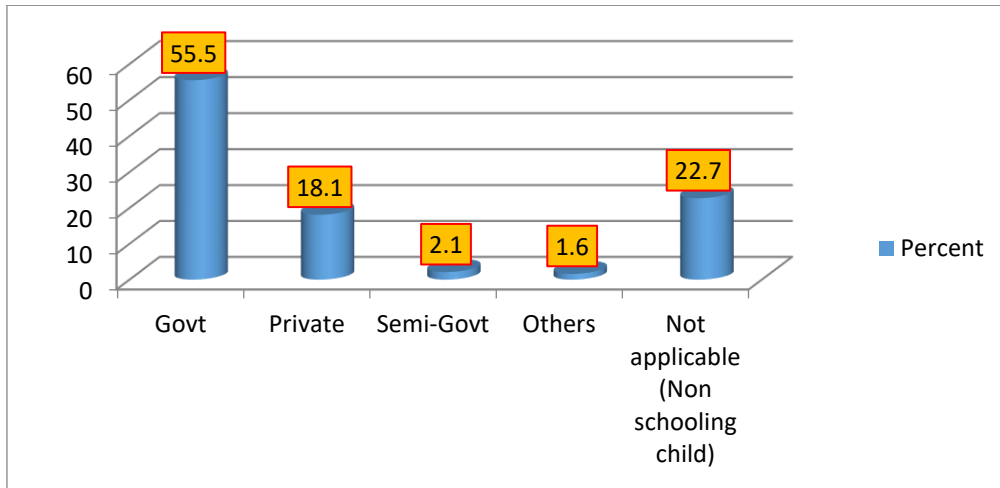
9.5. Social Impact of Bhagyalakshmi Scheme:

Aims & Objectives of Bhagyalakshmi Scheme includes Compulsory registration of Birth of a Girl Child, improving the status of girl child in the Family in particular and in Society in general, promoting education of Girl Children, eradication of social evils such as child labour, child marriage etc and reduction of female feticide.

9.5.1. Education:

According to National Health and Family Survey (NHFS) 2015-16 Eighty-eight percent of children age 6-17 years in Karnataka attend school (90% in urban areas and 86% in rural areas). School attendance is almost universal (95%) at age 6-14 years, and then drops to 74 percent at age 15-17 years. There is almost no gender disparity in school attendance at ages 6-14 years. There is a marginal difference at age 15-17 years (73% of girls are attending school, compared with 75% of boys). Twenty-four percent of women and 12 percent of men age 15-49 have never been to school. Only 23 percent of women age 15-49 in Karnataka have completed 12 or more years of schooling, compared with 32 percent of men.

Graph no 10. Nature of school



Source: Field Data

Table no 19. – Receiving scholarship under bhagyalakshmi scheme

	Frequency	Percent
Yes	25	1.3
No	1895	98.7
Total	1920	100.0

Source: Field Data

9.6. “Hejje Guruthu”

Under “Bhagyalakshmi” scheme Child Tracking System has been developed with the assistance of NIC. This is linked with the “Hejje guruthu” (it means “track of footprints” in Kannada) scheme of the Education department. The software so developed enables the user to know the status of the beneficiaries with regard to health, education, migration from one place to another and other benefits availed. Also the status of pay-outs to the beneficiaries from time to time can be downloaded from the center and taluka level database by authorized personnel of Dept. of Women & Child Development and other concerned departments. The Supervisor, the CDPO and the Deputy Director are allotted a unique password. The Supervisor of the concerned taluk enters the data of the beneficiaries of their respective circles. The data so updated is validated by the CDPO at the taluk level. The validated data is

counter checked by the concerned District Deputy Director. The data approved by the Deputy Director is re-checked by Director and signed digitally and approved by Director. After the approval from Director, the data is downloaded by the LIC for printing of bonds. The girl child registered under the “Bhagyalakshmi” scheme needs to be tracked till she attains 18 years of age in order to avail the maturity amount and other benefits of the scheme. Hence the photographs of child along with parents at the time of registration, at the ages of 5, 10, 15 and 18 years is to be obtained and maintained in the respective Child Development Project Offices. The Education Department is yet to make “Hejje guruthu” online. In addition, linking of Aadhar card at the time of admission of a child is also in the process of being done.

Table no: 20. Having any information on Hejje Guruthu

	Frequency	Percent
Yes	47	2.4
No	1873	97.6
Total	1920	100.0

Source: Field Data

Table no 21: Usefulness of Hejje Guruthu in tracking the beneficiaries as it can only track those enrolled in govt schools (responses from officials)

	Frequency	Percent
Useful to get scholarship	5	38.5
Useful to trace/ identify the child or beneficiary	6	46.2
Difficult to trace migrated beneficiary	2	15.4
Total	13	100.0

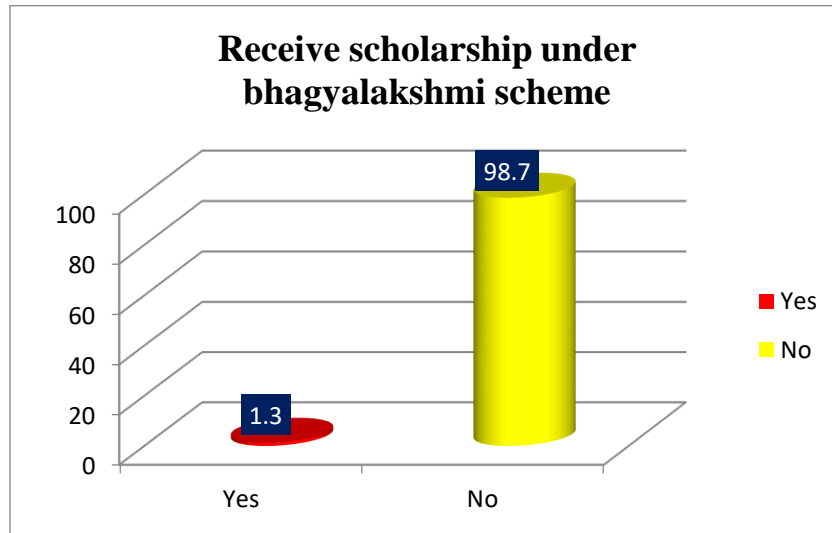
Source: Field Data

Table no 22. Nature of tracking in done for beneficiaries who are not enrolled in govt schools

Response from district officials	Frequency	Percent
By using DISE number	6	46.2
Anganawadi workers provide information	3	23.1
Investigate locally	2	15.4
17 digits bond beneficiaries track by online but not 20 and 7 digits	1	7.7
By verifying individual documents after the beneficiary joined to school	1	7.7
Total	13	100.0

Source: Field Data

Graph no: 11. Receive scholarship under bhagyalakshmi scheme



Source: Field Data

Table no 23. Impact of delinking scholarship benefit and increasing of maturity value

Responses from officials	Frequency	Percent
Good	4	30.8
Good but no impact	3	23.1
Increase of maturity money is helpful to beneficiary	5	38.5
Scholarship is better idea than increase of maturity money	1	7.7
Total	13	100.0

Source: Field Data

Table No.24: Opinion about monthly scholarship is being withdrawn while maturity money is being increased

	Frequency	Percent
Scholarship to be given as it encourage girls to continue education and support education		
Yes	898	46.8
No	1022	53.2
Total	1920	100.0
More maturity money is better option as it can be used for her marriage		
Yes	1005	52.3
No	915	47.7
Total	1920	100.0
More maturity money is better option as it can be used for her higher education		
Yes	681	35.5
No	1239	64.5
Total	1920	100.0
It can support family needs		
Yes	275	14.3
No	1645	85.7
Total	1920	100.0

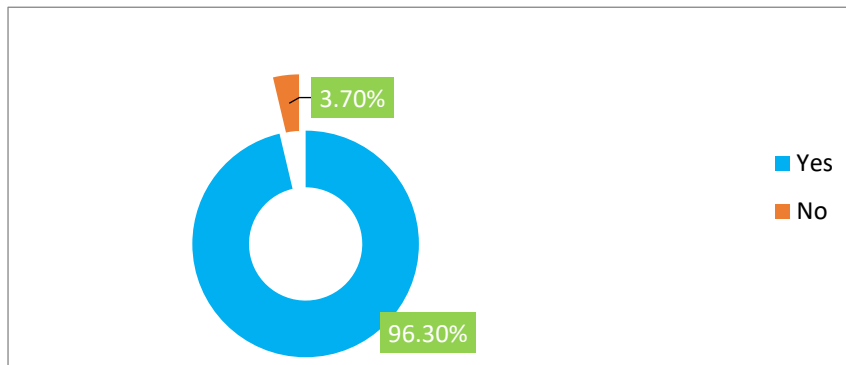
Source: Field Data

Table no – 25. Does Bhagyalaxmi scheme improved school attainment of girls in your area?

	Frequency	Percent
Yes improved	13	100.0

Source: Field Data

Graph: 12. Bhagyalaxmi scheme improved school attainment of girls



Source: Field Data

9.6.9 Findings on Responses related to Education:

1. The scholarship benefit stopped after 2008 because:

- a. Till 2008 as the registration process was manual, there were lot of discrepancies and delays and due to that many bonafide beneficiaries were left out.
- b. Already number of schemes are there to extend free education to children of BPL families. It is difficult for the beneficiaries from migrant families to avail it.
- c. In bordering districts many a time students study in schools placed in other states could not avail it.
- d. Many of them study in private schools and hence does not have hejje guruthu id.
- e. Scholarship amount is too insignificant in terms of the expenditure incurred in providing quality education.
- f. Withdrawal of scholarship led to enhancement of maturity amount to Rs 34,751/- to Rs 1,00,052/-
- g. Only 37.5% parents of the beneficiaries are aware of the scholarship scheme while only 1.3% respondents receive scholarship. Majority (53.2%) of parents as well as implementing officials in the field strongly believe that enhancement of maturity benefit is better than providing monthly scholarship.
- h. Hejje Guruthu tracking for Bhagyalakshmi beneficiaries are proved to be a liability for anganwadi workers and they want school authorities to carry on with responsibilities.
- i. Hejje Guruthu is no doubt a well-intended child tracking system but available only in the govt schools while Bhagyalakshmi beneficiaries are allowed to and many of them are attending private schools too.

- j. Each year entering different DISE number is causing confusion especially for children receiving scholarship.
- k. Hejje Guruthu is causing inconvenience to the children of inter-state migrant workers.
- l. Anganwadi workers want now school principals to do further following up

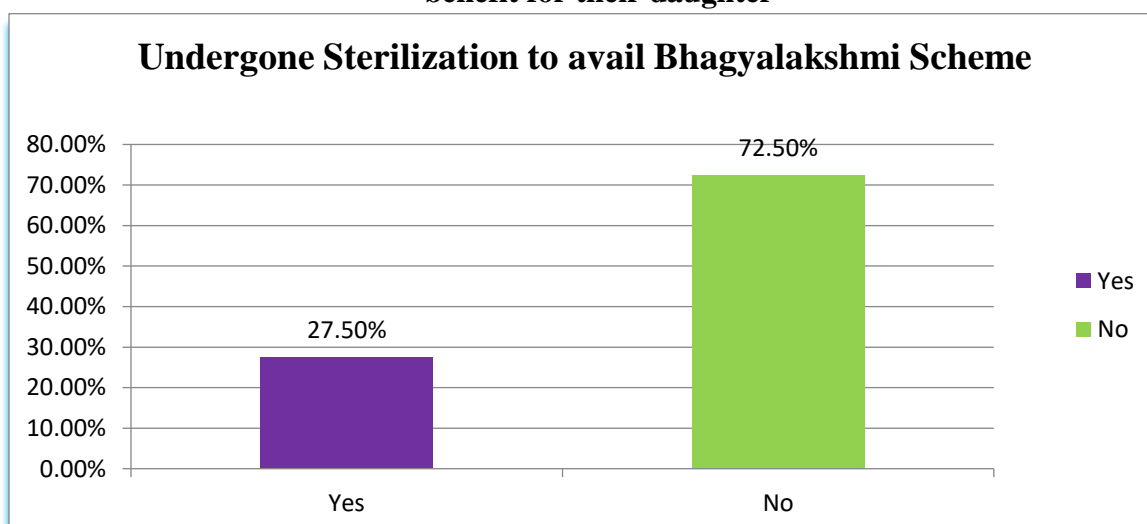
9.7. Findings on reflection on sterilization and Family Planning:

**Table No: 26. – Undergone sterilization to avail Bhagyalakshmi scheme benefit
(District wise)**

Undergone sterilization to avail Bhagyalakshmi scheme benefit (District wise)									
Undergone sterilization to avail Bhagyalakshmi scheme benefit	Bengaluru	Chitradurga	Vijayapura	Dharwad	Bidar	Raichur	Chamarajanagara	Dakshina Kannada	Total
Yes	58	70	1	161	4	39	114	81	528
Percentage	(22.7)	(29.4)	(0.4)	(64.1)	(1.7)	(17.1)	(45.1)	(35.1)	(27.5)
No	198	168	222	90	236	189	139	150	1392
Percentage	(77.3)	(70.6)	(99.6)	(35.9)	(98.3)	(82.9)	(54.9)	(64.9)	(72.5)
Total	256	238	223	251	240	228	253	231	1920
Percentage	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Source: Field Data

Graph no: 13. Parents have Undergone sterilization to avail bhagyalakshmi scheme benefit for their daughter



Source: Field Data

Table no 27. - Participation of minorities especially Muslim community under Bhagyalakshmi scheme (Responses from officials)

Responses from dist. officials	Frequency	Percent
Good	6	46.2
Poor Muslims although reluctant on sterilization but are participating	4	30.7
Muslims avail benefit only for first child. They do not agree for sterilization	3	23.1
Total	13	100.0

Source: Field Data

Table no: 28. - What is the outlook of people towards linking sterilization with this scheme

Responses from officials	Frequency	Percent
To get benefit of Baghyalakshmi scheme people undergone for sterilization	4	30.8
About 80 to 90 per cent of people agreed for sterilization	2	15.4
Majority of muslims (80%) not agreed for sterilization	3	23.1
15 to 20 per cent of people not agreed for sterilization	4	30.8
Total	13	100.0

Source: Field Data

According to National Health and Family Survey (NHFS) 2015-16 The median age at first marriage is 20.4 years among women age 25-49 years. Twenty-one percent of women age 20-24 years got married before the legal minimum age of 18, down from 42 percent in NFHS-3. Nine percent of men age 25-29 years got married before the legal minimum age of 21, down from 15 percent of men in NFHS-3. Fertility levels The total fertility rate (TFR) in Karnataka is 1.8 children per woman, implying that the state has reached below replacement level fertility. Fertility decreased by 0.8 children in the 13 years between NFHS-1 and NFHS-3, and has declined further by 0.3 children in the 10 years between NFHS-3 and NFHS-4. Among births in the three years preceding the survey, 5 percent were of order four or higher,

compared with 13 percent in NFHS-3. Thus it is evident from the secondary data that fertility rate in Karnataka is significantly declining.

But what worries us is under age marriage and teenage pregnancy. Among young women age 15-19 in Karnataka, 8 percent have already begun childbearing, that is, they have already had a live birth or are pregnant with their first child, down from 17 percent in NFHS-3. Less than 1 percent of women age 15 years have started childbearing, but this proportion increases sharply to 10 percent among women who are 18 years old and to 21 percent among women who are 19 years old. Young women who had no schooling are four times as likely to have begun childbearing as young women with 12 or more years of schooling. Young women residing in rural areas are two times more likely to have begun childbearing compared to young women residing in urban areas.

In this backdrop, we will look at the realities arising out from the opinions of the beneficiaries of Bhagyalakshmi scheme.

- The acceptance of the terminal method of family planning is one of the eligibility criteria in the scheme. It also raises a larger question: Why is family planning linked with girl child promotion schemes? It is possible that many poor families with strong son preference and who have only daughters (often more than two) are unlikely to be enrolled under the scheme. An appraisal of the Girl Child Protection scheme in Tamil Nadu (Srinivasan and Bedi 2009) observed that two conditions of the scheme – sterilisation and “no sons in the family” – need reconsideration as it may actually work against daughters, forcing families to choose between the schemes (daughters) or sons.
- Enforcement of Two children norm and mandatory sterilization certificate to avail the scheme for second daughter has been strictly practiced since 2016 only. There was a relaxed norm guided by patriarchal values of son preference allowed the parents having two daughters to try for son. Thus among the sampled beneficiaries only 27.5% (graph 14) of the beneficiaries underwent sterilization to avail the benefits. Many of them are having more than two children.
- Due to leniency in the govt policy both department and insurance agency did not take any disciplinary action against the family in terms of cancelling the bond. But since 2016 the sterilization norm is strictly being enforced.

- Among the minorities especially Muslims and among certain tribal communities there is reservation on the religious line on the issue of sterilization. While in districts like Dharwad and Chamrajnagara poor Muslim women are whole heartedly embracing the sterilization policy, the community from the coastal areas of Mangalore are not even approaching for the benefit for second daughter as they don't accept the sterilization cause on religious ground.

9.8. Findings on other social Impacts:

9.8.1 Compulsory registration of Birth of a Girl Child: Almost 100% achievement took place among Bhagyalakshmi beneficiaries. With the intervention from Anganwadi, ANM and Asha workers now registration at birth for all the kids are almost 100% barring a few aberrations here and there mostly among migrant workers.

Table No: 29 Percentage of children whose birth was registered				
District	Registered, has a birth certificate	Registered, does not have a birth certificate	Total registered	De jure children
Bengaluru(U)	90.1	3.5	93.6	1,279
Chitradurga	88.4	5.0	93.4	161
Dharwad	88.3	10.0	98.4	260
Vijayapur	81.6	10.1	91.6	295
Bidar	87.6	8.6	96.2	222
Raichur	77.8	15.6	93.4	279
Dakshin Kannada	92.6	4.5	97.1	202
Chamarajnagar	78.3	16.0	94.3	109
Karnataka	86.0	8.9	94.9	7,749

Source: National Health and Family Survey (NHFS) 2015-16

Improve the status of Girl Child in the Family in particular and in society in general:

85.5% respondents believe that there is a changed attitude towards girl child in the society, they are no more considered as burden.

9.9. Child labor:

Table no: 30. - Does Bhagyalaxmi scheme stopped girls being used as child labour in area

Responses from officials	Frequency	Percent
Yes Stopped	13	100.0

Source: Field Data

Table: 31. Bhagyalaxmi scheme has stopped girls being used as child labour

Responses from Anganwadi workers	Frequency	Percent
Yes	80	97.6
No	2	2.4
Total	82	100.0

Source: Field Data

Due to active intervention from district child rights cells, labor department and child activists' visible child labour in commercial activities have been reduced to a significant extent. But engagement of girl and women in domestic work has never been considered as work and thus continues unchallenged. Persisting dropout rates among school going girls proves that their involvement in domestic work. According to NHFS-2017 data only 23 percent of women age 15-49 in Karnataka have completed 12 or more years of schooling, compared with 32 percent of men. Thus although there is a visible decline of child labour due to better monitoring and activism from child rights groups, we cannot rule out disguise child labour for girl children.

9.10 Child marriage:

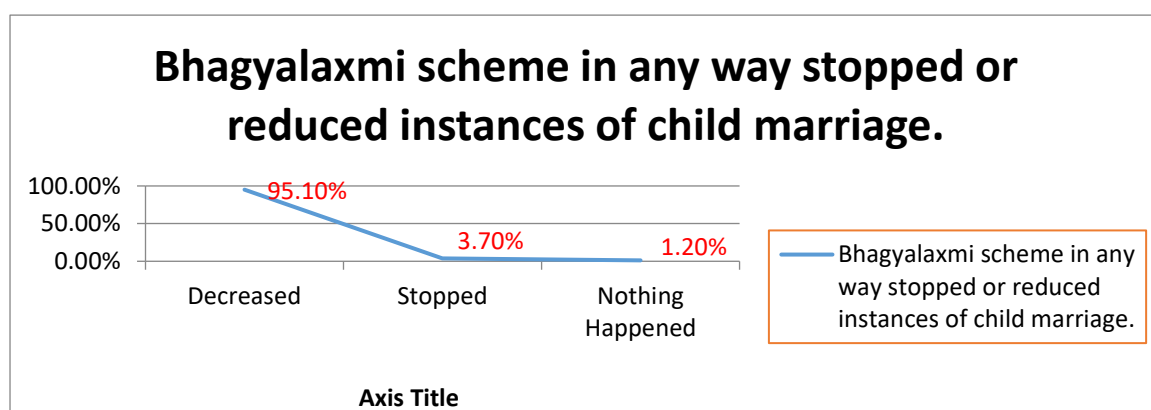
Table no 32 - Does Bhagyalaxmi scheme in any way stopped or reduced instances of child marriage in your area?

	Frequency	Percent
Decreased	9	69.2
Stopped	4	30.8
Total	13	100.0

Source: Field Data

Only 2.4% of anganwadi workers believe that scheme has been able to effectively control the menace of child marriage. Karnataka accounts for 23.2 percent of child marriages in the country. The practice is prevalent in almost all districts according to the Karnataka State Commission for Protection of Child Rights (KSCPCR). This was divulged at the state-level consultation on ending child marriages. Karnataka has the second-most number of child marriage cases in India from 2013 till now. Figures released by the Union Ministry of Women and Child Development during the on-going Parliament session show Karnataka has witnessed 130 cases of child marriages since 2013.

Graph: 14. Bhagyalaxmi scheme in any way has stopped or reduced instances of child marriage. (Responses from anganwadi workers)



Source: Field Data

Bagalkot has been identified by the Centre as having the highest incidences of child marriages in Karnataka with Davanagere. The Report of Child Rights Trust says in its observatory that North Karnataka leads in the percentage of such child marriages with Raichur District at 59.4 per cent followed by Koppal 51.4 per cent and Vijayapura 50.1 per cent. The other districts where the percentage of child marriages was high, causing concern, were Gulbarga (48.9%), Bagalkot (48.3%), Belagavi (43%), Bidar (44.9%), Gadag (44.8%), Bellary (35.2%), Chamarajnagar (34.3%), Dharwad (32.4%), Mandya (29.9%), Bengaluru Rural (28.4%), Chitradurga (26.6%), Kolar (26.3%), Tumkur (25.7%), Mysore (25.2%), Haveri (20.2%), Hassan (18.5%), Davangere (18.1%), Bengaluru Urban (12.4%), Shimoga (8.9%), Uttara Kannada (7.8%), Chikmagalur (6.8%), Dakshina Kannada (5.5%) and Kodagu (2.2%).

On 26th April, 2017, the Prohibition of Child Marriage (Karnataka Amendment) Act, 2016 was passed, declaring child marriages as *void ab initio* or invalid in law.

Table no: 33. Instances of Child Marriage

States	2014	2015	2016
Tamilnadu	47	77	55
Karnataka	44	35	51
West Bengal	37	40	41
Assam	04	14	23
Andhra Pradesh	16	15	19

Source: NCRB

It is evident from secondary data that Bhagyalakshmi scheme along with other social factors has failed to make significant impact on eradication of child marriage in Karnataka. But conclusively we can assess the impact when beneficiaries will appear for claiming maturity benefits from 2024 onwards.

9.11. Reduction of female feticide:

Despite amendments to PC & PNDT Act in 2002, no remarkable improvement in gender ratio has been witnessed in the State. The curious trend of rising sex ratio and declining child sex ratio in Karnataka has got demographers thinking. "One of the key reasons for this paradox is mortality. Women now live longer than men in India and also in the state. But in the 0-6-year range, one has to look beyond infant mortality. Female foeticide is one of the main reasons for the continuous drop in the child sex ratio," said K S James, head, Population Research Centre, Institute for Social and Economic Change, Bengaluru in his Times of India Interview. As per 2011 census Karnataka's current overall sex ratio of 973 (females per 1,000 males) is the highest since 1921. The child sex ratio (0-6 years) of 948 is the lowest in over half-a-century now.

