

## CCT AND EDUCATION: ASSESSING THE IMPACT OF LADLI SCHEME ON THE GIRL CHILD

ANSHUL SINGHAL, SARITA ANAND

**Abstract:** The traditional neglect of girls is reflected in adverse child sex ratio of 914 girls per 1000 boys in India (Census 2011). To reverse the distorted sex ratio at birth and improve the welfare of girl children, Delhi state government launched a special scheme called 'Ladli' with Conditional Cash Transfer (CCT). Though Ladli scheme has been aimed at improving girl's value with the premise that financial incentives would trigger behavioral changes among parents and community, its role in influencing the investment of family resources in girls is not clear. Also, very little is known about scheme's implementation and effectiveness. The paper presents a case of CCT 'Ladli' scheme in Delhi. The beneficiary girls from government schools and the stakeholders from school administration were interviewed through in-depth interview guides. It was found that though the girls were generally very appreciative of the scheme but lacked knowledge about the scheme's procedures and faced problems at various milestones planned under the scheme. They had high educational aspirations and wished to have timely availability to scheme's maturity claims to help them in paying fee for pursuing further college or vocational education. The stakeholders from schools felt an urgent need to simplify the scheme and ensure timely disbursement of maturity claims. Improper monitoring mechanism and lack of coordination among various stakeholders were felt to be adversely affecting the scheme's implementation.

**Introduction:** The social facet of development calls for the system that strives to achieve distributional equity, adequate provision of social services including health and education, gender equity, and participation. Gender equity has thus, become the very guiding parameter for measuring development. The vision of Development as articulated in the Sustainable Development Goals (SDGs) is to achieve 'Good health and Well-being'. UN member states have agreed on a list of 17 broad goals and 169 more specific targets. They are aimed at eradicating hunger and poverty, promoting peace, prosperity, health, education and combating climate change and cover the period 2016-2030. The SDGs follow the tradition of the Millennium Development Goals. There is a broader commitment that all indicators should be disaggregated by sex, age, residence (urban/rural) and other characteristics, as relevant and possible to give priority to most vulnerable.

There is widespread acceptance today that development needs to be evaluated not just in terms of economic growth but also in terms of the advancement of human capabilities, and that enhancing human well-being is not just a means but also an end in itself [9]. If development means the expansion of human capabilities, then participation of women in the workforce and equality among both the sexes in all aspects of life should form an integral part of any exercise for evaluating developmental progress.

Women constitute almost half of the entire population of India but they form the largest restrained group in relatively all aspects. As the social fibre of India is predominantly patriarchal and contributes extensively to the secondary status of women, they have been denied their basic rights and

freedoms leading to poor socio-economic status of women. This has further resulted in substandard representation of India in terms of Human Development Index. Gender-related Development Index clearly reflects inequality in survival, education and economic contribution of women and men. All these factors are interlinked and are culturally rooted in patriarchy. India has been traditionally and culturally plagued with the problem of gender discrimination of the worst form: the avoidance of female births [10].

Sex ratio is taken to be a powerful indicator of women's position in any society and is used to measure the extent of the prevailing equity between males and females in a society at a given point of time. A change in child sex ratio index reflects underlying attitude towards the girl child and the state of gender relations. The recently released data from the Indian census [2] has refocused the world's attention on the dark side of India's demographic change - a low and falling ratio of girls to boys. For the last 40 years, each successive census has found the number of young girls shrinking relative to boys. Interestingly, the decline in the child sex ratio has occurred in the phase of rising living standards and improvements in every other indicator of demographic change and human development, i.e. average life expectancy, infant mortality, male and female literacy, fertility rate, and enrolment of children in school [8].

Education acts as one of the critical factors in influencing the aspirations of girls' and their capacity to work. It holds the key to economic growth, social transformation, modernization and national integration. The literacy rate in the national capital of India i.e. Delhi is about 86% a figure that has always

