Whose fate and whose wealth? An analysis of the Bhagyalakshmi scheme in Karnataka

Suggestions for creating new pathways to empowerment of girls

Public Expenditure Analysis Series 2 of 8
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Executive Summary

When we consider gender equality in Karnataka, we find that Karnataka lags behind on several social indicators. For instance, Karnataka reported the lowest sex ratio at birth among four south Indian states that include Andhra Pradesh, Kerala and Tamil Nadu according to the Census of India 2011 report, and appears to be continually declining, if we examine the data in the fourth National Family Health Survey (NFHS-IV). Additional evidence from the Data from the Civil Registration System (CRS) indicates that while the exact sex ratio at birth varies between 910 and 927 in 2014-15, there is a disturbing trend of missing girls in the population (Rajanet al, 2017).

In order to tackle the issue of gender disparity in the state, Karnataka introduced a scheme of conditional cash transfers, known as Bhagyalakshmi (BL), in 2006-07. According to the scheme, all girl children, subject to certain defined eligibility criteria, born in BPL families after 31st March 2006, are eligible to be enrolled as beneficiaries under the scheme. The government issues a bond in the name of the girl child at the time of enrolment, which is to be encashed once she turns 18, subject to the fulfilment of defined conditions. The scheme is available only to Below Poverty Line (BPL) or economically backward households. The rationale for restricting the scheme to BPL families was to provide financial incentives to resource-poor families so as to improve gender-friendly outcomes such as lower Maternal Mortality Rate (MMR)parity in birth as well as higher social outcomes in terms of girl education.

Since its inception in 2006 till March 2015, more than 22 lakh girl children have been enrolled in the scheme across the state and the government has spent a total of Rs. 4,161.98 crore on the scheme (DWCD Circular, 2014). Currently, the cash transfer is in the form of a bond issued and managed by the Life Insurance Company (LIC), a public sector enterprise. At the time of maturity of the bond, which is when the girl turns 18, she is expected to submit relevant certificates of fulfilling the applicable conditions (e.g., immunisation, enrolment to anganwadi, elementary school completion, as listed above) from the respective departments/authorities to be able to claim the matured amount.

To better understand the ways in which the Bhagya Lakshmi scheme works, the Department of Women and Child Development (DWCD) Karnataka which implements the scheme and UNICEF Hyderabad Field office agreed to commission a study on the current levels of awareness about the scheme and the nature of demand or support (in addition to cash) that girls who have enrolled for the cash transfer under the

Bhagyalakshmi Scheme might require to delay their age for marriage. The Centre for Budget and Policy Studies (CBPS) was engaged by UNICEF, Hyderabad Field Office as a knowledge partner to undertake the study. The objectives of the study was to review the scheme since its inception in 2006-07 from the perspectives of the scheme's rationale and objectives, to deepen our understanding of the scheme's functioning at the field level, to assess the preliminary impact of the study on its intended recipients, to document the experiences of stakeholders (including family members, community members, anganwadi workers, department officials etc.) in administrating the scheme, and to explore the potential role of Mahila Samakhya (MS) in empowering BL using their experience with adolescent girls.

In order to address the major objectives, we examined the functioning of the scheme in three separate, but interconnected areas: (1) in terms of its administration, (2) in terms of its process, and (3) in terms of its impact. We were able to do a desk review of the scheme based on the analysis of government notifications, rules and circulars and budget documents in addition to the review of monitoring data generated through its management information system (MIS) especially designed for the monitoring of the BL scheme. Additionally, we also conducted a basic overview of the scheme process based on preliminary consultations with the DWCD and interviews with various government officials including the anganwadi workers, the BL supervisors, and the CDPOs. We also collected primary data through quantitative surveys as well as qualitative focus group interviews with primary stake holders such as adolescent girls, mothers' groups, fathers' groups, and community members.

Our evaluation of the BL scheme was conducted in two phases. The first phase was a desk-based study conducted between January 2017 and June 2017. The analysis and findings from this review was the background for designing the second phase of the study. This consisted of field-based study conducted between July 2018 to March 2019 with the objective of gaining a deeper understanding of the scheme and redesigning the scheme in collaboration with the Department of Women and Child Development, Government of Karnataka. In our analysis, we focused on the current perceptions and attitudes of the respondents, their experience with the scheme, as well the issues that has been faced with the implementation and administration of the scheme. This helped us answer a few important questions about the scheme design, its rationale and its sustainability.

One of the major factors that defines the BL scheme is its specific targeting of the BPL population. It was considered to be of primary importance, as the cash transfer is likely to help these populations educate their daughters or support them financially in order to discourage child marriage or female foeticide. The total enrolment in the programme shows a varying trend over the ten-year period in which the scheme has been operational. The enrolment has gone up and down from year to year, showing a declining trend first during the three-year period of 2007-08 to 2009-10, and then again during the last three years.

We also found some exclusions from the BL scheme. Most of these have been because of the lack of proper documentation or delay in processing of applications. From our primary survey, we found that the exclusion error was close to 2% of the total sample size i.e. 1497 households. Moreover, we found that from our entry into the field that the time and money spend in procuring all the required document to 'prove' one's BPL status was difficult to bear, especially for BPL families.

An obvious objective of the BL scheme is to influence the prevalence of son preference and female foeticide so as to make corrections to the skewed child sex ratio in the state. By examining the data provided by the WCD department, we found that although the scheme allows for up to two girl children to be enrolled per family, the enrolment of second girl child is much lower as compared to the first girl child (87.73% as compared to 12.25%). Additionally, we observed in our field visits that there is hardly any difference between the attitudes and perceptions toward the girl child between the APL and BPL families. Issues of mobility and accessibility are a big constraint household irrespective of their economic status.

We also found that the problems of infrastructure (availability of schools) and mobility (lack of buses) and prevailing attitudes towards girls are pervasive in nature. Responses from all stakeholders indicate that all girls (regardless of income or caste status) would benefit by being supported for their education, through the provision of educational resources as well as community support towards empowerment and realisation of rights to development. It is also very clear from the FGDs that regardless of a behavioural shift, there is an expressed attitude that parents have aspirations for their daughters' to go through higher education. Feedback from FGDs overwhelmingly emphasise scholarship funds for girls and that a continued reinforcement and encouragement of girls' education through scholarship funds might help to motivate

parents. FGDs also indicate that the bond amount should be emphasized as support for girls' education rather than wedding expenses.

When we reviewed all of the information related to enrolment, conditionalities, as well as the implementation of the scheme, we came up with several recommendations for the re-design of the scheme that can help the BL scheme achieve its objective. As part of the recommendations, we have three primary models. The objective in creating these options is to provide the Government of Karnataka with three different scenarios so as to use it for a considered decision after weighing all the pros and cons of each model. One of the primary guiding principles for re-designing the options for the BL scheme is that there is considerable emphasis and demand for empowerment of girls or empowerment plus cash transfer model where cash is one of the instruments for behavioural change. This is based on the premise that most sustained change in girls and women's positioning comes from change in social and gender relations, and therefore, empowerment-based strategies enabled changes are both faster and sustainable.

The first model suggests rebranding BL and has the following major components: (i) introduction of women's and girls' empowerment programme in a major way (using Mahila Samkahya and mentorship models) (ii) reformed BL scheme in terms of coverage or eligibility, conditionalities and processes and (iii) the use of bond / insurance. The second model suggests doing away with the CCT and only engaging with (i) empowerment, (ii) strengthening of public services (education, training, etc.), and (iii) use of bursaries for need-based support. The third model argues for the removal of bond as an instrument and suggests an addition of three components: (i) direct transfer of cash linked to progress in secondary or higher education; (ii) staggered payment (direct transfer) of the final amount; and (iii) empowerment-based strategies in schools.

These recommendations come from our analysis of the MIS data, and our own field work collecting quantitative and qualitative data, which suggest that CCTs are not the appropriate vehicle to create empowering outcomes While cash in the hands of young girls is very useful and critical in many resource-poor contexts, unless there is a mechanism whereby girls are able to use that money for their own welfare (as opposed to the welfare of their families), the cash disbursement fails to reach its intended objective. What girls are currently facing are structural and social barriers such as inaccessible schools, lack of teachers, lack of schools and safe transportation facilities,

regressive attitudes towards mobility of girls as well as their educational and career prospects after schooling. Karnataka is one of the progressive states which has made university education available at affordable costs for girls from below poverty line households. However, the number of seats available at the university level necessary do not match the number of takers who complete secondary or pre-university. This by design is exclusionary for girls as they will be discouraged from participating in higher education and employment outside home for both social and structural barriers mentioned above. While CCTS do help in increasing the economic capacity of the households, they are unable to tackle these very real barriers to gender equality and participation.

In sum, we argue that in order to fundamentally change the lives of women and to move towards gender equality, both the situation of empowerment and an empowering situation has to be put in place (Rowlands, 1996). The situation of empowerment is seen as spaces in which women and girls are able to become aware of the power dynamics, develop capacities to gain control over their lives, exercise this control and also are able to support empowerment initiatives, and an empowering situation is seen as a process to do so. We argue that instead of focusing on providing girls financial incentives, we have to work towards creating a space where girls build their own future.

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List of Abbreviations

ABAD	Apni Beti Apna Dhan
AE	Actual Expenditure
ANM	Auxiliary nurse/midwife
APL	Above Poverty Line
ASHA	Accredited Social Health Activist
BL	Bhagyalakshmi
BPL	Below Poverty Line
C&AG	Comptroller and Auditor General
CBPS	Centre for Budget and Policy Studies
CCT	Conditional cash transfers
CDPO	Child Development Project Officer
CRS	Civil Registration System
DLHS	District Level Household Survey
DoE	Department of Education
DoH	Department of Health
DWCD	Department of Women and Child Development
ECE	Early Childhood Education
GPI	Gender Parity Index
GoK	Government of Karnataka
HCR	Head Count Ratio
HSNP	Hunger Safety Net Programme
ICDS	Integrated Child Development Services
IFA	Iron/Folic Acid tablets
IIPS	Indian Institute of Population Sciences
LIC	Life Insurance Corporation
MDG	Millennium Development Goals
MIS	Management Information System
MMR	Maternal Mortality Rate
MPCC	Monthly per capita consumption
NFHS	National Family and Healthy Survey
NPAG	Nutrition Programme for Adolescent girls
NSS	National Sample Survey
NSSO	National Sample Survey Organization
PAHELI	People's assessment on health, education and livelihoods

PRAF	Programa de Asignacion Familiar
RTE	Right to Education
SASSA	South African Social Security Administration
SC	Scheduled Caste
ST	Scheduled Tribe
UNFPA	United Nations Population Fund
UNICEF	United Nations Children's Fund

Chapter 1: Introduction

1.1. The issue: Gender equality

Karnataka, one of the southern Indian states, falls mid-way in terms of development indicators among Indian states and is often placed in the 'above-average' range in comparison to the all-India statistics. This does not mean that the state does not have its own development challenges. While performing well on the economic front, Karnataka lags behind on several social indicators, especially when we examine gender disparities. For instance, Karnataka reported the lowest sex ratio at birth among four south Indian states that include Andhra Pradesh, Kerala and Tamil Nadu according to the Census of India 2011 report, and appears to be continually declining, if we examine the data in the fourth National Family Health Survey (NFHS-IV). Additional evidence from the Data from the Civil Registration System (CRS) indicates that while the exact sex ratio at birth varies between 910 and 927 in 2014-15, there is a disturbing trend of missing girls in the population (Rajan t al, 2017). This level of discrimination continues to children's education as well, where we find that there is still a significant problem of gender inequality in the state with respect to girl's access to education (CBPS Report, 2015).

1.2. The intervention: Bhagyalakshmi scheme

In order to tackle the issue of gender disparity in the state, Karnataka introduced a scheme of conditional cash transfers, known as Bhagyalakshmi (BL), in 2006-07. According to the scheme, all girl children, subject to certain defined eligibility criteria, born in BPL families after 31st March2006, are eligible to be enrolled as beneficiaries under the scheme. The government issues a bond in the name of the girl child at the time of enrolment, which is to be encashed once she turns 18, subject to the fulfilment of defined conditions. The scheme was revised in 2008 with changes in the conditionalities and benefits; the previous set of benefits included scholarships for girls going to schools. These scholarship amounts increased with the completion of each successive class. Health insurance was also an ancillary that was afforded to the girl that has since been removed. The ancillary benefits that have remained with some fair consistency is the insurance coverage in case of accidental death of the girl's parents (Table 1.1). The scheme is available only to Below Poverty Line (BPL) or economically backward households. The rationale for restricting the scheme to BPL families was to provide financial incentives to resource-poor families so as to improve gender-friendly outcomes such as lower MMR, parity in birth as well as higher social outcomes in terms of girl education.

Table 1. 1: BL scheme benefits - 2006-2008, 2008-2018 and 2018 onwards

	Amount to be received for the beneficiaries born from 01-06-2006 to 31-07-2008		**Amount to be received for the beneficiaries born from 01-08-2008 to 31-06-2018**		**Amount to be received for the beneficiaries born from 01-07-2018**
Initial deposit amounts	Child 1 10,000	Child 2 10,000	Child 1 19,300	Child 2 18,350	Remains the same
Maturity amounts	Child 1 34,751	Child 2 40,169	Child 1 1,00,097	Child 2 1,00,052	Remains the same
Annual scholarship	Class 1-3 300 Class 4 500 Class 5 600 Classes 6 &7 700 Class 8 800 Class 9 1000		Not applicable		Not applicable
Health insurance	25,000		Not applicable		Not applicable
If parent is fully disabled as a result of accidents	75,000		75,000		75,000
If a parent is partially disabled from accidents	37000		37000		4,00,000**
Accidental death of either parent	1,00,000		1,00,000		2,00,000
Natural death of either parent	42,500		42,500		
Pledging of bond			Eligible for a study loan of Rs. 50000 from any nationalised bank after 15 years of age		

*Integrated with Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and risk coverage under this scheme is Rs.2 Lakhs in case of death of the insured between the age of 18 to 50 years due to any reason.

**Integrated with Pradhan Mantri Surakhsha Bima Yojana (PMSBY) and risk coverage under the scheme is Rs.2 Lakhs for accidental death of the insured between the ages of 18 to 70 years.

Since its inception in 2006 till March 2015, more than 22 lakh girl children have been enrolled in the scheme across the state and the government has spent a total of Rs.

4,161.98 crore on the scheme. As mentioned earlier, in order to enrol into the scheme, the families must meet the following eligibility criteria (DWCD Circular, 2014)[1]:

a. Enrolment is allowed up to one year of the birth of the girl child on the submission of the birth certificate.
b. It is mandatory to have a joint bank account of the eligible girl with her mother.
c. Enrolment is restricted to two girl children of one couple belonging to the BPL category, and in order to be eligible for the scheme, the father, mother or legal guardian should have undergone terminal family planning methods and the total number of children in the family should not exceed three (later changed to two).
d. The enrolment of second girl child is subject to submission of documentary proof of the terminal family planning method adopted by one of the two parents/legal guardians.

There are also conditions to be fulfilled in order to be able to benefit from the scheme and to receive the final transfer. The child has to:

a. Be immunised as per the programme of the Department of Health (DoH).
b. Be enrolled in the anganwadi centre within six months of the birth till the child attains six years of age.
c. Be enrolled in a school recognised by the Department of Education (DoE).
d. Complete at least Class VIII.
e. Ensure that she is not engaged in any form of child labour.
f. Not marry until she reaches the legal age of marriage (18 years).

These conditions have undergone several changes since the year of inception. Table 1.2 provides the changes in the conditionalities that have changed since 2006.

[1] Some of these criteria were modified in the later years, which will be discussed in detail later.

Table 1. 2: List of changes in conditionalities in BL

Conditionalities	2006	2015
a. Immunisation	Vaccinated for immunity from Department of Health	
b. Early education	Child between 0-6 years regular at anganwadi	
c. School education	Admitted to school recognised by DoE and completes education from classes I to VIII	Completes education from classes I to VIII
d. Child labour	Should not be a child labourer as per the Child Labour Act, 1986	Should not be a child labourer as per the Child Labour Act, 1986
e. Child marriage	Should not be married before 18 years of age	Should not be married before 18 years of age

The documents required for supporting the eligibility to enrol or for supporting the conditionality to claim the benefits have also undergone changes in some cases. Table 1.3 shows the various documents required for fulfilling the eligibility criteria and the changes that have been introduced over time.

Table 1. 3: Supporting documents required for enrolment and claims for BL

Eligibility	2006	2007	2008	2011	2014	2018
Belong to BPL family	Permanent BPL card issued by the Food and Civil Supply Department	In case of absence of BPL card, income certificate issued by concerned tahsildar would be considered with income limit as Rs.12000 (rural areas) and Rs. 17000 (urban areas)		To produce BPL card for any child born after 1/04/2011 or family ration card with photo of head of family and the names of parents		
Number of children in family	Not more than three				Not more than two*	Not relevant
Eligible to avail scheme	Two female children per family born after 31/3/2006		Two female children per family born after 1/8/2008			The first two female children per family born after 24/2/2018
Family planning	Either parent undergone permanent family planning operation				Attested certificate copy of either of the parents' family planning surgery at time of second child's application	Family planning certificate not required from 24/02/2018 onwards
Time of registration	Within one year from the					

Eligibility	2006	2007	2008	2011	2014	2018
	date of birth of female child along with a birth certificate					
Marriage registration					Submission of marriage registration certificate**/marriage self- declaration certificate of parents (Form 6)	
Other documents					Caste certificate, disability certificate (wherever applicable) and Aadhar card/ document supporting address proof)	

* Exceptions in case the second delivery has two girl children (twins)

** Exceptions in case of orphans and divorced/single/widowed parents

Currently, the cash transfer is in the form of a bond issued and managed by the Life Insurance Company (LIC), a public sector enterprise. At the time of maturity of the bond, which is when the girl turns 18, she is expected to submit relevant certificates of fulfilling the applicable conditions (e.g., immunisation, enrolment to anganwadi, elementary school completion, as listed above) from the respective departments/authorities to be able to claim the matured amount. Since the scheme is still only ten years old, and none of the girls have reached the eligibility age, this aspect of the scheme cannot be explored. It is assumed that depending on the year the child gets registered; the respective conditions would apply for claims at the time of maturity.

The process of enrolment is driven by the anganwadi worker. She is provided the responsibility of motivating the mothers to apply for a BPL card during mothers' meetings, even before the birth of the child. After the child is born, the parents are supposed to go to the anganwadi worker with their application and related papers for enrolment in the scheme. If for any reason, they are unable to bring all the documents and ensure the enrolment, the anganwadi worker is expected to go and collect all the documents from their homes. The anganwadi worker and the Integrated Child Development Services (ICDS) supervisor are supposed to meet twice a month, where the worker hands over all applications to the supervisor who then enters the data online. This is followed up by the Child Development Project Officer (CDPO), then the Deputy Director, followed by the Director and finally confirmed by the LIC which issues the bond. The supervisor is also expected to update the online database every year.

The funds for the scheme come directly from the state government to the Director, who then passes it on to the LIC. When the enrolled girl turns 18, she is expected to personally go to the CDPO with the original bond. The CDPO would verify it through supervisors at the field level and check for fulfilment of all relevant conditions before issuing a recommendation to the Deputy Director, who recommends it to the Director, who authorises the LIC to release the amount into the joint account.

To better understand the ways in which this scheme works, there have been several studies evaluating the progress of the scheme. For example, the scheme has been reviewed by the Comptroller and Auditor General (C&AG), the United Nations Population Fund (UNFPA), and the United Nations Children's fund (UNICEF). These studies have primarily reviewed the scheme with other similar schemes of conditional cash transfers that aim to improve the status of girl child. However, the government of

Karnataka (GoK) itself has not commissioned any formal evaluation or review of the scheme.

In order to understand the functioning and relevance of the Bhagyalakshmi scheme, Centre for Budget and Policy Studies conducted a review based study with full cooperation of WCD and financial support of UNICEF Hyderabad. Later, the study was expanded to include field work, with support of UNICEF Delhi office and concurrence of UNICEF Hyderabad office. This report combines the two studies. The details of the study are in the following section.

1.3. The framework of the current study and the report

The objectives of the current study are the following:

a. To review the scheme since its inception in 2006-07 from the perspectives of the scheme's rationale and objectives;
b. To deepen our understanding of the scheme's functioning at the field level;
c. To assess the experiences of and influences of the scheme on its intended recipients, in terms of intermediate benefits, awareness levels, attitudinal change and behavioural shifts;
d. To document the experiences of stakeholders (including family members, community members, anganwadi workers, department officials etc.) in administrating the scheme;
e. To explore the potential role of Mahila Samakhya (MS) in empowering BL using their experience with adolescent girls.

In order to address the major objectives, we will be examining the functioning of the scheme in three separate, but interconnected areas: (1) in terms of its administration, (2) in terms of its processes including enrolment, claims of intermediate benefits, data management, etc. and (3) in terms of its influences on attitude and behaviour and will consist of four major components:

a. Desk review of the scheme based on the analysis of government notifications, rules and circulars and budget documents

b. Review of monitoring data generated through its management information system (MIS) especially designed for the monitoring of the BL scheme[2]
c. Basic overview of the scheme process based on preliminary consultations with the DWCD and interviews with various government officials including the anganwadi workers, the BL supervisors, and the CDPOs.
d. Primary data collection elicited through quantitative surveys as well as qualitative focus group interviews with primary stake holders such as adolescent girls, mothers' groups, fathers' groups, and community members.

This report summarises the data gathered from of all these sources that have been used to gain an in-depth understanding of the scheme and the status of the conditionalities fulfilled within the scheme. Because of the information gathered, the report also contains recommendations for redesigning the scheme that will allow for the objectives of the scheme, namely, promoting gender equality, to be fulfilled more effectively.

The report is divided into six chapters. This first chapter outlines the basic structure of the scheme as well as the objectives of the study. The second chapter examines, in-depth, the literature on conditional and unconditional cash transfers that framed our understanding of the factors responsible for success stories, and reasons for failure. The third chapter describes the methodology that was used to collected the data. Chapter four analyses the scheme on its design, conditionalities, and processes using the various data sources such as the MIS data generated, the primary and secondary data collected and also analyses the budgetary and financial data of BL. The fifth chapter proposes the various re-design options based on the analysis conducted in the fourth chapter. The final and sixth summarises the report and provides directions for future research on conditional cash transfers.

[2] This is the first time that the DWCD has shared the MIS data with an external agency. CBPS acknowledges and appreciates their commitment to transparency.

Chapter 2: Cash Transfers: Experiences, issues and effectiveness

2.1. Cash transfers in the international context

In recent times, cash transfers are increasingly being adopted as part of government schemes to serve as a magic bullet for poverty alleviation and for achieving social policy-related goals across the developing world. Cash transfers are a form of social assistance wherein money is handed over to individuals or households in lieu of, or in addition to, public provisioning of goods and services. Typically, a cash transfer is an instrument through which the state extends cash or purchasing power to the beneficiary to buy specific goods, instead of taking the responsibility of transferring the goods itself(Narayanan, 2011). The latter part of the transfer is known as cash-assisted-kind transfer wherein individuals are provided cash or vouchers to buy specific goods and/or services. In-kind transfers have also been a special provision in social assistance schemes across the globe, including India.