Table no 34 - Bhagyalaxmi scheme helped in improving child sex-ratio in your area

responses from officials	Frequency	Percent
Yes	10	76.9
No	3	23.1
Total	13	100.0

Source: Field data

Table No: 35 Bhagyalaxmi scheme helped in improving child sex-ratio in your area.

Responses from Anganwadi Wokers	Frequency	Percent
Yes	79	96.3
No	3	3.7
Total	82	100.0

Source: Field data

Enacted in 1994 to stop female foeticide, the Pre-Natal Diagnostic Techniques (Regulation and Prevention of Misuse) Act banned prenatal sex determination across the nation. Yet, 15 years on, officials say that not a single person has been convicted under the Act in Karnataka. Thus although the scheme may have increased the value of daughter marginally within the poor family but failed to curb female foeticide as it is prevalent across the class and caste categories. And therefore, from the above table we see, there is marginal improve in child sex ratio is reflected in studied districts which could be attributed partially to the effective implementation of Bhagyalakshmi Scheme.

Table no: 36 Trends in Sex Ratio and Child Sex Ratio									
SL. No.	Selected Districts in Karnataka	Sex Ratio 2001-2011							
		Total Sex Ratio			Child Sex ratio				
		2001	2011	Change	2001	2011	Change	2016 NHFS	
1.	Bengaluru Urban	908	908	+0	940	941	+1	944	+3
2.	Bidar	949	952	+3	967	935	-32	942	+7
3.	Vijayapura	950	954	+4	971	930	-41	931	+1
4.	Chamarajanagar	971	989	+18	957	942	-15	953	+11
5.	Dakshina Kannada	1022	1018	-4	952	946	-6	947	+1
6.	Dharwad	949	967	+18	944	942	-2	944	+2
7.	Raichur	983	992	+9	962	949	-13	950	+1
8.	Chitradurga	955	961	+6	998	1007	+9	947	-50

Karnataka Sex Ratio (2001-2011)					
	Total Sex Ratio		Child Sex ratio		
	2001	2011	2001	2011	2016
Karnataka Sex Ratio	965	973	946	948	937
Best Sex Ratio	1130 (Udupi)	1093 (Udupi)	977 (Kodagu)	977 (Kodagu)	
Worst Sex Ratio	908 (Bengaluru Urban)	908 (Bengaluru Urban)	924 (Belagavi)	929 (Bagalkot)	
India Sex Ratio (2001-2011)					
	Total Sex Ratio		Child Sex Ratio		
	2001	2001	2001	2011	
India Sex Ratio	933	943	927	919	
Best Sex Ratio	1058 (Kerala)	1084 (Kerala)	975 (Chhattisgarh)	971(Mizoram)	
Worst Sex Ratio	861 (Haryana)	879 (Haryana)	798 (Punjab)	830 (Haryana)	

Source: Census, NHFS-2016, Karnataka District HDI, 2014 Report

9.12 General Attitude Towards Bhagyalakshmi Schemes:

Table no 37 - Have you observed any change in the attitude of the people towards girl child in the wake of Bhagyalakshmi scheme in your area?

	Frequency	Percent
There is a changed Attitude and people have started considering girl as asset and encourage others to have girl child		
Yes	13	100.0
No change at all and still girls are considered as burden		
No	13	100.0
Don't want girl child at all		
No	13	100.0

Source: Field data

Table no 38. – How you are going to utilize the bond after maturity

	Frequency	Percent
Higher Education of your daughter		
Yes	1888	98.3
No	32	1.7
Total	1920	100.0
Marriage		
Yes	1473	76.7
No	447	23.3
Total	1920	100.0
Self-employment		
Yes	278	14.5
No	1642	85.5
Total	1920	100.0
Purchase of land for the family		
Yes	156	8.1
No	1764	91.9
Total	1920	100.0
Repayment of existing loan		
Yes	184	9.6
No	1736	90.4
Total	1920	100.0
Others		
Yes	30	1.6
No	1890	98.4
Total	1920	100.0

Source: Field Data

Table no 39. – In your opinion, has this scheme in any way impacted the outlook of people towards girl child?

	Frequency	Percent
Attitude changed and consider girl as asset and encourage others to have girl child		
Yes	1642	85.5
No	278	14.5
Total	1920	100.0
No change at all and still consider girls as burden		
Yes	181	9.4
No	1739	90.6
Total	1920	100.0
Don't want girl child at all		
Yes	34	1.8
No	1886	98.2
Total	1920	100.0

Source: Field Data

9.12. 5. Findings:

With 18 years and minimum 8th standard education qualification makes the scheme looks little marriage oriented. Although majority 85.6% of parents value their daughter would like to promote further higher education, still 76.7% parents opined that they would like to use the money for marriage purpose.

Thus scheme does not incentivize women's empowerment or higher education. Considering higher dropout rate among girls, minimum educational criteria must be raised upto sslc or some additional incentives can be introduced for successful completion of SSLC and PUC. Beneficiaries overwhelmingly want this scheme to continue.

9.13. How to make the scheme more efficient: Responses from the officials

Table no 40. How many days are required to enter the application in to MIS

No of Days	Frequency	Percent
1	2	15.4
2	3	23.1
3	1	7.7
5	1	7.7
7	5	38.5
30	1	7.7
Total	13	100.0

Source: Field Data

Table no 41. Are you provided with adequate staff/manpower?

	Frequency	Percent
Yes	12	92.3
No	1	7.7
Total	13	100.0

Source: Field Data

Table no 42. Is high attrition rate among the staff contributing procedural delay

	Frequency	Percent
Yes	7	53.8
No	6	46.2
Total	13	100.0

Source: Field Data

Table no- 43. Possible reasons for delay

	Frequency	Percent
Low salary	1	14.3
Job pressure	5	71.4
Follow up problem after distribution of bond	1	14.3
Total	7	100.0

Source: Field Data

Table no 44. Are you provided with adequate number of computer systems/ Internet?

	Frequency	Percent
Yes	13	100.0

Source: Field Data

Table no 45. How do you verify applications?

	Frequency	Percent
Once again verification done after verified by Anganawadi workers	2	15.4
By checking original documents which are submitted by applicant	10	76.9
According to supervisors guidance	1	7.7
Total	13	100.0

Source: Field Data

Table no 46. Experience on departmental coordination

	Frequency	Percent
Good cooperation from other departments	10	76.9
Sometimes do not get necessary documents	1	7.7
No response	2	15.4
Total	13	100.0

Source: Field Data

Table no 47. Suggestions regarding Bhagyalaxmi Scheme

	Frequency	Percent
Difficult to follow up and trace migrated beneficiaries	3	23.1
There should be follow up by the education department	1	7.7
Nodal officer should be appointed specially for Bagyalakshmi scheme	2	15.4
Software should be upgraded	1	7.7

Extend time for one year	1	7.7
LIC should provide information to CDPO	1	7.7
Separate column should create for migrated beneficiaries	1	7.7
There should be follow up by edn dept + LIC must provide infn.	1	7.7
LIC should provide information to CDPO + Need one more staff	1	7.7
Difficult to follow up & trace migrated beneficiaries + Lack of awareness toward death claims & insurance	1	7.7
Total	13	100.0

Source: Field Data

9.13. 9 Findings on Improving Administrative efficacy of the Scheme

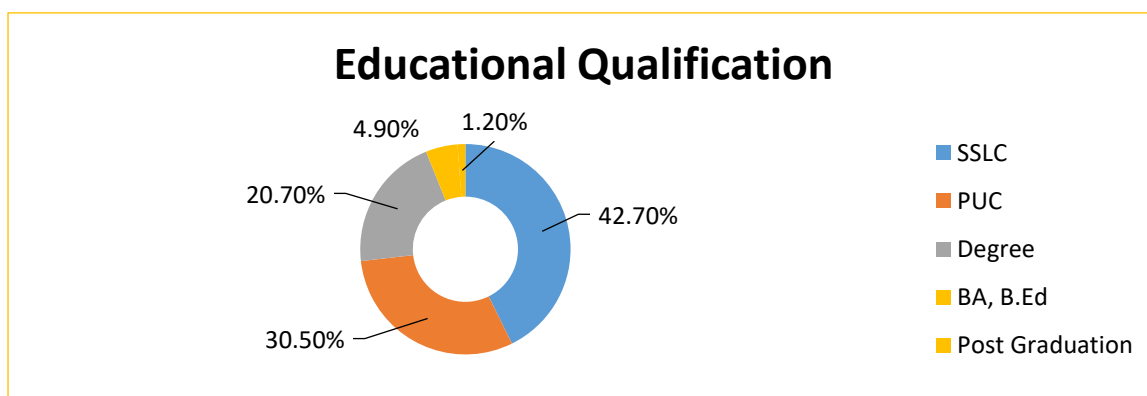
- In almost 100% cases CDPO's acknowledged that they have dedicated computers for data entry and one permanent govt employee at the district level and one temporary staff on outsource basis at the taluka level are engaged to take care of Bhagyalakshmi scheme.
- Problem of attrition among data entry staff indeed there and hindering the process implementation. These staffs are recruited by the respective district administration through tendering and on outsource basis. But there is no uniform payment structure is followed throughout the state. Districts which pays them reasonably well are facing no attrition at all. Set up of a uniform payment structure throughout the state is highly recommended.
- Most of the claim denials happen due to improper paper work and that cause implementation delay and even litigation too. Implementing authorities right from anganwadi to LIC should work together in preparing a manual in a comprehensible format to minimize delay
- Only initial years 2006-2008 the applications were manually registered and due to this there were lot of anomalies were found. In spite of rightful submission by the beneficiaries, due to delays caused by department 48130 beneficiaries claims were denied by LIC. During 2013-14, took one-time measure and released 25 crores to LIC and 48,130 beneficiaries received their bond paper. But this action received criticisms from the audit department along with stringent action

suggested against the employees responsible for inordinate delays. Thus although another 45000 rightful beneficiaries were identified, their claims were rejected.

- Health, death and disability claims are lying among pending cases. Most of the time pending claim in accidental death are due to improper or forge paper work. Often documents are not supported by FIR, postmortem report, driving license no etc.
- In death benefit claims parental age becomes crucial (as no claim is entertained if parental age crosses 60 years) But during the time of registration no parental age proof is asked for.
- According to LIC personnel often claims from north Karnataka districts lack the necessary documentation. After adhar linking of accounts, in claims of health insurances now money is directly disbursed to the beneficiaries account without causing any dela

9.14 Responses from Anganwadi Workers:

Graph:15. Educational Qualification:



Source: Field data

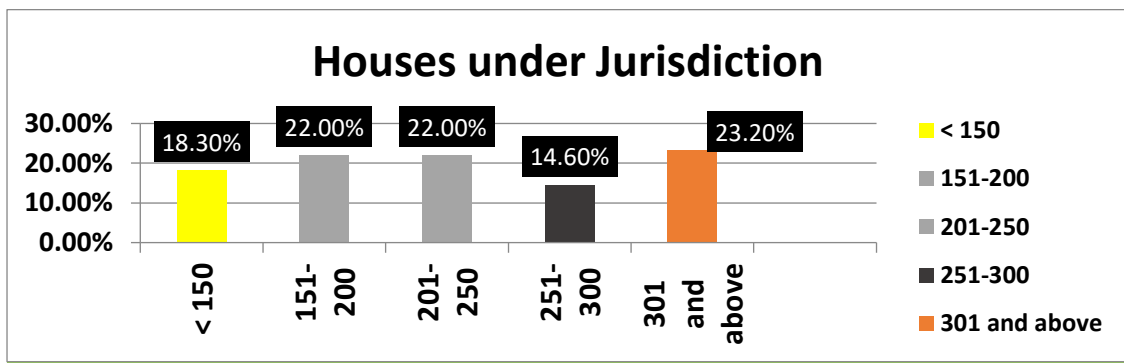
The above table shows the educational qualification of the beneficiaries. Majority of them are qualified with SSLC for about 42.7%, 30.5% of them have completed PUC, 20.7% of them are graduates with degree holders, 4.9% of them have come under the category of BA, B.Ed and very few 1.2% of them are qualified with Post graduation. We can see that there is a gradual rise in having Anganwadi workers with higher educational qualification.

Table - 48 : New - Experience

	Frequency	Percent
< 5	10	12.2
6 - 10	33	40.2
11 - 15	3	3.7
16 - 20	10	12.2
> 21	26	31.7
Total	82	100.0

Source: Field data

Graph: 16 No of Household Anganwadi Workers cover



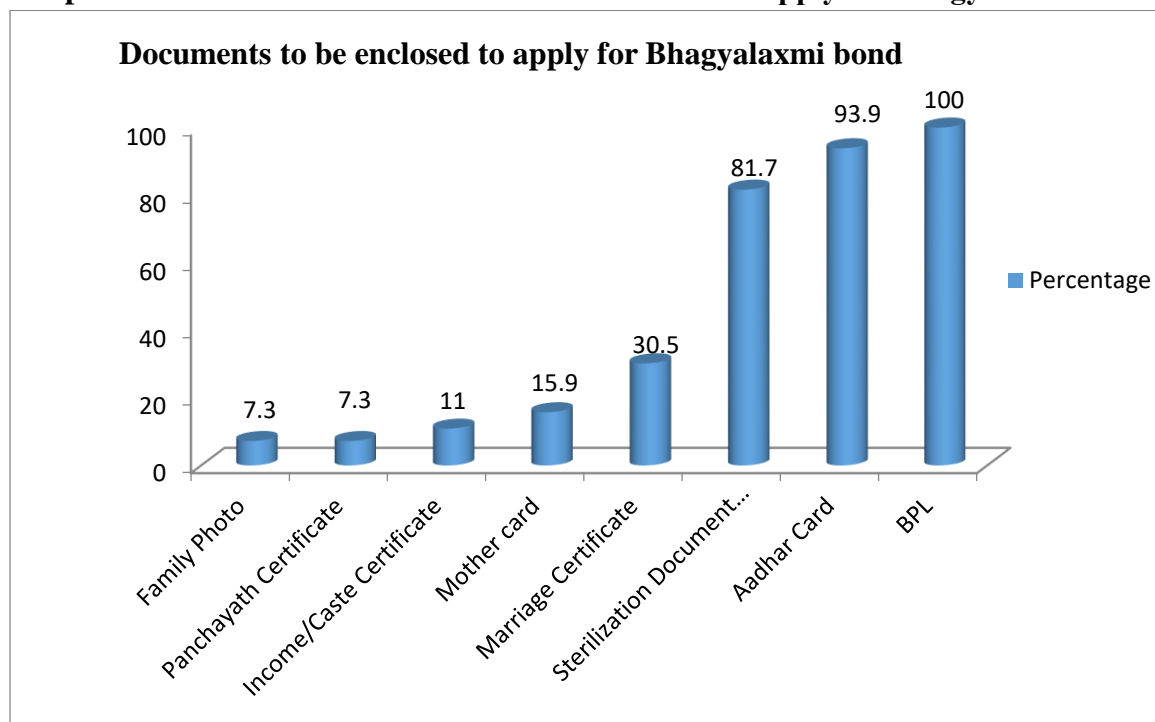
The table and the graph shows the houses under the Jurisdiction belonging that area, highest number of houses under the jurisdiction of 301 and above, 22.0% is equally seen among the 151 to 200 and 201 to 250, 18.30% are having <150 houses under the jurisdiction, and 14.60% are under the 251 to 300 houses jurisdiction. It is evident from the data that work burden of the Anganwadi workers are very high.

Table: 49. Number of Houses visited per Month.

	Frequency	Percent
< 5	33	40.2
6 - 10	13	15.9
11 - 15	10	12.2
16 - 20	7	8.5
21 and above	19	23.2
Total	82	100.0

Source: Field data

The above table shows that 40.2% of the houses are being visited per month which is a maximum. 21 and above is being visited the houses for about 23.2%, 15.9% of the houses are being covered and 8.5% of them are being covered per month.

Graph no: 17: Number of Documents to be enclosed to apply for Bhagyalaxmi bond

The table indicates that the other documents needs to be enclosed with the Bhagyalakshmi Scheme by the beneficiaries are as follows; the majority of them have enclosures and disclosures of certificates such as;

- 100% of them have enclosed the BPL Card
- 93.9% of them have enclosed with Adhaar Card
- 97.6% of them have enclosed with the child birth certificates
- 81.7% of them have enclosed with the sterilization certificate
- 69.5% of them have not enclosed with the marriage certificate which shows that the half of the beneficiaries have registered their marriage for about 30.5%
- The beneficiaries' majority of them have not enclosed with the income certificate for about 89.0%
- 92.7% of them have not being enclosed the family photo and the same percentage is being noticed in not enclosing the Panchayat certificate.

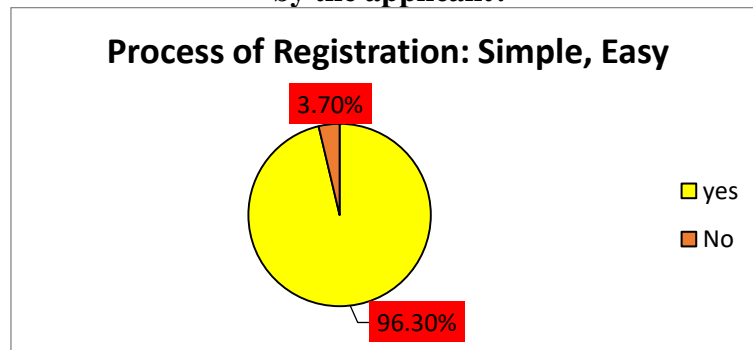
Table: 50. Submission of proposals to office.

	Frequency	Percent
Every day	4	4.9
Weekly	3	3.7
Fortnightly	15	18.3
Monthly	57	69.5
Quarterly	3	3.7
Total	82	100.0

Source: Field data

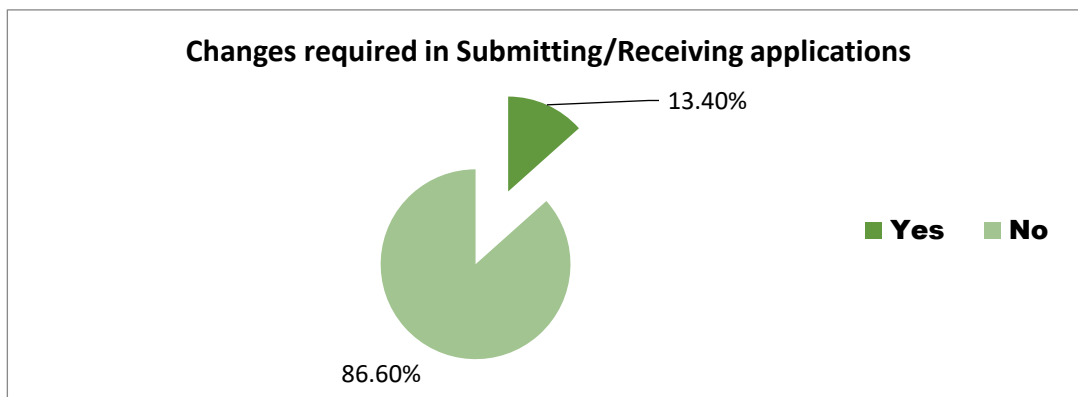
The following table shows that the submission of proposals to office is being made monthly basis for about 69.5%, 18.3% of them will submit the proposals by fortnightly

Graph: 18. Is the process of registration of the beneficiary simple, easily comprehensible by the applicant?



The above table and the graph indicates that 96.30% of them feels that the process of registration is simple and easy, and since in many other schemes also they require those mandatory documents, documentation process has become much easier.

Graph No: 19. Changes required in Submitting/Receiving applications on the following benefits?



Source: Field data

This shows that 86.6% of them have no issues and no changes is needed for submitting and receiving the application but 13.4% of them says that there needs to be changes required in Submitting/Receiving applications.

Table :51. - All the eligible beneficiaries receiving Scholarships under bhagyalakshmi scheme

	Frequency	Percent
Yes	37	45.1
No	45	54.9
Total	82	100.0

Source: Field data

Table :52. - Health Insurance benefit

	Frequency	Percent
Yes	52	63.4
No	30	36.6
Total	82	100.0

Source: Field data

Table :53. Participation of tribal community under Bhagyalakshmi scheme

	Frequency	Percent
Good	34	41.4
moderate	28	34.1
Not satisfactory	20	24.4
Total	82	100.0

Source: Field data

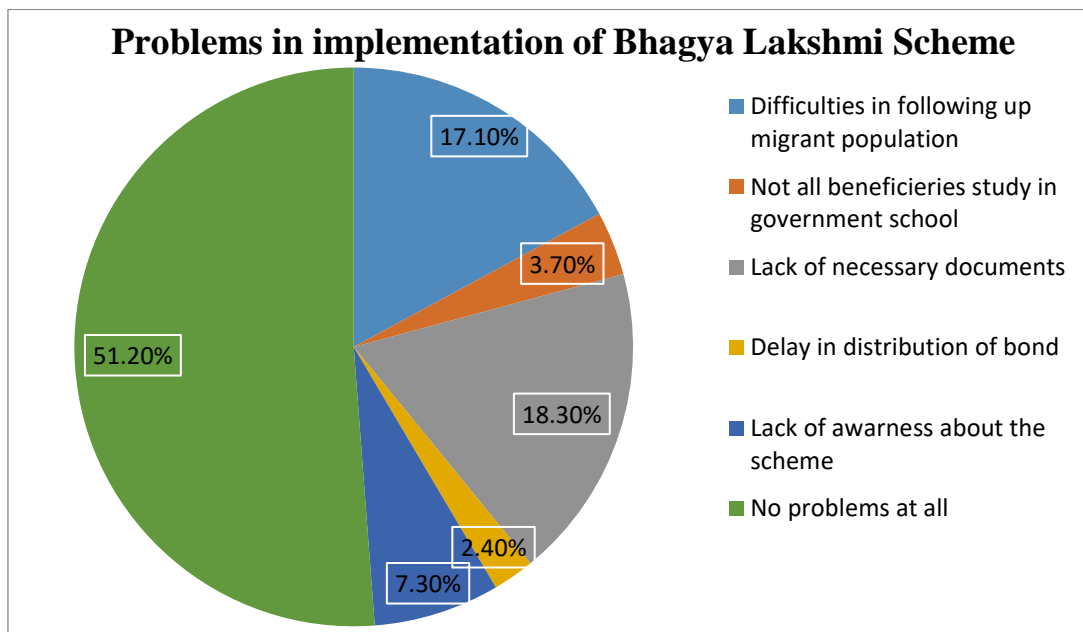
Under Bhagyalakshmi scheme, Social welfare department has enhanced the quota for Schedule Tribe population to 12% against the constitutional mandate of 6.75%. Our data also shows representation of STs as 9%, way below the allocated mark. 24.4% of Anganwadi workers claimed that participation of Tribal people is not satisfactory. But each year as per the information from the LIC, a significant amount remains unutilized due to want of beneficiaries while for many other categories bond could not be issued due to paucity of fund.

Table :54. - Participation of minorities especially Muslim community under Bhagyalakshmi scheme

	Frequency	Percent
Good	62	75.6
Yes only for first child	2	2.4
50 % of women do not agree for sterilization	6	7.3
Not satisfactory	12	14.6
Total	82	100.0

Source: Field data

Graph: 20. - General observations of anganwadi workers on problems faced in effective implementation of Bhagyalakshmi Scheme



Source: Field data

The table and the graph shows that the problems in implementation of Bhagyalakshmi scheme, half of the population i.e. 51.20% says no problem at all, 18.30% says problem lies because the lack of necessary documents, 17.10% says its difficulties lies in following up the migrating population, 7.30% shows due to lack of awareness of the scheme, 3.7% and the other 2.40% people says that it's because of the delay in distribution of the bond. Other 2.40% people says that it's because of the delay in distribution of the bond.

Table:55. Anganwadi workers Suggestions to improve the Scheme.