been high due to the city being the country's capital and home to some of the most important educational institutions. To propose the problem, it may be recalled that though several Indian have achieved national and international honour in the fields of science, politics and leadership, business, sports etc; yet these progressive developments cannot hide one of the worst looming "gender" crisis faced by India with rapid diminution of women's population. During 1961 and 2011, India's population at the collective level has witnessed a decline in child sex ratio (CSR) by 69 points (from 976 to 914 females per 1000 males). Delhi is one of the bottom five states with lowest sex ratio (Census 2011). In fact, Delhi's sex ratio has registered a marginal dip in child sex ratio, from 868 in 2001 to 866 in 2011, a report on the capital's provisional population counts, revealed by the Directorate of census operations. Only 3 districts in Delhi- East, West and Northwest have shown improvements over the 2001 CSR. It is lowest in the Southwest district even though being the wealthiest and the most educated, where the figure stands at 836:1000. This indicates a marked preference for male children which may be due to the differentials in parents' aspirations for their sons and daughters [2]. To reverse the distorted sex ratio at birth and improve the welfare of girl children, Delhi state government launched a special scheme called 'Ladli' with Conditional Cash Transfer (CCT) effective from 1<sup>st</sup> January, 2008 with girls being the target group of the scheme. The objective of the Scheme is twofold – the direct and tangible objective is to provide a set of staggered financial incentives for families to encourage them to retain the girl child and educate her and the more subtle and intangible objective is to change the attitudinal mindset of the family towards the girl- by linking cash and non-cash transfers to her well being. This will force the families to look upon the girl as an asset rather than a liability since her very existence has led to cash inflow to the family [11]. In order to understand and modify one's choices, it is vital to recognize what determines his or her aspirations (defined as a desire to achieve) [1]. Markus and Nurius (1986) have reported aspirations

as one's ideas and hopes of 'possible selves', i.e. what a person would like to and what would not like to become or achieve. In psychology, aspiration level has been defined as the level of quality of a task which one desires to attain. Aspirations are usually determined in early childhood and are liable to change throughout the life [6].

Sex of the child might be an important factor in shaping the perceptions of parents' for their children. Hence it may play a major role in moulding the perspectives of girl children enrolled in Ladli Scheme in terms of their future aspirations. Beyond the macro factors like rural or urban vicinity, micro factors like parents' education, occupation, self drive and role models of an individual might be important factors in influencing the aspirations of any individual. As a significant number of women are reaching great heights, the mindset of people towards their daughters are also expected to undergo transition. Thus, the study was carried out to gain insight into the aspirations of girls enrolled under Ladli scheme regarding education and future employment. Since very little is known about scheme's implementation and effectiveness, the paper also attempts to examine the implementation of the scheme at the school level. **Methods:** The state of Delhi has the lowest sex ratio of 866 in the country [2]. As a reflection of various initiatives taken by the state governments and momentum generated around the status of girl child, assessing the effectiveness of such efforts was thought to be important and formed the basic research question. The study was carried out in Delhi to assess Ladli Scheme.

Among the State run Government schools, three (3) Government Girls Senior Secondary Schools (GGSSS) and three (3) co-ed schools Rajkiya Pratibha Vikas Vidyalayas (RPVV) were purposively selected, for understanding and comparing the differentials in implementation of Ladli scheme through schools. The schools were selected purposively from different zones in order to analyze the synergy in functioning between the departments (inter and intra departments) responsible for implementing the Ladli scheme.

s.No.	School Code	School Name	District	Zone
1	1001111	Govt. Girls. Sr. Sec. School Jhilmil Colony, Delhi- 110095	East	1
2	1003261	Rajkiya Pratibha Vikas Vidyalaya Gandhi Nagar, Delhi- 110031	East	3
3	1104142	Govt. Girls. Sr. Sec. School Karawal Nagar, Delhi - 110094	North East	4
4	1208092	Rajkiya Pratibha Vikas Vidyalaya Nai Basti Kishan Ganj, Delhi-110040	North	8
5	1516141	Govt. Girls. Sr. Sec. School West Patel Nagar, Delhi- 110008	West	16
6	2128031	Rajkiya Pratibha Vikas Vidyalaya Link Road, Karol Bagh, Delhi- 110005	Central	28

For the sample for the study, 120 girls (20 girls from each school) studying in Classes XI and XII and enrolled under Ladli Scheme were purposively selected and interviewed to understand their aspirations towards education and future employment. After taking due permission from the nodal agency responsible for implementing the Ladli scheme i.e. Department of Women and Child Development, Government of NCT of Delhi and from the school authorities, girls were interviewed in-depth in the school premises. The school Principals and teachers appointed as Ladli coordinators were also interviewed using in-depth interview guides to gain insight into the structure, functioning and synergy among the stakeholders responsible for implementing the Ladli scheme.

#### **Findings of the study: Stakeholder's perspectives from school administration**

*Role of school functionaries:* A Ladli coordinator is appointed in every government school to look after the tasks related to Ladli scheme. Apart from fulfilling his/her academic duties, he/ she has various other roles and responsibilities. All the Ladli coordinators and principals from selected schools used morning assemblies as a platform to inform the girls about Ladli scheme. They further inform the girls about the eligibility criteria through class teachers and motivate them to get enrolled and avail the benefits. All the coordinators used to procure the application forms from the district office of Department of Women and Child Development (DWCD). The Ladli coordinators helped the girls in filling the application form and completing the documentation. They maintained the records in hard copy as well as digitally. Before handling the application forms to their respective District offices for enrolment of girls under the scheme, a CD was made to be handed over to the concerned official at the district office.