Cash or in-kind transfers can be of two types: conditional and unconditional, depending on the desired outcome of the scheme and the target beneficiary group. Unconditional cash transfers are unilateral grants to specific vulnerable groups in society on the basis of certain pre-determined eligibility criteria. These often do not have any strings attached and can be spent on anything based on the needs/wishes of the beneficiary (Prabhu, 2009; Narayanan, 2011) Conditional cash transfers (CCTs) are programmes that transfer cash, generally to poor households, on the condition those households make specified expenses on particular aspects, such as investing in the human capital of the household or in their children (Schady, 2009).

2.1.1. Origins of cash transfers

The origin of cash transfers can be traced back to the 1990s in Latin American countries as a means to address inequalities of income and wealth (Arnold, 2011; Vyasulu 2010) in the short run, and improvement of human capabilities in the long-run (Son 2008; Vyasulu 2010). In fact, unconditional cash transfers are highly advocated because they guarantee freedom of choice with respect to expenditure preferences. On the other hand, Conditional Cash Transfers (CCTs) are considered cost-effective with comparatively lower transaction costs as compared to direct delivery and tend to contribute to the local economy (Narayanan 2011). It also reduces the need for public procurement and hence, lesser scope for diversion of resources (Ghatak et al 2016). Electronic cash transfers are also simpler to implement and regular audits ensure that the money is reaching those for whom it is intended (Vyasulu 2010).

Essentially, it is believed that CCTs seek to alter the behaviour of the people and enable them to take responsibility for themselves. This indicates the slow withdrawal of the state being the provider of social care, making people co-responsible for determining their own welfare. Co-responsibility is the key feature of CCT programmes and this reflects the fact that social security is no longer seen as residing solely with the state. Instead, it now involves a co-management of risk, where the family and the community must also play their part (Joseph, 2016). CCTs are considered simple and easy to implement as they do not involve any procurement and distribution, often a source of leakages, and offer flexibility to the families in terms of real spending and adjustments.

The first wave of CCTs began in a few municipalities in Brazil and Mexico and mainly addressed the issues of health and education. This trend gradually spread to almost the whole of Latin America. In the second wave, these schemes were rolled out in certain South Asian and African countries and addressed issues pertinent to them such as those related to schooling and maternal health (Schady, 2009). A major presumption while rolling out CCT schemes in any country is that the economy has a strong, efficient and functional system of educational and health services and the CCTs will be instrumental in creating the necessary demand for the same (Schady, 2009; Son, 2008).

2.1.2. Documented impact of CCTs

CCTs lead to quick and significant change in school enrolment and attendance if those are the conditionalities. As a result, the average years of schooling usually improves among the target group. This is a clear message from a large number of countries in Africa, Asia, South America and the selected developed countries where the programmes have been in operation in some form or the other. However, the timings of the payments/release of the transfer amounts matter. The impacts on enrolment are higher when a portion of benefits are delayed until the child starts coming to the next grade/re-enrolment, suggesting that linking benefits to completion and enrolment in the next level can provide higher impacts on enrolment than simply conditioning benefits to regular attendance.

Certain countries implemented comprehensive packages of schemes that had the potential to address supply-side issues while also providing cash transfers. For instance, the *Red Solidaria* programme implemented in El Salvador has a three-pronged strategy that includes cash transfer, a component for infrastructure development and one that supports income-generation (Prabhu, 2009). The CCT scheme *Bolsa Familia* was also part of a larger programme known as the *Fome Zero* strategy that covered aspects of family

agriculture, income-generation and social organisation and was instrumental in reducing poverty and inequality (Vyasulu, 2010). Thus, CCTs helped in shifting the emphasis of the state from the supply-side alone to a supply plus demand-driven solution.

In the case of education, the impact on enrolment and attendance is significantly higher at secondary levels as compared to primary stage. This is a fairly universal conclusion. The impact on schooling is higher in poorer families/countries. However, the impact on the poorest/most vulnerable families tends to be insignificant if the transfer amount is very low. The impact on non-eligible peers or siblings is not completely conclusive. In most cases, the impact on enrolment and attendance have helped in creating a positive social norm and other children in the family have also started going to schools more regularly whereas in some cases, non-eligible siblings have been retained in order to release the eligible ones from work and other responsibilities. The impact on learning and quality of education is less evident. In most cases, the impact has not been found to be significant. In cases where the impact on enrolment and attendance lead to sudden overcrowding, it might lead to dilution in quality if the supply side measures (adequate number of teachers, textbooks, training to deal with large classes, etc.) are not addressed immediately (Jha, 2010).

However, the downside of cash transfers is that they might provide adversarial incentives resulting in certain households or individuals trying to purposely maintain a lower income level in order to be eligible for a particular CCT scheme. Individuals might also get completely dependent on the state for benefits and may not engage in productive employment. Scholars term this phenomenon 'work disincentive' (Bastagli, 2011). Prioritisation of expenditure is critical and it can lead to greater vulnerability of women and the elderly, leading to household conflicts. The *Bolsa Familia* scheme in Brazil tackled this by transferring the money to the woman in the family who takes decisions on food and nutrition (Vyasulu 2010). Underdeveloped rural markets and absence of banking facilities can also pose serious constraints (Ghatak et al 2016).

Very few CCTs have included aspects of empowerment such as parental education or marriage age. The gendered impact of such programmes has not always been covered by evaluations but available evidence, though limited, point towards mixed results. For instance, in Latin America where women were targeted, it led to greater control over money and therefore, voice in intra-household decisions, but it also reinforced their mothering roles and expectations (Soares and Silva, 2010; Jha, 2018).

2.1.3. Conditional and unconditional cash transfers

Both conditional and unconditional cash transfers have their own set of pros and cons and their success depends on the context in which they operate and, on the goals, it set out to achieve. Unconditional cash transfers can largely be categorized under social assistance programs that involve non-contributory transfers to eligible populations on the basis of their vulnerability or poverty. (Slater, 2006)). The major goal of an unconditional cash transfer is to smoothen the consumption of goods and services in an economy(Slater, 2006). There are two advantages associated with this kind of transfer. One, there are no strings attached of fulfilling a set of conditionalities to be eligible to receive the transfer. (Prabhu, 2009; Narayanan, 2011) Two, there are no restrictions imposed by the State on the kind of goods and services that can be purchased by the beneficiary.

Unconditional cash transfers are best suited for schemes that serve as safety net interventions. Another context where UCTS have proven to be effective are in volatile and insecure environments such as post-conflict situations or curfewed areas(Slater, 2006). UCTs have successfully reduced poverty for the ageing population in various countries such as Namibia, South Africa and India while also ensuring human capital investments in the future generations through the means of pension schemes(Narayanan, 2011). Unconditional cash transfers tend to have very little impact on education as was observed in Malawi. With respect to health and nutrition, cash transfers have shown slight impact in terms of dietary diversity and improved child nutritional status in South Africa(Narayanan, 2011). In India especially, it has been proven that cash transfers tend to have lower leakages than a Public Distribution System and hence, there have been debates on replacing the rations with direct provision of cash. Hence, introduction of conditionalities or the absence of it within a cash transfer can be best decided on the desired outcomes and objectives. Literature largely suggests that UCTs seem to work best with respect to social security pensions while CCTs are the most effective when investments in human capital.is the desired objective(Narayanan, 2011).

At the same time, the political economy and the socio-economic context of the country/state also has a strong bearing on the success of the cash transfers. While cash bears the advantage of increasing consumption and thus stimulating the economy, it also runs the risk of increasing localized inflation. This was largely true in several districts in Ethiopia where the government did not increase the supply of food grains to

meet the increased demand from the beneficiaries of the Productive Safety Net Programme (Slater, 2006).Hence, just like CCTs, some of the preconditions and critical decision areas are similar for UCTs as well. Issues of targeting, size of transfer, duration of scheme, strong supply side, etc. are all critical aspects to be considered while designing an UCT. One of the major downsides of unconditional cash transfers is that beneficiaries might use it for unproductive purposes that undermine the stated goals of the cash transfer itself.

As stated above, the design of any cash transfer is both context-dependent and goal-dependent on the basis of which certain unique decisions need to be undertaken. At the same time, certain areas of decision remain common across both kinds of cash transfers so that the beneficiaries and the economy can reap the maximum benefits off it.

2.2. Cash transfers in the Indian context: Focusing on the girl child

As mentioned earlier, CCTs have been used in India since the 1990s. They have been adopted with different design and targeting options to incentivise institutional deliveries and for availing health and education facilities. Most of them were introduced with an aim to reduce gender gaps and the adverse child sex ratios. One of the only CCT scheme fully funded by the central government was the Dhanlakshmi scheme, launched in 2008. Under this scheme, cash transfers are made based on immunisation at different stages as well as the enrolment and completion of different classes until the completion of upper primary school (Class 8) (Sekher, 2010). The Ladli Lakshmi scheme in Madhya Pradesh which was launched in 2007 allowed cash to be transferred to those families where the parents had undergone sterilisation and had only two children. Period cash transfers were made at the time of admission to Class VI and then, at Class IX and Class XI respectively and a lump sum payment was given to the girl child at the completion of 18 years of age (Sekher 2010). Other such state-level schemes include the Girl Child Protection Scheme in Andhra Pradesh, the Ladli Scheme in Delhi, the Rajalakshmi Scheme in Rajasthan[3], the Balika Samridhi Yojana and

[3]It has since been discontinued.

Kunwar Bainu Mameru schemes in Gujarat, the Beti Hain Anmol and Indira Gandhi Ballika Suraksha Yojana schemes in Himachal Pradesh, the Rakshak Yojana in Punjab, the Mukhya Mantri Kanya Suraksha Yojana and Mukhya Mantri Kanya Vivah Yojana schemes in Bihar, Mukhyamantri Lakshmi Ladli Yojana in Jharkhand, Kanyashree Prakalpa Scheme in West Bengal, the Mukhya Mantri Kanyadaan Yojana in Madhya Pradesh, Kalyana Lakshmi / Shaadi Mubarak Scheme in Telangana, Biju Kanya Ratan Yojana in Odisha and the Manjhi Kanya Bhagyashree Scheme in Maharashtra .

When we examine only the conditional cash transfer, we find that the Apni Beti Apna Dhan (ABAD) scheme in Haryana was one of the first CCTs started in India in 1994, which was remodelled in 2004. The scheme initially targeted all socio-economic disadvantaged girls but was revised in 2005 to restrict it to the second girl child of all groups, doing away with the targeting. The scheme offered two points of transfer: (1) a small cash disbursement to mothers (Rs 500) within 15 days of delivering an eligible girl; and (2) within three months of birth, and on enrolment into the scheme, a savings bond of Rs. 2,500 in the name of the new-born girl which was redeemable at maturity of Rs. 25,000 when she turned 18, provided the girl was fully immunised, remained unmarried and continued schooling.

Since the scheme has been in operation for about two decades, it allows itself to be evaluated against long-term goals, and therefore, has been evaluated using both large-scale sample survey data (e.g. data from different rounds of the National Family Health Survey (NFHS) and District Level Health Survey (DLHS) and primary fieldwork (Jha, 2018). Studies revealed that the programme contributed positively to girl child survival rates (Sinha and Yoong, 2009), but others have concluded that these improvements cannot be attributed to the scheme as the small size of the transfer was not influential in changing deep-rooted biases of the community (Mazumdar, 2012). Additionally, it appeared that the scheme was not influential in having any impact on the self-efficacy[4]

[4]Self-efficacy here has been defined as the confidence in one's own capacity to undertake tasks and higher aspirations.

of girls (Nanda, Dutta & Das, 2014; Krishan et al, 2014). In fact, there appeared to be no significant difference in the proportion of girls with high self-efficacy between beneficiary and non-beneficiary groups in both older and younger cohorts (Jha, 2018).

Other evaluations of these schemes have indicated that while the scheme improves basic indicators related to education and health, it fails to positively impact societal views and perceptions about the girl child. In fact, some evaluations indicate that the benefits do not even travel past the first girl child and sometimes have negative impact on the second girl child (Krishnan et al, 2014).

Certain state governments have also tried to alter the form of such schemes, like the cash-assisted kind transfer to provide greater impact. For example, cycles are provided to girls on enrolment in secondary school (in Bihar and Chhattisgarh) and on completion of education (Uttar Pradesh) (Ghatak et al, 2016). Evaluations of the Saraswati cycle scheme in Chhattisgarh indicate that such schemes have led to increased girls' enrolment in secondary education, enhanced their confidence and positively influenced parents' attitude towards their daughter's education (Midstream Marketing & Research Pvt. Ltd.). The evaluation also found that such schemes were more cost-effective in increasing secondary enrolment than cash transfer programmes. The Bihar cycle scheme is believed to have increased girls' age-appropriate enrolment in secondary school by 30 per cent and also reduced the gender gap in age-appropriate secondary school enrolment by 40 per cent. The impact on enrolment holds good even after introducing controls for household demographics (caste and religion), socio-economic status and village characteristics, including closeness to facilities (Muralidharan and Prakash, 2013).

But these effects do not appear to be universal. The feedback from Gujarat suggests that the distribution of bicycles alone does not make much difference (UNICEF, undated). The Bihar scheme was applicable to all girls enrolling in class IX whereas the Gujarat scheme was limited to the girls from BPL households. This could be one of the factors that explain the success of the Bihar programme. High numbers of girls using bicycles create a critical mass and therefore, could be more effective in changing norms, especially in a social milieu where all girls face some kind of disadvantage (Jha, 2018). A bigger collective of girls could together take the cycles to school and therefore cut the transport cost while also addressing safety concerns. The presence of all girls, including those from upper castes and upper income groups help in creating new social norms. If girls from other families are not using bicycles, it is difficult for girls from BPL families

alone to use bicycles and create the critical mass required to make any form of changes in the social narratives(Jha et al., 2016). The Bihar experience also suggests that bicycling was viewed as safe because schools were not located very far from residences. Distance could potentially be the reason for the poorer response in Gujarat for poorer response where the spread of government schools is very wide, especially in rural areas (Jha et al., 2016).

If we focus primarily on cash-based incentives that provide staggered incentives tied to desirable outcomes, West Bengal's Kanyashree Prakalpa Scheme appears to be addressing concerns related to retention of school and preventing child marriage. With respect to this scheme, the first incentive consists of an annual grant of Rs 750 for unmarried girls between ages 13 to 18 and enrolled in grades VIII to XII or equivalent. This is termed as KP1. The second incentive is a one-time grant of Rs 25,000 upon the attainment of 18 years, conditional upon her remaining both unmarried and pursuing educational / vocational training / technical training / sports training till that age. This is termed as KP2.

Compared to other CCT schemes, Kanyashree Prakalpa is different on two counts. One, it appears to incentivise positive educational outcomes for girls and reducing child marriage by introducing two simultaneous conditionality of continued education and remaining unmarried till 18 years of age. Second, it requires girls to register themselves at the age of thirteen. This creates far stronger ownership and aspirational effects among adolescent girls in achieving the scheme outcomes. In the first few years since its introduction in 2013, the scheme was very effective in reducing under-age marriage and early dropout among teenage girls in West Bengal. A recent evaluation of the scheme also indicated that there were some improvements in the empowerment of girls, in that they were able to express that they would make their own decisions regarding who they would get married to, and when they would get married (Sen, 2018).

Another scheme that has resulted in positive results is the Janani Suraksha Yojna which shows that there have been surges in institutional deliveries because of the scheme (Dongre, 2013). In 2014, the newly formed state of Telangana also introduced the Kalyana Lakshmi / Shaadi Mubarak scheme wherein an assistance of one lakh rupees is provided to financially distressed families with the simultaneous objectives of reducing child marriage and allows families to supplement marriage expenses. Within this scheme, a girl resident in Telangana, over 18 years of age, belonging to any community with a combined annual income of her parents not exceeding two lakh rupees is eligible

for this scheme. More recently in 2019, the Bruhat Bengaluru Mahanagara Palike (BBMP) announced the Mahalakshmi Scheme wherein any baby girl born in the 24 BBMP maternity hospitals and within the current financial year, will be given a 15-year maturity bond of Rs one lakh to assist the girl child financially for either her education or marriage. A sum of Rs 60 crore has been set aside for this scheme by the BBMP for this scheme.

Therefore, it appears that despite middling to no results in terms of results, India has started investing heavily in CCTs to combat the problems of gender equality. To understand the structural reasons why some of the CCTs appear to have results, and others are still to show any, we can examine the reasons why CCTs have been historically effective, and what are the impact enablers and decision-areas that will allow for any CCT addressing gender equality to work. What makes CTs effective

A review of the literature provides pointers towards the preconditions that help a CT work and what the key features of an effective CT scheme are. These may be grouped under three heads as shown in the table below:

Table 2. 1: Factors impacting CCTs

PRECONDITIONS	IMPACT ENABLERS	CRITICAL DECISION AREAS
Strong supply and array of services and easy access	Use of technological solutions	Rationale for scheme
Easy access to procurement of documents	Mass awareness programmes driving behavioural change	Number and choice of conditionalities with respect to objectives
Proper integration between government departments -	Employment and income-generating schemes	Costs involved in targeting, transferring and monitoring
Income is the major constraint	Female recipient	High private and social costs
		Targeting designs
		Size of transfer, duration of scheme and exit strategy
		Method of enrolment into schemes
		Evaluation studies

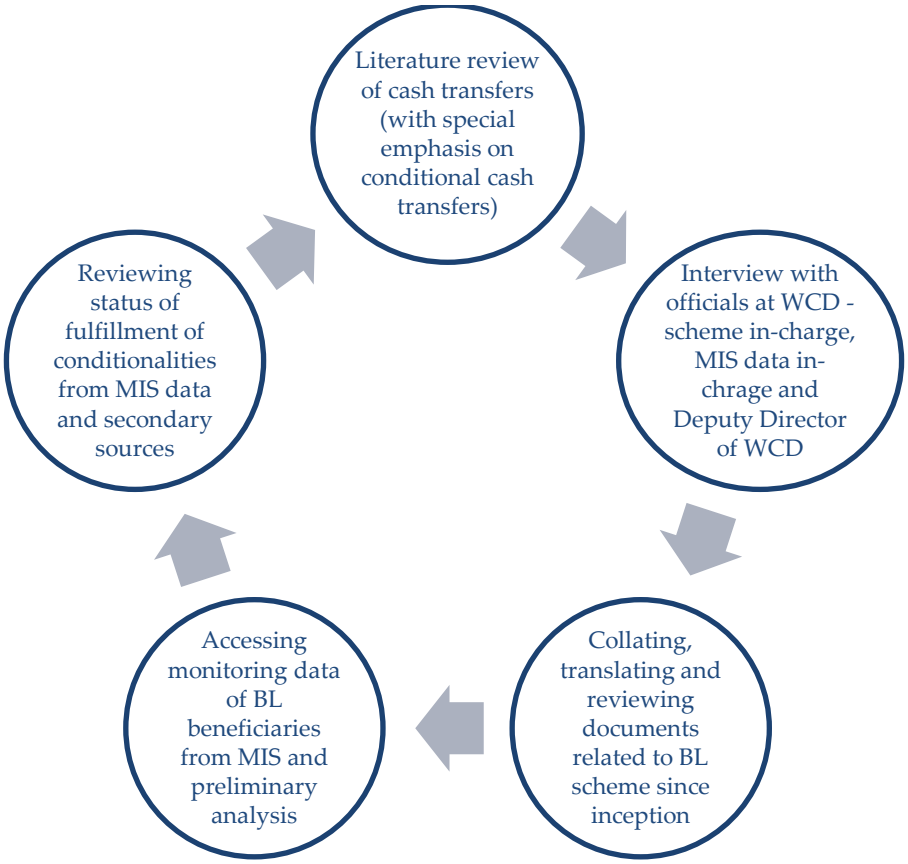
2.3. First phase: Desk review

The first phase of the study was conducted with the explicit purpose of understanding the design and implementation of the BL Scheme. Consequently, information from the literature on CCTs, previous evaluations of other CCTS, and any previous evaluations of the BL scheme was absolutely critical to frame the nature of enquiry into the functioning of the BL scheme. Moreover, given that we wanted to know the intentions, motivations, and purpose of the scheme, we interviewed officials in the WCD, including those who were in charge of the scheme, who were in charge of the MIS data as well as other supportive personnel. We also closely examined all the government orders and documents related to the BL scheme. This was primarily undertaken to understand the trajectories that the BL scheme has embarked on, since its inception. Due to this extensive review, we were able to trace the various inclusions and exclusions of the scheme, and the rationale for it, over the course of the BL scheme. Additionally, with the help of the WCD department, we were able to access the monitoring data of BL beneficiaries, and were able to review the status and fulfilment of conditionalities from MIS data and other secondary source.

All of these processes were complimentary to each other and the data collected from each of the sources provided insight into the process of implementation. The data derived was

analysed, first in relation to each other, and as seen in the next chapter, was also reviewed in the light of the data from the field and secondary sources.

Figure 2. 1: Process of data collection in phase 1



2.3.1. Preconditions

The literature suggests that there are certain prerequisites to implementing cash transfers in a country. Many cash transfer schemes are conditional upon using health and educational services. This is based on the assumption that lack of income is a major constraint in availing these pre-existing services. Cash transfers, it is believed, would help in increasing the household-level income and motivate parents to access these services for their children. Thus, a CCT scheme that focuses on the demand side would succeed only if there are no supply side constraints.

When conditions are set to fulfil certain behavioural requirements such as accessing health and educational facilities, a major precondition is that these services are efficient, abundant and accessible in the country and that CCTs will only be instrumental in generating demand and influencing consumption patterns (Schady, 2009; Son, 2008). If

that is not the case, schemes should be designed in a comprehensive manner in order to address issues of supply and demand simultaneously. For instance, CCTs such as *Red de Proteccion Social* and *Programa de Asistencia Familiar* were implemented in low-income Latin American countries (in Nicaragua and Honduras) where there were significant investments in infrastructure, apart from the demand component of the cash transfer. A part of the programme's budget was set aside for building schools and health centres as well as improving school conditions (Son, 2008). Increasing demand for services with inadequate social infrastructure can prove to be counterproductive. For instance, if one of the conditionalities requires the child to enrol in a school and it positively affects enrolment rates, there is a risk of increasing teacher-pupil ratios (since the state is not equipped to supply more teachers) affecting learning levels. (Arnold, 2011).

Good governance and strong political support are also major preconditions before rolling out CCT schemes (Son, 2008). There should be clear vertical as well as horizontal integration between various departments and agencies concerned with the scheme. Field-level issues of monitoring, coordination between different departments, implementing agencies and financial institutions at the ground level also need to be addressed before the scheme is rolled out (Sekher 2010). According to the anecdotal experience of a community-level implementer in the Ladli evaluation scheme, out of every 100 people, only 40 would have the relevant documents and even after five or six years of submitting the necessary documents to the authorities, beneficiaries would not have received the required certificates. Bureaucratic delays like these obstruct the roll-out of the scheme at its very first stage (Krishnan et al, 2014). We already know from our experience with the Rajalakshmi scheme in Rajasthan that getting the partner financial agency on board is important before going out to implement the scheme (Sekher, 2010).