	Frequency	Percentage
Incentives, stationary and contingency fund	27	32.9
Follow up must be made at the same school after 6 years	20	24.4
Maturity amount should be increased	05	6.1
Process should be fast	07	8.5
Must provide scholarship to school children	06	7.3
No Suggestions	17	20.7
Total	82	100.0

Source: Field data

The table shows some of the suggestions to improve the scheme in including few more inclusive aspects into the scheme, 32.9% says that Incentives stationary & contingency fund should be included, 24.4% tells follow up must be made at the same school after 6 years, around 8.5% says that the Process should be fast, 7.3% feels that scholarship must be provided to school children, 6.1% of them says that the maturity amount should be increased and 20.7% have no suggestions to improve the scheme.

Table 56. Analysis of Case studies.**56.1 - CASE STUDY-1**

	Information
Details of the beneficiary:	<p>Beneficiary Name: Lakshmi</p> <p>Father Name: Siddaraju</p> <p>Mother Name: Renukha</p> <p>Deposit no: 08-05-10-00921</p> <p>Taluk: Gundlupete</p> <p>District: Chamaraj Nagar</p>
What is the case about?	Disability Claims
Case Detail	<p>Lakshmi is one of the beneficiaries under the Bhagyalakshmi Scheme. Her Father met with an accident and lost both his legs. Now Lakshmi's father is considered fully disabled with two legs after the accident. The Bhagyalakshmi Scheme covers insurance for the beneficiary parents in case of disability and hence the government has to be provided Disability Insured amount to the beneficiary's parents. But in this case Lakshmi's parents did not receive any compensation from the government.</p>
Response received by the beneficiary.	<p>In this regard they had approached the Anganwadi Worker, CDPO and the concerned Department heads. But they were informed that their application had been rejected, they did not get any positive response for their insurance claim, instead they have been blamed for the loss of the original Bond paper. Since the original Bond is missing, Lakshmi's parents were informed that they cannot be helped in this regard.</p>
The future	<p>Lakshmi's parents are still following up with the case with some hope of receiving their claim.</p>

56.2 CASE STUDY-2

	Information
Details of the beneficiary:	Beneficiary Name: Vijayalakshmi Father Name: Krishna Nayak Mother Name: Manjula Deposit no: 08-051-09-00643 Address : Gundlupete (Tq), Chamarajpet (District)
What is the case about?	DEATH CLAIMS
Case Detail	Vijaya Lakshmi is one of the beneficiaries of Bhagyalakshmi scheme. Vijaylakshmi lost her father due to ill health. After one month of his death the family had applied for the benefit of death claim. They had applied through proper channel by producing all the required documents.
Response received by the beneficiary.	As a result, they have received Rs. 30,000/- insured amount. The process has taken four months.
The future	The family has deposited 50% of this amount in the bank under Vijayalakshmi's name and further utilized the remaining amount for family needs. Now Vijaylakshmi's family has expressed full satisfaction for having received the insurance amount on time and they have further expressed that they did not face any corruption during the process claiming the insured amount.

56.3 : CASE STUDY-3

	Information
Details of the beneficiary:	Beneficiary Name: Ranjitha Father Name: Rathnakar Mother Name: Latha Address : Gundlupete (Tq), Chamarajpet (District)
What is the case about?	Death Claim
Case Detail	Ranjitha is one of the beneficiaries of Bhagyalakshmi Scheme. Ranjitha's father died on 25/11/2012. He was a chronic alcoholic and passed away due to liver problem. After Ranjitha's father's

	demise the family had applied for death claim.
Response received by the beneficiary.	They approached the Anganwadi worker and followed all the necessary process. Since they produced all the necessary documents they were able to receive the insured amount of Rs.42,500/-.
The future	They expressed that they did not face any corruption and they are satisfied after having receiving their claim. But they also expressed that it took a long time to receive the amount.

56.4: CASE STUDY-4

	Information
Details of the beneficiary:	Beneficiary Name: Sana Begum Father Name: Shariet Naikar Mother Name: Nageena Deposit no: 13-080-03-0038 Address: Hubli (Taluk), Dharwad (District)
What is the case about?	Death Claim
Case Detail	Sana Begum is one of the Beneficiaries under the Bhagyalakshmi Scheme. Her father died in a bike accident on 16/03/2015. After her father's demise the family had applied for death claim by approaching the Anganavadi worker.
Response received by the beneficiary.	They went through proper channel by producing the necessary documents and received Rs.75,000/- on 02/08/2016 They did not face any corruption.
The future	They have utilized this amount for Educational needs of the beneficiary. They expressed satisfaction with their claim.

56.5: CASE STUDY-5

	Information
Details of the beneficiary:	Beneficiary Name: Yashodha Father Name: Veerabhadrappa Mother Name: Sudha Deposit no: 13 -050-07-791 Taluk: Hubli District: Dharwad
What is the case about?	Death Claim
Case Detail	Yashodha is one of the beneficiaries of Bhagyalakshmi yojana. Yashodha's father died to due to heart attack. After two months of Yashodha's father's death, the family applied for claiming the insured amount.
Response received by the beneficiary.	They applied for the claim on 03/02/2014 by submitting the required documents of death certificate BPL Card, Voter id, Bank Pass etc. Thus, the family on 31/01/2015, received Rs.42,500/- in the presence of local witness.
The future	They did not face corruption during the process. But it took long time almost eleven months for receiving the amount.

56.6: CASE STUDY-6

	Information
Details of the beneficiary:	Beneficiary Name: Lakshmi Father Name: Yallappa Bandivada Mother Name: Ningamma Bond Number: 525725 Taluk: Hubli District: Dharwad
What is the case about?	Scholarship

Case Detail	Lakshmi is one of the Beneficiaries of taking additional benefit of Scholarship under Bhagyalakshmi scheme for her education. She is studying in 6 th Standard. Lakshmi has received two years' scholarship of Rs.300/- +Rs.300- i.e a total of Rs.600/- only during her study period of 3 rd to 6 th standard This amount was received through the bank account.
Response received by the beneficiary.	She has not received remaining one year's scholarship and it's been three years. Lakshmi's family feels that the amount is insufficient for her education and the process is too late.
The future	They have expressed dissatisfaction with scholarship amount.

56.7: CASE STUDY-7

	Information
Details of the beneficiary:	Beneficiary Name: Sanvitha Bond No: 11-070-357 Address: Edapadavu, Mangalore,
What is the case about?	Scholarship
Case Detail	Sanvitha come's under Scholarship benefit of the Bhagyalakshmi Scheme which has helped her education. She has been receiving Scholarship since last three years.
Response received by the beneficiary.	During the first year Sanvitha received Rs.300/-, during the second year she has received Rs.333/- and during the third year Rs.448/- respectively through the Bank Account.
The future	The family has expressed no such issues while receiving the Scholarship, Sanvitha continues to receive the Scholarship through this Scheme.

56.8: CASE STUDY-8

	Information
Details of the beneficiary:	Beneficiary Name: Kusuma Lamani Bond No: 13-081-158 Address: Kundagala, Mangalore(District)
What is the case about?	Scholarship
Case Detail	Kusuma Lamani is a beneficiary who comes under the Scholarship benefit under Bhagyalakshmi Scheme. She has received only One Time Scholarship of 800 rupees while she didn't get any amount in her subsequent academic years.
Response received by the beneficiary.	Kusuma Lamani's parents approached Anganavadi Worker several times in this regard but there is no response.
The future	.Kusuma Lamani's parents are not satisfied with the benefit of Scholarship.

56.9: CASE STUDY-9

	Information
Details of the beneficiary:	Beneficiary Name: Thrupti Date of birth: 22/07/2007 Date of Death: 29/07/2012 Cause: Dengue fever Address: A D Colony, Anekal (Tq)
What is the case about?	Child Death Details
Case Detail	Thrupti was a beneficiary of the Bhagyalakshmi Scheme. She passed away due to dengue on 29/07/2012. She was 5-year-old, when she died.
Response received by the beneficiary.	After 15 days of Thrupti's sad demise on 29/07/2012, her family has returned Bhagyalakshmi Bond to the Department.
The future	The case is closed.

56.10: CASE STUDY-10

	Information
Details of the beneficiary:	<p>Beneficiary Name: Akshaya</p> <p>Date of birth: 08/12/2009</p> <p>Date of Death: 21/07/2013</p> <p>Cause: Disease of Softness Skin</p> <p>Address : A K Colony, Anekal (Tq)</p>
What is the case about?	Child Death Details
Case Detail	<p>Akshaya was born on 8th December 2009. She was enrolled in Bhagyalakshmi Scheme. Due to soft skin disease, Akshaya critically suffered and was hospitalised. She passed away on 21/07/2013.</p>
Response received by the beneficiary.	<p>The Bond was returned to Department by Akshaya's parents.</p>
The future	<p>The case has been closed.</p>

Table: 57-List of 40 death claim settled

Dt.of Payment	Policy No.	Child - Id	Name of the Insured	Amount
30/10/2017	525839	02-009-07-00337	NARAYANSWAMY	42500
30/10/2017	525892	10-062-07-00955	MALLIKARJUN	42500
30/10/2017	525896	10-066-07-00258	SHIVANAND	42500
30/10/2017	525896	10-066-07-00421	ESHWARAPPA	42500
30/10/2017	525896	10-066-07-00622	KRISHNAMURTHY	42500
30/10/2017	525911	13-081-06-01202	YELLAPPA	42500
30/10/2017	525913	13-083-08-00136	ASHPAK RITTI	42500
30/10/2017	525931	16-101-06-00118	PURUSHOTHAMA	42500
30/10/2017	525931	16-101-06-00354	JAYARAJU	42500
30/10/2017	525933	16-103-06-01285	RAVINAIKA	42500
30/10/2017	525933	16-103-08-00226	LOKESH	42500
30/10/2017	525933	16-103-08-00239	C B SRIDHAR	42500
30/10/2017	525982	23-152-06-01911	R. GOWDA	42500
30/10/2017	525982	23-152-07-00525	ANJANEYA	42500
30/10/2017	525982	23-152-07-01026	CHANNAPPA	42500
30/10/2017	525982	23-152-07-09170	SHARANAPPA	42500
30/10/2017	525982	23-152-07-09381	SHANTHAPPA	42500
30/10/2017	525982	23-152-07-10471	SURYAKANTHA	42500
30/10/2017	525982	23-152-08-00188	RAMBABU	42500
30/10/2017	525982	23-152-08-01151	HANUMANTHU	42500
30/10/2017	547081	10-066-09-00644	MALLANNA	30000
30/10/2017	547081	10-066-10-00434	KRISHNACHARI	30000
30/10/2017	547081	10-066-11-00861	MANJUNATHA	30000
30/10/2017	547081	10-066-12-00077	NAGARAJ M P	30000
30/10/2017	547081	10-066-13-00078	BASANNA	30000
30/10/2017	547081	10-066-82-00486	A M MOUNACHARI	30000
30/10/2017	547111	15-096-13-00284	SANGAMANATHA	30000
30/10/2017	547159	22-144-12-00009	DEVARAJU	30000

Table 58: List of 20 disability claims settled

Dt.of Payment	Policy No.	Child - Id	Name of the Insured	Amount
01/07/2015	547103	14-088-12-00025	YALLAPPAGOUDA.A. SHIVALLI	37500
01/07/2015	547143	19-128-08-00482	MANJUNATHA S/O. VENKATARAYANAPPA	37500
25/08/2015	547020	01-005-06-01406	BASAVARAJ	37500
26/07/2016	547130	17-115-07-00770	CHENNAPPA	37500
09/11/2016	547004	26-174-06-00219	SANTHOSH NAYAKA S/O. SUBBA NAYAKA	37500
10/11/2016	547176	25-161-08-00327	HANUMANTAIAH S/O. RAMAIAH	37500
05/01/2017	547181	25-166-13-00239	HANUMANTRAYA	37500
21/03/2017	547166	23-151-10-01703	VEERESH	37500
10/05/2017	547077	10-062-07-00607	OMKAR	37500
13/05/2017	547075	09-060-11-00170	A C UMESH	37500
16/05/2017	547041	04-026-08-00240	VITTAL KURI	37500
16/06/2017	547083	11-068-10-00586	DOMBAYYA	37500
19/06/2017	547079	10-064-07-00607	NATARAJA	37500
19/06/2017	547136	19-121-07-00048	SHIVAPRASAD	37500
28/06/2017	547100	14-085-10-00865	IRAYYA	37500
25/07/2017	547182	25-167-82-01099	G SRINIVAS	37500
17/10/2017	547130	17-115-14-00503	ERAPPA MADLI	37500
11/12/2014	547200	27-185-82-09061	MADEV HANMANATH NAYAKA	37500
08/01/2015	547067	08-052-10-01007	P.MAHESH	37500

Table 59: List of 40 accident benefit claims settled

Dt.of Payment	Policy No.	Child - Id	Name of the Insured	Amount
22/09/2017	547046	04-031-12-00623	Nagappa	75000
22/09/2017	547148	20-133-10-01255	Hanumareddi	75000
12/10/2017	547150	21-135-12-01165	Mallesha K R	75000
12/10/2017	547151	21-136-12-00842	E Kullaiah	75000
13/10/2017	547016	01-001-09-00663	Gyanappa Kengar	75000
13/10/2017	547127	17-112-11-00998	Basavaraj Taredahalli	75000
17/10/2017	547093	12-078-11-00556	Rajappa	75000
23/10/2017	547041	04-026-10-00842	Shivaling	75000
23/10/2017	547045	04-030-11-00405	Mailar	75000
23/10/2017	547068	08-053-09-00025	N.Rajashekhar	75000
23/10/2017	547076	10-061-82-00181	Siddalingappa	75000
25/10/2017	547131	18-116-11-00178	Ganesh H P	75000
26/10/2017	547182	25-167-10-00377	Venkatesh	75000
27/10/2017	547025	02-010-10-03458	Mahamad	75000
27/10/2017	547031	03-016-14-00739	Gajendra R	75000
27/10/2017	547106	15-091-14-00760	Satish	75000
27/10/2017	547181	25-166-14-00539	Ramanna	75000
30/10/2017	547030	03-015-09-01567	Venkatesh	75000
30/10/2017	547046	04-031-14-01172	Manjunath	75000
30/10/2017	547189	26-174-82-01528	Harisha Kalmadi	75000
07/07/2017	525839	02-009-08-00351	Krishnamurthy	100000
25/07/2017	525863	05-033-07-00128	Nazeer	100000
25/07/2017	525877	07-047-06-01729	Basavaraj Biradar	100000
25/07/2017	525878	07-048-06-01827	Ningappa Halemani	100000
17/08/2017	547011	27-181-06-00407	Yallappa Hanagal	100000
21/09/2017	525965	21-135-07-00620	Venkatesh	100000
16/10/2017	525839	02-009-06-02837	Shankar	100000
17/10/2017	525849	03-019-07-00194	Siddaiah B	100000
17/10/2017	525921	15-091-07-01448	Baleshwar	100000

17/10/2017	525966	21-136-07-01806	Chikkamadaiah	100000
23/10/2017	525999	25-169-07-01280	Nagaraju	100000
24/10/2017	525852	04-022-06-01729	Madivalappa	100000
26/10/2017	525839	02-009-07-04367	Laxmikant	100000
27/10/2017	525886	09-056-06-00034	Venkatesh	100000
27/10/2017	525919	14-089-08-00378	Fakiresh Varad	100000
27/10/2017	525939	17-109-07-00217	Koteppa	100000
27/10/2017	525960	20-130-07-00948	Mudakanagouda	100000
27/10/2017	525981	23-151-07-09177	Shivaraja	100000
30/10/2017	525831	01-001-06-00400	Huchesha Madivalar	100000
30/10/2017	525831	01-001-07-00621	Kamalkishor	100000

Table: 60: LIST OF 20 CASES OF HEALTH INSURANCE PAID

Child - Id	Child-Name	Amt.paid.	Dt.of payment
07-046-07-01371	Sinchana	24230	20.07.2016
10-062-08-00207	Pallavi	2010	20.07.2016
27-184-07-00042	Rakshitha	4500	20.07.2016
14-085-08-00245	Drakshayini	6997	22.08.2016
04-025-07-01025	Swetha	25000	22.08.2016
25-163-08-00032	Mahaboobi	17774	22.08.2016
17-109-06-00240	Nethra	4689	16.09.2016
04-025-06-08003	Sonali	25000	22.08.2016
24-160-06-00051	Nisarga	25000	16.09.2016
15-093-06-01191	Bhagyasri	25000	22.08.2016
09-055-07-00905	Padmavathi	3056	07.12.2016
27-173-06-00077	rakshitha	9182	31.12.2016
27-180-06-00221	Bhama	19384	31.12.2016
04-022-06-00207	Nirmala	8328	07.02.2017
25-169-07-00425	Raksha	20610	07.02.2017
09-060-08-00359	Fathima Hurin	19046	27.06.2017
16-103-07-01137	Aishwarya	14137	27.06.2017
04-025-07-01625	Rifat Mulla	25000	23.06.2017
04-021-06-02296	Pooja Biradar	25000	27.06.2017
27-183-06-00113	Deeksha	5257	27.06.2017

Table: 61 LIST OF 20 SCHLOARSHIP PAYMENTS MADE

Dt.of payment	Policy No.	Child - Id	Child Name	Passed class	Amount
3/30/2017	547681	29-119-06-00485	Gangaratna	5	1700
3/30/2017	547681	29-119-06-00530	Pallavai	5	1700
3/30/2017	547563	01-001-06-00798	Pahamida	5	2000
3/30/2017	547563	01-001-07-00175	AKSHATA	5	2000
3/30/2017	547565	01-003-07-01142	REKHA	5	2000
3/30/2017	547571	02-009-06-00100	Deekshita M.	5	2000
3/30/2017	547571	02-009-06-03462	Chaithnya	5	2000
3/30/2017	547571	02-009-06-05112	Shibhapajalat	5	2000
3/30/2017	547576	03-014-06-00044	Vandana	5	2000
3/30/2017	547576	03-014-06-00045	Deekshith	5	2000
3/30/2017	547576	03-014-06-00055	Rakshitha	5	2000
3/30/2017	547576	03-014-06-00066	Jeevitha .K	5	2000
3/30/2017	547576	03-014-06-00072	Sumithra	5	2000
3/30/2017	547576	03-014-06-00993	Nandini	5	2000
3/30/2017	547576	03-014-06-01141	Nandini	5	2000
3/30/2017	547576	03-014-07-00134	Shreevidya.S.L	5	2000
3/30/2017	547578	03-016-06-00026	ANUSHA	5	2000
3/30/2017	547578	03-016-06-00038	NISARGA	5	2000
3/30/2017	547578	03-016-06-00039	A.M.MEGHANA	5	2000
3/30/2017	547578	03-016-06-00128	VANITHA	5	2000
3/30/2017	547578	03-016-06-00222	BABY	5	2000
3/30/2017	547578	03-016-06-00223	KAMAKSHI	5	2000
3/30/2017	547578	03-016-06-00227	CHAYA	5	2000
3/30/2017	547578	03-016-06-00237	NAVYASREE	5	2000
3/30/2017	547578	03-016-06-00260	R DEVIKA	5	2000
3/30/2017	547578	03-016-06-00292	AKSHITHA	5	2000
3/30/2017	547578	03-016-06-00293	MANYA	5	2000
3/30/2017	547578	03-016-06-00296	SHRUSTI	5	2000
3/30/2017	547578	03-016-06-00297	ALISHAPATHIMA	5	2000
3/30/2017	547578	03-016-06-00333	DHANUSREE	5	2000
3/30/2017	547578	03-016-06-00334	R.POORNIMA	5	2000
3/30/2017	547578	03-016-06-00361	SADIYASULTAN	5	2000
3/30/2017	547578	03-016-06-00400	M.C.CHANDANA	5	2000

3/30/2017	547578	03-016-06-00470	BHAVANA	5	2000
3/30/2017	547578	03-016-06-00472	BINDHU	5	2000
3/30/2017	547578	03-016-06-00543	CHAITHRA	5	2000
3/30/2017	547578	03-016-06-00544	SIRISHA	5	2000
3/30/2017	547578	03-016-06-00578	N. PRANATHI	5	2000
3/30/2017	547578	03-016-06-00595	ANUSHA	5	2000
3/30/2017	547578	03-016-06-00670	NAYANAAMRUTHA	5	2000
3/30/2017	547578	03-016-06-00721	NAVYA	5	2000
3/30/2017	547578	03-016-06-00796	SINDHU	5	2000
3/30/2017	547578	03-016-07-00054	NISHCHITHA	5	2000

Table: 62: List of 20 cases of deposit amount refunded along with interest subsequent to child death.

Dt.of Payment	Policy No,	Child - Id	Child - Name	Dt.of Death	Dep. Amt.	Ref. Amt.
3/24/2016	525647	03-013-07-00762	NAMANA	3/5/2009	10000	19743.48
3/24/2016	525662	03-017-06-00109	SINDHU L	4/25/2010	10000	20894.43
3/24/2016	525662	03-017-08-00498	KIRTHANA	10/8/2009	10000	18529.05
3/24/2016	547570	02-008-12-00875	SADHANA.K	12/26/2014	19300	21221.85
3/24/2016	547570	02-008-82-09140	KASPIYA MARIYAM	3/23/2009	19300	33749.7
3/24/2016	547572	02-010-10-02437	PAVITHRA	2/22/2012	18350	26093.25
3/24/2016	547575	28-013-12-00814	BINDUSHREE	1/16/2014	18350	20281.23
3/24/2016	547579	03-017-82-00948	ASHA	6/12/2009	18350	32252.51
3/24/2016	547604	06-042-82-00425	MAHAMASTHAPEYAJA	4/6/2009	19300	33749.7
3/24/2016	547604	06-042-82-00574	SAMRUDHI	10/19/2009	19300	33749.7
3/24/2016	547604	06-042-82-09259	BANGARI	2/24/2009	19300	33749.7
3/24/2016	547607	07-045-10-00801	SOUJANYA	2/5/2011	19300	27313.12
3/24/2016	547607	07-045-10-01134	SHASHIKALA	10/20/2011	19300	27313.12
3/24/2016	547607	07-045-10-01141	BASAMMA	8/4/2011	19300	27313.12
3/24/2016	547607	07-045-10-01164	MABUBI	6/4/2012	19300	27313.12
3/24/2016	547733	25-171-11-00056	VEENA	8/10/2012	18350	24898.35
3/24/2016	547741	27-179-11-00296	NAGASHREE	6/18/2014	19300	26056.36
3/24/2016	547742	27-180-09-00482	LAHARI	10/6/2014	18350	27830.02
3/24/2016	547745	27-183-09-00425	MANYA	4/22/2014	19300	28767.09
3/24/2016	547746	27-184-13-00176	DIVYA	6/2/2014	19300	20997.79

9.15. Findings:

- Only initial years 2006-2008 the applications were manually registered and due to this there were lots of anomalies were found. In spite of rightful submission by the beneficiaries, due to delays caused by department 48130 beneficiaries claims were denied by LIC. During 2013-14 govt took one-time measure and released 25 crores to LIC and 48,130 beneficiaries received their bond paper. But this action received criticisms from the audit department along with stringent action suggested against the employees responsible for inordinate delays. Thus although another 45000 rightful beneficiaries were identified, their claims were rejected.
- Health, death and disability claims are lying among pending cases.
- Most of the time pending claim in accidental death are due to improper or forge paper work. Often documents are not supported by FIR, postmortem report, driving license no etc.
- In death benefit claims parental age becomes crucial (as no claim is entertained if parental age crosses 60 years) But during the time of registration no parental age proof is asked for.
- According to LIC personnel often claims from north Karnataka districts lack the necessary documentation.
- After adhar linking of accounts, in claims of health insurances now money is directly disbursed to the beneficiaries account without causing any delay.

9.16 Responses on Bal Sanjeevani Yojana and Janashree Bima Yojana

9.16.1 Bal Sanjeevani Yojana

The main objective of Bal Sanjeevani Yojana aims to reduce the infant mortality rate and improve malnourishment treatment for the children aged below six years . The scheme will provide a treatment cover of Rs 50,000 to neonatal children and Rs 35,000 for the rest. Parents accompanying the child will also receive Rs 100. Children can avail treatment for 18 diseases such as pneumonia, anaemia, diabetes, malaria, heart ailments, liver problems and others.

