

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 forged 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 fecilitation 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.