2.3.2. Impact enablers

There are certain facilities and services not absolutely necessary for implementing a CCT scheme, but the existence of which augment the impact accrued from CCTs. A major argument against CCTs is their limited focus on outputs and lagged performance on the outcomes. While there was a significant increase in the enrolment rates of secondary schools as a result of *Progresa* (Son, 2008), the educational achievements were termed as 'dismaying'. Similarly, the outcome for Brazil's *Bolsa Familia* were also quite bleak, indicating that 'beneficiary children are almost four percentage points more likely than non-beneficiaries to fail at school' (Prabhu, 2009).

On the other hand, CCT programmes in Bangladesh and Nicaragua improved the primary school enrolment rates by a huge margin (Son, 2008). CCTs have also proven to reduce inequalities in society on a large scale. After *Bolsa Familia* was introduced, there has been a reduction in the Gini coefficient from 0.593 to 0.552 in Brazil between 2001 and 2007 (Vyasulu, 2010).

While these gains are encouraging, it is important to note that CCTs generally do not exhibit a long-term sustainable change in outlook and behaviour. For instance, in the Laadli scheme it was observed that there was no change in the community mindset even if there were improvements in the utilisation of health and educational services. A World Bank evaluation of the ABAD scheme using NFHS data showed that it had a positive effect on the sex ratio of surviving children but inconclusive effects on mothers' preferences for having female children as well as total desired fertility (Krishnan et al, 2014). Studies in eastern Turkey suggested that socio-cultural biases against schooling for girls played a bigger role than cash incentives (Son, 2008). In order to combat this, the scheme should be accompanied by awareness campaigns and sessions that attach behavioural values to desired outcomes.

A comprehensive package of schemes that focus on income generation while also improving the supply of services and providing cash benefits have proven to be more successful among CCT schemes. For instance, the *Red Solidaria* programme implemented in El Salvador has a three-pronged strategy that includes a cash transfer, a component for infrastructure development and one that supports income generation. (Prabhu, 2009). The CCT scheme *Bolsa Familia* was also part of a larger programme known as the *Fome Zero* strategy that covered aspects of family agriculture, income generation and social organisation and was instrumental in reducing poverty and inequality (Vyasulu, 2010).

Technology and tech-based applications have been adopted in various models across the world for different purposes such as making cash transfers seamless, avoiding leakages, reducing targeting errors, optimising costs, etc. For instance, *Cadastro Unico*, a register maintained by the federal government of Brazil to screen potential family beneficiaries has helped in smoothening out the implementation and monitoring processes in the *Fome Zero* strategy adopted by Brazil. The municipalities use this same database in order to monitor beneficiaries (Vyasulu, 2010). For the same scheme, switching to electronic benefit cards issued by a state-owned financial institution helped cut the administrative cost of delivering *Bolsa Família* grants nearly seven-fold, from 14.7

percent to 2.6 percent of grant value disbursed. The Northern Kenya Hunger Safety Net Programme (HSNP) for pastoralists also managed to increase the holders of bank accounts, following use of smart card and finger-print recognition technology for payments of cash transfers by Equity Bank agents who are local traders in the community (Arnold, 2011). Even in Colombia, cash transfers are routed through banks to make the process seamless (Bastagli, 2011).

The prioritisation of expenditure is critical and might lead to greater vulnerability of women and the elderly, leading to household conflicts. When women spend a greater proportion of the money under their control on children's education, health and nutritional requirements, it is prudent to ensure that cash transfers are made in the name of the women in the household.

2.3.3. Critical decision areas

Decisions with respect to certain aspects related to the design and strategy of the scheme require trade-offs and choices that determine the success of the schemes. The first and foremost decision is with respect to the rationale of the scheme. The state needs to assess the current level of specific human capital outcomes and identify key constraints of low outcomes in human capital (Arnold, 2011). Thereafter, it needs to identify the best ways to tackle these constraints and decide whether, given the current circumstances, cash transfers would be the optimal solution.

Selecting the appropriate set of conditions is another major aspect of decision-making under the design component of CCTs. It is important to understand the direct and indirect linkages between the desired outcomes and the usage of the services outlined in the scheme. When Haryana started the ABAD scheme in 1994, the main aim was to improve the sex-ratio at birth, but its evaluation a decade later revealed that the community perceived it as a 'scheme that supports the marriages of children from poor families' (Krishnan et al, 2014). Schemes with multiple conditionalities and eligibility criteria become cumbersome to track and increase private costs incurred by individuals and households. More importantly, the focus is diverted from the programme goals and desired outcomes among the variegated pool of conditionalities that need to be fulfilled (Sekher 2010).

The size of the cash transfer also determines how much an individual or household is incentivised to fulfil the pre-set conditionalities (Schady, 2009). Setting the cash amount at a minimal level would not encourage the individual to access services and setting it

too high might create undesirable incentives. Certain households or individuals might try to purposely maintain a lower income level in order to be eligible for a particular CCT scheme. To avoid this, certain schemes such as PRAF II in Honduras, kept cash benefits at lower levels so as to prevent adverse selection by the richer households (Prabhu, 2009).

Decisions regarding timings of entry and exit are also vital at this stage. A prominent question is when the state should stop cash transfers so as to avoid increased dependence on it. At the same time, the limited time period must ensure that the desired outcomes have been achieved. In Nicaragua, the families were entitled to cash benefits for a maximum period of three years irrespective of the eligibility criteria (Bastagli, 2011). Enrolling eligible people into the beneficiaries should also be done systematically in order to avoid exclusions. In Cambodia, programme rules specify that information posters will be placed in all pertinent schools, on the commune council notice board and in the health centres, markets and pagodas. Sometimes community representatives are also appointed in order to enrol beneficiaries into the scheme. The 2014 impact study of Dhanlakshmi revealed that announcing in *gram sabha* meetings and public announcements were the most effective ways of publicising the scheme. But this could prove risky if the on-ground implementation itself has faltered as was the case with the Ladli scheme in Haryana where it was found that there was poor involvement of the DoH, local government, NGOs and women's groups.

Targeting is a game-changing element in any social assistance scheme and the same holds true for CCTs as well. The decision on targeting and methods of targeting depend on technical and fiscal analysis as well as on administrative capacity and political acceptability. In practice, the best results are often achieved by combining two or more forms of targeting (Arnold, 2011). In most cases, CCTs are targeted at certain specific sections of society and are not universal in nature. These target groups are either defined on the basis of poverty or some type of social exclusion. Targeting on the basis of economic criteria is similar to the procedure adopted while designing any other social assistance programme (Schady, 2009). Hence, already existing poverty lines are usually used as a measure to target households and individuals.

In many Latin American countries, beneficiaries are identified through proxy means tests. Instead of using income or consumption as criteria, a welfare score is computed to rank potential beneficiaries. One of the ways of identifying beneficiaries is also through limiting the scheme to certain geographical regions (Prabhu, 2009). Targeting errors are

common in CCT schemes just like in any other social assistance scheme. Although inclusion errors can be avoided by setting the cash benefits at lower levels, exclusion errors are more difficult in nature. In recent times, public oversight networks and social audits are emerging as a means to keep the targeting errors at the minimum (Prabhu, 2009). Generally, it has been found that programmes which are universal in nature reap the maximum impact which was reflected in the evaluation of the Ladli scheme in Haryana as well (Krishnan et al, 2014).

CCT schemes also involve certain exclusive costs that are generally absent from other kinds of social assistance programmes. Firstly, there are costs involved in the identification and targeting of beneficiaries. If the targeting mechanism is itself weak then it would lead to many leakages from the scheme in the long-run (Son, 2008). But studies also prove that targeting costs are high at the start of the programme and gradually taper down during the course of the programme. For example, in Mexico, during 1997, the first year of the implementation of *Progresa*, the cost of targeting was 65 percent of the cost of the programme which subsequently declined to 11 percent by 2000. However, the reverse was the case with the costs associated with the monitoring of the conditionality which rose from eight percent in 1997 to 24 percent by 2000. Whereas in 1997, the actual delivery of transfers to beneficiaries was only eight percent, it increased by 2000 to 41 percent.

Targeting also involves certain social costs as was the case in Mexico where certain groups expressed resentment because of the benefits handed over to beneficiaries as opposed to the non-beneficiaries (Bastagli, 2011). Secondly, there are major private costs incurred at the individual or household level. The eligible beneficiaries incur huge expenditures in order to access educational and health facilities and to comply with the multiple conditionalities (Vyasulu, 2010). This also includes the money and time costs involved in procuring necessary identification proof and documents to be eligible for the scheme.

Thirdly, costs are also incurred in the process of providing cash benefits. Recently, a number of innovative methods have been devised in order to make these transfers more cost-effective, one of them being the usage of tech-based applications, as was mentioned earlier in the section. Reducing the number of intermediaries in the process is another way of making the transfer process cost-effective (Bastagli, 2011). Upgrading payment mechanisms substantially reduce the cost to government by leveraging the involvement of the private sector or community players. For instance, the South African Social

Security Administration (SASSA) saw its costs of delivering social transfers drop 62 percent (to less than US$2 per payment) after moving to bank accounts offered by the private banking sector. (Arnold, 2011). In Mexico, a fairly low-tech Brinks truck model is still the main payment modality. Households are paid in cash at temporary pay points that use available infrastructure (such as community centres), with transportation and payment of the money contracted to the Mexican post and telegraph office. In Kenya, payments are made through the post office. A pilot programme in Tanzania disburses funds to community representatives who, in turn, make the payments (Prabhu, 2009).

The largest expenditures in CCTs are incurred on monitoring the fulfilment of conditions especially in cases where there are multiple conditionalities to monitor. A comparative study conducted across Nicaragua, Honduras and Mexico found that the monitoring costs are anywhere between 2 to 24 per cent of the total programme costs. Evaluating compliances and accountability become costly affairs as they are the single biggest indicators to understand the impact of a CCT scheme. (Son, 2008). By design, some programmes involve a social worker who, in the case of non-compliance, will reach out to the beneficiaries (e.g., El Salvador, Jamaica). Colombia's *Familiasen Acción* used a system of sample-based site monitoring or 'spot checks' as internal process evaluation. Interviews were conducted every six months in a sample of 20 municipalities. For participants, programme officials, and local governments, interviewers use defined questionnaires that cover 400 indicators of various programme aspects (including inscription processes, verification of compliance with conditions, payment systems, appeals, and quality of the health education component). To some extent, that is the approach followed by Chile's *Solidario* programme.

Evaluation studies are hard to implement in the case of cash transfer schemes since it is difficult to measure a change in the behavioural component of households and communities. In the absence of a control group and because of rapid changes in social structures, it is difficult to attribute any kind of impact as an effect of the scheme (Krishnan et al, 2014). A randomised control trial experiment which was done in Malawi to evaluate its impact which found that conditional and unconditional schemes resulted in the same level of impact in on the context.

Keeping in mind these various factors that allow for CCTs to work and CCTs to fail, we decided to engage with the BL scheme in multiple ways. As mentioned earlier, we wanted to engage with the administration of the scheme, as that is central to the way

the beneficiaries are able to access them. At the same time, we also wanted to understand the perspective and understanding of the beneficiaries so as to bring their experience central to our evaluation of the scheme. In order to do this in a systematic manner, we analysed information available from the MIS, data collected through surveys and interactions with various stakeholders through focus group discussions and interviews. The next chapter provides a brief description of the methodology that we followed to collect and analyse the data.

2.4. Second phase: Mixed-methods framework

There are some limitations to the desk review, as illustrated in Box 1. Therefore, we also adopted a mixed-methods framework that employed both quantitative and qualitative methods to collect information from the field. We conducted primary data collection in four districts, which were chosen and finalised in consultation with the Ministry of Woman and Child Development and UNICEF. The selected districts were Belgaum, Raichur, Mysuru and Tumkur, each of which is located in an administrative region in Karnataka. Raichur was also chosen, as it happens to be an aspirational district[5], as declared by NITI Aayog. – one in each administrative region in Karnataka. Raichur also happens to be an aspirational district, as declared by NITI Aayog.

[5]Niti Aayog in India has identified a number of 'aspirational districts' for concentration of development funds and efforts based on an index of education, health, access to agriculture and water resources, financial inclusion and presence of basic infrastructure.

Box 1: Issues related with data definition, objective, consistency and veracity: Some illustrations

a. The date of birth is not validated properly as a date field. Hence the date formats are inconsistent in different districts and years. Even within the same district, the formats are constantly changing. The formats are varying between DD/MM/YYYY and MM/DD/YYYY. Even the separators used in the date format are varying from '/' to '-

b. There are instances where the school field is empty and the class field is filled which makes it unclear what field to consider for verifying if the student is enrolled in a school at all

c. The maximum number of immunisation rounds is different in every district of the state; in some places it is six and in others seven. It is not clear whether, if the number of rounds is 0, it means that the girls are not immunised at all or immunisation details have not been recorded. The assumption is that unfilled cases are ones that are unrecorded

d. The BL also has details of housing, health conditions, IFA tablet intake, NPAG enrolment scheme etc. This gives rise to question as to why this data which are not relevant to BL's MIS are collected. Although it might be a good practice to have unified data for anganwadi and BL to enable coordinated monitoring, it is not clear from the database that this is the case

e. The income field also mentions Rs.0 as the income, especially in the later years of the data (2016, 2017). Does this mean that there is no income at all (which is spurious) or the field has not been filled? It is also not clear if the income recorded is on a monthly or an annual basis

f. When are the details on marriage captured and are, they even being updated? If yes, then from where and what is the means of verification? The same question obtains with child labour

We selected one taluk in each of the four districts based on the sex-ratios within each of the districts. We picked the taluk with the highest sex ratio within each of the districts. The reason for picking sex-ratio as a selection criteria was because the BL scheme was designed to combat gender inequality especially in the context of 'missing' girls. So, we wanted to examine its influence on taluks that faced this challenge the most. Additionally, since the study was being conducted in parallel to evaluating other

nutritional schemes by the WCD such as the Matrupoorna we also took a few other factors into consideration such as percentage of malnourished children, anaemia among pregnant women, female literacy, and the SC/ST populations. The data that we used to select the taluk was primarily sourced from the District Human Development Report published in 2014.

As indicated in Table 2.2 to 2.5, we decided to choose Saundatti in Belgaum, Raichur taluk in Raichur District, Madhugiri in Tumkur, and Nanjangud in Mysore.

Table 2. 2: Socio-economic indicators of Belgaum

	Malnourished children (%)	Anaemia among pregnant women (%)	Sex ratio	Female literacy (%)	SC population (%)	ST population(%)
Athani	40.22	51.37	958	61.47	16.01	2.89
Bailhongal	40.84	48.48	981	63.87	6.86	8.90
Belagavi	32.47	88.91	967	77.54	7.58	6.69
Chikkodi	34.95	62.43	966	67	16.24	1.16
Gokak	45.43	47.27	990	57.31	10.77	9.81
Hukkeri	41.61	55.15	991	62.08	14.41	11.98
Khanapur	32.32	34.92	976	66.39	7.67	4.85
Raybag	50.46	33.53	958	58.2	18.44	2.04
Ramdurg	40.15	83.09	975	54.94	15.72	3.47
Saundatti	42.28	84.92	974	57.69	9.54	11.07

Table 2. 3: Socio-economic indicators of Raichur

	Malnourished children (%)	Anaemia among pregnant women (%)	Sex ratio	Female literacy (%)	SC population (%)	ST population (%)
Devadurga	46.68	41.3	1002	38.62	60478	96535
Lingasugur	41.17	49.5	984	49.14	89692	65589
Manvi	43.62	79.1	1013	44.09	78056	89190
Raichur	46.42	51.5	998	55.16	104849	63178
Sindhanur	49.08		1003		67858	52579

Table 2. 4: Socio-economic indicators of Tumkur

	Malnourished children (%)	Anaemia among pregnant women (%)	Sex ratio	Female literacy (%)	SC population (%)	ST population (%)
CN Halli	21.5	40.97	1009	69.29	18.29	8.32
Gubbi	22.51	34.99	987	67.52	16.61	7.30
Koratagere	21.92	52.69	987	63.63	22.97	11.24
Kunigal	23.25	68.1	1002	59.27	13.78	1.21
Madhugiri	24.95	44.25	989	60.33	24.12	12.19
Pavagada	28.87	44.25	982	56.48	27.50	17.24
Sira	25.19	57.89	974	63.32	22.29	9.17
Tiptur	22.27	34.5	1002	75.71	14.08	3.62
Tumakuru	19.93	55.07	954	77.11	16.63	5.87
Turuvekere	22.42	55.17	1013	69.1	13.62	2.78

Table 2. 5: Socio-economic indicators of Mysore

	Malnourished children (%)	Anaemia among pregnant women (%)	Sex ratio	Female literacy (%)	SC population (%)	ST population (%)
Pariyapatna	30.23	34.63	948	62.09	17.21	8.48
Hunsur	32.76	28.55	980	59.32	18.87	16.50
Krishnarajanagar	30.69	35.98	997	60.33	15.00	6.96
Mysuru	27.46	37.05	986	78.7	12.98	7.32
H.D. Kote	31.43	61.45	987	56.86	27.78	23.61
Nanjangud	33.11	52.36	994	55.83	22.63	13.84
T Narasipur	28.29	21.93	997	57.17	26.31	13.79

In Tumkur, we decided to choose the taluk of Madhugiri even with the presence of other taluks that were doing poorly in terms of the socio-economic indicators. The reason it was chosen was because Madhugiri has been the flagship taluk for many other programmes by the WCD such as the Matrupoorna scheme. Therefore, in consultation with the WCD, Madhugiri was chosen to help us analyse the processes and systems that have aided in the efficient implementation of the WCD programmes and schemes. It was also useful for us to examine the ways in which a prolonged engagement with the State helps or harms the implementation of a programme.

After the taluks were chosen, we examined the local records to select the 25 anganwadi centers who formed the base of our analysis. These local records were obtained from the taluk-level office – the CDPO – which maintains all the records pertaining to the beneficiaries enrolled in WCD schemes. With the active cooperation of the WCD department, hard or soft copies of the number of beneficiaries were first examined. Then, we selected anganwadi centres that had a minimum of 5 beneficiaries under each

of the three categories of beneficiaries (Bhagyalaksmi[6], Mathrupoorna and Ksheerabhagya/Srushti) that we were interested in. Within each of the categories, an anganwadi was assigned a serial number. Then, a random generator was used to identify 25 Anganwadis chosen for the survey.

All of the 25 anganwadis that were chosen formed the base of our analysis. Out of these 25 anganwadis, we also chose every 5thanganwadi on the list for a more in-depth analysis. Therefore, the survey was conducted in all of the 25 villages where our anganwadis were located, and focus groups interviews and semi-structured interviews were conducted in the 5 anganwadis chosen among the 25.

The next step was to identify households so that they could undertake the survey. First, we collected all the information regarding beneficiaries who had enrolled for the Bhagylakshmi, Matrupoorna, and the Ksheer Bhagya/Egg Supply Scheme. By using a random number generator, we identified two things: a list of respondents, and a replacement list in the case we are not able to access the respondents or if they refuse to participate in the study.

[6]Data for this study was collected jointly in a survey with another study which evaluated the Bhagyalashmi scheme of the Karnataka Government.

Chapter 3: Methodology

Our evaluation of the BL scheme was conducted in two phases. The first phase was a desk-based study conducted between January 2017 and June 2017. The analysis and findings from this review was the background for designing the second phase of the study. This consisted of field-based study conducted between July 2018 to March 2019 with the objective of gaining a deeper understanding of the scheme and redesigning the scheme in collaboration with the Department of Women and Child Development, Government of Karnataka.

Table 3. 1: Phases of the study

Phase of Study	Period of Study	Objectives	Sources of Data
PHASE I – Desk based	Jan 2017 – June 2017	Scheme review, budgetary and financial review and MIS analysis	Scheme documents, government circulars and rules, MIS database (as maintained with NIC), basic budget documents
PHASE II – Field based	July 2018 – March 2019	Redesigning BL scheme, Process review, reviewing the awareness and experiences of beneficiaries	Household surveys, Focus group discussions, stakeholder interviews at multiple official levels, consultations with WCD and UNICEF

The rationale for the study being conducted in two phases was because of the gaps that were identified in the first phase. The desk review of the BL schemed answered a few questions regarding the scheme, but left some questions unanswered and raised other unanticipated questions. We were unable to get a sense of the problems faced in the field from the MIS data alone. Additionally, because there were gaps in the data collected within the MIS (such as non-uploading of school enrolment data for years in some districts, absence of any consistency check for continued school enrolment, etc..). Moreover, the desk-based review raised a number of issues related to the (i) relevance to the context (e.g., BPL targeting), (ii) ethics (e.g., two-child norm and compulsory family planning amounting to coercion) and (iii) conceptual framework (e.g., based on instrumental philosophy). We felt that a field-based study would be very useful in throwing light on these issues. We also came to the conclusion that because of the number of modifications that happened in the programme, it was important to understand the various transitions in the field.

Therefore, a field-based study at the second stage was conducted to supplement this analysis. So, apart from the desk review of the scheme, we were also to conduct surveys and focus group discussions (among other methods) to understand whether the scheme has potential to enhance the 'freedoms' and reduce the 'unfreedoms' experienced by girls.

3.1. Qualitative methods

The qualitative component of the study included focus group discussions (FGDs) and stakeholder interviews. As mentioned earlier, every 5th Anganwadi Centre from the list of 25 Anganwadi centres in each taluk were selected for the qualitative component of the study. This totalled to 20 Angwanwadi centres across 4 districts. FGDs were conducted with a variety of stakeholders that included mothers, fathers, village elders, adolescent girls, community members and members of self-help groups. FGDs were used to collect in-depth information on the perceptions regarding the usefulness of the schemes as well as the efficacy with which the schemes are being implemented. This tool was also useful in eliciting recommendations from both the beneficiaries and workers on the ways in which the implementation of the schemes can be improved.

Interviews were conducted with officials at various levels in the organizational structure starting from the Anganwadi workers to the taluk level officials till the CDPO level. These were coupled with interviews with related stakeholders such as the LIC representatives, WCD officials, BL in-charge, etc. Information was obtained on the resources available with the Anganwadis, supply chain challenges that they are facing as well as the feasibility of implementation of the schemes through Anganwadi workers. These interviews shed light on the various mechanisms involved in the process of enrolment and access of benefits of the scheme. A summary of the methods used is provided below.

Table 3. 2: Summary of quantitative and qualitative methods used

	Tools / technique	Numbers	Comments
Quantitative	HH Survey	1500[7]	15 in each AW catchment area/ 375 in each district
	Angawadi facility survey	100	25 in each district
	AW worker /helper time mapping	100	25 in each district
Qualitative	AW workers' detailed interview	20	5 in each district
	Adolescent girls' FGD	20	5 in each district
	Women's group FGD	20	5 in each district
	Men's (Fathers) group FGD	20	5 in each district
	Matrupurna recipients FGD	20	5 in each district
	Panchyat/Community members	20	5 in each district
	Interviews (CDPO /case workers/ Education department/others)	20	5 in each district

Before we move to engaging with the findings of our analysis for both our first and second phase, it is important to have a clear sense of the sample that we are addressing. The next section will provide a brief description of the characteristics of our sample in order to allows us to contextualise our findings.