It's a fine programme focusing on convergence of healthcare and welfare at micro-level. The individualistic financial assistance aims to strengthen hands of the treating doctors enabling them to provide quality treatment. This scheme will be a great help for migrant labourers.

9.23.1. Janashree Bima Yojana

Incepted on August 10, 2000, Janashree Bima Yojana (JBY) is a government-sponsored socially oriented insurance scheme. Devised by the Central Government and *Life Insurance Corporation* (LIC) together, this scheme offers life insurance protection to rural and urban people below and marginally above poverty line. Currently there are 45 occupational groups covered under this plan

Eligibility Criteria for Janashree Bima Yojana

In order to be eligible to avail the Janashree Bima Yojana policy, the person should satisfy the following criteria:

- Individuals should be aged between 18 to 59 years
- Should be a member of any of the nodal agency approved occupation or vocational group
- Should be marginally above or below the poverty line
- Minimum membership size should be 25

Features of the Janashree Bima Yojana

The members under this yojana will have to pay a premium of Rs 200 per head. 50% of the premium will be paid by the members or the State Government/Nodal Agency, while submitting the proposal. Nodal Agencies comprise Self Help Groups (SHGs), NGOs, Panchayat, or any other institutional arrangement. The other 50% of the premium will be contributed from the Social Security Fund.

Janashree Bima Yojana also offers a special scheme to women SHG members to assist them in their children's education. *Term life insurance coverage* amounting to Rs 30,000 is provided for tenure of one year. The premium of Rs 200 per year is shared between the SHG member and LIC. Rs 100 is paid by the member, while the balance Rs 100 is borne by the LIC. The Yojana also offers a social security scheme, Shiksha Sahyog Yojana (SSY), for children of parents covered under the JBY. This is an add-on benefit of the Janashree Bima Yojana. A scholarship amount of Rs 600 is paid every 6 months to students studying in IX to XII (this also includes ITI students). This benefit can be availed by only two children in every family.

Benefits of Janashree Bima Yojana

This insurance policy comes with a number of added benefits. A few of them have been mentioned as under:

- In the event of natural death, the nominee will be paid Rs 30,000 as death benefit.
- On total permanent disability or death caused due to accident, the beneficiary of the life assured will receive Rs 75,000 as compensation.
- If the life assured suffers partial permanent disability due to an accident, then Rs 37,500 will be paid as compensation

Table no 63 – On availing benefits under Janashree Beema Yojana, Vajpayee Arogyashree and Bal sanjivani yojna

	Frequency	Percent
Beneficiary of Janashri Bheema scheme		
Yes	132	6.9
No	1788	93.1
Total	1920	100.0
Beneficiary of Vajapayee Arogyashree scheme		
Yes	102	5.3
No	1818	94.7
Total	1920	100.0
Beneficiary of Balasanjivini scheme		
Yes	99	5.2
No	1821	94.8
Total	1920	100.0

Source: Field Data

Table no:64 – On availing benefits under Janashree Beema Yojana, Vajpayee Arogyashree and Bal sanjivani yojna (District wise)

Beneficiary of Janashree Bheema scheme	Bengaluru	Chitradurga	Vijayapura	Dharwad	Bidar	Raichur	Chamarajana gara	Dakshina Kannada	Total
Beneficiary of Janashree Bheema scheme									
Yes	15	9	1	9	0	32	24	42	132
	5.9	3.8	0.4	3.6	0.0	14.0	9.5	18.2	6.9
No	241	229	222	242	240	196	229	189	1788
	94.1	96.2	99.6	96.4	100.0	86.0	90.5	81.8	93.1
Total	256	238	223	251	240	228	253	231	1920
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Beneficiary of Vajpayee Arogyashree scheme									
Yes	11	6	5	9	0	15	22	34	102
	4.3	2.5	2.2	3.6	0.0	6.6	8.7	14.7	5.3
No	245	232	218	242	240	213	231	197	1818
	95.7	97.5	97.8	96.4	100.0	93.4	91.3	85.3	94.7
Total	256	238	223	251	240	228	253	231	1920
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Beneficiary of Balasanjivini scheme									
Yes	10	4	4	10	0	13	20	38	99
	3.9	1.7	1.8	4.0	0.0	5.7	7.9	16.5	5.2
No	246	234	219	241	240	215	233	193	1821
	96.1	98.3	98.2	96.0	100.0	94.3	92.1	83.5	94.8
Total	256	238	223	251	240	228	253	231	1920
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Field Data

Table 65 : Bala Sanjeevini

Sl. No	Beneficiary Name		Age	Address	Bond No.	Type of Case studies	Details
1.	Ahmed Raja		2Y 6M	Hubballi		Bala Sanjeevini	The benefits got 6 months Back, took treatment in Govt. Hospital, Rs. 2500 recieved for treatment and bus fair for 15 days
2.	Ambrin Taj		11 Y	Nada		Bala Sanjeevini	Nutrition problem. Vitamins treatment given by the health dept
3.	Bhagyala xmi	Basavaraj Revannavar	15.06.2012	Hubli	13-080-12-00173	Bala Sanjeevini	Fever, vomit & Diarreeah
4.	Praneetha	Manjunath Borge	21.07.2014	Hubli	13-080-14-00476	Bala Sanjeevini	Fever.
5.	Anu Ramesh Birjana	Ramesh Birjana	24.06.2014	Hubli	13-080-14-00036	Bala Sanjeevini	Treatment for sugar and blind, 2nd time death
6.	Manu	Yallappa & saroja		Hubballi		Bala Sanjeevini	Rs.30000 recieved for urinary operation cost
7.	Vanitha M	Manjunath & Manjula	13.11.2011			Bala Sanjeevini	
8.	Rekha	Manjula				Bala Sanjeevini	Rs. 30000 recived after 6months applied

Table 66	Details of the Check List, Enclosures, Document to be submitted to LIC for speedy disposal of claims
Sl.No	1. NATURAL DEATH of Insured Parent (Parent death)
1	Claim form duly filled in (both “A” and “B” Part) and signed by nominee and CDPO with seal
2	Original Death Certificate
3	Original Bhagyalakshmi Certificate English Part
4	Age proof of the deceased (Like: Ration card, Adhar card, Election I.D, SSLC Marks card etc.)
5	Age proof of the nominee (Like: Ration card, Adhar card, Election I.D, SSLC Marks card etc.)
5	Xerox copy of the Bhagyalakshmi Certificate duly attested by CDPO
6	Xerox copy of the bank joint a/c pass book (Mother & Child). (Operative accounts)
7	N.E.F.T form duly filled in and signed by nominee and attested by CDPO or Bank Officials
	ALL XEROX COPIES (EXCEPT Police Reports) SHOULD BE ATTESTED BY
Sl.No	2. Accident Benefit of Insured Parent (Parents Death)
1	First Information Report (F.I.R) duly attested by Police Authorities only
2	Post Mortem Report (P.M.R) duly attested by Police Authorities only
3	Police Final Report or Charge sheet copy duly attested by Police Authorities only
4	Driving License copy of the deceased (accidental death while driving or riding) duly attested by CDPO
	All Police department reports should be attested by concerned police station authorities
Sl.No	3. Disability claim of the Insured parents (Due to Accident only)
1	Claim form duly filled in (LIC of India) and signed by nominee and CDPO with seal
2	Post card size full photo copy of the Insured parents (NOT pass port size)
3	Form no .5279 duly filled in and signed by insured parent and witnessed by CDPO seal
4	Form no .5280 duly filled in and signed by Doctor, who attended the insured parent
Sl.No	4. HEALTH INSURANCE (CHILDREN BORN BETWEEN 1.4 2006 TO 31.7.2008 ARE ONLY ELIGIBLE)
1	Claim form duly filled in (United Indian Insurance co. form) and signed by nominee and CDPO with seal

2	Original Discharge Summary
3	Original Descriptions and bills
4	Original reports
5	Xerox copy of the Bhagyalakshmi Certificate duly attested by CDPO
6	Xerox copy of the bank joint a/c pass book (Mother & Child). (Operative accounts)
7	N.E.F.T form duly filled in and signed by nominee and attested by CDPO or Bank Officials
	TO BE SUBMITTED PREFERABLY WITHIN 15 DAYS & NOT LATER THAN SIX MONTH FROM THE DATE OF DISCHARGE
Sl.No	5. CHILD DEATH
1	Original Bhagyalakshmi Certificate both parts Kannada and English
2	Death Certificate copy of the child duly attested by CDPO
	Xerox copy of the Bhagyalakshmi Certificate is not considered at any cost
Sl.No	6. Scholarship Payment (1st std. Children born between 1/4/2006 to 31/07/2008)
1	I.F.S CODE SHOULD BE OF 11 DIGITS
2	S.B. A/C. SHOULD BE IN OPERATION
3	S.B. A/C. No should be in NEFT/RTGS format confirmed by each bank.

10. Findings and Discussion

Sl No	Evaluation Questions	Approach	Findings
1	Is the process of registration of the beneficiary simple, easily comprehensible by the applicant and sans unnecessary documentation?	Interview Schedule, FGD	The registration process is not simple but with the support of Anganwadi workers they are managing it. Many of the documents they need for accessing other social security benefits and citizenship rights so they already have that. Only certificate which is having reservation among beneficiaries is sterilization certificate. This issue has been discussed in detail.
	Can some of the documents prescribed to be given along with the application be dispensed with? If yes, which are they and why can they be dispensed/alternated with? Are some documents to be added to the mandatory documents required to be submitted? Which are they and why are they needed?	Interview Schedule, FGD	<p><u>Documents Required:</u></p> <ol style="list-style-type: none"> 1. Certified copy of the birth certificate of the girl child. 2. Certified copy of permanent BPL Card. 3. Photograph of child with parents. 4. Copy of Child's Aadhar card (Address proof documents). 5. Copy of marriage certificate/Self declaration certificate of parents. 6. While registering 2nd child under the scheme, Family Planning certificate is to be submitted along with all the above documents. <p>Since most of the documents (except sterilization certificate) beneficiaries require for various other purposes they do not have much problem in procuring them but often their lack of awareness leads to mistakes. The issue of sterilization elicits deeper debate and will be discussed in suggestion section. 70.7% of anganwadi respondents overwhelmingly corroborated that after initial hiccups now they are not facing any problem regarding documentation. But in the prescribed format parental age certificates are not asked for while in case of parental death, disability and accidental benefit parental age proof becomes an important issue and claims are denied due to documental discrepancies claims are denied.</p>

3	What is the average time taken from the date of making application to the date on which the beneficiary receives the bond? Is this average time more or better than the time prescribed in the Government of Karnataka order number Ma.Ma.E. 145 Ma.Ma.A 2014 dated 06.03.2015? Is the answer is in that the average time is more than prescribed, should the prescription be changed?	From the Department, Interview Schedule, FGD	<p><u>Time taken at various phases:</u></p> <p>a. The Anganwadi workers to collect required details from parents of beneficiaries: (varies from case to cases. Average 2-3 months) (as per govt order within 6 months of child birth)</p> <p>b. Anganwadi Supervisor to register in the MIS: Generally, 7-10 days (as per govt order within 2 months)</p> <p>c. CDPO to verify and submit to Deputy Director: 15-30 days (as per govt order 15 days)</p> <p>d. Deputy Director to recommend to Director under the scheme: 30 Days (as per govt order 15 days)</p> <p>e. Approval of Director and submission to the Insurance Agency from the date of submission by Deputy Director: 30 days (nothing specific mentioned)</p> <p>f. Insurance agency for printing the bond and sending it to Deputy Directors – After verification of documents (if everything is in order) and disbursement of fund from the govt it can be done in 7 days. But often takes longer time due to discrepancies in the document and late release of fund from the govt. Average 30 days (subject to fund release, within 7 days)</p>
4.	Whether all application received have been registered in the MIS or not? If not, what are the reasons for non-registration/rejection?	From the Department	<p>Only initial years 2006-2008 the applications were manually registered and due to this there were lots of anomalies were found. In spite of rightful submission by the beneficiaries, due to delays caused by department 48130 beneficiaries claims were denied by LIC. During 2013-14 the govt took one-time measure and released 25 crores to LIC and 48,130 beneficiaries received their bond paper. But this action received criticisms from the audit department along with stringent action suggested against the employees responsible for inordinate delays. Thus although another 45000 rightful beneficiaries were identified, their claims were rejected.</p> <p>But 2008 onwards 100% application are registered via MIS.</p>

5.	<p>What is the average time taken by-</p> <p>a. The Anganwadi workers to collect required details from parents of beneficiaries.</p> <p>b. Anganwadi Supervisor to register in the MIS.</p> <p>c. CDPO to verify and submit to Deputy Director.</p> <p>d. Deputy Director to recommend to Director under the scheme.</p> <p>e. Approval of Director and submission to the Insurance Agency from the date of submission by Deputy Director.</p> <p>f. Insurance agency for printing the bond and sending it to Deputy Directors.</p>	<p>a. Interview Schedule, FGD with Anganwadi workers</p> <p>b. From the dept, FGD with Anganwadi workers</p> <p>c. From the dept (dist level)</p> <p>d. From the dept</p> <p>e. From the dept</p> <p>f. From insurance Agency</p>	<p><u>Time taken at various phases:</u></p> <p>a. The Anganwadi workers to collect required details from parents of beneficiaries: (varies from case to cases. Average 2-3 months)</p> <p>b. Anganwadi Supervisor to register in the MIS: Generally, 7-10 days.</p> <p>c. CDPO to verify and submit to Deputy Director: 15-30 days</p> <p>d. Deputy Director to recommend to Director under the scheme: 30 Days</p> <p>e. Approval of Director and submission to the Insurance Agency from the date of submission by Deputy Director: 30 days</p> <p>f. Insurance agency for printing the bond and sending it to Deputy Directors – After verification of documents (if everything is in order) and disbursement of fund from the govt it can be done in 7 days. But often takes longer time due to discrepancies in the document and late release of fund from the govt. Average 30 days</p>
6.	<p>a. What are the reasons for stopping the scholarship and insurance benefits under Bhagyalakshmi scheme for children born after 01.08.2008?</p>	<p>a) From the respective insurance agency, Dept</p> <p>b) Interview Schedule, FGD</p>	<p>a. The scholarship benefit stopped after 2008 because:</p> <ol style="list-style-type: none"> 1. Till 2008 as the registration process was manual, there were lot of discrepancies and delays and due to that many bonafide beneficiaries were left out. 2. Already number of schemes are there to extend free education to children of BPL families 3. It is difficult for the beneficiaries from migrant families to avail it.

	b. What is the perception of parents, implementing department and insurance partner on stopping these?		<p>4. In bordering districts many a time students study in schools placed in other states could not avail it.</p> <p>5. Many of them study in private schools and hence does not have hejje guruthu id.</p> <p>6. Scholarship amount is too insignificant.</p> <p>7. Withdrawal of scholarship led to enhancement of maturity amount to Rs 34,751/- to Rs 1,00,052/-</p> <p>b. Only 37.5% parents of the beneficiaries are aware of the scholarship scheme while only 1.3% respondents receive scholarship. Majority (53.2%) of parents as well as implementing officials in the field strongly believe that enhancement of maturity benefit is better than providing monthly scholarship.</p>
7.	Are parents aware of the scheme, its benefits, conditions and timelines? Of those who are aware, how did they come to know of it?	Interview Schedule	<p>In general, the parents are aware of the existence of the scheme through the intervention of anganwadi and asha workers. But only 37.5% aware of scholarship scheme, 41.9% are aware of health insurance scheme and 44.1% are aware of disability and accidental benefits.</p> <p>89.7% of parents got to know about the scheme through anganwadi workers.</p>
8.	Has any random check been made by the officers of the implementing department about possession of original bonds by the beneficiaries or their parents/guardians? If yes, whether the bonds were available with them or not? If not available, what are the reasons for non-availability?	Interview Schedule, FGD, from the dept	<p>51.5% respondents said that there was a random check has been made by the officers of the implementing department about possession of original bonds by the beneficiaries or their parents/guardians and 95.1% said that they are in possession of the bond.</p> <p>On non-availability of the bond some of them claimed that they have not received the bond yet (mostly 2066-2008) and in few cases they have lost the bond.</p>

9.	As per Annexure -2 of this ToR, of 6.49 lakh eligible beneficiaries from 01.04.2006 to 31.07.2008, 1.30 lakh beneficiaries have got the scholarship benefit and the rest are pending at the level of Supervisors, CDPOs, DDs and Director's level. What are reasons for these pungenencies?	From the department (both at dist and State level), FGD	<p><u>For the queries initiated in 9,10 and 11</u></p> <ul style="list-style-type: none"> Only initial years 2006-2008 the applications were manually registered and due to this there were lot of anomalies were found. In spite of rightful submission by the beneficiaries, due to delays caused by department 48130 beneficiaries claims were denied by LIC. During 2013-14 the govt took one-time measure and released 25 crores to LIC and 48,130 beneficiaries received their bond paper. But this action received criticisms from the audit department along with stringent action suggested against the employees responsible for inordinate delays. Thus although another 45000 rightful beneficiaries were identified, their claims were rejected. Health, death and disability claims are lying among pending cases. Common mistakes in paper work includes: Improper date of birth, absence of either father or mothers name, often in absence of father mother's name is not added with Most of the time pending claim in accidental death are due to improper or forge paper work. Often documents are not supported by FIR, postmortem report, driving license no etc. But in such cases, natural death benefit is immediately released but accidental death claims require paper work and proof. Often date mentioned in the death certificate precedes date of registration. In death benefit claims parental age becomes crucial (as no claim is entertained if parental age crosses 60 years) But during the time of registration no parental age proof is asked for. According to LIC personnel often claims from north Karnataka districts lack the necessary documentation. After adhar linking of accounts, in claims of health insurances now money is directly disbursed to the beneficiaries account without causing any delay. Issuing bond certificate by LIC is subject to fund
10.	From 01.04.2006 to 31.07.2008, of the 208 beneficiaries of Health Insurance applying for health claim benefit, only 196 cases have been settled. What are the reasons for non-settlement of rest of the pending cases?	From the dept(both at dist and State level), FGD, Case studies	
11.	From 01.04.2006 to 2013-14, 14182 parental death/accident and disability claims have been settled. Are there any more cases pending settlement? If	From the dept(both at dist and State level), FGD, Case studies	

	yes, how many are pending and for what reason?		disbursement from the govt. Often inordinate delay in the process cause problem.
12.	<p>a. How many landless agricultural labourers have availed the benefit of Bhagyalakshmi scheme?</p> <p>b. Have they also availed insurance benefit under Janashree Beema Yojane or Vajpayee Arogyashree Yojane and Balasanjivini scheme for BPL families? If yes, how many?</p>	<p>a. From the dept (both at dist and State level), Interview schedule</p> <p>b. From the dept(at dist level), Interview Schedule</p>	<p>a. From the data received on profession of the parents 1% of beneficiary's father claimed as landless agricultural labour while 0.7% of beneficiaries mothers claimed to be landless agricultural labour. Since landless agri labourers migrate a lot in search of job it is becoming really difficult for them to avail many of the documents and therefore although they are poorest of poor their representation is insignificant among the beneficiaries.</p> <p>b. Only 6.9% of the sampled beneficiaries claimed to avail Janashri Bheema scheme. 5.3% of the sampled beneficiaries availed the benefit of Vajpayee Arogyashree scheme 5.2% of the sampled beneficiaries availed Balasanjivini scheme.</p>
13.	<p>How many parents were having BPL cards at the time of availing Bhagyalakshmi benefit for the first birth of a girl child, got the bonds and subsequently they were declared as APL due to cancellation of BPL card? Have the bonds issued in such cases been cancelled? If not, why not?</p>	<p>From the dept(both at dist and State level), Interview Schedule, FGD, Case studies.</p>	<p>8.4% of the sampled beneficiaries claimed that their BPL card was withdrawn as they have moved to APL category. But only 0.7% of the sampled beneficiaries acknowledged to return their Bhagyalakshmi bond.</p> <p>Apart from the death of the beneficiary, the bond is generally cancelled when either or both of the parent climb the APL ladder by virtue of acquiring a govt job.</p> <p>Both LIC and Govt officials working in the field claimed that apart from getting a govt job, in no other circumstances the beneficiary is penalized for subsequent improvement of family financial position. If the family had BPL card during the issuance bond, the beneficiary can retain Bhagyalakshmi bond irrespective of financial status.</p>

14.	Are there any instances of parents having more than two children after availing Bhagyalakshmi benefit for two girl children? If so, have the bonds been cancelled? If not, why not?	From the dept (at dist level), Interview Schedule, FGD, Case studies.	Enforcement of Two children norm and mandatory sterilization certificate to avail the scheme for second daughter has been strictly practiced since 2016 only. There was a relaxed norm guided by patriarchal values of son preference allowed the parents having two daughters to try for son. Thus among the sampled beneficiaries only 27.5% of the beneficiaries underwent sterilization to avail the benefits. Many of them are having more than two children. Due to leniency in the govt policy both department and insurance agency did not take any disciplinary action against the family in terms of cancelling the bond. But since 2016 the sterilization norm is strictly being enforced.
15.	Whether all the Anganwadi works/CDPOs have been provided with dedicated computers, staff required at taluk/district and state level and data entry operators for Bhagyalakshmi scheme? If not, what is the arrangement made and what should be the ideal structure to implement the scheme in a better way?	By visiting offices of CDPO's in respective districts FGD with Anganwadi workers	In almost 100% cases CDPO's acknowledged that they have dedicated computers for data entry and one permanent govt employee at the district level and one temporary staff on outsource basis at the taluka level are engaged to take care of Bhagyalakshmi scheme.
16.	During the making of the ToR it was reliably learnt that there is the problem of attrition of data entry	By visiting offices of CDPO's in respective districts FGD with data entry staff	Problem of attrition among data entry staff indeed there and hindering the process implementation. These staffs are recruited by the respective district administration through tendering and on outsource basis. But there is no uniform payment structure is

staff which is hindering the process of implementation of the scheme? Is this information true? If yes, what are the suggestions to overcome the problem?		followed throughout the state. Districts which pays them reasonably well are facing no attrition at all. Set up of a uniform payment structure throughout the state is highly recommended.			
		Taluka wise Data entry operator salary			
		Sl. No.	District	Taluk	Salary
		1	Bidar	Aurad	Rs. 10700 /-
				Bidar	Rs. 10700 /-
			Same salary for other taluka's DEO in Bidar District		
		2	Dharwad	Dharwad	Rs. 14130/-
				Hubli	Rs. 14130/-
				Kalaghatagi	Rs. 13187/-
				Kundgol	Rs. 13187/-
				Navalagund	Rs. 13187/-
		3	Vijayapura	Indi	Rs. 5000/-
				Sindgi	Rs. 7122/-
				Vijayapura(R)	Rs. 5000/-
				Basavana bagewadi	Rs. 5000/-
				Muddebihal	Rs. 6400/-
				Vijayapura (U)	Rs. 6400/-
				Chadachana	Rs. 5533/-
		4	Dakshina Kannada	Mangalore	Rs. 20094/-
				Bantwala	Rs. 16832/-
				Belthangadi	Rs.18610/-
				Sulya	Rs. 12068/-
Putturu	Rs. 19433/-				
5.	Chamarajanagara	Kollegala	Rs. 13371/-		
		Chamarajanagara	Rs. 13371/-		
		Gundlupet	Rs. 12788/-		
		Yalandur	Rs. 12788/-		