*Knowledge about the Scheme:* All the Ladli coordinators were aware of scheme's eligibility criteria and the documents required for enrolling under the scheme due to the frequent visits to their respective District offices. But lacked knowledge about the importance of renewals required at various milestones as planned under the scheme and scheme's maturity procedures. They were completely unaware of financial plan of investment under the scheme and mandate of having a bank account in State Bank of India to order to receive the maturity amount.

*Training to the functionaries:* The training was given once at the time of launch of the scheme in 2008 to some schools; only one of the coordinators had received it. Since then, no follow ups or trainings have been conducted. The coordinators reported no communication from Directorate of Education (DOE)

or DWCD in regard to Ladli scheme. In fact, all of them had to call/visit the district office in order to seek any information/ clarification.

*Challenges faced during implementation:* DOE or DWCD did not send any notifications to the schools regarding the procedures or deadlines of submission of forms. All the Ladli coordinators felt overburdened due to maintenance of a lot of records of beneficiary girls and multiple visits to district offices. Since parents of beneficiary girls enrolling under the scheme were illiterate or studied up to primary classes, it became difficult to deal with them. No guidance regarding the procedure to be followed, loss of classes affecting education, no facility of travel allowance were other factors responsible for affecting the scheme's implementation.

*Suggestions for better implementation:* All the school Principals and Ladli coordinators suggested that DWCD should conducting training and organize seminars on a yearly basis for imparting information regarding the scheme and solving their queries. The role of a Ladli coordinator should be restricted to enrolments and filling up of forms. Many of them also suggested that some printed material, either a manual or handbook, should be distributed universally to all the schools implementing Ladli Scheme by the department so that any teacher appointed as Ladli coordinator could use it to acquire the necessary information about the scheme and its procedures. All of them mentioned to be at least entitled for travel allowance, if not honorariums. Further, the scheme should be publicized to improve its reach and awareness among the people.

**Beneficiaries' perspectives:** *Profile of beneficiary Girls:* The selected girls belonged to the age group of 16-18 years and were studying in 11<sup>th</sup> and 12<sup>th</sup> grade of government girls senior secondary schools across Delhi. Out of 120 beneficiary girls from RPVV and GGSSS, majority belonged to General category, 24% girls belonged to SC/ST category and only 3% from OBC. Majority of the girls followed Hinduism while only 5 Muslims. 80% (RPVV) and 74% (GGSSS) of the interviewed girl students lived in a nuclear family setup. 60% of the girls had 2-4 members in the family and other had medium sized family with 5-7 members, depending on the number of siblings. The parents of most of the girls were migrants from Bihar, Uttar Pradesh, Haryana and Madhya Pradesh and earned between 5000-10000 on a monthly basis.

*Awareness about the scheme and its procedures:*

(a) Objectives of the scheme: All the respondents stated 'promotion of girl's education' as the prime objective behind initiating Ladli scheme. 70% of them believed that the scheme was implemented to support the girls' marriage while 60% of them felt prevention of female foeticide was important objective of the scheme.

(b) Amount promised: Majority of the beneficiary girls believed that they will get one lakh rupees upon maturity on enrolment at any stage under Ladli scheme except for few (n=12) from RPVV who were aware that one lakh is entitled to those who get enrolled since birth and Rs.20,000 if enrolled since class VI.

(c) Eligibility Conditions: They all were aware about the three eligibility conditions to be fulfilled to enroll under the scheme i.e. birth certificate issued by MCD as proof of being born in Delhi, Voter ID or Adhaar card or Ration Card as a proof of being a bonafide resident of the N.C.T. of Delhi for at least 3 years preceding the date of birth and an affidavit as a proof of having an annual family income of less than one lakh rupees. 50% of total girls were aware that two daughters from a family could enroll and avail the benefits under the scheme. While only 40% of the respondents from RPVV and only 10% girls from GGSSS knew that studying in government school is not an edibility criterion.

(d) Stages of enrolment: Since all the girls were enrolled in either class VI or IX, they all knew about these stages of enrolment. 54% of the girls were aware of last stage of enrolment in class XII while for other stages, they all were unclear and had mixed responses.

(e) Renewals: 80% of the respondents from RPVV were aware of renewal stage of class IX. They had partial knowledge about different milestones at which renewals are done. Only one beneficiary girl from RPVV and two from GGSSS had complete knowledge about all stages of renewal and its importance. Other girls from GGSSS were completely unaware of meaning and various stages of renewals.

(f) Bank account: All the respondents knew that a bank account is required in the name of beneficiary girl to receive the benefits under the Ladli scheme. But they all were unaware about the requirement of having a bank account in State Bank of India for the fund transfer upon maturity.