3.2. Quantitative methods

The quantitative component had three components: household surveys, time mapping of Anganwadi workers and facility checklists of Anganwadi centres. The surveys of beneficiary households were administered to the female heads of the households and was used to identify awareness levels of the beneficiaries, experiences of enrolment and utilisation

[7]In Mysore (one of the last visited districts), the number of Mathrupoorna recipients were less than the targeted number. The total number of households surveyed in Mysore was 372 and thus the total sample size included in the final analysis was 1497 households.

of intermediate benefits, and reasons for non-enrolment, if any. The surveys also helped in capturing the behaviours and attitudes of the household towards the girl child. Fifteen beneficiary households were selected corresponding to each Anganwadi catchment area, totalling to 375 households per district/taluk.

A time mapping survey was administered to every Anganwadi worker and a facility checklist was administered at all the sampled Anganwadi centres. The time mapping survey helped in mapping out the time spent by each Anganwadi worker on various activities on a daily, weekly and monthly basis. The facility checklist as a tool helped in capturing the availability, access and functionality of various facilities within the Anganwadi centre. The checklist also collated qualitative information on the quality of these facilities. Both these tools were administered at all Anganwadi centres sampled for the study.

3.3. Description of our sample

In order to understand the patterns that we will explore in the next section, it is important to get a general idea of the characteristics of the people in our sample. We collected information regarding their socio-economic profile of the household by using indicators such as family size, educational profile, caste or religion of the household and the BPL status of the household. Within the household, we tried to examine the occupation of the respondent – the female head of the household – as well as her education.

3.3.1. Social distribution of the households

For the purpose of analysis, we grouped the social categories of religion and caste for a better understanding of the distribution within the villages. The households belonging to Hindu religion have been categorized into their respective caste groups while the households belonging to the Muslim religion are presented as a distinct social group. The households belonging to other religions are categorized as 'Others' in Table 3.3. Such a categorization presents a clearer picture of the social distribution of the households from the perspectives of both caste and religion.

Table 3. 3: Caste and religion of the households

	Belgaum	(%)	Tumkur	(%)	Mysore	(%)	Raichur	(%)	TOTAL	(%)
SC	70	18.67	106	28.27	88	23.66	107	28.53	371	24.78
ST	48	12.80	50	13.33	61	16.40	47	12.53	206	13.76
OBC	79	21.07	91	24.27	112	30.11	80	21.33	362	24.18
Other Hindus	126	33.60	83	22.13	87	23.39	38	10.13	334	22.31
Muslims	47	12.53	40	10.67	20	5.38	93	24.80	200	13.36
Others	1	0.27	5	1.33	1	0.27	1	0.27	8	0.53
Don't know/ refused to answer	4	1.07	0	0.00	3	0.81	9	2.40	16	1.07
	375	100.00	375	100.00	372	100.00	375	100.00	1497	100.00

From the above table, it is clear that in almost all of the districts, the combined population of SCs, STs, and OBCs form at least half of sample, with it ranging from 52.54% in Belgaum to 70.17%. The Muslim population in each of the district varies depending on the district, with Mysore having the lowest population of Muslims located in Mysore (5.38%) as compared to Raichur (24.80%). There appears to be a slightly higher percentage of ST populations in Mysore (16.40%) as compared to Belgaum (12.80%), Tumkur (13.33%) and Raichur (12.53%).

Table 3. 4: Type of housing

	Belgaum	(%)	Tumkur	(%)	Mysore	(%)	Raichur	(%)	TOTAL	(%)
Pucca house	28	7.47	95	25.33	46	12.37	83	22.13	252	16.83
Semi-pucca house	324	86.40	210	56.00	304	81.72	243	64.80	1081	72.21
Kutcha house	23	6.13	69	18.40	21	5.65	32	8.53	145	9.69
Others	0	0.00	1	0.27	1	0.27	17	4.53	19	1.27
	375	100.00	375	100.00	372	100.00	372	100.00	1497	100.00

About three quarters of the total sample size are living in semi-pucca houses, with no district recording less than 50% of the households as semi-pucca with Belgaum leading at 86.40%. Belgaum has also recorded the least number of pucca houses with 7.47% of

the district sample size while Tumkur has the highest number of pucca houses (25.33%). Coincidentally, Tumkur also has the highest number of kutcha houses at 18.40%. Thus, Tumkur has the least skewed distribution with respect to type of housing as compared to the remaining three districts of the study.

Table 3. 5: Income classification, based on nature of ration card held by the survey respondents

	Belgaum	(%)	Tumkur	(%)	Mysore	(%)	Raichur	(%)	TOTAL	(%)
Antyodaya	30	8.00	17	4.53	15	4.03	23	6.13	85	5.68
BPL card	315	84.00	345	92.00	352	94.62	323	86.13	1335	89.18
APL card	13	3.47	10	2.67	5	1.34	17	4.53	45	3.01
No ration card	17	4.53	3	0.80	0	0.00	12	3.20	32	2.14
	375	1	375	1	372	1	375	1	1497	100.00

We also looked at the socio-economic spectrum from the type of ration-cards that the families had, as it is a state-issued marker of income status and has implications on the subsidies that the families can get access to. We find that unlike the indicator of type of housing, we find overwhelmingly that a majority of families (ranging from 84.00% in Belgaum to 94.62% in Mysore) have the BPL card. This is not surprising as state-level data conducted on the issuing of BPL cards also attests that about 75% of the households in Karnataka has the BPL cards (Economic Survey of Karnataka 2016-17). While this does not reflect the number of people who are, in fact, functioning under the below-poverty line, it does indicate the pool of people who can apply for the BL scheme.

3.3.2. Profile of the respondent

Since the questionnaire was administered to the female head of the household, we wanted to gain a better understanding of the general profile of the respondent through their occupations and their education. When we looked at the data, we found that a high percentage (20.31%) answer domestic work as their primary category followed by 'farming in their own land' (12.32%) The other primary occupations that the respondent appears to be more prominently involved in, are working as an agricultural labourer (5.87%) and as daily wage worker (4.20%).

Figure 3. 1: Occupational profile of the respondent

Table 3. 6: Highest education level of the respondent

	Belgaum	(%)	Tumkur	(%)	Mysore	(%)	Raichur	(%)	TOTAL	(%)
No formal schooling	83	22.13	23	6.13	26	6.99	144	38.40	276	18.44
Went to Anganwadi	0	0.00	0	0.00	3	0.81	0	0.00	3	0.20
Went to primary but did not complete	45	12.00	27	7.20	17	4.57	39	10.40	128	8.55
Completed primary (class 1 to 5)	19	5.07	11	2.93	23	6.18	4	1.07	57	3.81
Completed upper primary (class 6 to 8)	98	26.13	95	25.33	112	30.11	72	19.20	377	25.18
Completed secondary (class 10)	93	24.80	127	33.87	112	30.11	63	16.80	395	26.39
Completed higher secondary/PUC/diploma	29	7.73	74	19.73	54	14.52	30	8.00	187	12.49
Completed BA/B.Sc./B.com	7	1.87	18	4.80	24	6.45	17	4.53	66	4.41
Completed engg/medicine/technical graduate	0	0.00	0	0.00	0	0.00	3	0.80	3	0.20
Completed Masters and above	1	0.27	0	0.00	1	0.27	3	0.80	5	0.33
	375	100.00	375	100.00	372	100.00	375	100.00	1497	100.00

Nearly one-fourth of the respondents have completed secondary level of schooling (26.39%) while another one-fourth reported completion of the upper primary level of schooling (25.18%) as their highest educational qualification. It is also important to note that about 8.55%of the sample have attended primary school but did not complete the level. The proportion of the female heads of the households surveyed who have not completed formal schooling is high (18.44%) in general but this proportion is even higher for the two North Karnataka districts – Belgaum (22.13%) and Raichur (38.40%). This tells us that the culture of education has not been a social norm for women even just a generation before.

Table 3. 7: Distribution of eligible households for BL

	Belgaum	(%)	Tumkur	(%)	Mysore	(%)	Raichur	(%)	TOTAL	(%)
Eligible	294	78.40	286	76.27	260	69.89	275	73.33	1115	74.48
Not eligible	81	21.60	89	23.73	112	30.11	100	26.67	382	25.52
	375	100.00	375	100.00	372	100.00	375	100.00	1497	100.00

As has been previously explained, the rationale for selection of the households was contingent on engagement with BL along with three different schemes, namely, Matrupoona, Ksheera Bhagya and Srishti. So, not all of the households necessarily had BL beneficiaries. The above table provides an idea of those households that were specifically eligible for the BL scheme. The eligibility criteria were simple: the households must have at least one female child in the age group of 0-12 years and the family must have a BPL card. Most of the households (just under 75%) that we surveyed can be considered as eligible households.

Once we collected the data both in the first and the second phase, we had a series of internal and external discussions to create an analytical framework, which we used to understand the patterns found in our data. Based on these themes that emerged from the desk review, the quantitative and the qualitative data, we were able to frame the results in three broad categories: functioning of the scheme, impact of the conditionalities, and delivery mechanisms and structural processes. The next chapter summarises our analyses using these, as guiding posts.

Chapter 4: Functioning of the BL Scheme

The functioning of the BL scheme is difficult to assess as the outcome of the scheme – the cash transfer – has not yet been delivered to its intended recipients. This makes it harder to engage with the transformatory nature of the scheme. Instead, we will focus on the current perceptions and attitudes of the respondents, their experience with the scheme, as well the issues that has been faced with the implementation and administration of the scheme. This helps us answer a few important questions about the scheme design, its rationale and its sustainability. This information is the necessary and critical building block to making recommendations for the redesign of the scheme.

Therefore, the chapter examines our analysis of the data obtained from the department, the primary data obtained from the field, as well as secondary data available on the subject to engage with the enrolment criteria, the conditionalities, as well as the administrative and structural processes that are critical for the scheme to function. Because the scheme had various objectives, we argue that the criteria for eligibility and enrollment as well as the conditionalities of fulfilment is foundational in the design of the scheme. Moreover, the elements of protection that is included in the scheme also helps us map whether the scheme is utilized in the manner intended. Summarised in the table 4.1 are the major components of the scheme as well as the objectives of the scheme. We will be examining each of these in turn to understand the scheme itself.

As is clearly seen in the table 4.1 as well as the literature that we have reviewed in chapter 2, the rationale for CCTs lie in their conditionalities. The idea is that the provision of cash to the families or the girl would motivate households and individuals to act differently towards their girl-child. So, the primary objective with which the BL scheme has been conceptualized is to change the attitudes and behavior of families and communities towards the girl child. This has been translated in various criteria of engagement including tackling female foeticide, educational outcomes, child marriage and child labour, as well as immunization of children. While examining these intended consequences, it is important to note that given that the scheme is only ten years old, it is difficult to gauge whether BL has had any impact on child marriage or labour – as the children are not of marriageable age yet, and it is difficult to assess a preventative conditionality. Additionally, because the conditionalities of immunization and anganwadi enrolment have been removed, we will be examining it only to the extent that it was relevant for those who enrolled when it was still a conditionality.

Table 4. 1: BL Scheme design, rationale, and objectives

Scheme provisions/conditions	Rationale / objective
Eligibility requirements for enrolment	
1. Only girls	To influence the son preference among the couples; to encourage them to have girls
1. BPL only	The incidence of all the aspects that the scheme is trying to address (not registering the birth, no bank account, high birth rate, son preference, lack of early care and education, school drop-out, etc.) is higher among BPL populations; the lure of lump sum cash at a future date (about two decades later) would influence them to demand for all these that they would have otherwise not done.
2. Registered birth certificate	To enable them to register the births, even if the birth is not institutional for better records and governance
3. Only two girls and terminal family planning for one parent after the second child	To reduce the birth rate among the couples and encourage only two-child per couple norm
4. Joint bank account	Financial inclusion and enhancing women's role in financial decisions
Conditions for accessing the benefits	
5. Complete Immunization of the enrolled child	To Influence infant and under 5 child mortalities (now discontinued)
6. Anganwadi enrolment	To ensure early childhood care and education for girls (now discontinued)
Scheme provisions/conditions	**Rationale / objective**
7. Continued and complete schooling till class VIII	To prevent drop outs and enable school completion among girls
8. No participation in paid labour	To prevent child labour
9. Girl has to remain unmarried till she is 18	To prevent child marriage
Social Protection	
10. Health insurance for the girl	To ensure health care for the girl child; to prevent negligence in health care of girls (Now discontinued)
11. Insurance cover on case of parental death/ accident	To ensure financial protection to the girl in case of parental death/disability

We first start with the enrolment criteria of being BPL and having adopted terminal family planning, and move to the conditionalities of immunization, participation in education, and no participation in child labour and child marriage. We will also engage with the implications of social protection policies such as health insurance. Lastly, we will examine the processes of implementation and administration that are particularly relevant.

4.1 Engagement with enrolment

4.1.1. Targeting BPL families

One of the major factors that define the BL scheme is its specific targeting of the BPL population. It was considered to be of primary importance, as the cash transfer is likely to help these populations educate their daughters or support them financially in order to discourage child marriage or female foeticide. In the years of the implementation of the BL scheme, it appears that the BPL population in Karnataka has steadily declined from nearly 21 million in 1993-94 to about 13 million in 2011-12. The proportion of the BPL population in the total population declined from nearly 50per cent to 21 per cent during the same period. In fact, the rate of decline in the number of poor people as well as the ratio of the BPL population, has been higher for Karnataka as compared to all-India (see accompanying tables). This includes the period when BL had already been introduced.

Table 4. 2: Poverty estimates in Karnataka: Headcount of people living below the poverty line (BPL)

Year	Rural		Urban		Total	
	% of poor	No. of poor (million)	% of poor	No. of poor (million)	% of poor	No. of poor (million)
1993-94	56.6	16.7	34.2	4.1	49.5	20.8
2004-05	37.5	13.5	25.9	5.2	33.4	18.7
2009-10	26.1	9.7	19.6	4.5	23.6	14.2
2011-12	24.5	9.3	15.3	3.7	20.9	13.0

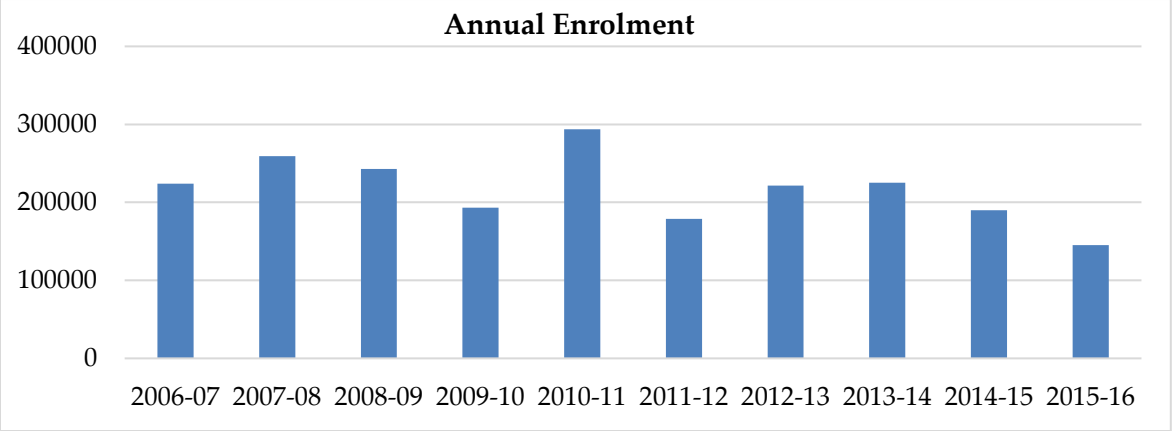
Table 4. 3: Poverty estimates in India: Headcount of people living below the poverty line (BPL)

Year	Rural		Urban		Total	
	% of poor	No. of poor (million)	% of poor	No. of poor (million)	% of poor	No. of poor (million)
1993-94	50.1	327.7	31.8	74.9	45.3	403.0
2004-05	41.8	325.8	25.7	81.4	37.2	407.2
2009-10	33.8	278.2	20.9	76.5	29.8	354.7
2011-12	25.7	216.7	13.7	53.1	21.9	269.8

Note: Estimates are based on MRP of distribution of monthly per capita consumption expenditure of the National Sample Survey (NSS)
Source: Reproduced from Economic Survey, 2013-14, Table 7.2 (Government of Karnataka, Programme Monitoring and Statistics Department, 2013-14)

Do these trends imply that the enrolment for BL should also be declining? The initial perusal of BL data does not necessarily confirm this trend. The total enrolment in the programme shows a varying trend over the ten-year period in which the scheme has been operational. The annual enrolment has varied from year to year, and remained in the range of 1,45,000 to almost 2,60,000 with an exception of nearly 3,00,000 in 2010-11 (see adjoining figure). It is clear that the BL enrolment does not necessary match with the consistently declining trend of the BPL population. The enrolment has gone up and down from year to year, showing a declining trend first during the three-year period of 2007-08 to 2009-10, and then again during the last three years.

Figure 4. 1: Annual registration of girls in the BL Scheme



Source: BL computerised database, WCD, Karnataka

Table 4.4 clearly indicates that the BL enrolment has been consistently higher than the estimated registered birth of girls among BPL families in respective years from 2010-11 to 2015-16. This could be due to several reasons. One, our estimate of registered birth of girls among BPL families may itself be an underestimate. Considering that the birth rate is generally higher for lower socio-economic strata, the share of girls among live births may be higher for the BPL population. The second probable reason could be the definition of BPL itself; if the definition has changed over the years, it could affect the eligibility of enrolment for BL scheme. This, to a large extent, seems to be the real reason.

Table 4. 4: Enrolment of BL scheme, as compared with total registered live birth of girls

Year	Total BL enrolment	Total registered births (girls)	Estimated number of girls born in BPL families* (HCR)	% of eligible girls covered (based on HCR estimates)
2010-11	2,93,865	6,06,581	1,43,154	205
2011-12	1,79,027	5,38,216	1,27,012	141
2012-13	2,21,398	5,31,853	1,11,157	199
2013-14	2,25,141	5,45,013	1,13,908	198
2014-15	1,89,752	5,27,015	1,10,146	172
2015-16	1,45,194	4,60,617	96,269	151

* based on the BPL headcount ratio estimates for Karnataka in 2009-10 as 23.6 percent (used for 2010-11), and that of 20.9 percent in 2011-12 (used for that and subsequent years);
Source: District Census Handbook, 2011 (also assuming that the share of girls in BPL households will be same as the share of BPL counts in the population. The data for registered births segregated by sex is available only for the period 2010-11 onwards in District Handbooks. Before 2010, the live births of each district are not disaggregated by sex)

The requirement for a BPL card for registration to BL was changed in 2007 when income certificates were also considered as a valid document to claim the BPL status for

the specific purpose of BL enrolment. As per the WCD's own communication[8], it was observed that this change in the nature of documentation required resulted in inclusion errors and a number of APL families also got registered. The C&AG report (2014) also takes note of this error and points out that this decision resulted in enrolment of 84 percent of total girl child born in the year, 2009-10, in the state. In 2011, the requirement was again changed to production of the BPL card/ration card and it was observed that the enrolment drastically reduced to 176,336 in 2011-12 from 293,865 in the previous year.

Table 4. 5: Enrolment as against total registered live births of girls (in percentages)

	Total BL enrolment	Total registered births (girls)	Estimated number of girls born in BPL families* (HCR)	% of eligible girls covered (based on HCR estimates)	Estimated number of girls born in BPL families** (BPL ration card estimates)	% of eligible girls covered (BPL ration card estimates) **
2010-11	2,93,865	6,06,581	1,43,154	205	3,15,422	93.2
2011-12	1,79,027	5,38,216	1,27,012	141	2,79,872	64.0
2012-13	2,21,398	5,31,853	1,11,157	199	2,76,564	80.1
2013-14	2,25,141	5,45,013	1,13,908	198	2,83,407	79.4
2014-15	1,89,752	5,27,015	1,10,146	172	2,74,048	69.2
2015-16	1,45,194	4,60,617	96,269	151	2,39,521	60.6

* based on the BPL headcount ratio estimates for Karnataka in 2009-10 as 23.6 percent (used for 2010-11), and that of 20.9 percent in 2011-12 (used for that and subsequent years);
Source: CBPS, MDG Report (sourced from Economic Surveys, Karnataka, which had estimated the same using); Also, assuming that the share of girls in BPL households will be same as the share of BPL counts in the population. The data for registered births segregated by sex is available only for the period 2010-11 onwards.

[8] Memo no. WCD:CW:BS: Para /01/10-11

** assuming that 52 per cent of the population had ration cards in 20113-14, the same proportion has been applied to estimate the number of girls born in a year in BPL families. The same proportion has been used for all single years included here in this table.

However, the fact that the BL enrolment remains higher than the estimated girl child numbers in BPL families continues even after this decline. That is again due to differences in the definitions used by different sources. BPL estimates using NSS data on consumption expenditure (as shown in previous tables) appear much lower than those used by the Department of Food and Civil Supplies to issue a BPL or ration card. Other data indicates that more than half of Karnataka's population (52%) possesses BPL cards (Economic survey Karnataka 2013-14), and therefore, if we include that to estimate the number of girls born to BPL families, the coverage remains less than cent per cent (i.e., 100 %) for all years. Certain other sample survey-based estimates also arrived at this conclusion that about 55 per cent of the state's households have a BPL card (Sekher, 2010).

This fact is also corroborated by the WCD's own records. Table 4.6 shows that almost the entire enrolment is backed by the presence of BPL card details since 2011-12, the period after the introduction of the software-based MIS. As per the DWCD, these documents exist even for earlier periods but are yet to be uploaded. This means that there is usually no lapse in the process of enrolment; only those who have the requisite documents are getting enrolled. Nevertheless, the possibility of minor lapses cannot be ruled out, as evidenced by the C&AG's cross-verification of records with the online data of Food and Civil Supplies Department, which showed that 118 temporary cards were confirmed later as APL. According to a study conducted by the Directorate of Economics and Statistics, GoK, of the BL scheme in 114 taluks, 3 percent of the families belonged to APL families. It has also been reported that parents hoping to grab the benefits are registering the same girl child's birth twice in some villages (*Times of India*, 19th February 2011, Sekher, 2010).

Table 4. 6: BL enrolment without the card details

Year*	Yearly Enrolment	BPL Card details not available	% enrolment without BPL card details (in the database)
2006-07	2,24,002	1,08,266	48
2007-08	2,59,120	1,62,262	63
2008-09	2,42,943	1,87,846	77
2009-10	1,93,307	1,55,987	81
2010-11	2,93,865	94,565	32
2011-12	1,79,027	144	0
2012-13	2,21,398	5	0
2013-14	2,25,141	8	0
2014-15	1,89,732	4	0
2015-16	1,45,194	4	0
2016-17	63,062	1	0
TOTAL	22,36,791	7,09,092	32

*Financial Year: (April to March)

Source: BL computerised database, WCD, Karnataka

These point towards some inclusion errors (enrolling APL) but these do not answer the question of whether holding a BPL card accurately represents economic status. Because, if the BPL definition itself is liberal and includes a good proportion of APL, then the size of inclusion error grows much more than what comes through either in the form of lapse or malpractices discussed elsewhere.