					Santhamarana halli	Rs. 12788/-
			6	Chitradurga	Chitradurga	Rs. 19674 /-
					Hiriyur	Rs. 19674 /-
					Bharamasagara	Rs. 19674 /-
					Challakere	Rs. 19674 /-
					Molakalmur	Rs. 15906/-
					Holalkere	Rs. 18906/-
					Hosadurga	Rs. 19170/-
			7	Raichur	Raichur	Rs. 16273/-
					Devadurga	Rs. 16273/-
17.	To what extent to aims and objectives of the Bhagyalakshmi scheme as stated in para 9 of the ToR are achieved taking the bench mark year as 2004-05? Please elaborate.	<p>a. By studying secondary sources like census and State Humam development report</p> <p>b. FGD with beneficiaries</p> <p>c. FGD with implementing staff</p> <p>d. From the secondary statistics available with the department</p>	<p>Objectives set in para 9 of the TOR and progress achieved:</p> <p>1. Compulsory registration of Birth of a Girl Child: Almost 100% achievement took place towards this cause. With the intervention from anganwadi, ANM and Asha workers now registration at birth for all the kids are almost 100% barring a few aberrations here and there mostly among migrant workers.</p> <p>2.Improve the status of Girl Child in the Family in particular and in society in general: 85.5% respondents believe that there is a changed attitude towards girl child in the society, they are no more considered as burden.</p> <p>3.Promote education of Girl Children: Although Bhagyalakshni scheme improved school participation rate for girls but it is too a large extend failed to curb the problem of drop out among girls. The scheme as such only emphasizes education upto 8th standard and does not incentivize higher education like Kanyashree in West Bengal. The scheme needs to be more specific on emphasizing girl's education.</p>			

			District	Dropout rates(girls)
				2016
			Bengaluru	0.43
			Chitradurga	2.06
			Vijayapura	4.73
			Dharwad	3.61
			Bidar	5.34
			Raichur	14.89
			Chamarajanagara	2.51
			Dakshina Kannada	0.1
			<p>4.Eradicate social evils such as</p> <p>child labour:</p> <p>Due to active intervention from district child rights cells, labor department and child activists' visible child labour in commercial activities have been reduce to a significant extent. But engagement of girl and women in domestic work is never considered as work at all. Persisting drop out rates among schoolgoing girls proves that their involvement in domestic work.</p> <p>child marriage: Only 2.4% of anganwadi workers believe that scheme has been able to effectively control the menace of child marriage. Karnataka accounts for 23.2 percent of child marriages in the country. The practice is prevalent in almost all districts according to the Karnataka State Commission for Protection of Child Rights (KSCPCR). This was divulged at the state-level consultation on ending child marriages. Karnataka has the second-most number of child marriage cases in India from 2013 till now. Figures released by the Union Ministry of Women and Child Development during the on-going Parliament session show Karnataka has witnessed 130 cases of child marriages since 2013. Bagalkothas been identified by the Centre as having the highest incidences of child marriages in Karnataka with Davanagere. The Report of Child Rights Trust says in its</p>	

			<p>observatory that North Karnataka leads in the percentage of such child marriages with Raichur District at 59.4 per cent followed by Koppal 51.4 per cent and Vijayapura 50.1 per cent. The other districts where the percentage of child marriages was high, causing concern, were Gulbarga (48.9%), Bagalkot (48.3%), Belagavi (43%), Bidar (44.9%), Gadag (44.8%), Bellary (35.2%), Chamarajnagar (34.3%), Dharwad (32.4%), Mandya (29.9%), Bengaluru Rural (28.4%), Chitradurga (26.6%), Kolar (26.3%), Tumkur (25.7%), Mysore (25.2%), Haveri (20.2%), Hassan (18.5%), Davangere (18.1%), Bengaluru Urban (12.4%), Shimoga (8.9%), Uttara Kannada (7.8%), Chikmagalur (6.8%), Dakshina Kannada (5.5%) and Kodagu (2.2%).</p> <p>On 26th April, 2017, the Prohibition of Child Marriage (Karnataka Amendment) Act, 2016 was passed, declaring child marriages as <i>void ab initio</i> or invalid in law.</p> <table border="1"> <thead> <tr> <th>States</th><th>2014</th><th>2015</th><th>2016</th></tr> </thead> <tbody> <tr> <td>Tamilnadu</td><td>47</td><td>77</td><td>55</td></tr> <tr> <td>Karnataka</td><td>44</td><td>35</td><td>51</td></tr> <tr> <td>West Bengal</td><td>37</td><td>40</td><td>41</td></tr> <tr> <td>Assam</td><td>04</td><td>14</td><td>23</td></tr> <tr> <td>Andhra Pradesh</td><td>16</td><td>15</td><td>19</td></tr> </tbody> </table> <p>Source: NCRB</p> <p>It is evident that Bhagyalakshmi scheme did not make significant impact on eradication of child marriage in Karnataka.</p> <p>5.Reduce female feticide:</p> <p>Despite amendments to PC & PNDT Act in 2002, no remarkable improvement in gender ratio has been witnessed in the State. The curious trend of rising sex ratio and declining child sex ratio in Karnataka has got</p>	States	2014	2015	2016	Tamilnadu	47	77	55	Karnataka	44	35	51	West Bengal	37	40	41	Assam	04	14	23	Andhra Pradesh	16	15	19
States	2014	2015	2016																								
Tamilnadu	47	77	55																								
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West Bengal	37	40	41																								
Assam	04	14	23																								
Andhra Pradesh	16	15	19																								

		<p>demographers thinking. "One of the key reasons for this paradox is mortality. Women now live longer than men in India and also in the state. But in the 0-6-year range, one has to look beyond infant mortality. Female foeticide is one of the main reasons for the continuous drop in the child sex ratio," said K S James, head, Population Research Centre, Institute for Social and Economic Change, Bengaluru in his Times of India Interview.</p> <p>As per 2011 census Karnataka's current overall sex ratio of 973 (females per 1,000 males) is the highest since 1921. The child sex ratio (0-6 years) of 948 is the lowest in over half-a-century now. The girl child ratio, which was 917 per thousand boys in 2014, has now slipped to 898(TOI,20th Nov.2017)</p> <table><tr><th>District</th><th colspan="2">Child Sex Ratio</th></tr><tr><td></td><th>2006</th><th>2016</th></tr><tr><td>Bengaluru</td><td>943</td><td>944(+)</td></tr><tr><td>Chitradurga</td><td>946</td><td>947(+)</td></tr><tr><td>Vijayapura</td><td>928</td><td>931(+)</td></tr><tr><td>Dharwad</td><td>943</td><td>944(+)</td></tr><tr><td>Bidar</td><td>941</td><td>942(+)</td></tr><tr><td>Raichur</td><td>964</td><td>950(-)</td></tr><tr><td>Chamarajanagara</td><td>964</td><td>953(-)</td></tr><tr><td>Dakshina Kannada</td><td>952</td><td>947(-)</td></tr></table> <p>Abysmal data on child sex ratio in the sampled districts are self-explanatory. Enacted in 1994 to stop female foeticide, the Pre-Natal Diagnostic Techniques (Regulation and Prevention of Misuse) Act banned prenatal sex determination across the nation. Yet, 15 years on, officials say that not a single person has been convicted under the Act in Karnataka.Thus although the scheme may have increased the value of daughter marginally within the poor family failed to curb female foeticide as it is prevalent across the class.</p>	District	Child Sex Ratio			2006	2016	Bengaluru	943	944(+)	Chitradurga	946	947(+)	Vijayapura	928	931(+)	Dharwad	943	944(+)	Bidar	941	942(+)	Raichur	964	950(-)	Chamarajanagara	964	953(-)	Dakshina Kannada	952	947(-)
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Chamarajanagara	964	953(-)																														
Dakshina Kannada	952	947(-)																														

18.	How effective is the Hejje Gurutu MIS in tracking the child and has it improved attendance of girl children?	Interaction with Education and women and child welfare Dept	<p>Hejje Guruthu tracking proved to be a liability for Bhagyalakshmi workers:</p> <ol style="list-style-type: none"> 1. Hejje Guruthu no doubt a well-intended child tracking system but available only in the govt schools while Bhagyalakshmi beneficiaries are allowed to and many of them are attending private schools too. 2. Each year entering different DISE number is causing confusion especially for children receiving scholarship. 3. Hejje Guruthu is causing inconvenience to the children of inter-state migrant workers. 4. Anganwadi workers want now school principals to do further following up
19.	What suggestions are to be given for simplifying the process of implementation and to minimize delay? Please elaborate.	Interview schedule, FGD, Reference to similar practices by other schemes from within and outside the state	Most of the claim denials happen due to improper paper work and that cause implementation delay and even litigation too. Implementing authorities right from anganwadi to LIC should work together in preparing a manual in a comprehensible format to minimize delay.
20.	Should the scheme be continued? If no, why not? If yes, with what changes?	Interview schedule, FGD	<p>Bhagyalakshmi is Scheme is a well-intended scheme and it must continue till it achieves its goal but for effective implementation the scheme must look into</p> <ol style="list-style-type: none"> a. Compulsory Sterilization clause b. Making the scheme available all physically challenged girls irrespective of class background c. With 18 years and minimum 8th standard education the scheme looks very marriage oriented. 76.7% parents opined that they would like to use the money for marriage purpose. Thus scheme may not incentivize women's empowerment or higher education. Minimum educational criteria must be raised upto sslc or some additional incentives can be introduced for successful completion of SSLC and PUC d. Some comprehensible manual need to be prepared to clear doubts and simplify process.

11. Reflection and Conclusion

(With input from the similar schemes in other States especially Ladlee scheme in Haryana).

11.1. Identification of target group and reconsidering eligibility criteria

Scheme is specifically aimed at people belonging to the poor families (below poverty line (BPL) households). An analysis of the data from the 2001 Census has revealed that along with rural poor, sex ratios are low amongst the educated and affluent too. Given this, it is critical to revisit the target groups under this incentive scheme based on the perception of the value of the incentive by different income groups. Even for not so affluent households, the more immediate perceived benefit from not having a daughter may appear more tangible than the final benefit which will accrue after their daughter turns 18. Only through a systematic evaluation it can be established if the incentives help to address both pre- and post-birth discrimination against girls. In other words, it is not yet clear whether these incentives ensure that girls survive once born and receive better care and attention or the benefits also ensure their birth itself. Karnataka's depleting child sex ratio is a proof of this. Again, by limiting the benefit to two girls or by providing a larger incentive for the first girl, the scheme inadvertently ends up valuing girls differentially depending on their position in the birth order. The eligibility criteria therefore potentially may lead to mixed perceptions about the intent of the scheme. Schemes aimed at improving the value of the girl child and addressing the decline in sex ratio may not meet these objectives in their entirety if they target the BPL families alone. This could be attributed to the adverse sex ratios across different economic classes in the state.

11.2. Simplification of the process:

Bhagyalakshmi can be simplified for operational purposes by cutting down on the number of conditionalities attached. With every conditionality the beneficiaries have to fulfil the documentation formalities to provide the proof of fulfilment. Likewise, mandatory domicile certificate exclude poor migrant families from this scheme. Inflexibility in the timing of joining the scheme is also a major deterrent for availing benefits among the illiterate families. It was felt that enhancing the cash incentives, simplifying the registration procedures and perhaps minimising the number of conditionality would make these schemes more attractive.

11.3. Simplifying Multiplicity of outcomes

The multiplicity of outcomes expected to be achieved by a single scheme, is likely to lead to a somewhat diffused focus in achieving the original objective behind the provision of incentives, i.e., change in the perceived value of daughters in the eyes of the family. Though CCTs offer governments the scope to positively discriminate in favour of girls, it is not clear how far CCTs have led to a change in parental preferences and attitudes towards their daughters. Issues such as perceptions regarding linkages between incentives and family planning, differential incentives for the first and the second daughter, marriage incentive and whether it helps to value delayed marriage or only offsets marriage costs needs to be explored.

11.4. Overemphasis on family planning and possible Dilution of the perceived importance of girl child

The acceptance of the terminal method of family planning is one of the eligibility criteria in the scheme. It also raises a larger question: Why is family planning linked with girl child promotion schemes? It is possible that many poor families with strong son preference and who have only daughters (often more than two) are unlikely to be enrolled under the scheme. An appraisal of the Girl Child Protection scheme in Tamil Nadu (Srinivasan and Bedi 2009) observed that two conditions of the scheme – sterilisation and “no sons in the family” – need reconsideration as it may actually work against daughters, forcing families to choose between the schemes (daughters) or sons. If the basic philosophy of these schemes is to promote birth and survival of girl children particularly from poor families, why restrict the benefits to only one or two girls? In other words, in reality many of these schemes may attract those who do not have a strong son preference. Since the scheme mainly focus on poor households, whereas son preference and daughter elimination are widespread across different economic categories. The girl child promotion incentive schemes can potentially have far-reaching implications and therefore financial constraints should not come in the way of their implementation. It may be appropriate to consider a proposal wherein both the central and state governments jointly finance these schemes through improved targeting of beneficiaries and attractive incentives. It is true that the promise of cash transfers provided a sense of security and confidence among families to invest in girls.

11.5. Proper Negotiation and Monitoring of Financial institutions for ensuring Maturity value to the beneficiaries

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

11.6. Coordination between Departments

Although the scheme is being implemented by the dept of Women and child development the targeted outcomes are too great extent dependent on the performance of other departments like education, health, labour and so on. It is important to mention here that most of these schemes are implemented through the vast network of anganwadis and the Integrated Child Development Services (ICDS) machinery. Successful implementation of the scheme also requires support and cooperation from other departments such as education, health, panchayats, etc. The officials responsible for implementing the schemes spoke about not receiving the necessary support from other government departments, resulting in delays and difficulties. For example, if the birth certificate is not received on time, it delays the financial incentive to be received by the family following the birth of a girl. Sometimes there are problems with financial agencies like banks and the Life Insurance Corporation, including delays in opening zero balance accounts. Lack of coordination between departments and financial institutions has led to delays in issuing bonds/certificates in some states. In some instances, the infrastructure bottlenecks at the level of banks, post offices and insurance companies also contributed to unnecessary delay in providing financial assistance.

11.7. Implementation, Allocation and Disbursements:

According to the information available, very little money is spent on the administrative cost for implementing the schemes. State government utilised the existing infrastructure and manpower (mainly ICDS or health workers). In most of these schemes, the involvement of

local panchayats, NGOs, and women's groups was said to be limited. The scheme has been largely implemented as a programme of the given department. However, in some cases the local panchayat leaders and NGOs have helped in popularising the schemes and identifying the beneficiaries. State governments have also helped in the publicity of the schemes by distributing certificates/bonds in mass public gatherings at times, in the presence of the chief minister. While fund allocation for the schemes has been substantive in the initial years, proper monitoring mechanisms are almost absent as are procedures for addressing grievances of beneficiaries in most states. Progress has been reviewed through routine department level meetings. Some of these schemes underwent modifications with regard to the eligibility criteria, required documentation and the amount of incentives provided. Officials feel that procedures and eligibility conditions need to be further simplified to make the schemes more citizen friendly and accessible. However, systematic monitoring remains an urgent need to allow proper implementation, gain a better understanding of bottlenecks and to obtain a sense of the overall impact. So far no review or evaluation has been conducted to examine whether the financial incentives provided have had an impact on the parental attitude and behaviour towards girl children.

12. Recommendations

This evaluation is a mid-term evaluation and since the very first group of beneficiaries are going to receive the benefits only around 2024 any conclusive comments on social impact is untenable. Issues like improvement of child sex ratio, Curbing of child labour and child marriage, improvement of the status of girl child within and outside the family are rather complex social phenomenon, dependent on various socio-cultural and economic variables. Thus, it will be not be wise on our part to expect so much out of a single scheme.

Recommendations are mostly aimed at smooth functioning of the scheme and many a time beneficiary is unaware of implementation problems. Thus, majority of the suggestions have emerged as FGD outcome with implementing agencies.

12.1 Short term Recommendations

1. Interim relief to the beneficiaries who have missed the benefit due to inefficiency of implementation agencies. Issuing bond in right time and extension of one-time relief measure to pending cases:

From the graph 1, it clears that enrolment of beneficiaries under the scheme was really poor during the year 2006-2010. Manual registration process caused lot of mistakes and delays. Due to this lot of beneficiaries could not avail the benefits. In spite of rightful submission by the beneficiaries, due to delays caused by department 48130 beneficiaries claims were denied by LIC. During 2013-14 the govt took one-time measure and released 25 crores to LIC and 48,130 beneficiaries received their bond paper. But this action received criticisms from the audit department along with stringent action suggested against the employees responsible for inordinate delays. Thus, although another approximately 45000 rightful beneficiaries were identified, their claims were rejected. But 2008 onwards 100% application is registered via MIS and graph shows positive trends afterwards. **Another extraordinary initiative can be taken to clear the pending claim of almost 45000 beneficiaries of 2006-08 period who are suffering due to no fault of theirs but a system failure.**

2. Inclusion of parental age proof:

FGD outcome with implementing agencies, especially LIC, on denial/refusal of rightful claim reveals that often claims are denied due to absence of parental age proof. As in

case of parental death, disability and accidental benefit parental age proof (not more than 60 years) becomes an important issue and claims are denied due to documental discrepancies. **Thus in the prescribed format of testimonials parental age certificates need to be included.**

3. Proper negotiations with financial agencies for ensuring the promised terminal benefits

Proper negotiations with financial agencies for ensuring the promised terminal benefits is important, as the experience of the Rajalakshmi scheme which was discontinued in Karnataka, Rajasthan and many other states are well known. At the same time govt should not take more than 6months time to disburse fund to the LIC as inordinate delays (sometimes more than a year) is leading to the financial loss of the agency and may eventually led to abrupt termination.

4. Reconsideration on proportion of fund allocated for STs and building of awareness to facilitate their participation. Reallocation of the funds in case the funds are excess in ST Category or fixing the allocation as per requirement reviewed or reallocated to other categories where fund is insufficient to meet the demands.

Under Bhagyalakshmi scheme, Social welfare department has enhanced the quota for Schedule Tribe population to 12% against the constitutional mandate of 6.75%. Our data also shows representation of STs under the scheme as 9%, way below the allocated mark. But each year as per the information from the LIC, a significant amount remains unutilized due to want of beneficiaries (while for many other categories like SC and Cat-1 bond could not be issued due to paucity of fund. Thus, percentage of ST quota needs to be readjusted or special permission to be issued or transfer of unutilized funds to other categories.

Table: 67-Bhagya Laxmi Scheme TSP (Reply from the WCD dept)

Sl No	Year	Budget Allocation	Amount Spent	Unspent Amount
1	2014-15	251418450	251418450	-
2	2015-16	462300000	462300000	-
3	2016-17	323100000	140035800	Remaining Rs 18.30 crores spent on other ICDS Programme
4	2017-18	38,65,00,000	19,30,00,000	Rs 19.35 Crores Returned to Social Welfare Department

Note :- No amount lying unspent under TSP for the period between 2010-11 to 2015-16. Only during 2016-17 and 2017-18 under TSP, unspent amount is given.

5. Increased coordination among various departments is solicited to achieve desired goals perceived under Bhagya Lakshmi Scheme, possibly by appointing a nodal officer for better coordination.

Although the scheme is being implemented by the dept of Women and child development but the targeted outcomes are too a great extent dependent on the performance of other departments like education, health, labour, social welfare and so on (FGD outcome and reflections gathered from the Table no 46. Experiences on departmental coordination and table no 47 on Suggestions regarding Bhagya Laxmi Scheme). It is important to mention here that most of these schemes are implemented through the vast network of anganwadis and the Integrated Child Development Services (ICDS) machinery. Successful implementation of the scheme requires support and cooperation from other departments such as education, health, RDPR, Insurance partner (LIC).

6. Stringent action against corrupt practices:

Inputs received from beneficiaries during FGD's reveals that due to the beneficiaries' poor socio-economic background, ignorance, lack of education and requirement of documentation often led to the subjection of beneficiaries to corrupt practices. Action may be taken against Anganwadi workers and other various department officials who demand bribes for issuing certificates or filling up the registration form.

7. To raise the awareness about the scheme and its benefits department should undertake regular awareness Programmes among the various stake holders including beneficiaries. Creation of manuals in Kannada and follow up training for district implementing officials to prepare proper claim documents is required . Some funds need to be yearmarked by the department for the said purpose.

Interaction with LIC reveals that most of the time pending claim in accidental deaths are due to improper or forge paper work. Often documents are not supported by FIR, postmortem report, driving license number etc. Thus, there is a need for creation of a comprehensible manuals in Kannada followed by workshops (Ref: Case studies and Table 66 on Details of the Check List, Enclosures, Document to be submitted to LIC for speedy disposal of claims)

8. Addressing the problem of attrition among data entry staff. Set up of a uniform payment structure throughout the state is highly recommended.

Problem of attrition among data entry staffs are indeed there and hindering the process of implementation. These staffs are recruited by the respective district administration through tendering and on outsource basis. But there is no uniform payment structure followed throughout the state. Discrepancies are noticed even within the talukas of same district. Districts which pays reasonably well are facing no attrition at all. (See Page No.126).

9. Linking the scheme with Pradhan Mantri Janashree Beema Yojna to increase the benefit to the beneficiaries.

Inputs received from FGD with LIC that Under PMJBY by paying only Rs 72 annually beneficiaries can avail claim of 2 lakhs maturity value in case of natural death and 4 lakhs in case of accidental death. State govt need to negotiate the modalities with LIC on an urgent basis.

10 Many eligible beneficiaries could not avail scholarship facilities due to procedural problems. Their scholarship amount needs to be added with interest to the maturity claim. Otherwise it is going to be loss for both Govt and the beneficiaries while Insurance Company will reap the benefit.

Among the respondent beneficiaries only 1.3% are receiving scholarships and even those who are receiving scholarships often face myriad problems in accessing it. FGD outcome points out that due to these problems' scholarship facility is discontinued and maturity value was increased (Table No. 19)

12.2 Long term Recommendations:

1. Minimum educational criteria must be raised up to PUC/Graduation and some additional financial incentives must be introduced for successful completion of SSLC and PUC.

With 18 years of age and minimum 8th standard education the scheme looks to be marriage oriented. 76.7% parents opined that they would like to use the money for marriage purpose. Thus, scheme does not incentivize women's empowerment or higher education. In the line of newly launched Bhagyalakshmi yojna of UP and Kanyashree of West Bengal some scholarship and insurance benefits will be made available to the

beneficiary on continued fulfillment of the Bhagyalakshmi eligibility criteria outlined in the scheme as below.

- Stage 1: When a girl child takes admission in 6th Class maximum of Rs.3, 000/- is provided.
- Stage 2: When a girl child takes admission in 8th Class, Rs.5, 000/- is given.
- Stage 3: When a girl child takes admission in 10th Class a sum of Rs.7, 000 to be given to the family.
- Stage 4: When a girl child takes admission in 12th Class a sum of Rs.8, 000 to be given to the Girls.
- Stage 5: When a girl child takes admission in Graduation a sum of Rs.10, 000 to be given to the Girls.

2. Bhagya Lakshmi beneficiaries should be given priority under various skill development as well as self-employment schemes funded by Karnataka state government.

3. Sufficient allotment of fund for awareness drive as most of the problems the scheme would like to address are deeply entrenched in patriarchal social structure which validates unequal treatment of women. Certain measures, such as **considering mother as guardian** can help in breaking social stereotypes.

4. Concerted initiatives need to be taken to make beneficiaries aware of various clauses which are mandatory for claiming bonds. Due to multiple changes initiated in the scheme like change in the scholarship norm and subsequent maturity value, ambiguous stand on implementation of sterilization norm and so on may create confusion and discontentment among beneficiaries during the time of maturity.

5. The very process of allocation of BPL status need to be relooked as the presence of bogus beneficiaries are blocking the potential of genuine beneficiaries and therefore, not allowing the successful implementation of the scheme. For the said purpose **mandatory linking of the scheme with beneficiaries Aadhar Number is recommended.**

Annexure I: References and Bibliography

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Annexure -2

Terms of Reference for Evaluation of the performance of Bhagyalakshmi Scheme in Karnataka State in the Period 2010-11 to 2015-16.

1. Title of the study:

The title of the study is Evaluation of the performance of Bhagyalakshmi Scheme in Karnataka State in the period 2010-11 to 2015-16.

2. Department implementing the scheme:

The scheme being implemented by the Department of Women and Child Development.