(g) Amount at maturity: 55% of the beneficiary girls were aware that the maturity amount differs from beneficiary to beneficiary and it depends on the stage of enrolment and number of timely renewals while others had partial knowledge regarding the same.

(h) Maturity Conditions: 80% of the respondents from RPVV and all from GGSSS were aware of the requisite of passing class XII to be eligible to claim maturity amount. All of them knew that attaining the legal age of 18 years was another maturity condition. Though the department releases the maturity amount if a beneficiary girl enrolled under the scheme at any stage passes class X while studying from a regular school, public or private; none of the respondents were aware of it. Around 53% of them felt remaining

unmarried till 18 years as another condition to claim maturity amount.

(i) Confirmation of enrolment: All the girls, except for 15%, knew that a letter sent by the Ladli department (officially known as acknowledgement receipt) confirms the enrolment into the scheme. Majority had received the same from the department pointing towards efficient working of Ladli coordinator at the school level.

*Educational Aspirations:* In RPVV, all the respondents had high hopes and a passion to become someone in life. Belonging to different streams, 40% of them wanted to clear competitive exams to be a doctor or an engineer. Four of them, with the help of Chief Minister's Super Talented Children Scholarship Scheme launched by Delhi's government, had been taking coaching classes from 'Vidya Mandir'. Some wanted to become a schoolteacher (28%), join police service (17%) or become IAS officers (15%). But they all aspired to be self-dependent and earn for themselves and their families. On being asked about the plan of expenditure of Ladli money, they all asserted to utilize it in pursuing higher studies or to be invested somewhere. In GGSSS, majorly the girls (84%) wanted to pursue Diploma in Elementary Teacher Training (DIET) or Junior Basic Training (JBT) as they foresaw themselves as schoolteachers. Some of them (16%) wanted to pursue nursing or join police services. Their aspirations were very restricted and narrow as compared to RPVV girls due to limited exposure.

*Aspirations related to future employment and their reasons:* Majority of the girls wanted to have a government job and believed it to be best suited for girls because of its work timings and social acceptance. Few (n=14) were interested in jobs related to communication technology like computer science, IT or journalism. Reputation and self identity was a significant factor of being employed for 75% of the girls. Around 17% of the girls wanted to pursue a job for money while others wanted to make use of their acquired skills. It clearly illustrates that even though the beneficiary girls belonged to a conservative environment but still they aspired to make their lives better which signifies a positive and gradual change in their lives.

*Problems faced:* The major problem faced by the beneficiary girls was lack of information about the scheme and its procedures. Some of the students (n=24) exclaimed that their enrolments were delayed due to untimely procurement of all the necessary documents; especially MCD approved birth certificate. Along with many rounds to the MCD office by their parents, they had paid Rs.2000- 3000 to the middlemen in order to get the birth certificate timely. Those who lived as tenants (n=63) faced difficulties to provide three years of residence proof

of Delhi. The other common problem among all beneficiaries was lack of confidence on the scheme regarding receiving of amount on maturity.

**Suggestions for better implementation:** The beneficiary girls suggested mass scale publicity of the scheme through newspapers and advertisements on television and Radio to get awareness about the procedures of enrolment and renewals of the scheme. They also suggested that department should put all the information on a banner at school and also on Internet and the link should be shared with the school, teachers and students. Also, knowledge sessions should be held with parents at the time of admissions to inform them about the scheme. Keeping in mind the educational status of parents who apply for the scheme, the overall scheme and its processes of form filling and documentation should be simplified.

**Conclusion:** Irrespective of various efforts done by the appointed Ladli coordinators at schools to ensure seamless implementation of the scheme; there are various gaps at various levels. The stakeholders had very limited communication among each other. The nodal agency (DWCD) never conducted any trainings/ seminars/ workshops with teachers to guide them about the procedures to be followed. They learnt it organically while dealing with different

cases at school and seeking help by visiting district offices again and again. The Ladli coordinators were not entitled for any incentives. They were overburdened and faced difficulties to balance academics and scheme related work. Being the main players in implementation of the scheme, work done by them has never been acknowledged or incentivised.

The girls were generally very appreciative of the scheme as they perceived the scheme as a support system for continuing higher education after school and shaping up their educational and career aspirations. But they lacked knowledge about the scheme's procedures and faced problems in complying with requirements at various milestones planned under the scheme.

The leading suggestion that came across was that the government should create mass awareness by making use of digital and mass media, disseminate complete information about the scheme to schools by holding workshops and notify each stakeholder from time to time regarding the changes/ updates. The overall scheme should be simplified in order to smoothen the process of implementation and to help the scheme reach it's full potential and build people's trust.

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Anshul Singhal, Sarita Anand  
Ph.D Scholar, Lady Irwin College, University of Delhi