Table 4. 7: Enrolment of girls in the BL scheme, as relates to social categories

	Total number of beneficiaries	Percentage
Scheduled Caste	4,60,392	20.58
Scheduled Tribe	1,75,354	7.84
Minority	3,38,874	15.15
Others	12,62,201	56.43
Total beneficiaries	22,36,821	100.00

Source: BL computerised database, DWCD, Karnataka

Although the scheme is targeted at BPL families belonging to all social categories, it helps to understand the distribution by social category since there is a close correlation between social categories and poverty. A social category-wise analysis of the enrolment indicates that the percentage-wise break-up of enrolment is a little higher than the

proportion of population for respective social categories. According to the 2011 Census, Karnataka has 17.1 per cent Scheduled Caste population and 7 per cent Scheduled Tribe population[9]. However, given that the share of SCs and STs in the BPL population is larger than their respective population percentages in the total population[10](Planning, Programme Monitoring & Statistics Department, 2013-14), BL registration should also have a higher than proportional population representation of these two social groups. This is indicative of exclusion errors: SC and ST representation in BL is less than their representations in the BPL population.

Moreover, as can be seen from the subsequent table, about 52 per cent of households possess BPL cards and about only about 30 per cent of those possessing BPL cards really belong to the BPL category as defined by the NSS. Regardless of the reasons that has led to such anomalies, what is evident is that in the absence of a clear definition of BPL, and the indicators used for the purpose of identification, the targeting of the poor can be compromised owing to high inclusion errors. And as the evidence when we examine social categories indicates, there are also high chances of exclusion errors, even though they are likely to be hidden: non-inclusion of eligible girls from the poor households cannot even be identified without going into the field.

Table 4. 8: Types of ration cards possessed by different households in Karnataka

	No Card	Anthyodaya	BPL	Other (APL)	Total
Rural					
Above poverty line	10.2	4.7	44.6	15.9	75.5
Below poverty line	2.8	1.9	17.4	2.5	24.5
Total - Rural Karnataka	13.0	6.6	62.0	18.5	100.0
Urban					
Above poverty line	34.7	1.1	24.1	24.8	84.7

[9] Census 2011 Figures at a Glance
http://www.censusindia.gov.in/2011census/PCA/PCA_Highlights/pca_highlights_file/karnataka/Figures_Glance_Karnataka.pdf

[10] Please refer to Table 7.6 from Economic Survey 2013-14 (page 165)

	No Card	Anthyodaya	BPL	Other (APL)	Total
Below poverty line	1.6	1.7	10.3	1.7	15.3
Total - Urban Karnataka	36.4	2.7	34.3	26.6	100.0
Total (Rural + Urban)					
Above poverty line	19.1	3.4	37.2	19.2	78.8
Below poverty line	2.4	1.8	14.8	2.2	21.2
Total Karnataka state	21.4	5.2	52.0	21.4	100.0

Source: Reproduced from Economic survey Karnataka 2013-14 (Table 7.8, p167) (Analysis based on monthly per capita consumption (MPCC) data from the National Sample Survey Organisation (NSSO)

While our fieldwork was not extensive, we did find evidence from our FGDS that there have been exclusions from the BL scheme. Most of these have been because of the lack of proper documentation or delay in processing of applications. From our primary survey, we found that the exclusion error was close to 2% of the total sample size. Moreover, we found that from our entry into the field that the time and money spend in procuring all the required document to 'prove' one's BPL status was difficult to bear, especially for BPL families. For example, as per our primary survey, about 57% of the sampled households had incurred on an average Rs. 873 as transactional costs as part of the enrolment process (mainly towards transportation, middleman fees and photocopies) (refer Table 4.10). Hence, the process of enrolment itself for BPL families provided to be quite a financial burden for them.

Table 4. 9: Out-of-pocket expenditure incurred by beneficiary households

District	Average expenditure incurred (in Rs.)
Belgaum	650
Tumkur	1325
Mysore	775
Raichur	685
Total	**858.75**

Now, the question that was naturally raised with these findings was whether the targeting of poor or BPL families is even required or appropriate in this. In addition to the fact that targeting remains fraught with high levels of both inclusion and exclusion errors, as well as high costs of implementation, we also want to question the basic premise of BPL families alone facing the consequences of gender inequality. For example, if the objectives of the BL scheme are to tackle the issues of son preference,

education, immunisation and preventing child marriage and child labour, these problems are endemic across almost all social categories of caste, class, and religion. Instead, given sex ratios among children is lower (indicative of higher prevalence of son preference) and the incidence of child marriage higher in districts in North Karnataka, a framework of geographical targeting may make some sense.

However, given there are socio-political issues such as migration and intra-regional inequalities that are at play, it is likely to be difficult to implement, but it is clear, based on the data, that a targeted approach towards BPL is not necessarily the best vehicle to achieve the scheme's objectives. To understand this in further detail, we now turn to a very prominent criteria for enrolment that has since been discontinued.

4.1.2. Moving against son preference

An obvious objective of the BL scheme is to influence the prevalence of son preference and female foeticide so as to make corrections to the low child sex ratio in the state. As stated earlier, though Karnataka has a higher sex ratio that a number of other states, the sex ratio at birth is not only low but also declining in the state; it declined from 922 in 2005-06 to 910 in 2015-16 (NFHS III and IV). Therefore, it is indeed an important area that needs policy attention and hence, a legitimate policy objective. The BL scheme had dealt with it primarily through propagating family planning practices and penalizing families, if they choose to have more than two children. To understand whether this has, in fact, changed the way families have behaved, we examined the compliance issues related to these stipulations.

By examining the data provided by the WCD department, we found that although the scheme allows for up to two girl children to be enrolled per family, the enrolment of second girl child is much lower as compared to the first girl child (87.73% as compared to 12.25%). In the scheme, there is a provision for enrolling a third child (in case of twins in the first birth), and it looks like at least 489 families have utilised the scheme this way.

Table 4. 10 : Distribution of enrolment by birth-order of the child

	Enrolment (in numbers)	Enrolment (%)
First girl child	19,64,991	87.73
Second girl child	2,74,341	12.25
Third girl child	489	0.02
Total Enrolment	22,39,821	100.00

Source: BL computerised database, DWCD, Karnataka (calculated)

Although there could be several reasons for the low enrolment of the second girl child, what appears to be most likely is that parents are reluctant to enrol if the second child is also a girl. These families are holding out hope that the third child might be a boy. So, this expectation appears to be dissuading families from enrolling in the scheme. This raises two concerns: the scheme is not really influencing the behaviour patterns of families who still continue to prefer boys over girls, and two, it might potentially lead to unequal treatment of girls within the home. Although we do not have evidence for the second claim, we are of the belief, based on our understanding of the field, that when the first child is eligible for benefits and the second isn't, the differential treatment with respect to services provided, enrolment into schools, and prospects of early marriage is likely to differ between the first and the second child. This potentially could be an unanticipated and undesirable outcome of the stipulation with regards to family planning.

As related to the first observation of the continuing son preference within families and the influence of the BL scheme, other questions also emerge:

(i) Is the problem of declining or low sex ratio at birth a common feature across the state or a localised phenomenon?
(ii) Is the incidence of sex selection at birth common for all economic quintiles or more concentrated among BPL population?
(iii) Is it possible to influence such deep-rooted biases through the incentives of cash to be received almost two decades later?

When we examine of district-level data on sex ratio of children (Annexure 1), we see that though the sex ratio for children is universally low, the problem is much more concentrated in the northern-eastern and central districts of Karnataka as compared to coastal and southern Karnataka. Moreover, the most alarming figure for a low child sex ratio is actually observed in the richest quintile of the population in Karnataka (refer table 4.11).

Table 4. 11: Child sex-ratios as per wealth quintile in Karnataka

Wealth Quintile	Child sex-ratio
Poorest	964
Second	971
Middle	1005
Fourth	938
Richest	898
Total	961

This is further corroborated by other studies conducted, such as the study on Dhanalakshmi and by the UNFPA that indicates that child sex ratios are adverse across economic strata, but are more skewed among the richly provided for (UNFPA-Kumar, 2015). Additionally, we observed in our field visits that there is hardly any difference between the attitudes and perceptions toward the girl child between the APL and BPL families. Issues of mobility and accessibility are a big constraint across all kinds of economic households (refer tables in Annexure). Even if we look at other behavioural factors such as the decision-making authorities in the family, we find that irrespective of the income bracket, the patriarch, often the father of the recipient, is usually the decision-maker of the family (refer tables in Annexure). Thus, limiting the scheme only to BPL families is not justified, if the issues of gender bias, gender attitudes, and gendered behaviour are fairly common across all strata of society.

As regards whether the BL scheme can address deep-rooted bias against the girl child, the scheme engages with this aspect by directly trying to influence female foeticide. By limiting only two children and having the provision that there is a need for certification of family planning, it was pushing families towards choosing between anticipated financial resources and social resources. This enrolment criteria raises ethical and policy-prudence questions. The ethical questions are related to whether the state has a right to determine the number of children any family wants to have. The answer especially in a democracy is no, as it amounts to intrusion into the personal realm and violates individual freedom. It becomes particularly questionable when it is linked with access to a financial scheme meant only for BPL populations, as it makes this provision also discriminatory. Those who are not accessing the scheme are free to have as many children as they wish, but only BPL families are required to have family planning, if they require means for some form of social and economic mobility.

The second point is whether it is the right policy vehicle for changing deep-rooted belief systems. We know, from experience and from the literature, that the best way to reduce birth rate is to educate and empower women. So, even from the policy-prudence perspective, this measure alone appears to be ineffective. It might also be irrelevant, given the birth rates across the spectrum have been historically going down. If we consider that the total fertility rate of Karnataka was 1.9 (2011) which is lower than the national average of 2.43. (Niti Aayog, 2013) and about 61 percent of the population had already adopted some or the other form of family planning methods (IIPS, 2012-13), this condition seems to be quite unnecessary.

Moreover, as per the latest rounds of NFHS, there has been a significant reduction in the percentage of women who reported birth order of 3 and above i.e. it reduced from 28.8% in 2006 to 17% in 2016 (NFHS round 3, NFHS round 4). Our survey also suggested that a very marginal number of households, only around 9% have more than three daughters within the entire sample (refer table A47). The low enrolment of the second girl child also clearly indicates that the scheme on its own is not able to engage with the desire to have a son, and it is unlikely that a scheme of deferred cash transfer without any additional measures or systems of creating empowerment is likely to change these strong social norms.

It is postulated, based on these findings, that if the scheme is universally accessible to all girls, it has to first tackle any inclusion and exclusions errors of targeting. The social norms that are prevalent in all strata of society (including the upper classes) are also addressed by the scheme, if it becomes universal. Moreover, we are able to limit intra-household discrimination of girls, and more importantly, there is equal opportunities for all girl children.

4.2 Understanding conditionalities

Now that we have examined the findings related to the enrolment, we will now examine the various conditionalities that require fulfilment for the families to gain the benefits of the scheme. We first start with the influence on immunisation, and then move to education, child labour, and child marriage.

4.2.1 Immunisation

To consider the impact of immunization, it is important to examine the children who are likely to be affected by the scheme. Given that the scheme was introduced in 2005-2005 and that the completion of elementary stage of education has remained critical markers for the scheme, we have decided to take the date of birth, 1st June, as the cu-off date. We are also using this date based on the fact that DoE in Karnataka generally uses this date for their age-appropriate admissions. The following two tables presents the absolute as well as the percentages of those BL beneficiaries who have received immunisation and have enrolled in an anganwadi centers, as per the MIS data.

Before we engage with the findings, it is important to note the timing of our data collection. We were able to access this data in early 2017, and it is a reasonable assumption to make that all those who are born at least before June 2010 (6 years and above) should have been fulfilling all conditions. We have estimated the percentage of

those who received at least one immunisation, would have been enrolled in anganwadi in the past and now in school. This proportion is very low, lower than even those who fulfil at least one condition. As you will see in the following tables:

a. The number as well as proportion of those who fulfil even one of the three conditions remains much lower than the total registration.
b. The number of those who fulfil all three conditionalities remain even lower. This means that even those who fulfil one conditionality are not necessarily fulfilling the others.

Table 4. 12: Conditionalities documented (in numbers) in terms of immunisation, enrolment in anganwadi and enrolment in schools (2005-2006 to 2016-2017)

	Cohort description	Total BL enrolment or registration	Number of immunisations received (ever immunised / cumulative data)			Ever enrolled in angan-wadi	Ever enrolled in school	Three conditions fulfilled*
	Born between (except Row 1)		> 6	between 4 & 6	Between 1 &3			
1	Born before 1.6.2006	43,476	9,065	10,669	831	12,205	26,937	9,094
2	1.6.2006 and 31.5.2007	1,85,769	41,549	51,307	4,181	57,898	1,25,596	39,679
3	1.6.2007 and 31.5.2008	1,40,697	29,375	38,129	3,726	41,195	1,02,779	22,392
4	1.6.2008 and 31.5.2009	41,465	15,248	20,015	2,700	22,313	17,839	3,420
5	1.6.2009 and 31.5.2010	2,24,598	14,614	17,504	2,990	20,870	307	43
6	1.6.2010 and 31.5.2011	2,60,599	9,767	13,133	2,572	13,849	21	0
7	1.6.2011 and 31.5.2012	2,30,986	3,939	7,661	1,514	6,815	1	0
8	1.6.2012 and 31.5.2013	2,15,702	1,831	3,674	1,053	3,053	0	0
9	1.6.2013 and 31.5.2014	2,64,355	1,408	1,978	832	1,149	2	0
10	1.6.2014 and 31.5.2015	1,90,484	597	1,272	514	448	0	0
11	1.6.2015 and 31.5.2016	2,22,460	11	346	353	47	0	0
12	1.6.2016 and 31.5.2017	2,16,198	0	58	123	0	0	0
		22,36,789	1,27,404	1,65,746	21,389	1,79,842	2,73,482	74,628

*those who had received any immunisation ever, had ever been enrolled in an anganwadi and had ever been enrolled in school.

Source: BL computerised database, DWCD, Karnataka (calculated)

Table 4. 13: Conditionalities documented (in percentages) in terms of immunisation, enrolment in anganwadi and enrolment in school (2005-2006 to 2016-17)

	Cohort description	Proportion of those who received immunisation*			Ever enrolled in anganwadi	Ever enrolled in school	Three conditions fulfilled*
	Born between (except Row1)	> 6	between 4 and 6	Between 1 and 3			
1	Born before 1.6.2006	20.9 %	24.5%	1.9%	28.1%	62.0%	20.9%
2	Born between 1.6.2006 and 31.5.2007	22.4 %	27.6%	2.3%	31.2%	67.6%	21.4%
3	Born between 1.6.2007 and 31.5.2008	20.9 %	27.1%	2.6%	29.3%	73.0%	15.9%
4	Born between 1.6.2008 and 31.5.2009	36.8 %	48.3%	6.5%	53.8%	43.0%	8.2%
5	Born between 1.6.2009 and 31.5.2010	6.5%	7.8%	1.3%	9.3%	0.1%	0.0%
6	Born between 1.6.2010 and 31.5.2011	3.7%	5.0%	1.0%	5.3%	0.0%	0.0%
7	Born between 1.6.2011 and 31.5.2012	1.7%	3.3%	0.7%	3.0%	0.0%	0.0%
8	Born between 1.6.2012 and 31.5.2013	0.8%	1.7%	0.5%	1.4%	0.0%	0.0%
9	Born between 1.6.2013 and 31.5.2014	0.5%	0.7%	0.3%	0.4%	0.0%	0.0%
10	Born between 1.6.2014 and 31.5.2015	0.3%	0.7%	0.3%	0.2%	0.0%	0.0%
11	Born between 1.6.2015 and 31.5.2016	0.0%	0.2%	0.2%	0.0%	0.0%	0.0%
12	Born between 1.6.2016 and 31.5.2017	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%

Note: Percent distribution for respective year's enrolment/registration with BL

*those who had received any immunisation ever, had ever been enrolled in an anganwadi and had ever been enrolled in school.

Source: BL computerised database, DWCD, Karnataka

The proportion of children fully immunized in Karnataka went up to about 63 percent in 2015-16 (NFHS IV) from 55 percent in 2005-06 (NFHS III). In the absence of complete data, it is not clear if the BL scheme played any role in enabling the improvement or

not. If the MIS data were complete, a comparison with BL enrolees versus total population could be made for the years for which NFHS data is available. Although this conditionality has since been dropped, when examining the records, there was ambiguity with respect to the language used for describing this conditionality: 'vaccinated for immunity from health department'. This conditionality does not elaborate on how many rounds were necessary as a condition for the scheme and at what age they were needed.

When asked about this discrepancy between the registrations and the level of immunisation, the WCD department informed us that the MIS data does not reveal the actual picture as these have remained unfilled, and therefore absent data does not necessarily imply that they are not fulfilling the conditions. Instead, it simply means that that the details are not yet filled. This is mainly attributed to a large number of vacancies in the department and the consequent lack of human resources to collect the data from various departments and then fill it for every individual. Because immunisation data is collected from Department of Health and the school data is collected from the Department of Education, they do not always have up-to-date information on the same[11]. In such a situation, the following concerns arise.

The purpose of the MIS becomes largely redundant if it is not used for the purpose of monitoring, even with a time lag. If there is no cut-off date for filling the information and report generation, the data collected becomes an exercise that has no fruitful end. The other concern is that if the MIS is not being updated continually, especially in a cash transfer scheme, where conditionalities are time-sensitive, it can result in recipients not able to receive the benefits because of a gap in information. For example, if intermittent interventions do not take place to ensure that the conditionalities are being fulfilled, it is highly possible that at the age of 18, a girl is denied her due because she has not fully been immunised or received early care education. Early tracking, up-to-

[11]Source: Interview with Assistant Director, DWCD dated July 31, 2017.

date records and continuous monitoring, therefore, is critical for the scheme to function effectively.

Our secondary data analysis has pointed out that with increased emphasis on immunisation by the Department of Health, the rates of immunisation everywhere has been going up (CBPS, 2016). We argue that this is also one of the reasons why this conditionality was dropped from the list. However, the fact remains that though the situation has improved, all children are still not fully immunised. Sex-segregated data is not easily available but it is likely that the situation is worse for girls, and needs attention. Also, CCT programmes in other contexts have shown impact on immunisation, especially if income poverty is the reason and if the benefits are immediate and directly linked. In this case, there was no direct link, as no benefit was being transferred immediately as a result of immunisation. Now, we will examine the more critical conditionalities that do have to be fulfilled in order to receive benefits from the scheme: participation in education.

4.2.2 Education

With regard to age-appropriate enrolment in schools, the following table indicates the distribution of BL recipients across the classes. When we examine the data for all girls born before 1st June 2006 who should be studying in class IV or V, we find that about half of these are studying I to III. The pattern is similar for other cohorts as well. This reveals that the MIS is not facing only the issue of missing data but also the veracity of the data being filled.

Table 4. 14: Conditionalities related to enrolment in education (in 2017)

	Presently enrolled* in schools as per the enrolled class							
Cohort	**Class I**	**Class II**	**Class III**	**Class IV**	**Class V**	**Class VI**	**Class VII**	**Class VIII**
Born before 1.6.2006	4,811	2,545	5,182	11,094	3,008	293	4	0
Born between 1.6.2006 and 31.5.2007	19,780	18,064	41,125	40,673	5,604	338	8	2
Born between 1.6.2007 and 31.5.2008	14,705	39,113	41,264	7,185	471	37	3	0
Born between 1.6.2008 and 31.5.2009	4,791	10,473	2,314	243	15	3	0	0

*data collected in early 2017

Source: BL computerised database, DWCD, Karnataka

These patterns might have a relationship with the scholarship programme that was part of the original scheme as an interim incentive to promote continued schooling and promotion in schools. This was discontinued since mid-2008. The amount for girls registered during the period when the benefit was part of the scheme is being now added to the bond amount so that she receives it along with the lump sum maturity amount. The amount was earlier being deposited to the joint bank account of the girl and her mother after a process of verification with the concerned anganwadi worker along with the supervisor. Once the pass certificate from the head of the school is received, the supervisor enters the data into the online database, which is then verified by CDPO, followed by Deputy Director, and finally, the Director of the DWCD. After all the rounds of recommendation, the amount is transferred to the LIC.

The main reason for the discontinuation was evidently the difficulty associated with locating the child and therefore, in administering the annual disbursement of the amount. Huge gaps were recorded in the allocated amount for scholarships and the spent amount. Due to these inclusion errors, the scholarship was removed. The Department plans on restarting these once the MIS is linked to that of the DoE, where the Aadhar card details of all children are listed. This would help in reducing the inclusion errors and make tracking easier.[12]

The objective of the scholarships was to incentivise continued schooling and since the final claim is subject to verification of elementary school completion, it was considered logical to merge the scholarship with final disbursal. But as mentioned earlier, it is not clear what happens if the girl is not attending the school. There is no measure to check this and intervene in absence of timely and regular updating of the data. Another argument given by the DWCD is that the subsequent introduction of the Right to Education (RTE) Act in 2009 that made detention at the elementary stage illegal also made the scholarships irrelevant.

[12]Source: Interview with Assistant Director, DWCD dated July 31, 2017.

Another conditionality that was dropped was related to enrolment in anganwadi. The dropping of this conditionality was taken to ensure that girls could go to any early childcare facility and it was perhaps not critical to only go to an anganwadi. However, the fact that the condition has not been replaced by enrolment in any other pre-school or child care centre effectively means that this condition is entirely dropped. As with immunisation, this condition also faced the problem of unclear definition: it was not clear if 'attending an anganwadi regularly' implied enrolment or attendance or both. Again, as in case of immunisation, in absence of complete BL data, any examination of the impact is not possible.

However, the issue of poor coverage of children in general, and girls in particular, on early childhood care and education remains an issue (Kaul., V. et al, 2017). It is not clear dropping of this conditionality serves the purpose of the scheme. It is, of course, encouraged that children are provided early childhood care and education, but it is important to note, as has been pointed out in Chapter 2, that participation in education can be incentivised only if the supply of institutions and educational resources are universal and high-quality. CCTs alone cannot enable the demand. In other words, although there is a need to push for and expand the participation of children, especially girls, in the early childhood care and education services, it is difficult to be sure about the fact that CCT-based schemes are the best policy solution towards that end.

These patterns are also reflected in our primary data. We found, especially through our FGDs that the problems of girls' education are not necessarily related to the wishes of the parents, nor is it related to lack of financial resources (BPL families). We found that the problems of infrastructure (availability of schools) and mobility (lack of buses) and prevailing attitudes towards girls are pervasive in nature. Responses from all stakeholders indicate that all girls (regardless of income or caste status) would benefit by being supported in their education, through the provision of educational resources as well as community support. Although many parents and community members feel that educational prospects have improved for both girls and boys and they do commit to educating their daughters and sons equally, many adolescent girls do not hold these views. Many girls feel that while they were treated equally when they were younger, the difference in treatment between their brothers and them appears to expand as they are growing up. For example, parents appear to always delay purchasing things or clothes for the girls, but they will attend to the needs of their brothers immediately. They also feel that they do not show the same kind of love.