3. Background and context:

As per the 2001 census, the sex ratio in Karnataka was 964 females to 1000 males and in 2011 census it was 973 females to 1000 males. Though these were better than the national averages, there is a strong argument for according higher value to the life of a girl child. There are several socio-economic reasons for the strong preference for a male progeny that is seen to be present in society at large. This adversely affects the girl child's access to nutrition, health care, education and her overall development.

As part of the State government's concern for the girl child, to change the society's attitudes towards her and for the promotion of the birth of girl children in Below Poverty Line (BPL) families, a new welfare scheme called "Bhagyalakshmi" was launched during the year 2006-07 vide Government of Karnataka order number Ma.Ma.E. 99 Ma.Ma.A 2006 dated 17.10.2006. The scheme is restricted to two girl children born after 31.03.2006 in BPL families. From 2007-08 to 2010-11, the scheme benefit was given to BPL families and to the families whose annual income was Rs. 11000 in rural areas and Rs. 17000 in urban areas as per Government of Karnataka order number Ma.Ma.E. 99 Ma.Ma.A 2007 dated 19.06.2006. The benefit was restricted to only families of BPL card holders from 2011-12 as per Government of Karnataka order number Ma.Ma.E. 97 Ma.Ma.A 2011 dated 17.09.2011.

As per addendum Government of Karnataka order number Ma.Ma.E. 82 Ma.Ma.A 2015 dated 15.09.2015 to Government of Karnataka order number Ma.Ma.E. 145 Ma.Ma.A 2014 dated: 06.03.2015, registration of marriage/ self-declaration of marriage was made mandatory for the applications registered during 2014-15. The condition of not more than two

children is applicable for children born from 01.04.2015 and onwards. In case of birth of twins/triplets in the first delivery, benefit is to be given to all the female children.

4. **Eligibility criteria:**

The benefits of the scheme will be made available to the sanctioned beneficiaries on fulfillment of eligibility criteria which is as follows:

- The birth of the child should be compulsorily registered. Child should not become a child laborer, nor marry, until she attains the age of 18 years.
- The father or mother of the beneficiary girl child should have undergone terminal family planning method and the total number of living children should not exceed 2. This condition is relaxed when twins or triplets are born in the 2nd delivery as per addendum mentioned above.

All girl children born in BPL families after 31.03.2006 are eligible to be enrolled as beneficiaries under the scheme. Enrolment is permissible upto one year of the birth of the girl child, on production of the birth certificate.

Under the “Bhagyalakshmi” scheme, an amount of Rs. 10,000 is deposited in the name of each beneficiary (girl child) with the Life Insurance Corporation of India in a fixed deposit. When the girl attains the age of 18 years, the maturity value of the fixed deposit (Rs 34751) is to be given to her. If the second child in the same family is enrolled under the scheme, the maturity amount of Rs. 40,918 is to be paid.

Child Development Project Officers (CDPO) of the Department of Women and Child Development identify the beneficiaries, through the Anganwadi workers (AWWs). On receipt of the application form from the parents or natural guardians of the child, after due verification of the birth certificates obtained from the concerned authorities and the BPL of the family, the supervisor enrolls online the child’s name as “Bhagyalakshmi” beneficiary and the child gets a unique child ID number.

The scheme is being implemented with assistance of various departments of the State Government viz Women and Child Development, Revenue, Planning Urban development, Rural Development and Panchayat Raj, Health, Food and Civil Supplies, Finance, E-governance and Education Department.

The insurance partner for the scheme is Life Insurance Corporation of India.

The Benefits under the scheme are as follows.

Sl. No.	Insurance Type	Children born from 01.04.2006 to 31.07.2008	Children born after 01.08.2008
1.	Approximate maturity amount.	1 st child –Rs.34,751 2 nd Child-Rs 40,619	1 st Child-Rs1,00,052 2 nd child- Rs. 1,00,097
2.	Scholarship.	1 st std to 3 rd std –Rs.300 annum 4 th std - Rs.500 annum 5 th std - Rs.600 annum 6 th to 7 th std - Rs.700 annum 8 th std-Rs.800 annum 9 th to 10 th std - Rs.500 annum	No Scholarship facility from 01.08.2008 onwards.
3.	Health insurance to beneficiary.	Rs 25,000	No health insurance facility
4.	Disability of the insured parent due to accident (loss of 2eyes/ 2legs/ 1eye, 1leg).	Rs. 75,000	Rs 75,000
5.	Partial disability of insured parent in accident(loss of 1 eye or 1 leg).	Rs.37,000	Rs 37,000
6.	Death of the insured parent in Accident.	Rs. 1,00,000	Rs75,000
7.	Natural death of each parent.	Rs. 42,500	Rs 30,000

The district wise details of bonds issued/scholarships given/insurance claims settled are given in **Annexures -1,2&3 respectively**.

In order to be eligible for the maturity amount, it is compulsory that the beneficiary completes education up to 8th standard and is not/does not marry before she attains 18 years of age. If the beneficiary continues education up to 11th and 12th, she is eligible for an annual scholarship amount of Rs.1200 per class passed under “*Shiksha Sahayoga Yojane*” of LIC. If the beneficiary dies within 18 years, the “Bhagyalakshmi” bond amount is forfeited.

5. Revised Bhagyalakshmi Scheme

The Bhagyalakshmi scheme was partly modified vide Government of Karnataka order number Ma.Ma.E: 152:Ma.Ma. A: 2008 Bangalore Dated 14.08.2008 and is applicable to children born on or after 01.08.2008.

The following modifications have been made to the existing scheme:

- After enrolment and due verification by the Department, an amount of Rs. 19,300 is deposited with the financial institution (LIC) in the name of the first girl beneficiary and Rs.18, 350, in the name of the second girl beneficiary of the same family. On attainment of 18 years of age, the first girl beneficiary of the family who Government of Karnataka order number gets a maturity amount of Rs.1,00,097 and the second girl beneficiary gets, after fulfilling all conditions of the scheme, Rs.1,00,052.
- The father/mother of the beneficiary belonging to landless rural families are eligible to avail benefits under the Janashree Insurance Scheme.

List of documents to be submitted with application for Bhagyalakshmi scheme.

- Certified copy of the birth certificate of the girl child.
- Certified copy of permanent BPL Card.
- Photograph of child with parents.
- Copy of Child's Aadhar card (Address proof documents).
- Copy of marriage certificate/Self declaration certificate of parents.
- While registering 2nd child under the scheme, Family Planning certificate is to be submitted along with all the above documents.

Child Tracking System:

Under "Bhagyalakshmi" scheme Child Tracking System has been developed with the assistance of NIC. This is linked with the "*Hejje guruthu*" (it means "track of footprints" in Kannada) scheme of the Education department. The software so developed enables the user to know the status of the beneficiaries with regard to health, education, migration from one place to another and other benefits availed. Also the status of payouts to the beneficiaries from time to time can be downloaded from the center and taluka level database by authorized personnel of Dept. of Women & Child Development and other concerned departments.

The Supervisor, the CDPO and the Deputy Director are allotted a unique password. The Supervisor of the concerned taluk enters the data of the beneficiaries of their respective circles. The data so updated is validated by the CDPO at the taluk level. The validated data is counter checked by the concerned District Deputy Director. The data approved by the Deputy Director is re-checked by Director and signed digitally and approved by Director. After the approval from Director, the data is downloaded by the LIC for printing of bonds.

The girl child registered under the “Bhagyalakshmi” scheme needs to be tracked till she attains 18 years of age in order to avail the maturity amount and other benefits of the scheme. Hence the photographs of child along with parents at the time of registration, at the ages of 5, 10, 15 and 18 years is to be obtained and maintained in the respective Child Development Project Offices. The Education Department is yet to make “*Hejje guruthu*” online. In addition, linking of Aadhar card at the time of admission of a child is also in the process of being done.

7. **Progress Achieved:**

- Since inception 22 lakhs beneficiaries have been covered under this scheme incurring an expenditure of Rs.3825.20 crores.
- An amount of Rs.26.33 lakhs is utilized to settle 196 Health Insurance claims and 12 claims are pending for settlement.
- Under parental death claim, accident and disability claims 14182 persons are benefited at the expense Rs. 5585.59lakhs and 1907 claims are pending for settlement.
- An amount of 231.73 lakhs is disbursed under the scholarship by LIC benefitting 62612 children. The status of pendency at various stages is shown in ***Annexure -2*** of the ToR.

8. **Monitoring Arrangements:**

The scheme is reviewed monthly at the State level by Principal Secretary to Government, Women and Child Development Department in the MPIC meeting. At the District level CEO of Zilla Panchayat reviews the scheme every month along with Deputy Director, Women and Child Development. Further, the co-ordination committee at the State and taluk level also reviews the scheme as follows-

State level: There is a co-ordination committee at the State level under the chairpersonship of Director Women and Child Development department which includes officials from the department and financial partner institution. The Committee meets every quarter to review the progress of the scheme.

Taluk Level: There is a co-ordination committee at the taluk level under the chairpersonship of the Tahsildar, which includes the Executive Officer, Taluk Panchayat, as the vice chairperson, Taluk Health officer, Block Education Officer, Labour officer, Chief Officer Municipal Corporation as members and Child Development Project officer as the Member-Secretary.

9 **Aims & Objectives of Bhagyalakshmi Scheme.**

- Compulsory registration of Birth of a Girl Child.
- Improve the status of Girl Child in the Family in particular and in Society in general.
- Promote education of Girl Children.
- Eradicate social evils such as child labour, child marriage etc.
- Reduce female feticide.

10. **Evaluation scope and purpose:**

The scope of evaluation is all the districts of the State. The purpose of the study is to see whether all the objectives set under scheme have been achieved and if so, to what extent. The study also endeavors to know the effectiveness and utility of the child tracking system and its linkage with “*Hejje guruthu*” scheme of Education Department (which is expected to result in attendance of girls in schools) and for the disbursement of scholarships of girl child. Further, the study will like to know the problems in the process of implementation and to minimize delay, if it can be done. It will also seek to know as to how widespread and effective is the awareness programme of the Women and Child Development Department about the scheme. Further it would like to know about the co-ordination of other departments in implementation of the scheme as stipulated in Government of Karnataka order number Ma.Ma.E. 145 Ma.Ma.A 2014 dated 06.03.2015.

11. Evaluation Questions (Inclusive not exhaustive):

1. Is the process of registration of the beneficiary simple, easily comprehensible by the applicant and sans unnecessary documentation?
2. Can some of the documents prescribed to be given along with the application dispensed with? If yes, which are they and why can they be dispensed/alternated with? Are some documents to be added to the mandatory documents required to be submitted? Which are they and why are they needed?
3. What is the average time taken from the date of making application to the date on which the beneficiary receives the bond? Is this average time more or better than the time prescribed in the Government of Karnataka order number Ma.Ma.E. 145 Ma.Ma.A 2014 dated 06.03.2015? Is the answer is in that the average time is more than prescribed, should the prescription be changed?
4. What is the average time taken by-
 - a. The Anganwadi workers to collect required details from parents of beneficiaries.
 - b. Anganwadi Supervisor to register in the MIS.
 - c. CDPO to verify and submit to Deputy Director.
 - d. Deputy Director to recommend to Director under the scheme.
 - e. Approval of Director and submission to the Insurance Agency from the date of submission by Deputy Director.
 - f. Insurance agency for printing the bond and sending it to Deputy Directors.
5. Whether all application received have been registered in the MIS or not? If not, what are the reasons for non-registration/rejection?
6. What are the reasons for stopping the scholarship and insurance benefits under Bhagyalakshmi scheme for children born after 01.08.2008? What is the perception of parents, implementing department and insurance partner on stopping these?
7. Are parents aware of the scheme, its benefits, conditions and timelines? Of those who are aware, how did they come to know of it?

8. Has any random check been made by the officers of the implementing department about possession of original bonds by the beneficiaries or their parents/guardians? If yes, whether the bonds were available with them or not? If not available, what are the reasons for non-availability?
9. As per Annexure -2 of this ToR, of 6.49 lakh eligible beneficiaries from 01.04.2006 to 31.07.2008, 1.30 lakh beneficiaries have got the scholarship benefit and the rest are pending at the level of Supervisors, CDPOs, DDs and Director's level. What are reasons for these pungenices?
10. From 01.04.2006 to 31.07.2008, of the 208 beneficiaries of Health Insurance applying for health claim benefit, only 196 cases have been settled. What are the reasons for non-settlement of rest of the pending cases?
11. From 01.04.2006 to 2013-14, 14182 parental death/accident and disability claims have been settled. Are there any more cases pending settlement? If yes, how many are pending and for what reason?
12. How many landless agricultural labourers have availed the benefit of Bhagyalakshmi scheme? Have they also availed insurance benefit under *Janashree Beema Yojane* or *Vajpayee Agrogyashree Yojane* and Balasanjivini scheme for BPL families? If yes, how many?
13. How many parents were having BPL cards at the time of availing Bhagyalakshmi benefit for the first birth of a girl child, got the bonds and subsequently they were declared as APL due to cancellation of BPL card? Have the bonds issued in such cases been cancelled? If not, why not?
14. Are there any instances of parents having more than two children after availing Bhagyalakshmi benefit for two girl children? If so, have the bonds been cancelled? If not, why not?
15. Whether all the Anganwadi works/CDPOs have been provided with dedicated computers, staff required at taluk/district and state level and data entry operators for Bhagyalakshmi scheme? If not, what is the arrangement made and what should be the ideal structure to implement the scheme in a better way?

16. During the making of the ToR it was reliably learnt that there is the problem of attrition of data entry staff which is hindering the process of implementation of the scheme? Is this information true? If yes, what are the suggestions to overcome the problem?
17. To what extent to aims and objectives of the Bhagyalakshmi scheme as stated in para 9 of the ToR are achieved taking the bench mark year as 2004-05? Please elaborate.
18. How effective is the *Hejje Gurutu* MIS in tracking the child and has it improved attendance of girl children?
19. What suggestions are to be given for simplifying the process of implementation and to minimize delay? Please elaborate.
20. Should the scheme be continued? If no, why not? If yes, with what changes?

12. Qualification of Consultant Evaluation Organization:

Consultants Evaluation Organizations should have and provide details of evaluation team members having minimum technical qualifications/capability as below-

- i. A Social scientist with minimum 10 years experience (*Principal Investigator*).
- ii. An MBA or a retired LIC Officer (*Member 1*).
- iii. An Economist (Masters in Economics)/Statistician (Masters in Statistics) (*Member 2*).

And in such numbers that the evaluation is completed within the scheduled time prescribed by the ToR.

Consultant Evaluation Organizations not having these number and kind of personnel will not be considered as competent for evaluation.

13. Deliverables and time schedule for study.

The Director, Women and Child Development Department will provide year wise and district/taluk wise details of beneficiaries of Bhagyalakshmi scheme along with list of scholarships and insurance benefits from the Head office to the consultant Organization. The Director Women and Child Development

Department to issue necessary instructions to the Deputy Directors/CDPOs to co-operate and facilitate for collection of the necessary primary data and holding of FGDs with all stakeholders during the course of study. The Director W& CD dept to request LIC of India to provide beneficiary wise data of Insurance and death/accident claims to the consultant organisation in soft and hard form and to cooperate in holding FGD. It is expected to complete the study in 6 months' time excluding the time taken for approval. The evaluating agency is expected to adhere to the following timelines and deliverables.

1.	Work plan submission	: One month after signing the agreement.
2.	Field Data Collection	: Three months from date of work plan Approval.
3.	Draft report submission	: One month after Field Data Collection.
4.	Final report submission	: One month after Draft report submission.
5.	Total duration	: 6 Months

14. Agency for Evaluation:

The evaluating agency should be finalized as per the provisions of the Karnataka Transparency in Public Procurement Act and Rules, but without compromising on the quality.

15. Evaluation Methodology and Sampling:

The scheme being implemented is uniform all over the State. Therefore, to have representation of all the revenue divisions of the State 2 districts in each revenue divisions are selected. One has the best HDI in that division and the other having the worst HDI. From the districts selected so, two taluks are selected in each district one having the best HDI value and other having the worst one (taluk HDIs are available in the District Human Development Reports published). In all 8 districts and 16 taluks to be selected as samples. From each of these selected taluks at least 25 Bhagyalakshmi beneficiaries are selected as sample (at the rate of 5 each year X for 5 years = 25) from all the 16 taluks covering at least 400 beneficiaries. Further, 120 beneficiaries are to be selected per district for the evaluation period (2010-11 to 2015-16) for studying the death/disability claims/ Health insurance claims and Scholarships in the following way

- a) 20 claims of disability of any year.

- b) 20 claims of death of any year.
- c) 20 beneficiaries of scholarships of any year.
- d) 20 claims of insurance to beneficiaries of any year.
- e) 20 beneficiaries having no claims.
- f) 20 beneficiaries of landless agricultural laborers under Janashree Beema Yojane and Balasanjivini Yojane if available.

120 claims of above beneficiaries and 1600 beneficiaries from 8 districts for five years are to be selected. In all 1720 beneficiaries are to be covered under the study.

In case the above beneficiaries are not available in the selected taluks, election can be made in other taluks of the sampled district.

The evaluator should hold FGDs with parents, teachers and other stakeholders including the insurance partner about the benefit of the scheme and suggest measures for better process/implementation of scheme and its continuation with or without modification.

16. Contact person for further details:

Smt. N. Pankaja, Joint Director, Women and Child Development Mobile No. 8904114245/22355984 E-mail ID jdpdm.dwcd@gmail.com and Smt. Haleema.K Senior Assistant Director (Child Welfare) department of Women & Child development Bangalore. Phone number-9342585300 will be the contact persons for giving information and details for this study.

17. Qualities Expected from the Evaluation Report:

The following are the points, only inclusive and not exhaustive, which need to be mandatorily followed in the preparation of evaluation report:-

- a) By the very look of the evaluation report it should be evident that the study is that of Women and Child Development Department, Bengaluru and Karnataka Evaluation Authority (KEA) which has been done by the Consultant. It should not intend to convey that the study was the initiative and work of the Consultant, merely financed by the Women and Child Development Department, Bengaluru and Karnataka Evaluation Authority (KEA).

- b) The evaluation report should generally conform to the United Nations Evaluation Guidelines (UNEG) “Standards for Evaluation in the UN System” and “Ethical Standards for Evaluations”. The report should be complete and logically organized in a clear but simple language. Besides conforming to the qualities covered in the Terms of Reference, it should be arranged in the following order –
1. Title and opening page.
 2. The Index.
 3. List of acronyms and abbreviations.
 4. Executive Summary – A stand-alone section that describes the program, gives purpose and scope of evaluation, the evaluation methodology, key findings, constraints and recommendations.
 5. Sector history – A section that briefly covers the history of the sector under which the scheme/program being evaluated falls. It should give recent data taken from reliable and published sources.
 6. The objectives and performance of the program being evaluated – The section will include the stated objectives of the program and the physical and financial achievements of the program in the period of evaluation. It should cover the description of the target group, the aim of the program and the method of selection of beneficiary (if included in the program).
 7. Review of literature / past evaluation reports.
 8. Evaluation Methodology – This should include the sample size and details of sample.
 9. Findings of the evaluation study.
 10. Limitations/constraints in the evaluation study.
 11. Recommendations that flow from the evaluation.

This should be followed by the following Annexures –

- (A) The sanctioned Terms of Reference of the study.
- (B) The survey tools and questionnaires.
- (C) List of persons with addresses personally interviewed.
- (D) The places, dates, and number of persons covered by Focus Group Discussions (FGD).
- (E) Compilation of case studies / best practices. (F) Table showing details of major deviations, non-conformities, Digressions of the program.

18. Cost and Schedule of Budget release

Output based budget release will be as follows-

- a. The First installment of Consultation fee amounting to 30% of the total fee can be payable as advance to the Consultant after the approval of the inception report, but only on execution of a bank guarantee of a scheduled nationalized bank valid for a period of at least 12 months from the date of issuance of advance.
- b. The Second installment of Consultation fee amounting to 50% of the total fee can be payable to the Consultant after the approval of the Draft report.
- c. The Third and final installment of Consultation fee amounting to 20% of the total fee can be payable to the Consultant after the receipt of the hard and soft copies of the final report in such format and number as prescribed in the agreement, along with all original documents containing primary and secondary data, processed data outputs, study report and soft copies of all literature used to the final report.

Tax will be deducted from each payment as per rates in force. In addition, the evaluator is expected to pay statutory taxes at their end.

This is intended to be an internal evaluation study, which means that the cost of the study will be borne by the line department. They are expected to allot the work to a competent evaluating agency following the procedure of Karnataka Transparency in Public Procurement Act and Rules and in consultation with the Karnataka Evaluation Authority. This should be done as early as possible, but not later than 30 days from the approval of the ToR. The evaluating agency should present the inception report before the Technical Committee of the KEA within 30 days of the allotment of study to them.

The entire process of evaluation shall be subject to and conform to the letter and spirit of the contents of the Government of order no. PD/8/EVN(2)/2011 dated 11th July 2011 and orders made there under.

The Terms of Reference were approved by the Technical Committee of KEA in its 26th Meeting held on 13th April 2016.

Sd/-

Chief evaluation Officer
Karnataka evaluation Authority

Annexure 3: Inception Report of Bhagyalakshmi Scheme

1. Evaluation title and Background Information

a. Title of the Evaluation Study:

Evaluation of the Performance of Bhagyalakshmi Scheme in Karnataka State in the Period 2010-11 to 2014-15

b. Implementing Agency: Department of Women and Child Development

c. The Background information of the Scheme:

With persisting gender inequalities in India, the girl child is at disadvantage and faces discrimination at every stage of her life – sex selective abortion, infanticide, little or no access to education, lack of healthcare and nutrition, child marriage, and teenage pregnancy etc thwarts the natural growth of the girl child. In the Indian context, the adverse influence of negative social attitudes towards girls has left many girl children vulnerable and disadvantaged.

A significant impact of this discrimination is reflected in the deterioration of the male-female ratio, particularly among children. The 1991 Census indicated the worsening trend in child sex ratio (CSR) and the 2001 Census revealed that the situation was alarming in some states. The dwindling number of girl children on account of increasing incidences of female foeticide is a matter of great concern nowadays

The conditionality linked cash transfer attempts to correct such discriminations. These programmes represent a shift in the government's approach of focusing on the supply-side to a demand driven approach. Experiences from various countries illustrate that the conditional cash transfer programmes were successful in increasing enrolment in school, improving immunisation of children, and raising household consumption levels. This is true for poor and low income countries as illustrated from the experiences of Brazil, Colombia, Mexico and Nicaragua (IFPRI 2002; Briere and Rawlings 2006; Son 2008; Fajth and Vinay 2010).

The provision of financial incentives to poor families following the fulfilment of certain verifiable conditions, CCTs seek to provide short term income support and at the same time promote long-term behavioural changes.

With depleting sex ratio (964 females to 1000 male as per 2001 census) Karnataka government's concern for the girl child, to change the society's attitudes towards her and for the promotion of the birth of girl children in Below Poverty Line (BPL) families, reflected in introduction of a new welfare scheme called "Bhagyalakshmi" which was launched during the year 2006-07 vide Government of Karnataka order number Ma.Ma.E. 99 Ma.Ma.A 2006 dated 17.10.2006. The scheme is restricted to two girl children born after 31.03.2006 in BPL families.

From 2007-08 to 2010-11, under the scheme benefit was given to BPL families and to the families whose annual income was Rs. 11000 in rural areas and Rs. 17000 in urban areas as per Government of Karnataka order number Ma.Ma.E. 99 Ma.Ma.A 2007 dated 19.06.2006. The benefit was restricted to only families of BPL card holders from 2011-12 as per Government of Karnataka order number Ma.Ma.E. 97 Ma.Ma.A 2011 dated 17.09.2011.

2. Log Frame

i. Objectives of the Scheme:-

- ♣ Compulsory registration of Birth of a Girl Child.
- ♣ Improve the status of Girl Child in the Family in particular and in Society in general.
- ♣ Promote education of Girl Children.
- ♣ Eradicate social evils such as child labour, child marriage etc.
- ♣ Reduce female feticide.

ii. Eligibility Criteria:-

1. The birth of the child should be compulsorily registered. Child should not become a child laborer, nor marry, until she attains the age of 18 years.
2. The father or mother of the beneficiary girl child should have undergone terminal family planning method and the total number of living children should not exceed 2. This condition is relaxed when twins or triplets are born in the 2nd delivery as per addendum mentioned above.
3. All girl children born in BPL families after 31.03.2006 are eligible to be enrolled as beneficiaries under the scheme. Enrolment is permissible upto one year of the birth of

the girl child, on production of the birth certificate.

4. the “Bhagyalakshmi” scheme, an amount of Rs. 10,000 is deposited in the name of each beneficiary (girl child) with the Life Insurance Corporation of India in a fixed deposit. When the girl attains the age of 18 years, the maturity value of the fixed deposit (Rs 34751) is to be given to her. If the second child in the same family is enrolled under the scheme, the maturity amount of Rs. 40,918 is to be paid.
5. Child Development Project Officers (CDPO) of the Department of Women and Child Development identify the beneficiaries, through the Anganwadi workers (AWWs). On receipt of the application form the parents or natural guardians of the child, after due verification of the birth certificates obtained from the concerned authorities and the BPL of the family, the supervisor enrolls online the child’s name as ”Bhagyalakshmi” beneficiary and the child gets an unique child ID number.
6. The scheme is being implemented with assistance of various departments of the State Government viz Women and Child Development, Revenue, Planning Urban development, Rural Development and Panchayat Raj, Health, Food and Civil Supplies, Finance, E-governance and Education Department.
7. The insurance partner for the scheme is Life Insurance Corporation of India
8. An amount of Rs. 10,000 is deposited in the name of each beneficiary (girl child) with the Life Insurance Corporation of India in a fixed deposit. When the girl attains the age of 18 years, the maturity value of the fixed deposit (Rs 34751) is to be given to her. If the second child in the same family is enrolled under the scheme, the maturity amount of Rs. 40,918 is to be paid.
9. Child Development Project Officers (CDPO) of the Department of Women and Child Development identify the beneficiaries, through the Anganwadi workers (AWWs). On receipt of the application form the parents or natural guardians of the child, after due verification of the birth certificates obtained from the concerned authorities and the BPL of the family, the supervisor enrolls online the child’s name as ”Bhagyalakshmi” beneficiary and the child gets an unique child ID number.
10. The scheme is being implemented with assistance of various departments of the State Government viz Women and Child Development, Revenue, Planning Urban

development, Rural Development and Panchayat Raj, Health, Food and Civil Supplies, Finance, E-governance and Education Department.

11. The insurance partner for the scheme is Life Insurance Corporation of India

3. Evaluation Frame Work

1. What is the purpose of evaluation? Why is it being done now?

The Purpose of the project is to ascertain the benefits that will accrue to the beneficiaries to mainly Girls Childs of BPL families. The evaluation is done now to suggest any mid-course corrections for effective implementation.

2. What is the scope of evaluation?

The scope of evaluation is all the districts of the State.

3. The main objectives of the project :-

- The purpose of the study is to see whether all the objectives set under scheme have been achieved and if so, to what extent.
- The study also endeavours to know the effectiveness and utility of the child tracking system and its linkage with “Hejje guruthu” scheme of Education Department (which is expected to result in attendance of girls in schools) and for the disbursement of scholarships of girl child.
- The study will like to know the problems in the process of implementation and to minimize delay, if it can be done.
- It will also seek to know as to how widespread and effective is the awareness programme of the Women and Child Development Department about the scheme.
- Further it would like to know about the coordination of other departments in implementation of the scheme as stipulated by Government of Karnataka

4. Who are the stake holders? And who are the key audience of the project?

The followings are the stakeholders

1. Women and Child Development Department
2. BPL families having one or two Girl Children and the Girl children

4. Evaluations questions and sub questions:

Sl No	Evaluation Questions	Approach
1	Is the process of registration of the beneficiary simple, easily comprehensible by the applicant and sans unnecessary documentation?	Interview Schedule, FGD
2	Can some of the documents prescribed to be given along with the application dispensed with? If yes, which are they and why can they be dispensed/alternated with? Are some documents to be added to the mandatory documents required to be submitted? Which are they and why are they needed?	Interview Schedule, FGD
	What is the average time taken from the date of making application to the date on which the beneficiary receives the bond? Is this average time more or better than the time prescribed in the Government of Karnataka order number Ma.Ma.E. 145 Ma.Ma.A 2014 dated 06.03.2015? Is the answer is in that the average time is more than prescribed, should the prescription be changed?	From the Department, Interview Schedule, FGD
4.	Whether all application received have been registered in the MIS or not? If not, what are the reasons for non-registration/rejection?	From the Department
5.	What is the average time taken by- a. The Anganwadi workers to collect required details from parents of beneficiaries. b. Anganwadi Supervisor to register in the MIS. c. CDPO to verify and submit to Deputy Director. d. Deputy Director to recommend to Director under the scheme. e. Approval of Director and submission to the Insurance Agency from the date of submission by Deputy Director. f. Insurance agency for printing the bond and sending it to Deputy Directors.	a. Interview Schedule, FGD with Anganwadi workers b. From the dept, FGD with Anganwadi workers c. From the dept (dist level) d.From the dept e. From the dept f. From insurance Agency
6.	a. What are the reasons for stopping the scholarship and insurance benefits under Bhagyalakshmi scheme for children born after 01.08.2008? b. What is the perception of parents, implementing department and insurance partner on stopping these?	a) From the respective insurance agency, Dept b)Interview Schedule, FGD

7.	Are parents aware of the scheme, its benefits, conditions and timelines? Of those who are aware, how did they come to know of it?	Interview Schedule
8.	Has any random check been made by the officers of the implementing department about possession of original bonds by the beneficiaries or their parents/guardians? If yes, whether the bonds were available with them or not? If not available, what are the reasons for non-availability?	Interview Schedule, FGD, from the dept
9.	As per Annexure -2 of this ToR, of 6.49 lakh eligible beneficiaries from 01.04.2006 to 31.07.2008, 1.30 lakh beneficiaries have got the scholarship benefit and the rest are pending at the level of Supervisors, CDPOs, DDs and Director's level. What are reasons for these pungenencies?	From the department(both at dist and State level), FGD
10.	From 01.04.2006 to 31.07.2008, of the 208 beneficiaries of Health Insurance applying for health claim benefit, only 196 cases have been settled. What are the reasons for non-settlement of rest of the pending cases?	From the Dept (both at dist and State level), FGD, Case studies
11.	From 01.04.2006 to 2013-14, 14182 parental death/accident and disability claims have been settled. Are there any more cases pending settlement? If yes, how many are pending and for what reason?	From the Dept (both at dist and State level), FGD,Case studies
12.	a. How many landless agricultural labourers have availed the benefit of Bhagyalakshmi scheme? b. Have they also availed insurance benefit under Janashree Beema Yojane or Vajpayee Agrogyashree Yojane and Balasanjivini scheme for BPL families? If yes, how many?	a. From the dept(both at dist and State level), Interview schedule b. From the dept (at dist level), Interview Schedule
13.	How many parents were having BPL cards at the time of availing Bhagyalakshmi benefit for the first birth of a girl child, got the bonds and subsequently they were declared as APL due to cancellation of BPL card? Have the bonds issued in such cases been cancelled? If not, why not?	From the dept(both at dist and State level), Interview Schedule, FGD, Case studies.
14.	Are there any instances of parents having more than two children after availing Bhagyalakshmi benefit for two girl children? If so, have the bonds been cancelled? If not, why not?	From the dept. (at dist. level), Interview Schedule, FGD, Case studies.

Annexure 3: Inception Report of Bhagyalakshmi Scheme

15.	Whether all the Anganwadi works/CDPOs have been provided with dedicated computers, staff required at taluk/district and state level and data entry operators for Bhagyalakshmi scheme? If not, what is the arrangement made and what should be the ideal structure to implement the scheme in a better way?	By visiting offices of CDPO's in respective districts FGD with Anganwadi workers
16.	During the making of the ToR it was reliably learnt that there is the problem of attrition of data entry staff which is hindering the process of implementation of the scheme? Is this information true? If yes, what are the suggestions to overcome the problem?	By visiting offices of CDPO's in respective districts FGD with data entry staff
17.	To what extent to aims and objectives of the Bhagyalakshmi scheme as stated in para 9 of the ToR are achieved taking the bench mark year as 2004-05? Please elaborate.	<p>a. By studying secondary sources like census and State Human development report</p> <p>b. FGD with beneficiaries</p> <p>c. FGD with implementing staff</p> <p>d. From the secondary statistics available with the department</p>
18.	How effective is the Hejje Gurutu MIS in tracking the child and has it improved attendance of girl children?	Interaction with Education and women and child welfare Dept
19	What suggestions are to be given for simplifying the process of implementation and to minimize delay? Please elaborate.	Interview schedule, FGD, Reference to similar practices by other schemes from within and outside the state
20	Should the scheme be continued? If no, why not? If yes, with what changes?	Interview schedule, FGD

5. Evaluation methods and techniques: Detail on methodology

- The evaluation Study will follow exploratory and diagnostic research design and Triangulation method.
- The study will be based on both qualitative and quantitative data collected from both primary and secondary sources.

6. Data and Information sources

Sources of primary data:

- Structured interviews based on Interview schedule
- FGD with beneficiaries, officials from different coordinating departments, Insurancepartner, Anganwadi Workers, NGOs/CSOs/CBOs working in the field
- Case studies

Sources of Secondary data:

- Previous studies conducted in the field
- Secondary data provided by the Dept. of Women and Child Welfare and other Coordinating Departments

7. Evaluation of Bhagyalaxmi Scheme

I. Personnel Information(Beneficiary)			
1. Name of the respondent			
2. Relation of the respondent with the beneficiary(Child/Girl)		Mother/Father/Guardian	
3. Name of the Child/Girl			
4. Age			
5. Education(Class if going to school)			
6. Name of the school(If going to school)			
7. Is it a Govt School?		Govt/Private/Semi-Govt/Others_____	
8. Working(If not going to School)		Yes/No	
9. If Working, Nature of work		Household/Menial/Labor/Others_____	
10. Mother's Personnel Details		11. Father's Personnel Details	
10.1 Mother's Name		11.1 Father's Name	
10.2 Mother is Alive?	Alive/Not-alive	11.2 Father is Alive?	Alive/Not-alive
10.3 Mother's Profession		11.3 Father's Profession	
10.3.1. Agriculture		11.3.1. Agriculture	
10.3.2. Non Agriculture		11.3.2. Non Agriculture	
10.3.3. Land less		11.3.3. Land less	
10.3.4. Agriculture Labour		11.3.4. Agriculture Labour	
10.3.5. Labour		11.3.5. Labour	
10.3.6 Others		11.3.6 Others	
10.4 Mother's Annual Income		11.4 Father's Annual Income	
11. Family Income (Annual)			
12. Is the Family holding BPL Card?		Yes/No	
13. BPL Card Details			
13.1. Date of Obtaining Card			
13.2. Card No.			
13.3. No. of Members mentioned			

14. Members details on BPL Card

14.1		14.5	
14.2		14.6	
14.3		14.7	
14.4		14.8	

15. Details of Facilities availed from BPL Card

Sl No	Facilities	Details
16.	Is the BPL Card cancelled/Withdrawn?	Yes/No
17.	Reasons for the cancellation/Withdrawal?	

18. Family Details

SI No.	Name	Relation	Age	Qualification/ Class of Children Studying
18.1				
18.2				
18.3				
18.4				

19. Registration Under Bhagyalaxmi Scheme

SI No.	Name	Date of Birth	Registration Date	Date of Bond

20. Source of awareness on Bhagyalaxmi Scheme?

20.1	Anganawadi worker	
20.2	Neighbour	
20.3	News Paper/Media	
20.4	Family Members	
20.5	other sources	

Annexure 3: Inception Report of Bhagyalakshmi Scheme

21. How many documents are enclosed to Bhagyalaxmi application?		
22. which are the documents?		
22.1		
22.2		
22.3		
22.4		
23. How much time required for collecting documents?		
24. Have you obtained Receipt for the application?		Yes/No
25. Have you Paid seed money for applying		Yes/No
25.1. How much		_____
26. How many times you have contacted for obtaining the bond		
27. When did you got the bond?		
27.1 Within a Month		
27.2 Within three months		
27.3 Within Six Months		
27.4 Within A Year		
27.5 More than a Year		
27.6 Yet to get it		
28. Do you have original Bond with You Now(Verify Original Bond)		Yes/No
29. If No, Where is the Bond?		Dept/Bank/Corporation/Lost it/Don't Know
30. Does your Bond Cancelled?		Yes/No
31. If Yes, Reasons thereof..		
32. How you are going to utilize the bond after maturity		Higher Education/ marriage/self employment/ land purchase/ Repayment of existing loan/Others_____
33. Do you have information on any of the following benefits of Bhagyalaxmi scheme?		
33.1 Scholarships for children		Yes/No
33.2 Health Insurance		Yes/No
33.3 Benefits of Death/Accident/Disability claims?		Yes/No
33.4 Are you a beneficiary of Janashri Bheema scheme, Vajapayee Arogyashree scheme or Balasanjivini scheme.		Yes/No Scheme_____
33.5 Date of Policy		
33.6 Policy Amount_____		
34. How much is the scholarship amount?		
35. Which class is child studying?		

36. Which School?	
36.1. Govt/Pvt/Semi Govt?	
37. Have you availed Health Insurance benefit ?	Yes/No
38. How much ?	
39. Have you got any Benefits Death/Accident/disability claims?	Yes/No
40. If Yes, how much ?	
41. Have you any information an ' Hejje Gurutu'.	Yes/No
Have Id No _____	

8. Questionnaire to officials of women and child welfare Department

1. Anganawadi Workers	
1.1 Name	
1.2 Qualification	
1.3 Experience (Years)	
1.4 Address :	
2. How many houses comes under your Jurisdiction?	
3. How many Bhagyalaxmi Beneficiaries Identified so far?	
4. How many HHs you visit per Month?	
5. How many Bhagyalaxmi Beneficiaries you Identify daily?	
6. What is the source of information on Bhagyalaxmi scheme for the Beneficiaries?	
6.1 Anganawadi workers	
6.2 Neighbors	
6.3 News paper/ Media	
6.4 Family members	
6.5 Other source	

7. What are the documents enclosed along with Bhagyalaxmi scheme	
8. When do you submit proposals to office ? 8.1 Every day 8.2 Weekly 8.3 Fortnightly 8.4 Monthly	
9. Problems Faced if any, while collecting Applications?	
10. Is the process of registration of the beneficiary simple, easily comprehensible by the applicant and sans unnecessary documentation?	
11. Any changes required in Submitting/Receiving applications on The following benefits?	
11.1 Scholarships for children	
11.2 Health Insurance	
11.3 Benefits of Death/Accident/Disability claims?	
12. Details of Applications disposals	
13. What are the general observation on Bhagyalaxmi scheme ?	
14. Questioner to supervisors/CDPO/DD	
14.1. How many days are required to enter the application it to MIS	
14.2. Are You provided with Computer System?	
14.3. Any difficulty in Entering MIS Data?	
14.4. How do you verify applications?	
14.5. How many days required for processing application at CDPO/PO office	
14.6. How many days required for processing application at DD office	
14.7. What are the Procedures at DD office	

9. Sample Design

- To make sample representative for the State, Stratified Random Sampling Method will be followed.
- Therefore, to have representation of all the revenue divisions of the State 2 districts in each revenue divisions are selected. One having the best HDI and GII(Gender inequality index) in that division and the other having the worst HDI and GII.
- From the districts selected so, two taluks are selected in each district one having the best HDI and GII value and other having the worst one.
- In all 8 districts and 16 taluks to be selected as samples. From each of these selected taluks at least 25 Bhagyalakshmi beneficiaries will be selected through purposive samplin
- sample (at the rate of 5 each year X for 5 years = 25) from all the 16 taluks.
- Further, 120 beneficiaries are to be selected per district for the evaluation period (2010-11 to 2015-16) for studying the death/disability claims/ Health insurance claims and Scholarships in the following way
- 20 claims of disability of any year.
- 20 claims of death of any year.
- 20 beneficiaries of scholarships of any year.
- 20 claims of insurance to beneficiaries of any year.
- 20 beneficiaries having no claims.
- 20 beneficiaries of landless agricultural laborers under Janashree Beema Yojane and Balasanjivini Yojane if available
- Therefore total no of sampled beneficiaries= 25(beneficiaries from each taluks) x 16 taluks x 4 years(2010-11 to 2015-16) = 1600 + 120= 1720

10. Deliverables Time Schedule:

Sl No	Deliverables	Time-line
1	Work plan submission	One month after signing the agreement
2	Field Data Collection	Three months from date of work plan Approval
3	Draft report submission	One month after Field Data Collection
4	Final report submission	One month after Draft report submission.
5	Total duration	6 Months

11. Key Staff :

- Principal Investigator - Dr Sudheshna Mukherjee
- First Member - Dr S. H. Honnali (Business Administration)
- Second Member – Dr Veerashekharappa (Economist)

Field Staff : 3 Field staff for one District with Social Work/M.S.W. background .

Total of 24 Field Staff will be mobilized

12. Lay out of the final report:

After a detailed study of the ongoing project the final layout of the final report will consist of following information listed below

1. Title and opening page
2. Index
3. Review of literature and post evaluation reports.
4. Project implementation/execution history.
5. The objectives and performance of the programs being evaluated.
6. Evaluation methodology
7. Findings of the evaluation study
8. Limitations/constraints in evaluation study
9. Recommendation from the study
10. Annexure
 - a. Sanction terms and reference of the study
 - b. Survey tools and questionnaires.
 - c. Primary and secondary data sets on quality standards
 - d. List of acronyms and
 - e. Abbreviations and references

Annexure 4: List of individuals of groups interviewed / consulted and sited visited

State Level: Managing Director, Karnataka women and Child development Corporation.

District level: Officers of Women Development Corporation and Women and Child Development Department.

Taluk Level : CDPOs, Project officers.

Beneficiaries/Stakeholders.

Annexure 5: Dissenting views by evaluation team member or client in any

None expressed or recorded. We do not believe there is any dissenting view among the members of the research team

Annexure 6: Short biographies of the Principle investigator

Dr. SUDESHNA MUKHERJEE

Asst Prof, Centre for Women's Studies, Bangalore University

94488-36100, 08022961795/96(off)

Email: sudeshna_socio@rediffmail.com

ACADEMIC QUALIFICATIONS

- **MA, Mphil , PhD in Sociology from Jawaharlal Nehru University, New Delhi**
- Stood **Third** In The Class In **Post Graduation**, Centre For Study Social Systems. Jawaharlal Nehru University, New Delhi.
- Cleared **UGC/NET** Examination In 1998.
- **Recipient of Bureau of Police Research and Development, MHA, Govt. Of India** Fellowship in 2001 for Doctoral Work.

EXPERIENCES

Teaching

- Working As **Assistant Professor in the Centre for Women's Studies, Bangalore University** since May, 2007.
- Worked As A **Lecturer** In The **P.G** Department of Sociology in The **Christ University** Bangalore 2006-7. Apart From Other Regular Courses Framed The Syllabus and offered **Women And Society** Courses For Both U.G And P.G Students Under Autonomous Scheme.
- Worked As Full Time Guest **Lecturer** In The P.G Course Of Sociology/ Social Work Department of **Mangalore University** During 2004-05.
- Worked As A Part Time **Lecturer** In The P.G **Department Of Social Work, Garden City College**, And Bangalore, 2006.
- Guiding PhD students since 2013

Research Project / Syllabus:

- **Worked As Chief Consultant In The Baseline Study Of Asian Development Bank's KUDCEM Project Undertaken By Mangalore University, Department Of Sociology In 2004-05.**

- Completed BPR&D , MHA ,Govt Of India Funded Project On “ A Comparative Sociological Analysis of the Job-Stress, Vulnerability & Subsequent Security need for Women in ITES & Garment Industries in the Silicon Valley of India.....Bangalore” As Principal Investigator In 2011, April .
- Framed Syllabi For The Courses Like Gender In South-East Asia, Social Problem With Special Reference To Women Under U.S Universities Consortium Abroad Programme In Christ University
- Worked as Coordinator, Syllabus Committee for the Centre for Women’s Studies, Bangalore University for UG and PG syllabus of Women’s Studies under Choice based Credit System(CBCS)
- Undergoing University Grants Commission sponsored Minor Research project on “A Sociological Examination of the Emerging Issues Related to Adoption in India: Moving Towards a More Inclusive Policy and practice ”
- Working as Content writer for modules in Sociology and Women’s Studies for UGC EPG pathshala

PUBLICATIONS:

Publication in Journals:

1. Article Titled Endangered Rights And Engendered Development Published In Artha - Journal Of Social Sciences, 2006
2. Paper Titled “Need For More Women In The Police Force : A Sociological Analysis “Published In The Journal Of Women’s Studies ,Vol-3,No-1.Feb 2011
3. Paper titled “Impact of Ecotourism on Women and Environment” Published in ‘The Journal of Women’s Studies,’ Volume-4, ISSN No.2278-9367, No-2. ,Feb,2013
4. Paper Titled “Claiming justice for the Women with Disabilities: Challenges and Responses” published in Sumangali: A journal of Gender and Heritage, Volume –iii,no-1March,2013, ISSN No -2229-6336
5. Paper titled “Alienation of women Garment Workers in Garment Industries of Bangalore”, published on Online International Interdisciplinary Research Journal, {Bi-Monthly}, ISSN2249-9598, Volume-IV, Sept,2014 Special Issue

6. Paper Titled “The Curious Case of Shanthi: The Issue of Transgender in Indian Sports” published in Rupkatha Journal on Interdisciplinary Studies in Humanities (Edited), 2014, ISSN 0975-2935, Volume VI, Number 3, 2014
7. Paper titled “Social Exclusion of Elderly Women suffering from Dementia: A Critique of Governmental Policies” published on Online International Interdisciplinary Research Journal, {Bi-Monthly}, ISSN 2249-9598, Volume-V, Jan 2015 Special Issue
8. Paper titled “Environmental and Social Impact of Fashion: Towards an Eco-friendly, Ethical Fashion” published in International Journal of Interdisciplinary and Multidisciplinary Studies (IJMS), 2015, Vol 2, No.3, 22-35. ISSN: 2348-0343. Available online at <http://www.ijims.com>

Publication in Books:

- 1) Contributed Paper Titled “Honour Killing -: Another Face of Patriarchal Violence” On The Souvenir Of The National Seminar On “International Women’s Day-A Ritual Or An Achievement “Organized By The Centre For Women’s Studies ,Bangalore University,2010
- 2) Paper Titled “Education For The Women With Disabilities: Govt Policy Revisited” Published In Sanghamitra, 2011. Magazine Of The Dr. Ambedkar College Of Education
- 3) Paper titled “Assisted Reproductive Technology & Surrogacy: A Means For Commodification of Women’ Body & Choice” published by Administrative Training Institute ,Mysore,2013
- 4) Paper Titled “From Gender -Biased Policing to Gender sensitive Policing” published in Ramesh H. Makhwana (Edited), 2014, “Contemporary Crime in Indian Society”, Gyan Publication, New Delhi, ISBN: 978-81-212-1243-4
- 5) Paper Titled “Gender, Environment and Sustainable Energy” published in N. Nandini (Edited), 2014, “Clean Energy Technologies – A Viable Alternative for Sustainable Future”, Prasaraanga Publication, Bangalore University, Bangalore, ISBN: 978-81-921562-5.5
- 6) Edited book titled “Gender In the Market Economy” with ISBN 9788131607053 published from Rawat Publication, Jaipur by Feb,2015
- 7) Paper titled “Role of Social Media in Empowering Women and Engendering Development” published in “Women’s Empowerment: A Strategy for Development” Editors Binay Kumar Pattnaik, R Mutharayappa, K C Channamma, (Edited), 2015, ISBN: 978-93-80574-75-2
- 8) Paper titled “Endogenous Development and Environmental Sustainability: A Study” Published in “Recent Trends in Globalization Tourism and Environment” Editors