This difference in the treatment is also reflected in the disappearance of their friends and classmates from the schools. In some of the villages, many girls report that their classmates in 7th and 8th class are currently married or are at home. The dropout rates, even in our small survey sample, appears to be at least 18% among SC and ST groups, and as high as 55% in Muslim families. So, it was not surprising that there were several girls in the focus group discussions whose parents discontinued their studies after 8th. When asked the reason, the reasons were vague, and often centred around concerns of distance and 'safety'. When asked what they could potentially do about it, the girls felt that given there was no way to convince their parents, they could do nothing.

Some of the children were clearly aware that their educational prospects were limited because of the severe financial constraints under which their families lived in. It was observed that the dropout rates were higher among the households having more than 5 family members as compared to lower family members, signalling some distress and pressure with regards to sustenance of the family. Even school-going children report working in the fields before heading to school as a way to support their families. While their aspirations are to become a doctor, a teacher, and a lawyer, some children, especially those who have dropped out, appear to understand that structural constraints of going to school are too high to surmount.

When we tried to engage with these adolescent girls about negotiating for their futures through the benefits derived from the BL scheme, they appeared to have a very limited understanding of the BL scheme. While they were able to state the rationale and the use of the scheme, they do not seem to know about the various benefits of the scheme, and show no evidence to indicate any ownership of the bond money that they are due to receive. In most of the focus group discussions, the girls (as well as their parents and community members) indicate that the bond money is most likely to be used to mitigate wedding expenses, rather than fund their education.

Part of these structural constraints are the social narratives and roles of being a 'good daughter'. Many adolescents feel powerless to make their own decisions with regards to education, marriage and livelihood choices without the permission of their parents or because they feel that later these decisions would ultimately rest with the members at the marital home. The parents also feel that there is no point in further education when marriage is the ultimate destiny for the girls. In fact, in one of the interviews, one of our respondents clearly stated that a girl's education is often dependent on the norms of education held by the community. If the boys do not pursue higher education, it is

unseemly for the girl to be educated more than her husband, as she is bound to suffer in the marriage market.

Table 4. 15: Purposes of using the matured bond amount

Purposes of using the maturity amount in Karnataka	**(in numbers*)**	**(%)**
Purchasing assets (except jewellery) for the HH	12	0.52%
Purchasing agri/non-agri assets for the HH	3	0.13%
Spend on sibling education	28	1.22%
Spend on child's continuation of education	755	32.77%
Purposes of using the maturity amount in Karnataka	**(in numbers*)**	**(%)**
Investing in an enterprise for the child	2	0.09%
Investing in an enterprise for the HH	0	0.00%
Pay off debt	3	0.13%
Purchasing jewellery	39	1.69%
Marriage expenses of siblings	24	1.04%
Marriage expenses of child	583	25.30%
Refused to answer/don't know	855	37.11%
Total	**2304**	**100.00**

*multiples responses per respondent

It is very clear from the FGDs that regardless of a behavioural shift, there is an expressed attitude that parents have aspirations for their daughters to go through higher education. Feedback from FGDs overwhelmingly emphasise scholarship funds for girls and that a continued reinforcement and encouragement of girls' education through scholarship funds might help to motivate parents. There is a strong aspiration among the surveyed households as well that girls must complete more than just primary education. As per our study, 18.93% of the respondents have suggested that they be provided with more education/more money for education (refer table 4.15). Data from both the survey as well as the FGDs indicate that the bond amount should be emphasized as support for girls' education rather than wedding expenses. Our study also found that 52.10% of the respondents would like to use the bond amount for the enrolled child's education and about 44% of the respondents would like to use the bond amount for marriage and related expenses (refer table 4.15). Even though there is a difference between the lived realities of the beneficiaries surveyed here and their expressed aspirations, it proves that additional cash would help in supporting higher education for the girls as much as for marriage/dowry, if not more.

So, enhancing support for parents throughout the lifecycle of the child would help young girls combat the social and financial constraints of their communities. We

already know that Karnataka has attained gender parity almost at all levels of education and is a little away from attaining universal enrolment even at elementary level. The situation is worse at secondary and tertiary level (CBPS 2015). Therefore, enhancing the demand for education, especially at upper primary and secondary levels, is a stated need, not only looking at our data, but also from the children themselves. But given that the expansion of educational services at the secondary and tertiary levels has happened primarily in the fee-paying private sector and also that access is an issue for both girls and boys, one can again not be sure if a CCT-based policy, especially if the support comes at the end of 18 years, is the best option.

It is, however, important to add that, all districts have not attained gender parity at all levels of schooling and, therefore, the need for a differentiated approach still exists. A need to re-engage with the scheme and its proposed objectives is illustrated also through our examination of child marriage and child labour, two sociological outcomes that the BL scheme aims to address.

4.2.3 Child marriage and child labour

As illustrated in the previous sections, we already know that while prenatal sex selection and female foeticide continue to be major concerns that require to be addressed through public policy, they are not restricted only to BPL families. In fact, there seems to be little justification for restricting the scheme to BPL households as "child sex ratios were adverse across economic strata, but were more skewed among the well-off" (Kumar, 2015). The economically better off households being particular about keeping the family size small, in fact, attach greater importance to having at least one male child and are prone to prenatal sex selection. Moreover, access to sex-selection choices is available only to those who can afford them and therefore skewed against the poor. Data from secondary sources such as DLHS also shows that the incidence of child marriage and low child sex ratios are not limited to the lowest income quintiles of the population alone. The incidence of child marriage, as a phenomenon, is prevalent (although unequally) across all the income quintiles of the population in Karnataka. Though the prevalence is higher for the poorer quintiles (refer table 4.16) the richest class is no exception to the phenomenon of child marriages. Additionally, the relationship between poverty and early marriage is also generally weak in places where the practice is more prevalent due to a number of social customs and traditions (Jha et al, 2016). This includes parts of Andhra Pradesh, Gujarat, Rajasthan and North Karnataka. Similarly, girls' engagement in labour is largely in the form of care work or contributions to home-based work, highly unlikely to be reported in any form.

Table 4. 16: Child marriage among girls against wealth quintile in Karnataka

Wealth quintile	Percentage of child marriage among girls
Poorest	47.15
Second	34.70
Middle	21.65
Fourth	13.12
Richest	3.03
Total	22.61

(Calculated by taking the (number of married in a particular age group) * (100)/ (total number married) (**Married Since January 1st 2004)
Source: DLHS 3 - 2007-2008 - Household Survey)

Another point for discussion is the assumption that if a child is enrolled in school, then she is unmarried and also not engaged in labour.[13]In fact, if we examine our data, we find that girls are overwhelmingly performing gendered work such as cleaning the house work, washing vessels and clothes, and helping out with cooking. They are also very clear that apart from occasionally helping out their family by doing a few farm chores, boys rarely perform any 'house work', and are mostly playing. In some areas, girls are also performing paid work or family farm work as a way of supporting their families, often before school hours and at times, after school hours too. It is abundantly clear from the study that the girls rarely have any leisure time, and these norms around care work are so strict that girls often dismiss the question regarding their brothers doing similar kinds of work.

It is undeniable that care work is important for the development of the family, but the unequal distribution of the care work has implications not just on the time distribution of girls and the enshrining of the 'second shift' (Hoschild, 1989) for young girls, but also on the shrinking of opportunities for developing their own capabilities. The reason why norms around care work are particularly important to examine and question at the

[13]Source: Interview with Assistant Director, DWCD dated July 31, 2017

adolescent age is because it is a strong indication of the socialisation of the young girl into specific roles and responsibilities. These duties are often typified into rigid gender roles and expectations and are ultimately linked to experiences of well-being (Bulender 2010).

These norms, therefore, have implications beyond the educational prospects of young women, but also on the way in which they are able to engage with the 'naturalness' of this role construction. Without accounting for this very important aspect of girls' lives, expansion and support for educational opportunities are likely to have limited success.

In the case of marriage, this assumption can be highly suspect as examples of continued schooling after marriage are not rare (Jha, et al, 2016). A related and more important question about this particular conditionality is whether this scheme is being systematically used towards ensuring that girls get married instead of girls being education. The design of the scheme itself appears to encourage this. For instance, the fact that enrolled girls would now receive a single cash transfer once they turn 18 could be viewed as a dowry payment and hence promote regressive behaviours which is clearly not the intention of the policy. Even the name *Bhagya Lakshmi* (meaning someone who is feted to bring wealth) is regressive (Ghatak& Narayanan, 2013; Sekher, 2012) and suggestive of an instrumental approach towards women's education. In general, in the absence of any focus on empowerment, the scheme remains not only instrumental but also weak in its design, especially given the challenges.

As mentioned before, the evaluations of such schemes elsewhere, especially in India, have clearly shown that they fail to change the social norms towards and social positioning of women. One of the key areas in which this is clear, even to the girls themselves, is in the area of physical mobility. Many girls feel that that their mobility has remarkably decreased as they are growing up. About 70% of the respondents in our FGDs shared that the level of care work to be performed, the dangers of sexual harassment, and the fear of parents that the girls will 'fall in love' are all reasons for these restrictions. Parents often prohibit children's schooling acting on all of these fears. In one instance, one of the children reported that she had to stop going to school, even though her parents were willing to send her, because her neighbours convinced her parents that she would be 'spoilt' by college. Therefore, fearing community disapproval, the parents did not want to send her. Girls also report that their parents have started restricted them on playing and going out alone as 'boys will be there'.

The restrictions placed upon the girls in the guise of 'safety' or protecting her honour falls within the social norms of ensuring that women and girls do not exercise their right to education, to public space, and to their own lives. Moreover, the problem of creating this discourse of the 'safety of girls' is that it accepts the reality of sexual harassment, but refuses the reality of rape, sexual abuse, and domestic violence experienced by girls within their own homes. So, one form of violence is seen and accepted as a way to restrict mobility of girls, while the other is not openly acknowledged as a frequent experience of adolescent girls within their 'safe' homes.

We already know that a third of all girls in most countries of the world report experiencing significant levels of violence before they reach the age of 18, and the likelihood of this violence increases in the cases of child marriage (Bruce, 2011). So, it is not surprising that even in our small sample, some of the girls had witnessed, experienced, and had knowledge about violence. For example, one of the girls told us that the men often take money from their families to drink, and occasionally, they will fight and kill their loved ones. One of the girls narrated a story where her uncle hit his wife who fell in a well and drowned. In fact, the girls held very sophisticated and informed views about the relationship between dowry, marriage, violence, and suicide. While some of this knowledge might be derived from exposure to mass media, it also appears that the knowledge comes from their own personal experience of watching their mothers being hit by their fathers, and on some occasions, experiencing it themselves. We found that children's aspirations are often coloured by the experience of violence. In one instance, a girl told us that she wanted to be a policewoman so that she could stop the violence that happens in homes like hers.

It is clear from the focus group discussions that the girls do not connect the violence that they experience within the home to the one that they experience outside of the home. They do not necessarily see that it originates from the same narrative that subjugates women's bodies to violence. The girls are also sometimes unaware of the dissonance that they are narrating: they are often very aware that the violence in and of itself is wrong and unfair, and yet, they are also accepting of its presence in their life. This normalisation of violence and the false narrative of 'safety' within the home that restricts their access to public life and modes of knowledge, therefore, has to be more critically addressed to truly empower young women.

In these circumstances, it is difficult to imagine that a cash transfer at the end of 18 years is likely to transform social narratives that have already trapped women into social

roles, fundamentally harmful to them. Instead, it is better to engage with a process-based empowerment process (such as the one employed in Mahila Samakhya) to truly address the problems of girl child education, child marriage, or child labour. If specific measures have to be taken, they also must engage with community acceptance and be addressed at the community level, instead of merely operating in the individual level. For instance, the much-celebrated bicycle scheme in Bihar which a number of evaluations have identified as a major success in terms of enabling girls' mobility and secondary school participation has apparently succeeded because it was a universal scheme allowing a critical number of girls coming together and using their bicycles. In this process, social norms dictating that girls do not ride cycles, do not go to school, and do not go out of the villages were addressed through a simple process. The fact that it included all castes and classes also helped, as gendered social norms are not applicable only to the lower socio-economic strata (Ghatak, Kumar and Mitra, 2013; MMR undated; Muralidharan and Prakash, 2013; Sumangala, undated).What also helped was that secondary schools were available within a radius of three to five kilometres – a longer distance would have been difficult to negotiate, as shown by the Gujarat experience where a similar programme did not lead to similar results (Jha, et al, 2016). Therefore, it is very important for the programme to take into consideration the discursive and structural power that social norms hold over many of these practices, and have to address these more directly.

In order for us to understand exactly how this process could unfold, we also investigated the implementation of the scheme, from the point of view, of the government, especially in relation to the associated social protections aspects of the scheme. We tried to gain a better understanding of the overall distribution of the uptake of the scheme, the structural processes necessary for implementation and reviewed the budgetary and financial spending, in order for us to create a framework of recommendations.

4.3 Structural processes of BL

4.3.1 Geographical variation of BL scheme

As indicated in the previous sections, instead of focusing on BPL families, there appears to be some indications that a universal approach or a regional approach to tackling gender inequality might be in order. In order for us to get a clear picture of the intra-state level dynamics, we carried out disaggregated analysis of districts in view of the

fact that inter-district disparities for various development and gender-disparity indicators are sharp in Karnataka.

A comparison of district-wise distribution of BL enrolment and BPL populations reveals some very interesting patterns and raises questions difficult to answer. Based on BPL estimates for the districts and respective sizes of BPL population in every district, we estimated the proportion of the total state BPL population for each district. This exercise uses the 2011 population figures as sourced from the Census of India. Then, we compared this percentage with the proportion of the total BL enrolment of each district in comparison to the total state enrolment. We have estimated BL enrolment shares for districts for two financial years, 2010-11 and 2011-12, given that the enrolment was high in one (2010-11) and low in another (2011-12); a comparison with BPL numbers would tell us if there was any shift in the comparative picture. These two years also used two different documents to support the BPL status for BL enrolment. A comparison between these two time periods could also indicate if the said documentation makes the difference in terms of comparison with BPL population share. The relative share of BPL population is assumed to be constant and, therefore, those estimates are only for one year for which poverty estimates are available, 2011-12.

Table 4. 17: District-wise comparison of proportional BPL population and BL enrolment

Districts	Incidence of Poverty at district Level (%) 2011-12 (total)	Total Population 2011	Estimated BPL Population 2011 (a/100*b)	BPL population as percentage of total state BPL population (%) (c/total c*100)	BL enrolment 2010-11	Percentage share of BL enrolment 2010-11 (%) (e /e state*100)	BL enrolment 2011-12	Percentage share of BL enrolment 2011-12 (%) (g /g state*100)	Child (0-6) sex ratios 2011
	a	b	c	d	e	f	g	h	i
Belgaum	28.8	47,78,439	13,76,190	10.76	27,052	8.77	16,227	8.63	934
Bagalkot	35.8	18,90,826	6,76,916	5.29	11,392	3.69	7,826	4.16	935
Bijapur	23.1	21,75,102	5,02,449	3.93	15,733	5.10	6,275	3.34	931
Gulbarga	37.2	37,37,877	13,90,490	10.87	25,404	8.24	12,745	6.77	943
Bidar	35.1	17,00,018	5,96,706	4.67	10,053	3.26	6,248	3.32	942
Raichur	37.7	19,24,773	7,25,639	5.67	11,701	3.79	6,578	3.50	950
Koppal	40.7	13,91,292	5,66,256	4.43	9,568	3.10	4,947	2.63	958
Gadag	21.8	10,65,235	2,32,221	1.82	6,771	2.20	5,325	2.83	947
Dharwad	34	18,46,993	6,27,978	4.91	9,911	3.21	5,830	3.10	944
Uttara Kannada	19.6	14,36,847	2,81,622	2.20	6,043	1.96	4,871	2.59	955
Haveri	33.7	15,98,506	5,38,697	4.21	10,154	3.29	6,485	3.45	946
Bellary	40.8	25,32,383	10,33,212	8.08	16,406	5.32	8,901	4.73	960
Chitradurga	46.7	16,60,378	7,75,397	6.06	9,558	3.10	7,975	4.24	947
Davanagere	23.3	19,46,905	4,53,629	3.55	11,306	3.67	7,053	3.75	948
Shimoga	29.3	17,55,512	5,14,365	4.02	7,971	2.58	5,421	2.88	960
Udupi	22.4	11,77,908	2,63,851	2.06	3,308	1.07	2,472	1.31	958
Chikmagalur	14.7	11,37,753	1,67,250	1.31	4,585	1.49	3,403	1.81	969
Tumkur	13	26,81,449	3,48,588	2.73	13,601	4.41	8,564	4.55	959
Kolar	10	27,94,608	2,79,461	2.19	13,241	4.29	9,004	4.79	962

Districts	Incidence of Poverty at district Level (%) 2011-12 (total)	Total Population 2011	Estimated BPL Population 2011 (a/100*b)	BPL population as percentage of total state BPL population (%) (c/total c*100)	BL enrolment 2010-11	Percentage share of BL enrolment 2010-11 (%) (e /e state*100)	BL enrolment 2011-12	Percentage share of BL enrolment 2011-12 (%) (g /g state*100)	Child (0-6) sex ratios 2011
	a	b	c	d	e	f	g	h	i
Bangalore urban	1.5	95,88,910	1,43,834	1.12	19,286	6.25	5,858	3.11	944
Bangalore Rural	15.7	9,87,257	1,54,999	1.21	4,430	1.44	2361	1.25	951
Mandya	16.4	18,08,680	2,96,624	2.32	9,499	3.08	6,655	3.54	939
Hassan	11.6	17,76,221	2,06,042	1.61	8,161	2.65	6,006	3.19	973
Dakshina Kannada	1.6	20,83,625	33,338	0.26	3,156	1.02	3,131	1.66	948
Kodagu	1.5	5,54,762	8,321	0.07	1,529	0.50	985	0.52	978
Mysore	15.5	29,94,744	4,64,185	3.63	13,653	4.43	10,296	5.47	961
Chamarajanagar	1.6	10,20,962	16,335	0.13	5,616	1.82	4,532	2.41	953
Ramanagar	10.5	10,82,739	1,13,688	0.89	4,777	1.55	3,053	1.62	962
Total	21.2	635,58,066	127,88,283	100.00	3,08,460	100.00	1,88,128	100.00	

*NOTE: Yadagir and Chikballapur have been carved out of Gulbarga and Kolar in 2010 and 2007 respectively. Separate population and poverty estimates are not available for these two districts. Hence, BL enrolments and total population have been included in their erstwhile districts for the purpose of this table. Sources: Total Population 2011 from Census of India, 2011; BPL percentages from Draft MDG Report, GoK (based on MPCC-based estimates using NSS data), BL enrolment from BL computerised database, DWCD, Karnataka; Child sex ratios – Census 2011 and District Handbooks 2011.

Given that the scheme is for BPL alone, in an ideal situation, the percentage share of BPL population and percentage share of BL enrolment should match for respective districts, if the distribution is equal across all districts. However, this is not necessarily true in most cases. In general, the districts with higher BPL populations, mostly located in north-east and central parts of the state, had relatively lower representation in BL enrolment (indicated in green in the table above), and districts with relatively lower share of BPL populations in coastal and southern Karnataka had a relatively higher share of BL enrolment (indicated in red in the table above). Nevertheless, Belgaum and Gulbarga (including Yadgir) districts with more than ten per cent of the state's BPL population each also had the highest percentage share of the state's BL enrolment in both the years. Bijapur and Gadag in the north, Uttar Kannada on the coast, Davangere and Bangalore rural among central districts have somewhat matching BPL and BL enrolment percentages (shown in yellow in the table above). Bangalore urban with a share of slightly higher than one per cent BPL population, had more than 6 per cent share in 2010-11, which came down to a little higher than 3 per cent in the following year.

These variations continued even after the requirement of proving BPL changed from income certificate to the BPL card. It is difficult to understand the reasons for this pattern through the analysis of literature or limited consultations that we have had at the state level for this study. One can only surmise that the high level of awareness in relatively developed districts coupled with probably higher efforts from the administration resulted in higher enrolment in these districts. But this is also a worrying pattern given that while the child sex ratio is adverse in all the districts, it is generally (not universally) worse than others in the northern districts.

Considering that the MIS data is far from complete, any district-wise analysis is not going to depict the correct picture. However, a perusal of data on immunisation, anganwadi enrolment and school enrolment shows that though all districts have major backlogs, certain districts such as Belgaum, Udupi and Dakshina Kannada seem better than others in terms of having relatively less proportion of missing data (Annex 1). To gain a better understanding of the process of implementation, we did conduct a detailed review of anganwadi activities to shed some light on these patterns.

4.3.2 Implementation processes

From our understanding of the literature review as well as our field observations and interactions, we know that in the BL scheme, the Anganwadi Worker (AWW) is primarily responsible for identifying the eligible girl child. She is the one providing the application form and collecting all the relevant documents (BPL Card, caste certificate, marriage certificate/affidavit, birth certificate, etc.) from the beneficiary households. As per our primary survey, about 23% of the total beneficiary responses have suggested that the documentation required for enrolment be reduced and about 15% of them have suggested that the Anganwadi be made a single point for all the paperwork (refer Table 1.2). In a few focus group discussions (FGDs) as part of our study, the village community elders shared that they are unable to understand as to why all the documents required for enrolment cannot be collected at the time of the child's delivery itself.

The enrolment process also contains multiple levels of scrutiny and review before the final approval is granted by the DWCD. The semi-structured interviews and a review of secondary documents from the Department has provided certain insights into the entire process of clearances and approvals at various levels of the Department. Firstly, the AWW forwards the application along with the supporting documents to the supervisor. Interviews with supervisors revealed that on an average, they spend about 0.5-1 days a month to verify all the documents after which it is forwarded to the BL case worker (appointed at the Taluk level). The case worker is most likely a supervisor or a first division assistant (FDA)/accountant who has been given an additional responsibility of managing all the BL scheme related processes and issues. Most BL case workers perform two rounds of verification – once, upon the receipt of the application along with all the supporting documents from the Supervisor and, again, when the information has been uploaded online on to the MIS by the computer operator. Depending upon the number of applications to be verified, a BL case worker spends anywhere between 1-2 days a month on this activity.

The Child Development Project Officer (CDPO) then tallies all the submitted documents and other details submitted by the supervisor through the online portal and forwards all the correct eligible applications to the Deputy Director. These applications are then verified again by the Deputy Director with respect to the eligibility criteria and then a final sanction order is issued. The BL case worker is also involved in coordinating this entire approval process with both the CDPO and the Deputy Director and again

depending upon the number of applications; the case worker spends about 4-8 days a year on these two activities. A BL bond ID is issued after the computerized registration and a receipt for the same is handed over to the AWW for eligible applications, who, in turn, distributes it to the concerned applicants. The sanctioned applications are then forwarded to LIC for issuing a bond in the name of the beneficiary. The case worker also spends about 8-10 days a year in maintaining and updating all the BL records online and about 15-20 days a year on systematically filing all the hardcopies (beneficiary applications along with all the supporting documents). This is a mandatory compliance requirement since the records could be scrutinized during periodic audits.

Even though an MIS has been developed for maintaining these records, as evidenced earlier, it is not being filled and updated regularly (CBPS, 2017). In the absence of a proper and functional system of online submission/scanning of documents, the hardcopies need to be preserved in good condition by the DWCD till the child turns 18 years of age. This is a highly daunting and challenging task for the supervisors. As per LIC, the multiple levels of verification and approvals have also led to significant delays in receiving the applications along with the supporting documents. This results in a reduction of the lock-in period for the bond that directly affects the final maturity amount,

There is a delay in the distribution of LIC bonds to the beneficiaries despite submission of all the documents from the WCD to LIC. The frontline AWWS face a lot of pressure from the local community and elected representatives because of this. It would help to have a system of voluntary disclosure where WCD annually announces a taluk-wise list of registered births of girls and BL enrolment (BPL or all, as the case may be) ID, and gives the details of (i) submission of records and transfer of money to LIC, (ii) issue of bonds by LIC and (iii) pending cases.

At present, all bonds first go to CDPO who has the responsibility of distributing it further. Since bond is an individual instrument, LIC can be asked to send the bond directly to the household while a true copy may be sent to CDPO, who in turn, can share the list of true copies received in Gram Sabha or any other public meeting.

On the other hand, currently, there is no reporting system or communication between LIC and CDPO when a health, accident or death insurance claim amount has been processed and directly transferred to the bank account of the concerned beneficiary. A reporting structure needs to be put in place so that the CDPO could also track the status

of such cases. Here again, a copy of the claims can be mandatorily sent to the CDPO for records. This is absolutely necessary as we found from our survey that on an average, only 8% of the households have been able to access the social protection benefits and it took an average of 3 months and 10 days to receive these benefits. The recipients had to also spend Rs. 575 on an average to access these social protections.

Table 4. 18: Percentage of people aware of compensation for death of parent

	Ineligible	(%)	APL	(%)	BPL (Enrolled)	(%)	Not enrolled	(%)
Yes, only for natural death		15.88	4	12.12	261	33.00	30	
Yes, only for accidental deaths	13	4.69	2	6.06	55	6.95	7	
Yes, both natural and accidental death	3	1.08	0	0.00	11	1.39	8	3.52
No	44	15.88	5	15.15	76	9.61	26	11.45
Don't know	173	62.45	22	66.67	388	49.05	156	68.72
Total	**277**	**100.00**	**33**	**100.00**	**791**	**100.00**	**227**	**100.00**

Table 4. 19: Percentage of people aware of compensation for disability of parent

	Ineligible	(%)	APL	(%)	BPL (Enrolled)	(%)	Not enrolled	(%)
Yes	46	16.61	4	12.12	233	29.49	30	13.22
No	41	14.80	5	15.15	80	10.13	27	11.89
Don't know	190	68.59	24	72.73	477	60.38	170	74.89
Total	**277**	**100.00**	**33**	**100.00**	**790**	**100.00**	**227**	**100.00**

The scheme is expected to be monitored on a daily basis by district and state-level officials using the online tracking system introduced in 2010 on aspects such as the number of enrolments in each block, number of financial transactions completed, etc. In 2007, the government instructed the DWCD to form a taluk-level task force headed by the tahsildar to monitor the implementation of the scheme and also coordinate with other concerned departments. The MoU also suggested the formation of coordinating committees consisting of representatives of the LIC and DWCD at the taluk, district and state levels (C&AG Report on Local Bodies, 2015). However, the large amount of missing and therefore, unfilled critical data suggests that monitoring is extremely weak.

This critical aspect of weak monitoring, also reflected in the poor upkeep of the MIS data, suggests that these are hardly being viewed as important aspects that need urgent attention. It also means that there is no possibility of influencing or reaching those families who have not fulfilled these conditions. Currently, the strategy for these families is simply to withhold payment. But the objectives of the BL scheme is to ensure a particular behavior change, and not to withhold payment. It also means that when these girls would produce, or fail to produce, desired certificates from respective departments about fulfilment of conditions, the monitoring data will have no role in substantiating it. Further, it cannot be ruled out that the dependence on certificates from respective departments rather than using the regular monitoring data for verification could promote the use of unfair means in producing the desired certificates at the time of the maturity of the bond. Thus, there are some serious concerns regarding the way in which monitoring and implementation is going to work in the future, especially when it becomes time for the bond to be realized. To understand a central aspect of the BL scheme, we now review the budgetary processes.

4.3.3 Budgetary and financial review

Since the announcement of the scheme during the state budget of 2006-07, the scheme received increasing amounts in the state budget till 2012-13 and thereafter experienced a decline. The following table provides an overall estimate of the allocations under this scheme. In the first two years of its implementation, the budget allocations were under the object head Financial Assistance/Relief. However, from 2008-09 onwards, the budget allocated was segregated into Special Component Plan and Tribal Sub-Plan. In 2013-14, a portion was allocated under Special Development Plan, which was introduced as a means of allocating higher resources for the most backward taluks, identified by the Nanjundappa Committee.

Table 4. 20: Budget allocation and expenditure for the BL scheme (Rs. In crores)

Year	Financial assistance / Relief	SC Sub-Plan	ST Sub-Plan	Special Development Plan	Total
2006-07 AE	166.00	0.00	0.00	0.00	166.00
2007-08 AE	132.16	0.00	0.00	0.00	132.16
2008-09 AE	207.15	76.55	32.90	0.00	316.60
2009-10 AE	159.90	53.67	16.07	0.00	229.64
2010-11 AE	419.75	87.89	50.00	0.00	557.64

Year	Financial assistance / Relief	SC Sub-Plan	ST Sub-Plan	Special Development Plan	Total
2011-12 AE	318.92	132.37	34.80	0.00	486.09
2012-13 AE	640.23	83.95	31.21	0.00	755.39
2013-14 AE	181.61	115.19	44.78	30.00	371.58
2014-15 AE	251.87	62.85	25.14	0.00	339.87
2015-16 RE	344.06	83.06	46.23	0.00	473.35
2016-17 BE	242.27	59.08	32.31	0.00	333.66
Total	**3,063.92**	**754.61**	**313.45**	**30.00**	**4,161.98**

Source: Calculated using GoK budget documents for the period 2006-2017; AE: Actual expenditure; RE: Revised expenditure estimates; BE: Budgeted expenditure

Table 4. 21: Expenditure on BL Scheme as a percentage of total DWCD budget (Rs. in crores)

Year	BL scheme budget	DWCD Budget	% of DWCD Budget
2006-07 AE	166.00	624.87	27
2007-08 AE	132.16	742.86	18
2008-09 AE	316.60	988.78	32
2009-10 AE	229.64	1349.03	17
2010-11 AE	557.64	1742.88	32
2011-12 AE	486.09	1958.56	25
2012-13 AE	755.39	2461.33	31
2013-14 AE	371.58	2347.23	16
2014-15 AE	339.87	2722.88	12
2015-16 RE	473.35	3297.35	14
2016-17 BE	333.66	3383.20	10

Source: Calculated using GoK Budget documents for the period 2006-2017; AE: Actual expenditure; RE: Revised expenditure estimates; BE: Budgeted expenditure

This scheme is one of the most important implementation programmes of DWCD, GoK, along with the ICDS. The expenditure on the scheme, as a percentage of the total DWCD budget has been fluctuating between 26.57 per cent in 2006-07 and 30.69 per cent in 2012-13. After 2012-13, the share of expenditure on this scheme has been almost halved to around 12-15 per cent. From the previous table, we can see the details of these these fluctuations, which could also be a result of reduced enrolment over the last three to four years.

We also attempted to estimate the requirements by simply multiplying the number of enrolled children to the applicable bond amount in respective years (see adjoining table). This clearly indicates that while the expenditure has been less than required in initial years, it have been much more than required in subsequent years. It is possible that there was a time-lag in enrolment and actual expenditure incurred on the bonds and that explains the year to year mismatch. There have also been delays in dispatching the bonds. The BL MIS includes the print date which denotes the date on which the bond was printed and dispatched. The print date for dispatch of the bond is missing for about 45 percent of the total beneficiaries. However, there is a drastic reduction in the number of missing values since 2010. But it is not clear if the missing values denote non-despatch of the bond or the bond was dispatched but not yet recorded.

Table 4. 22: Amounts required* versus budget allocated for the scheme

Year	Total number of first child enrolled	Amount required for first child (Rs. in crores)	Total Number of second child enrolled	Amount required for second child (Rs. in crores)	Total amount required	Total budget allocation for the scheme	Total requirement (f) as % of total budget allocation(g)
a	b	c	d	e	f	g	h
2006-07	3,28,251	328.25	22,528	22.53	350.78	166.00	211
2007-08	2,50,676	250.68	8,285	8.29	258.96	132.16	196
2008-09	2,22,992	430.37	19,866	36.45	466.83	316.60	147
2009-10	1,69,306	326.76	23,993	44.03	370.79	229.64	161
2010-11	2,42,163	467.37	51,682	94.84	562.21	557.64	101
2011-12	1,44,377	278.65	33,662	61.77	340.42	486.09	70
2012-13	1,80,054	347.50	42,329	77.67	425.18	755.39	56
2013-14	1,82,710	352.63	42,431	77.86	430.49	371.58	116
2014-15	60,520	116.80	4,001	7.34	124.15	339.87	37
2015-16	1,34,873	260.30	10,296	18.89	279.20	473.35	59
2016-17	60,520	116.80	4,001	7.34	124.15	333.66	37

*The estimation of the required amounts is based on estimations using the norms existent for respective years. Source: Number of Beneficiaries data calculated from raw beneficiary data; Budget allocation from GoK budget documents

While examining the records, we found that no separate budget has been allocated for scholarships. The interest generated on the maturity amount is being used as scholarship amount. The anganwadi worker's incentive of Rs. 25 per child per year has also not been included in the budget and grouped as administrative costs, in the same head under which the maintenance cost incurred by the NIC for data management is

allocated. There is hardly any allocation for mobilisation and monitoring except for the MIS building and maintenance.

Primarily because social protection aspects of the scheme does not seem to have been utilised, we also looked at the expenditure related to the insurance provided. As has already been discussed, the aspect of health insurance was given during the period of 2006-2008, and will be given to all those enrolled within this time period, until they complete 18 years of age.[14] In this case, the verification is done by the doctor at the hospital where the beneficiary is who issues a receipt for the expenses. A total of Rs. 25,000 per annum was allocated for each beneficiary. The health insurance has been discontinued since 2008 and the insurance claims is now directly credited to the beneficiary's account by the LIC after the verification process is completed. It does not go through the DWCD. As per data provided by the LIC and shared by the DWCD, a total of 196 claims were settled amounting to Rs. 26.33 lakhs by the LIC during 2006-07 to 2007-08 (Annex 1). Though this data is dated 2016, it does not report any claim after 2007-08; it is not clear if those girls enrolled during this period are still entitled or not.

All beneficiaries are also entitled to life insurance for either of their parents. This insurance covers death due to natural as well as accidental causes. It also covers physical disability (partial and complete) due to accidents. The following table gives the details of the amounts disbursed with respect to insurance. This data is not available within the state budget documents as this component is included within the scheme bond issued by the LIC. Hence, for every beneficiary, death of either or both parents is covered within the scheme bond itself and hence separate allocation of budget is not necessary by the DWCD.

The C&AG2014 report also pointed out that a number of issues also led to the denial of scheme benefits to those enrolled. Non-nomination of the second parent for insurance coverage led to denial of insurance and scholarship benefits on the death of one of the parents. A number of accidental death claims were settled as natural deaths due to lack

[14]Source: Interview with Assistant Director, DWCD dated July 31, 2017

of documents. This is problematic as the amount of insurance coverage was lower for natural deaths. On account of the death of the beneficiary, LIC refunds the deposit amount to the government. However, there were delays in submission of information and requisite documents (i.e. LIC certificate and death certificate) by the CDPOs (C&AG, 2014).

Table 4. 23: Details of insurance claims under the BL scheme (2006-07-2013-14)*

Year	Number of claims	Total amount disbursed (Rs lakhs)
2006-07	3,708	159.575
2007-08	3,635	1617.775
2008-09	2,912	1084.915
2009-10	1,761	552.6
2010-11	1,177	367.50
2011-12	544	170.85
2012-13	350	106.80
2013-14	95	29.40
Total	14,182	4,089.42

*The distribution across different kinds of claims is not available
Source: LIC, data shared by the DWCD, March 2017 (Detailed data in Annex 1)

This scheme was announced during the state budget of 2006-07 with an initial allocation of Rs. 234 crores. A trust was created for the purpose of this scheme initially and in July 2007, the LIC was appointed as the fund manager for the scheme. LIC was expected to provide long-term investment for the budget allocated for this scheme, leading to interest accrual based on rates announced by LIC (CAG, 2014). Based on a detailed audit conducted by the C&AG of India in 2014 (C&AG, 2014), a number of issues related to the financial management of the schemes were brought to light. CAG audits found that despite the appointment of LIC as the fund manager in 2007, the trust was not dissolved till 2012, leading to losses in interest. They also found that the database maintained did not capture the complete financial status of the scheme. Delays in release of funds to the LIC were also observed which led to short realisation of maturity value and rejection of insurance claims relating to parental deaths. This also defeated the purpose of providing social security net to the beneficiaries in cases of parental death. Errors of miscalculation of interest were also indicated in the C&AG report. Inclusion of additional benefits, such as scholarships under the Shiksha Sahayog Yojana on completion of secondary and senior secondary classes led to an inflated maturity

value, as noted in the audit. It was also found that there were differences in the maturity value in LIC certificates as the government had deposited Rs.850 less than the stipulated amount. In conclusion, our examination of the records has led to some concerns relating to the financial management of the scheme. These concerns do have to be addressed before the first bond payments become due, as it should not lead to rightful beneficiaries being inconvenienced or denied their due.

When we reviewed all of the information related to enrolment, conditionalities, as well as the implementation of the scheme, we came up with several recommendations for the re-design of the scheme that can help the BL scheme achieve its objective. The next chapter presents these various options.

Chapter 5: Redesigning BL: Options and Alternatives

We are presenting three models to choose from with arguments for and against. Within the models, there are a few options. Our primary objective in creating these options is to provide the Government of Karnataka various scenarios so as to use it for a considered decision after weighing all the pros and cons of the models.

One of the primary guiding principles for re-designing these options was that there is considerable emphasis on the empowerment or empowerment plus cash transfer model where cash is one of the instruments. This is based on the premise that most sustained change in girls and women's positioning comes from change in social and gender relations, and therefore, empowerment-based strategies enabled changes both faster and sustainable. Cash is also an important instrument in situations where both the presence of cash is scarce and control over cash is unequal. With these in view, the three models, in summary are:

Table 5. 1: Three models of BL re-design

Model 1	**Model 2**	**Model 3**
This model (empowerment + cash) suggests rebranding BL and has two major components: (i) Introduction of women's and girls' empowerment programme in a major way (using Mahila Samkahya and mentorship models) (ii) Reformed BL scheme in terms of coverage or eligibility, conditionalities and processes (iii) Use of bond/insurance as a tool continues	This model argues for doing away with cash and focus on: (i) Empowerment (ii) Strengthening of public services (education, training, etc.) (iii) Use of bursaries for need-based support	This model (cash plus empowerment) argues for removal of bond as an instrument, and has two main components: (i) Direct transfer of cash linked to progress in secondary or higher education (ii) Staggered payment (direct transfer) of the final amount (iii) Empowerment based strategies in schools

5.1 MODEL 1: Empowerment Strategies + BL Redesign

This model is the same in terms of using insurance as an instrument for cash pay-out through the use of bonds that where the money grows and also covers the risk of parental death and accidents. In this case, we are suggesting process reforms and changes in the eligibility as well as conditionalities, apart from bringing in the component of empowerment in a big way. We first discuss the suggestions made for the BL reform followed by a discussion on empowerment strategies.

5.1.1 Change in the coverage/eligibility: Universalization of scheme

5.1.1.1 Option 1 – All girls within the household (from only BPL households)

The first redesign suggestion focuses on making the scheme available to all girls within a household. Currently, the scheme is limited to only two girl children within a family. The suggestion is based on the following rationales:

a. The most ethical rationale for this redesign suggestion is that no girl child should be discriminated within a single household. This is irrespective of the number of girls born to a couple.
b. It would reduce the cost of verification that the girl child is indeed either first or second born.

One question that we faced in the field was if this would incentivise couples to have more and more children. Our analysis, illustrated in the earlier chapter suggests that this is unlikely. Studies around fertility and birth rates across various countries in the world point towards the fact that birth rate always reduces with time and never increases, no matter the situation. The suggested option would definitely not run the risk of affecting the birth rate within households in Karnataka adversely as the crude birth rate has been reducing consistently year on year.

5.1.1.2 Option 2 – All girls within one household (from Antyodaya, APL and BPL families)

(the argument for all girls within one household can be referred to from option 1)

Social welfare schemes in India are not privy to the issues of inclusion and exclusion and the same holds true for the Bhagyalakshmi scheme in Karnataka as well. With this context, one of the suggested redesign options at the enrolment stage is to universalize the BL scheme to the entire female child population irrespective of their birth order or the economic class they belong to. One of the suggestions that emerged from the field

study was that the scheme be opened up to APL families as well; 11.83% of the responses stated the same (Refer to Table 5. 1).

Table 5. 2: Suggestions for change in enrolment process of BL

Suggestions by respondents for improving the process	No. of responses	(%)
All documents/facilities/paper work at Anganwadi	25	14.79
Reduce documentation sheets or provide more time for documentation	39	23.08
Provide it to APL families	20	11.83
Need more guidance/awareness regarding enrolment	8	4.73
Need more money for education	32	18.93
Need more money	28	16.57
Need ration	1	0.59
More reminders	1	0.59
Online application	1	0.59
Need job opportunities	10	5.92
Need to give money today	3	1.78
Need help for marriage	1	0.59
Total	**169**	**100.00**

The rationales for this are based on the following:

a. Literature indicates that programmes which are universal in nature reap the maximum impact which was reflected in the evaluation of the Ladli scheme in Haryana as well (Krishnan et al, 2014) (Mazumdar, 2012). It gives scope for people to opt out of the scheme, thus ensuring that the scheme reaches the neediest section of the population that truly deserve and require the scheme.

b. Even the household surveys from the study showed that 89.18 % of our sampled households possessed the BPL cards (please note that 33% of the sample was purposive to get BL beneficiaries, so there is a BPL bias towards 1/3rd of that figure- refer Table 5. 3) This means that extending BL to all means an increase at most by about 20-25 percent of recipients.

Table 5. 3: Percentage of households by distribution of card

	Belgaum	(%)	Tumkur	(%)	Mysore	(%)	Raichur	(%)	KARNATAKA	(%)
Antyodaya	30	8.00	17	4.53	15	4.03	23	6.13	85	5.68
BPL card	315	84.00	345	92.00	352	94.62	323	86.13	1335	89.18
APL card	13	3.47	10	2.67	5	1.34	17	4.53	45	3.01
No ration card	17	4.53	3	0.80	0	0.00	12	3.20	32	2.14
Total	**375**	**100.00**	**375**	**100.00**	**372**	**100.00**	**375**	**100.00**	**1497**	**100.00**

5.1.2 Comparative cost estimates and advantage

Given that only 17.3% of the households do not possess either BPL or AAY card in Karnataka, universalizing the scheme would not necessarily imply a massive rise in the program costs. As per the financial estimates made, the costs would amount to Rs. 849.13 crores by universalizing the scheme to both BPL and APL population in 2016-17. This would mean an additional amount of Rs. 146.81 crores (from the option 1) to include all girls from APL and BPL households. (refer Table 5. 3). In addition, the implementation costs would reduce (since the scheme is no longer available to BPL only population and therefore no verification is needed) and can instead be directed towards the increase in the program costs.

The tweak in option 1 as compared to option 2 is that option 1 is limited only to BPL families. There are two arguments in favour of option 1. One, limiting the scheme to only BPL households would ensure that the program costs are kept to a minimum. The estimated expenditure for extending the scheme to all girls within BPL households would amount to 702.31 crores in the year 2016-17 (refer Table 5. 3) and the projections for expenditures in the subsequent years have also been made. Please note that the estimates are merely the expenditures towards bond amounts and does not include any other administrative/monitoring expenses.

Table 5. 4: Expenditure on all girls for BL scheme (in crores)

Year	Est Exp on BL Enrolment	BL Allocation	BPL	AAY	APL	BPL+AAY	Total
2016-17	249.16	338.79	642.96	59.35	146.814	702.31	849.13
2017-18	221.53	321.28	614.13	56.69	140.2306	670.82	811.05
2018-19	196.97	309.43	586.59	54.15	133.9423	640.74	774.68
2019-20	175.14		560.28	51.72	127.9361	612.01	739.94
2020-21	155.72		535.16	49.40	122.1992	584.56	706.76

Calculation: The above Table displays the estimated expenditure on BL girls for the period 2016-17 to 2019-20 using the actual estimates of various ration card holders in the state. Since 82.71% of households have BPL + AAY ration card holders and using this assumption for the proportion of BL BPL + AAY girls, the budget would amount to 702.31 crores (BPL + AAY Expenditure). This expense is merely on bond amount.

One should also note that it has been assumed that all the girls within BPL households enrol into the scheme unlike the current budget estimates where not all eligible girls may have been enrolled. Hence, the projected figures for option 1 may be overestimated when compared to the current budget figures of WCD.

One major argument in favour of option 1 is that even if the perception towards the girl child does not vary much with the economic condition of the household; a conditional CASH transfer is not the best instrument to incite a behavioural change. Since these are non-poor families, cash as an instrument may not be an effective public policy and expenditure instrument. Hence, one of the variants under this redesign option is to limit the scheme to all girls within a BPL household.

5.1.3 Process simplification / reengineering

5.1.3.1 Enrolment Process

Our field-based research process clearly indicates that the current enrolment process is both time-taking and cumbersome. There is indeed a case for making this process more efficient and also more easily accessible. the administrative officials also emphasize on the need for an enrolment process that could be less time-consuming and easier to monitor and approve.

Given this background data, a redesign recommendation with respect to the enrolment process is to piggy-back on the mandatory requirement of birth registration as laid down by the state. As per the NFHS-4 Survey conducted in 2016, births of almost all children (95%) under five years of age were registered with the civil authorities and 86.7% of female children in Karnataka possess a birth certificate. Considering that our

earlier recommendations of extending the benefits of Bhagyalakshmi scheme to all the girls gets implemented, every girl child can be given a BL identity card with a unique number attached to it along with her Birth Certificate by the Registrar of Births and Deaths itself. Hence, there is no need for a separate process for enrolling into the Bhagyalakshmi scheme. In the event that the scheme is limited to only BPL families, the burden of documentation still remains low for the eligible applicant. Along with the documents required for obtaining the Birth Certificate, the applicant only needs to furnish the priority household ration card as an additional proof for enrolling into the scheme. And the process of issuing s BL card and unique number attached to it can still be followed. This will considerably reduce the burden on the applicant and avoid the need to once again procure and submit all the documents for Bhagyalakshmi enrolment, thus resulting in lower transactional costs.