Ashutosh Vyas and Archana Pancholi, Published by Aadi Publication, 2015, ISBN: 978-93-82630-53-1

- 9) Paper titled “Caring Elderly People Suffering from Dementia: A Sociological Analysis of Various Care Models” Published in “Issues and Concerns of Elderly People in India” Editors Sadhna Jain, Manisha Wadhwa Nee Dabas and Neelam Rathi, Published by Book Age Publications, 2015, ISBN: 978-93-83281-51-0
- 10) Paper titled “Dementia and Approaches to Psychological Therapies” Published in “Issues and Concerns of Elderly People in India” Editors Sadhna Jain, Manisha Wadhwa Nee Dabas and Neelam Rathi, Published by Book Age Publications, 2015, ISBN: 978-93-83281-51-0

International Scholarship:

Received United States Dept of State sponsored International Visitors Leadership Programme on Gender Based Violence and Visited US for 3 weeks on July 2015

Seminars / Workshops Attended

1. Attended National Level workshop on “Environmental Impact Lead on Health held on 16th Feb. 2008, organized by quality council of India National Referral centre for Lead Poisoning in India.
2. Attended workshop on Gender & livestock Development, Ambedkar Bhavan, BUB, and Feb. 2008
3. Attended workshop on Access to E-Resources for Teaching & Research conducted by Bangalore University & INFLIBNET , 28th and 29th April, 2008
4. Attended workshop on “Accelerating Research Discovery, Innovation with Thomson Reuters” organized by Library, Bangalore University on 26th April 2010.
5. Attended Workshop on “Access to Information for Teaching & Research & R3 Access User Meet” organized by Bangalore University Library on 29th January, 2011.
6. Attended workshop on “Law on Disaster Management in India: Issues and Perspectives” on 11th June. 2011, organized by Bangalore University

7. **National Level Workshop on “Intellectual Property Rights” organized by University Law College and P.G Department of Studies and Research in Law Bangalore University Library on 13th April,2012**
8. **Two days National Seminar on “The Role of police in protection of Human Rights in India: Issues & Perspectives” held at seminar hall, Jnanajyothi auditorium, Central College campus, BUB on 28th & 29th Sept 2012 organized by University law College and P.G dept of Studies and Research in Law in association with Bureau of Police Research & Development, Delhi**
9. **Chaired a session on “Unorganized workers” in National seminar on ‘Constitution & Marginalized Sectors: Challenges in the Twenty First Century’ on 8th & 9th March 2013 organized by School of Law Christ University.**
10. **International Reorganization, Nominated to represent prestigious United States Department of State Bureau of Educational And Cultural Affairs sponsored International Visitor Leadership Program on “The Fight Against Gender Based Violence” held on July 13th to July 31st, 2015 Nominated and represented the country .**

National/International Seminars / Workshops Paper presented

1. **Presented paper titled “Transgender and sports: A Sociological Critique of the Validity and Impact of Gender Testing in Sports” in National Sociological conference held in Dharwad- 2007 December.**
2. **Presented paper titled “Gender Biased Policing and the need for more women in the police force” in National Sociological conference held in Dharwad- 2007 Decembe**
3. **Chaired one session & presented a paper titled “Gender biased Education “in NAAC Sponsored National Seminar in Bijapur, 2008.**
4. **Chaired a session and presented a paper on “Gender Perspective on Srilankan conflict” in a Consultation on, ‘Human Concerns in the Post War Scenario of SriLanka ’organized by Dept of Political Science, Bangalore University, in collaboration with ISI, Other Media, Vistaar , 10th June ,2009.**

5. Presented paper titled “Role of Technology in Human Rights Sensitive Policing “ in 32nd All India Criminology Conference, Bangalore, Feb 25th to Feb 27th 2009.
6. Presented a paper on “There is No Honor in Killing” in the Southern Regional Workshop conducted by Indian Association of Women’s Studies, Roshni Nilaya, Mangalore on 12th and 13th Oct, 2009.
7. Presented a paper on “Towards an Inclusive University Campus for Women with Disability” in the International Conference on Globalization, Higher Education and Disability held at Jnanajyothi Auditorium, Bangalore University, Bangalore, on 3-5th Feb 2011.
8. Presented a paper on “Garment Export Industries : A New Horizon Towards Empowerment of Poor Urban Women” in National Seminar conducted by Christ University, Bangalore and Indian Council of Social Science Research, New Delhi, 11th – 12th Feb, 2011.
9. Presented a paper on “Use and Abuse of Women Workers in the Garment Export Industries of Bangalore” for National Seminar on “Women: Use, Abuse & Misuse ” organized by UGC Center for Women’s Studies, Bangalore University on 27th to 29th March, 2011.
10. Hold a session and delivered lecture on “Women’s Reservation” in UGC sponsored one day seminar on “Implementation of Reservation Policy for Admission and Recruitment” organized by Dr. Ambedkar College of Education on 2nd April, 2011.
11. In Indian Sociological Society conducted XXXVII All India Sociological Conference, 11th-13th Dec,2012 , Jawaharlal Nehru University, New Delhi presented a paper on “Alienation of Women Workers in the Garment Industries of Bangalore”
12. In Indian Sociological Society conducted XXXVII All India Sociological Conference, 11th-13th Dec,2012 , Jawaharlal Nehru University, New Delhi presented a paper on “Globalization, Emerging Professions and Redefined Social Roles”
13. In State Level Workshop conducted by Christ University and Jungle Lodges, Karnataka, on 10th Feb, 2012 presented a paper on “Women and Ecotourism: An Eco-feminist perspective”

- 14. In ICSSR sponsored National Seminar conducted by Dept of Sociology, Mangalore University, 30th-31st March, 2012 presented a paper on Indigenous People & Endogenous Development: A Developmental Alternative”**
- 15. In XXXVIII All India Sociological conference organized by the Dept of Sociology, Mohanlal Sukhadia University, Udaipur during 27-29th Dec 2012 presented a paper on “Women and Artificial Reproductive Technology”**
- 16. In One day seminar on “Contours of Development: Vulnerability & Social Justice” jointly organized by the Dept of Sociology, Christ University, Bangalore & Institute for Social & Economic Change, Bangalore on 28th Feb 2013 presented a Paper on “Endogenous Development: A Post Modern, Inclusive Developmental Alternative”**
- 17. In ICSSR sponsored and Ravenshaw University Cuttack organized two days National Seminar on “Frontiers of Development Practices in India: Reconfiguring the Development of Underdevelopment” presented a paper on “ Endogenous Development and Globalization”, April ,2013**
- 18. In one day workshop on “gender related Issues” conducted by Administrative Training Institute ,Mysore for Govt officials On 7th June,2013 presented a Paper titled “Assisted Reproductive Technology & Surrogacy: A Means For Commodification Of Women’ Body & Choice”**
- 19. Two days National Seminar on “Curricular Intervention for Eliminating Violence Against Women” jointly organized by Department of Women’s Studies, Women’s Study Center and Karnataka State Council for Higher Education, Bengaluru in Karnataka State Women’s University, Bijapur on 10th – 11th December, 2013. Paper presented on “Role of Social Media”.**
- 20. In XXXIX All India Sociological Conference organized by Karnataka State Open University, Mukthagangothri Mysore during 27th – 29th Dec 2013 presented a joint paper titled as “A Gerontological study of the women Suffering from Alzheimer’s” and chaired a session**
- 21. In XXXIX All India Sociological Conference organized by Karnataka State Open University, Mukthagangothri Mysore during 27th – 29th Dec 2013 presented a paper “Life**

in Panopticon. Increasing use of Surveillance Technology and Changing Nature of Urban Space for Women”

- 22. Participated in the XIV National Conference on Women’s Studies, held in Gauhati University, from 4 – 7th February 2014, presented a paper on “ Impact of Globalization, Increasing Vulnerability and Insecure Garment Workers: Case Study of Bangalore in the Sub – theme No.2**
- 23. In ICSSR sponsored National Seminar on Poverty and Social Exclusion in India: Need for a Paradigm Shift towards an Inclusive Society, organized by Department of Sociology, Christ University, Collaboration with the Institute of Economic and Social Change, Bangalore, on March 12 – 13, 2014 presented a paper on “ Alienation of Women Workers in Garment Export Industries in Bangalore: Need a Paradigm Shift”.**
- 24. Participated in the World Environment Day and Parisara Mela held on 5th June 2014 organized by Department of Environmental Science, Jnanabharathi Campus, Bangalore University in collaboration with Bruhat Bangalore Mahanagara Palike, Bangalore and Presented a Paper entitled “Gender, Environment and Sustainable Energy”.**
- 25. Presented a paper in the ICSSR sponsored Two days National Seminar on Women Empowerment- A Strategy for Development, organized by the Centre for Women’s and Gender Studies, Institute for Social and Economic Change (ISEC), Bangalore, on October 13-14, 2014.**
- 26. Presented a paper in the ICSSR sponsored Two days International Seminar on Global Issues of Population Development and Environment, organized by Population Research Centre, Institute for Social and Economic Change (ISEC), Bangalore and Karnataka Pollution Control Board, Bangalore on 27th & 28th October 2014**
- 27. Participated and presented a paper in the International Seminar on “INDO-UK perspectives on Public and Transactional Laws”. Organized by University Law College and P.G. Department of Studies and Research in Law, Bangalore University, Bengaluru. In Association with British Council, Chennai. Presented a paper entitled “Invisible Mothers: Indian State and Violations of Human Rights of Surrogate Mothers”. Held at Jnana Jyothi Auditorium, central college campus, Bangalore University, Bengaluru on 12th November 2014.**

- 28. Participated and presented a paper in the Two-day International Seminar on “Natural Resource and National Accounts in south Asia”. Paper title “Political Economy of Protected Areas: Need for Innovative, Endogenous Economic Alternatives”. Organized by Institute for Social and Economic Change (ISEC) Bangalore. Sponsored by ICSSR and State Planning Board, GoK, 5th and 6th February, 2015.**

Invited as a Resource Person:

- a. Delivered Lecture on “Symbolic Interactionism” in Christ University, Department of Sociology on 22nd Jan, 2010**
- b. Invited in a National level workshop on “ Adolescence Sexuality, Reproductive Health and Gender Discrimination” organized by Department of Psychiatric Social Work, National Institute of Mental Health & Neuro Sciences, Bangalore on 3rd May,2013 hold a session on Adolescence Gender Discrimination**
- c. Invited as a Resource Person in the two day National Seminar on “Curricular Intervention For Eliminating Violence Against Women” Jointly organized by Department of Women’s Studies, Women’s Study Center and Karnataka State Council For Higher Education, Bengaluru at Janashakti Campus, Torvi, Karnataka State Women’s University, Bijapur during 11th Dec 2013**
- d. Invited as a Resource Person for International Women’s Workers Day, organized by Women’s Voice on 19th March 2014 in Puttanchetty Townhall, Bangalore**
- e. Invited as a Resource Person for “Women’s Development Programme” on International Women’s Day, organized by Department of Women and Child Development ,8th March,2014**
- f. Invited as Resource person in Symposium on Gender, ICT and Education, conducted by Learning Link Foundation ,New Delhi ,US Embassy and INTEL in Bangalore on 17th October, 2014**
- g. Invited as Resource person to deliver a keynote speech on Social Justice towards Differently Abled Women and Children, title on “Integrating Women with Disability in the mainstream”. organized by St. Anne’s Degree College for Women in Bangalore on 13th February 2015**

- h. Invited as Resource person to deliver a speech on “Challenges of Institutionalization of Women’s Studies”, in the Two-day National Seminar on “Different Worlds of Women’s Studies in India: Focus on Western and Southern Regions” on 20th & 21st February, 2015 organised by Indian Association of Women’s Studies and Krantijyoti Savitribai Phule Women’s Studies Center, Savitribai Phule Pune University**
- i. Nominated to contribute in UGC epathshala program on women’s studies organized by Avinashalingam University, Pune University, Mysore University 2015**
- j. Invited as Resource person to deliver a speech on “Issues and challenges in implementing Gender Budgeting” organized by Fiscal Policy Institute, Government of Karnataka, Kengeri campus, addressed to the staff of various department all over Karnataka, Department of Women and Child Development, Sericulture, Horticulture, dated on 13th and 20th August, 11th and 21st September.**
- k. Invited as Recourse person on NSS camp for girls to deliver lecture on positive and negative impact of mobile phone and social media on 10th Dec,2015**

Administrative /Academic Responsibilities Held:

- Worked as a Chief Warden , Bangalore University City Ladies Hostel, since 2009 Dec to May,2013**
- Worked as member of the Advisory Committee of University Day Care Centre 2008-2009 and 2011 till date.**
- Worked as an External Evaluator (BOE) of Christ University, Sociology PG department from 2007 – 2013.**
- Evaluated M.Phil dissertations and PhD thesis for other Universities.**
- Member of the Board of Examiners, UG and PG women’s studies, Bangalore University**
- Member, BOE, Integrated Social Science, Bangalore University**
- Chairperson Board of Examiners UG and PG women’s studies, Bangalore University**
- Member ,Board of studies, Women’s Studies Bangalore University**
- Member ,Board of studies, Applied Sociology, Christ University**
- Worked as Editor of the “Manavi”– a News Letter published by Center for Women’s Studies, Bangalore University**
- Worked as Assistant Custodian PG(arts unit) 2013, July semester**

- **Chaired First Session of RC-13 Science, Technology and Society on “Uncertainty and Governance” 2013**

Seminar /Workshop/Conference organized:

1. **Worked as Deputy Coordinator in UGC / ASC in refreshing course on Women Studies 2007**
2. **Worked as sub-theme coordinator (on Market and Interlocking Inequality) on Indian Association for Women’s Studies, XIII National Conference, Wardha 21st to 24th Jan, 2011.**
3. **Worked as a convener for National Seminar on “Women: Use, Abuse & Misuse ” organized by UGC Center for Women’s Studies, Bangalore University on 27th to 29th March, 2011.**
4. **Worked as rapporteur in the International Conference on Globalization, Higher Education and Disability held at Jnanajyothi Auditorium, Bangalore University, Bangalore, on 3-5th Feb 2011.**
5. **Worked as Co-coordinator in Center for Women’s Studies, Bangalore University organized Two weeks State Level inter-Disciplinary Research Methodology Workshop in sept-oct 2011**
6. **Two days State Level Seminar on ‘Tradition, Customs, Beliefs and Women’ on 15th & 16th Dec 2012 conducted by Centre for Women’s Studies, Bangalore University in collaboration with Action aid, Swaraj organization, Sampangi Ramanagara, Bangalore**
7. **Two day’s workshop to strengthen community organization on ‘Gender awareness’ on 17th & 18th Dec 2012 conducted by Centre for Women’s Studies, Bangalore University in collaboration with Action aid, Swaraj Organization, Sampangi Ramanagara, Bangalore**
8. **Worked as coordinator in Centre for Women’s Studies, BUB in collaboration with the Department of Visual Arts, Bangalore University conducted three days painting Exhibition. Theme was ‘A Tribute to Indian Women’ on 8th, 9th & 11th March 2013 in the Centre for Women’s Studies, BUB**
9. **Worked as Coordinator for 10 days “Life Skills Training and Development Workshop” organized from 20th February to 4th ,2014March in Center for Women’s Studies, Bangalore University in Collaboration with Department of Youth Empowerment and Sports, Government of Karnataka, Jnana Bharathi Campus, Bangalore.**

Refresher/Orientation course lectures Delivered

1. Took two sessions on Status of Women & Child in India in Orientation course, UGC Academic Staff College Bangalore- 2008.
2. Delivered a lecture on “Trends in Feminism & Feminist Theory” to the participants of refresher course conducted by department of political science on 30th Oct, 2009.
3. Delivered a lecture on, Relevance of Social Sciences , In Refresher Course organized by UGC Academic Staff College Bangalore- 2013
4. Invited as Resource person to deliver a lecture on the topic entitled (1) Writing Feminist History, (2) Feminist methods in Historical Research on 21.8.2014 to the participants of Refresher Course in History conducted by the UGC Academic Staff College, Bangalore University Bangalore

Orientation/ Refresher course/ Training Program Attended

1. Attended UGC sponsored SAM workshop on capacity Building of Women in Higher Education, Organized by Centre for Women’s Studies, Bangalore University, 2007 Nov,
2. Attended Orientation course conducted by UGC /ASC, Jadhavpur University, Kolkata 18th Aug – 13th Sept, 2008.
3. Attended UGC sponsored workshop on “Training of Trainers” in National Law School organized by Bishop Cotton Girls College on 8th – 13th Feb, 2010.
4. Attended a training program on “Gender planning and mainstreaming” conducted by National Institute of Public Cooperation and Child Development, New Delhi (15th -19th March, 2010).
5. Attended Center for Women’s Studies, Bangalore University organized Two weeks State Level inter-Disciplinary Research Methodology Workshop in 20th sept- 4th oct 2011
6. Participated in 6 days UGC, MSEM workshop in National Law School organized by Bishop Cotton Girls College on 8th – 13th sept, 2011.
7. Participated in 6 days UGC, MSEM workshop in Tirupati , 13th- 18 th Oct 2011
8. Participated in 10 days ICSSR sponsored Feminist Research Methodology Workshop conducted by Center for Women’s Studies, Bangalore University, 16dec-25thdec, 2013

Membership of Organizations

- **Life member of Indian Association of Women's Studies (Membership Number: - 15-L-0102).**
- **Member of the editorial board of the Inter Disciplinary e-journal titled "RUPKATHA".**
- **Life member of Indian Sociological Society (3236).**

Annexure 7: Comments on the Draft Evaluation Report on "Evaluation of the Performance of Bhagyalaxmi Scheme in Karnataka State in the period -2010-11-to 2015-16 Implemented by department of Women and Child Development Govt. of Karnataka."

Sl. No	Comments /Observations	Responses
1	Title of the Study:	
	in the Title Women Child Department to be corrected as 'Women and Child Department'	Corrected
2	Introduction	
	Introduction to be redrafted. The Child sex ratios in first two paragraphs do not tally with each other. The figures are and a detailed analysis is required for declining child sex ratio, trends in India and Kamataka and influence of socio- economic factors on it. An impartial case for Govemment intervention is to be made. Similar such programmes introduced in other States to be analysed.	Redrafted
1	Objectives and Methodology	Given
2	Area of Study	
	The study covers 8 districts, 2 each from the four divisions. A brief development background of these districts is essential to analyse the differential impact of the scheme and its impact on gender discriminatory practices.	Given
3	Hypotheses	
	The study has not formulated any hypotheses for analysis. As per the ToR evaluation questions are considered for analysis. For some important questions, hypotheses would have been developed for testing.	Developed Page No: 34
4	Limitations	
	Limitations of the Study are not stated. These should be included in the final Report	Stated Page No; 8 & 75
5	Review of literature	
	Review of literature about studies in the past and studies on experiences of other States is essential to draw conclusions and to frame recommendations.	Given, Page No. 26
6	Analysis and Discussions	
	The analysis is inadequate and not comprehensive. Some gaps are listed below o Log Frame / Theory of change should be redrafted based on inputs- activities- output and outcomes.	All Covered Page Nos. 34 & 78-139

	<ul style="list-style-type: none"> • Implications of the adverse demographic trend are not analysed. • The tables are not formulated properly. The titles are not given appropriately. • Some tables are not given titles (47,52,23) Source is not given to all the tables. • Trend analysis of general sex ratio and child sex ratio is not done. • Graphs are essential for some important tables. • There are many grammatical mistakes in the report. Some sentences are half and do not give any meaning. • Data is not analysed effectively. The inferences are not drawn appropriately. • Case studies are presented in matrix format. A detailed analysis is essential. • The analysis of findings from 80 sample Anganwadi workers is not observed in the report. • All the evaluation questions are not answered adequately. • NFHS data to be used for analysis of child marriage and other issues. a Social impact needs further analysis. • The analysis should be critical, unbiased and should follow a logical flow. 	
7	Conclusions and Recommendations	
	Recommendations are not drafted properly. There is no evidence from findings for the recommendations. They are more general in nature. Concrete recommendations need to be drafted	Given Page No. 22 & 159-162
	Executive Summary:	
	Executive summary has to be redrafted. Evaluation questions should not appear in a table format in the executive summary. The findings should be presented precisely and in a flow framework.	Redrafted Page No.1-3
8	Importance of the Study and limitations	
	Though the importance of the study is reflected under different sub headings, a separate half page indicating the importance of the study needs to be included after Government intervention and limitations to be added in evaluation methodology.	Given Page Nos. 8, 39 &75

Observations by KEA and Responses from HKCAL

Sl. No	Comments	Response
1	The executive Summary Contains 25 pages in the report. Ordinarily, it is an abbreviated version of the most important part of the report and its length should be 5-6 pages. A major part of executive summary is again repeated in the report. Hence, it is required to redraft the executive summary	Complied, reduced and focused
2	In all the tables and contents of the report, write correct name of the districts. For eg: Bangalore as Bengaluru, Belagaum as belagavi and Bijapur as Vijayapura etc.	complied, Changes done
3	Write the decimal numbers by prefixing 0 before the decimal point for eg., .775 as 0.775	complied, Changes done
4	In the major findings section of executive summary-table numbers mentioned does not exists and also not in conformity with the contents.	complied, focused and Changes done
5	In page no. 11 the SI. No given to the para 1.10.2 is repeated twice	Changes done
6	In many places in the report, the meaning of a sentence is not easily comprehensible. For eg., the first para of chapter 1.12-Finiding on sterilization and family planning (page no. 13)-the last column “total wanted fertility rate” and no explanation is given for the concept in chapter no 1.19.5 (page no. 23)-“ inordinate delays is bleeding the agency”. The word “wanted” and “bleeding the agency: are not seems to be appropriate.	redrafted
7	Width of the columns in all the tables should be enhanced so that the words and numbers are clearly displayed	Changes done

8	In introduction chapter, the child sex ration is mentioned as 964 females to 1000 females as per 2001 census. But in page 18, Karnataka child sex ration is 946 for 2001 census. Please clarify this difference. Page no. 78 has different figure	Complied, changes done
9	Give the titles for the two rows of each classifications to understand what the figures represents in Table No. 9.1.7, 9.1.9, 9.7.1 etc	Given
10	In para 2 of chapter 9.2 (page no.84), it is given that enrolment of beneficiaries under the scheme was really poor during the year 2006-2010. But in graph 9.1.2, data is represented only form 2008-09.	Changes done
11	Since KEA is conducting the evaluation of the scheme implemented by the government, it is not reasonable to mention the name of the elected bodies or favouring/criticizing the work done by them, hence, it is better to mention only the period of implementation of the programmme/ scheme. (in page no. 84,133)	Complied focused
12	In chapter 9.6.9-Finidings on Responses relate to education (page no.96), the first point (point no.1) is incomplete.	Changes done
13	In page no.101-number mentioned for the title is not clear	Redrafted
14	Some spelling mistakes/typographical errors are observed in the entire report. For eg.- in page no. 15-“registration at birth” may be changed as “registration of birth”, in page no 22-1.19.2: inclusion pf parental age proof, in 2 nd para of page no. 26-“and The benefit was restricted” and page no.29- “Anganawadi” etc	Focused and changes done
15	The comments given by the Independent assessor	

Annexure 7: Comments on the Draft Report of the Study

	are not incorporated completely	
16	Check sex ratio figures on page no. 78	Changes done
17	Give child sex ratio trends and explanation about it	Explained
18	Fine tune the findings on page no. 133 bring all findings together under different sections. The findings and discussion to be a flow analysis supported by the tabular content	Given in the chapter Findings and Discussions
19	Recommendations to be evidence based and need to be redrafted.	complied and evidences added

**EVALUATION OF THE PERFORMANCE OF BHAGYALAKSHMI SCHEME IN
KARNATAKA STATE IN THE PERIOD 2010-11 TO 2015-16 IMPLEMENTED BY THE
DEPARTMENT OF WOMEN CHILD DEVELOPMENT, GOVT. OF KARNATAKA**

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