In this simplified process, the main responsibility of the Anganwadi worker is only to ensure that the simultaneous process for obtaining a birth certificate and enrolment into BL scheme gets done before the child reaches the age of two. Any reduction of the demand for her time has a direct impact on Anganwadi's functioning (for instance, more time for early childhood education) as most research studies point out to them being majorly overloaded with responsibilities. This simplified process also significantly would reduce the administrative efforts of both the supervisor (about 15-20 days per year) and the case worker (at least on an average 40 to 50 person-days a year).

This redesign suggestion does require that new coordination mechanisms are developed between the DWCD and the office of Chief Registrar of Births and Deaths within the state of Karnataka. Even if the new association between the two Departments would demand concerted efforts, it would minimize the exclusion errors in the long run and save time and efforts at various levels of the enrolment process. Since time has an opportunity cost, especially in the context of programme delivery of ICDS and other schemes such as Mathrupurna, any time saved on this is likely to have a better impact on others.

5.1.3.2 Monitoring of Girls' progress in the school

So far, the issue of verifying fulfilment of conditions such as completion of class 8th has not arisen because the scheme started in 2006 and hence no girl would have turned 18 as yet. As mentioned above, the scholarships linked with class progression has been subsequently discontinued in 2008, but the department is liable to continue with the scholarships for those who enrolled in the first two years. Going by the feedback from

the field, updating the school records of the beneficiaries (post completion of Anganwadi education) who are entitled to receive annual scholarships is extremely challenging. This is especially in cases of migrant families. In this respect, the administrative officials suggested that the DWCD can monitor till the girl child is enrolled in the Anganwadi but the Education Department is in a better position to track her academic progress, as soon as she begins schooling at the age of 6 years.

In this context, we are making two suggestions:

1. Integration of the BL unique number to the unique ID-based Child tracking. The Government of Karnataka has initiated a unique ID based child tracking system starting from primary to tertiary education and also employment. Given that the state has been successfully managing many IT based governance interventions, it is well-placed to integrate the BL ID to this to be able track the girl's progression. It can start at pre-school/Anganwadi itself and then can easily be tracked in later years. This suggestion is based on the assumption that our suggestion of creating this ID alongside birth registration is accepted.
2. Integration of BL records in UDISE. UDISE allows creation of state specific codes and it would make sense to report on admissions and progression of BL girls separately if the scheme continues to be meant only for BPL. If the scheme becomes universal, this becomes redundant.

We argue that tracking girls' progress is crucial even in the absence of scholarships linked with their progress from one class to another, as one of the objectives of the scheme is to enable their schooling participation. Since we are also suggesting to include empowerment based strategies as a foreground to this scheme, tracking will help in examining the links between community/women/girls empowerment strategies and their schooling participation. Also, at the end of the cycle, when the girl would turn 18, it would be easy to verify the education related conditionality before disbursing the amounts.

5.1.3.3 Distribution of Bonds, claims, delays and the lines of accountability

A number of issues related to the distribution of receipt of bonds, information pertaining to accident claims surfaced during our research. These exists a demand for urgent attention to improve the efficiency and also having a clear line of accountability. A simpler process to pay out the insurance claim amount to the legal guardian of the girl child in the event of the death of both parents needs to be explored.

5.1.4 Change in conditionality pertaining to education

5.1.4.1 Option 1 – Completion of education till class 8 (presently existing)

This option hints that there should be no change in the redesign with respect to the conditionality of education. This is because of two main reasons. First and foremost, initial consultations with WCD officials and data from FGDs with out-of-school girls in two south Karnataka districts revealed that financial constraints at home are not the main reason for girls to drop out of primary education. As mentioned in the earlier chapter, it was found that various issues such as lack of safe transport (which is also affordable) to schools, menstruation related beliefs, fear of girls 'falling in love', pressure of care work at home, pressure of working for some extra income, lack of proper roads to schools, degrading quality of teachers, etc. acted as huge obstacles on the pathway to pursuing secondary and higher education by girls. With issues of mobility, access, control and safety acting as major constraints, it is least likely that a higher cash amount would incentivise them to complete education of further classes. Hence, efforts need to be directed towards strengthening supply side and implementing empowerment strategies instead of attempting to drive demand that may not drive behaviourial change. The argument is that no amount of money would push the girls towards secondary education because the problem does not lie within the economic capacity of the households but somewhere else.

Secondly, there is a general ethical argument that girls who are unable to pursue higher education should not be disadvantaged with a lower maturity amount for non-completion of higher education. On the contrary, such girls are gravely in need of money for reasons not directly linked to education but other cases such as care work and lack of income within households. CCTs are not the right framework to alleviate these other issues but the least possible solution is to keep the conditionality at the lowest possible level that is achievable and hence, the maturity amount acts as a strong scaffolding against adversaries as mentioned above.

5.1.4.2 Option 2 – Completion of education till class 10

According to the current scheme, the girl child is entitled to receive the final maturity amount at the age of 18 if she has at least completed class 8, is not a child labourer and remains unmarried. The redesign of the scheme strongly professes a strong focus on the education of girl children and hence would keep the clauses of child marriage and child labour untouched. This is also because there is a strong assumption derived from literature that with promotion of higher education, the age of child marriage and child

labour would also automatically be delayed. With regards to the completion of education, the redesign suggests that the girl child be given the maturity amount at 18 if and only if the girl child has at least completed class 10. Secondary sources also show that most of the CCTs introduced in India have conditionalities of completion of higher education and not just completion of primary education (Sekher, 2010). Schemes such as Ladli Lakshmi scheme in Madhya Pradesh, Ladli scheme in Haryana, Balika Samridhi Yojana and Ladli scheme in Delhi have the conditionality of passing at least class 10th for receiving the final maturity amount. Schemes such as the Girl Child Protection Scheme in Andhra Pradesh have moved one step ahead and mandated passing of class 12 as a conditionality to receive the final maturity amount. Given that most CCTs in the states of India are already moving towards goals of higher education for girls, this redesign suggestion states that Karnataka also raises the limit for the completion of education for its girl children.

It has also been found from the survey study that a very small proportion of our respondents have gone on to complete upper primary (13.62%) and secondary education (11.45%) (refer table 4.2). Hence there is an urgent need to create a structure where girls and their respective households are incentivised to go for post-primary education. FGDs with adolescent girls also indicate instances of dropping out of school before secondary education. Further deep-diving into the reasons for the same, as discussed earlier in the context of option 1, revealed that most girls drop out of school at the primary level because of issues of safety, mobility, accessibility, household level restrictions imposed by the family and social barriers of class, caste and religion. Hence, the next two redesign suggestions aim at working around these other challenges in order to achieve the stated goals of the scheme.

Given that there is already an increased focus on education with the progress made towards universalisation of secondary education (class 9 to 12) and increase in the number of secondary schools, there are fewer impediments towards the achievement of this goal for the girl children. The CABE Committee on Right to Education for extension till Secondary is working on extending RTE to all children under 18 years of age and universalization of secondary education has been mentioned in the 12th FYP as well. Hence, addition of this clause in the scheme will push the girls to secondary education and incentivise them to complete higher secondary thus contributing to universalisation of Secondary Education. Further, secondary data shows that the gross enrolment ratio (GER) and Net Enrolment Ration (NER) for boys and girls has improved for the period between 2012-13 and 2015-16 for secondary and higher secondary education (refer table

3.7). There has also been an improved transition rate from secondary to higher secondary education overall (25.09 in 2013-14 to 52.01 in 2015-16) (refer to Table 3.6). Even though in terms of the availability, the total number of schools for secondary education and number of girls' hostels have increased for the period between 2013-14 and 2015-16 (refer table 3.4 & 3.5); there should be a stronger emphasis on increasing the number of government secondary schools proportionally to the enrolment rates. Hence, as the desire for higher education increases, the State must also create an efficient system for making the means of public higher education available and affordable to all.

5.1.5 Integration/linking of other education related schemes into BL

The redesign for BL under Model 1 aims to provide better incentives and opportunities through provision of secondary and higher education and empowerment strategies as well as simplification of processes and universalization of the scheme. This becomes especially important if the instrument of bond and insurance is to be retained, which makes it difficult to introduce period releases and staggering of pay-outs. This redesign suggestion aims to retain the focus on education for girls by proposing an integrated and collaborative model where other schemes related to education be combined with BL. These other schemes are not directly related to provision of education but augment the access, affordability and quality of education through other means. The goal is to prioritize the following schemes for BL girls (instead of the limiting it to the current target group of beneficiaries in respective schemes) so as to make education available to all girls universally.

5.1.6 Scholarships

As per the redesign suggestion, the existing scholarship schemes in Karnataka should be extended to all the beneficiaries under the BL scheme. Since the conditional cash transfer by itself would not help in incentivizing girls towards pursuing secondary or higher education, it is expected that the scholarship schemes would provide additional financial assistance for the same. Some of the FGDs with adolescent girls depicted that economic burden due to transport and educational expenses were the reasons for their dropouts. A few responses also hinted at the family environment of households such as financial constraints, chronic unemployment, and alcohol addiction contributing for low academic performance. Although it was clear that financial constraints are not a major reason for adolescent girl drop-outs, scholarships have the ability to provide some kind of assistance for combatting certain aspects of access and mobility. Hence the redesign suggests that the following schemes could be expanded beyond their current scope to be made available to the BL enrolees as well.

5.1.6.1 Vidyasiri scholarships For OBC students (pre-matric pre-scholarships)

This scholarship is given to OBC students studying in government/ government recognised aided and unaided schools from Class 1 to Class 10 at different rates annually as mentioned below. For a student to avail this scheme, he/she must have 75% attendance or more in the previous class. Those students who have failed in the previous class and those who are studying in government/government-run hostels/housed schools, are not eligible for these scholarships.

Table 5. 5: Vidyasiri pre-matric scholarships

Class	Boy / Girl	Adhoc Grant	Total
1 to 5	250 / -	500 / -	750 / -
6 to 8	400 / -	500 / -	900 / -
9 to 10	500 / -	500 / -	1000 / -

Source:
http://backwardclasses.kar.nic.in/BCWDEducational_Scholarships.aspx?Name=PreMetricScl

By extending this scheme to all BL girls, the proportion of population would extend from about 60% of the population to 82.71% of the population (which is the number of BPL+AAY card holders in Karnataka). Since the department is already spending 171 crores on the scheme for OBCs, it may mean an additional expenditure of 183 crores in order to include all the BL girls as beneficiaries for this scheme (Refer to table 5. 6).

Table 5. 6: Expenditure of scholarship scheme for all girls in Karnataka

2016-17		
	Elementary Class (1-8)	**Secondary Class (9-10)**
Proportion of ST Enrolment to Total Enrolment	8	6.8
Proportion of SC Enrolment to Total Enrolment	19	18
Proportion of OBC Enrolment to Total Enrolment	59.2	60.3
Proportion of Muslim Enrolment to Total Enrolment	15.5	4
Total Enrolment in Elementary Classes	8363839	1800250
Total Number of ST Enrolment to Total Enrolment	669107.1	122417
Total Number of SC Enrolment to Total Enrolment	1589129	324045
Total Number of OBC Enrolment to Total Enrolment	4951393	1085551
Total Number of Muslim Enrolment to Total Enrolment	1296395	72010
Sex Ratio (973 girls per 1000 boys)	2509576	550203.2
Total OBC girls (Sex Ratio of 973 girls per 1000 boys)	2441817	535347.8
Estimated Expenditure on OBC girls	201.44	53.53
Total OBC BPL girls	2002290	438984.5

2016-17		
	Elementary Class (1-8)	**Secondary Class (9-10)**
Estimated Expenditure on OBC BPL girls (multiplied with 825 (an AVG.of 750 and 900 for elementary class) and 1000 for secondary class	165.18	43.89
If extended to all BPL		
Total Girls in Elementary Schools	4124691	887807
Total Girls who are BPL + AAY (82.71%)	3411531.9	734305.186
Total Expenditure	281.45	73.43

Calculations: Given the amount that can be availed as scholarships by OBC students under this scheme, the cost implications are estimated considering the proportion of OBC students in Elementary and Secondary Classes. As per the DISE data of 2016-17, the proportion of OBC Enrolment to Total Enrolment at Elementary level (Class 1-8) is 59%. Given the existence of same proportion even now, we can have few estimates of the expenditure. The total number of students in elementary schools are 8363839 and 59% of them would amount to 4951393. Under the assumption that sex ratio among the OBC students would be the same as general sex ratio of 973 per 1000 in the state of Karnataka, and considering all the OBC girls would avail this pre-matric scholarship the amount would be 201.44 crores for those OBC girls enrolled in elementary schools. The amount for those OBC girls in secondary class (9-10) would amount to 53.5 crores. Further, if the scholarship is limited to OBC BPL girls, then given the BPL proportion of 82.71% (average of the proportion of rural and urban BPL ration card holders), the expenditure on OBC BPL girls for those enrolled in elementary class and secondary class would amount to 165 crores and 44 crores respectively. If we extend the scheme to all BPL+AAY ration card holders among the total girl population, the estimated expenditure would be 281.45 crores for elementary class and 73.43 crores for secondary class. So, the addition by BL scheme would be around 183 crores.

5.1.6.2 Vidyasiri scholarships for OBC students (post-matric scholarship)

OBC Students who receive post-matric education in a non-subsidized private institution recognised by the Government/local organisation/subsidiary agency under the statutory universities of Karnataka are eligible for this scholarship at different rates for different groups (as given in the matrix below). These groups are classified as per the income limits. Students who are admitted in the hostel/housing colleges and those who have failed in the previous classes are not eligible for a post-matric based scholarship. Minimum scores are required in previous classes to avail these scholarships. Even within the OBC population, this scheme is restricted to only two male children of the same family but there is no such restriction for girls.

According to this redesign suggestion, the scheme can be made available to all the girls under the BL scheme instead of limiting it only to the OBC population. Since even under the current scheme guidelines, there is no restriction on the number of OBC girls eligible within a particular household, the financial burden for the same would not increase massively.

Table 5. 7: Vidyasiri post-matric scholarships

Sr. No.	Group	Granted Scholarship Rate (Annual)
1	Group-A.	3500 / -
2	Group-B.	3350 / -
3	Group-C	2100 / -
4	Group-D	1600 / -

Source: http://backwardclasses.kar.nic.in/BCWDEducational_Scholarships.aspx?Name=PostMetricScl

5.1.6.3 Vidyasirischolarhsips for Matric Pre-Special Initiative

This scholarship scheme is a special initiative to incentivise students studying in private educational institutions recognised by government or government schools with the purpose of reducing the number of drop-outs. This is done by providing financial assistance to secondary education of nomadic and semi-nomadic students. There are many nomadic and semi-nomadic tribes in the state such as Aghori, Banjara, Bhovi, Giddidki, handijogis, Hakki-Pikki, JenuKuruba, Koraga; to name a few. The National Commission for Denotified, Nomadic, and Semi-Nomadic Tribes has listed the names of these tribes in 2016 Draft.

Any individual who is a trained and semi-armed student of the backward class attending a private educational institute from class 5th to 10th standard recognised by the government and has an income of less than 2 lakhs is eligible for the scheme. The following matrix depicts the one-time amounts disbursed as scholarships to the students studying in the following classes. Just like any other scholarship scheme in Karnataka, the student must have passed the previous annual examination and should not have a scholarship or housing facility by the Government of any other scheme for availing this scholarship.

Table 5. 8: Vidyasiri special incentives

Classes	Boys	Girls	Duration
5 to 7	100	150	10 months
8 to 10	150	200	10 months

Source:
http://backwardclasses.kar.nic.in/BCWDEducational_Scholarships.aspx?Name=AlemariScl

5.1.6.4 Incentive to SSLC Students under the Social Welfare Department

This scheme is available for SC students who secure between 60% to 74.99% & 75% and above in the SSLC Board Exam. The scheme provides incentives at Rs.5,000 and Rs.10,000 respectively for the two merit score ranges. Since it is difficult to estimate the number of students who would secure these marks within BL girls, the financial estimates have not been made.

5.1.6.5 Incentive to PUC Students

This scheme is available for SC students who secure 85% and above in the pre-University board exams in arts/commerce/science faculties. The scheme provides Rs.10,000 for five students in each faculty in each district. Since it is difficult to estimate the number of students who would secure these marks within BL girls, the financial estimates have not been made. Plus, there is very little clarity on how these five students are selected from the lot and hence it is hard to estimate the difference in financial budgets for the same.

5.1.7 Other provisions

As has been mentioned before, the success of a conditional cash transfer is highly reliant on a strong existing supply side. It has been detailed in later sections that indirect facilities supporting the continuation of secondary education are as important as direct facilities and infrastructure of schooling. Hence, other schemes that provide residential facilities, learning equipment, stationery, food, etc. are equally contributory to incentivize girls to complete secondary education. The following schemes provide different kinds of provisions for different social groups in Karnataka. The redesign suggests that BL girls are also prioritized for the same schemes to alleviate the various obstacles on the path of higher education. Since these schemes are not direct cash transfers but provide certain kinds of facilities, the expenditure per head under these schemes are hard to find. Hence, financial estimates have not been made for the following post-integration into BL.

5.1.7.1 Vidyasiri

There is free accommodation along with some incentives at the hostels provided under the Vidyasiri schemes for disadvantageous groups. Along with free accommodation, certain concessions or incentives (not financial incentives/cash transfers) are provided that include the provision of meals at a particular rate, textbooks provision and other basic amenities. Hence, inclusion of BL girls under this scheme would provide them with all the additional support for continuation of secondary education.

5.1.7.2 Residential Schools for SC students from Class I to V

Under this scheme, free education with boarding & lodging facilities will be provided to SC students who are already admitted and studying in between classes 1 to 5. Secondary data shows that 68 residential Schools are functioning in SC populated localities.

5.1.7.3 Concessions for those SC students in Technical courses

Supporting equipment such as scientific calculators, mini drafter will be given to the students at Rs.700 in the beginning of the course.

5.1.7.4 Pre-Matric Hostels

Rural SC students who are studying between classes 5 to 10 and who are residing more than 7 kms. away from the schools are given admission in the hostel. The students are provided free boarding and lodging, stationery, beddings, uniforms, soaps, hair oil etc.

5.1.7.5 Upgradation of Merit

To get admission in Technical & Medical Courses, SC students who are studying in IX to XII Std. will be given coaching for CET @ Rs.15,000/- per annum per student including food charges, pocket money, stationery, text books and honorarium to Principals & Guest Lecturers.

5.1.7.6 Expansion of Public Secondary Schooling System through schools and hostels

It is important to reiterate here that a number of these schemes pertain to supporting students in private schools. While this may be helpful to some extent, one of the best public policy investment option is to strengthen the public secondary schooling and higher education systems. While the Government of Karnataka has waived tuition fees for girls at all levels of education in public institutions, it is also important to widen their spread and go there where private, profit-making institutions are not ready to invest. Enhanced provisions for hostels where those are also used for mentoring and empowerment-based interventions. Success of cash transfer programmes in pushing the demand for girls' education is often linked to the presence of functioning public schooling systems. Presence of high-quality public institutions also acts as a natural regulatory mechanism for private institutions. For instance, the presence of high quality Jayadeva Heart Hospital in Bangalore has apparently helped in keeping a check on the fees charged and the quality of service being provided for cardiac care in the city.

5.1.8 Empowerment strategies

5.1.8.1 Importance of changing social norms

Gender equality and empowerment of women and girls are one of the MDGs that are highly valued in and of itself and not merely as a way of ensuring other socially relevant development goals (Kabeer, 2005). Measures and policies taken to reduce gender inequities and inequalities often take into consideration the barriers to education of women, their workforce participation, their participation in public life, and their expectations and experience of a violence-free life. In this context, it is important for any policy that is targeting the girl child to engage critically with the processes that lead to her participation in the empowerment process, instead of being a recipient of development policies.

To ensure that the BL scheme can empower the girl child, the scheme has to engage more centrally with narratives, the customs, the gendered roles, and the social norms that bind young women and girls into submissive roles and responsibilities. For example, any redressal of discriminatory social practices brings to fore some pertinent questions: What do women and communities lose when they have to let go of something they have lived with their whole lives? How do we dismantle social practices that appear to be inimical to one's identity and way of living? How do we engage with young adolescent girls who do not just function from their gender identity, but also from their caste and community identity? If the BL policy has to truly influential, it has to incorporate within its framework engaging with these powerful social narratives that prevent young women from being fully-functioning citizens.

In order to illustrate the different ways in which addressing social norms through an empowerment approach is critical for the success of the BL scheme, we engage with three inter-related concepts that we have observed in the literature as well as in the field: education, care work, and safety. Through these examples, we will posit that with existing resources, an added methodology that incorporates a systematic approach to empowerment will truly ensure the empowerment of young girls.

5.1.8.1 Education

The social norms around education are changing – all of the community members feel that girls should participate equally in the educational systems and in the job markets. However, these attitudes come up against entrenched social norms that do not allow for the girls to reap the broader and transformational experience of education, as has been explained extensively in Chapter 4.

5.1.8.2 Care work

One of the key areas in which gendered inequalities all over the world is most prominent is care work. Women and young girls bear the brunt of all care work responsibilities in the household (Folbre, 2006), and the findings from our study is consistent with this trend. The fact that this care work is not often considered part of women's and girl's labour is also detrimental to our understanding of restrictions that women and girls face with regards to education and livelihoods.

5.1.8.3 Safety

When we ask adolescent girls about gender equality, many of these girls report that there is no significant difference between girls and the boys, and that their families treat them equally. But on further examination or minimal probing, they hesitantly talk about the ways in which their lives are different from that of boys.

In order to do tackle each of these concerns, the BL scheme must be able to provide accompanying processes and tools so that young women are able to understand their own experiences and to question the connection between dowry, violence, mobility, care work, and education. This way, they are more likely to use their knowledge and abilities to utilise the BL scheme more effectively towards their own empowerment.

5.1.9 Pathways to empowerment

Our understanding of the BL scheme makes it clear that the medium of cash transfer alone will not provide any movement towards changing attitudes and behaviours that influence girls' education or son-preference. Without accompanying empowerment processes, the potential transformative nature of providing financial resources to young girls can be defeated due to the prevailing social norms, narratives and structures. The policy implications for these trends are fairly simple: (1) there is a need to provide safe spaces for young girls and women to come together and collective, (2) critical thinking skills and discourses of empowerment have to be included as part of the policy drive, and (3) engagement with families and communities have to be deeper in order to engage with the social norms and narratives surrounding young girls.

One of the most feasible ways to do all of these is to use a methodology and programme already in place within the WCD: Mahila Samakhya (MS). It has been established through numerous studies (including our own {Jha et al, forthcoming}) that one of the strengths of MS has been to provide tools of collectivisation, engage with critical thinking, and providing pathways to action that young girls can utilise to transform their own lives. The methodology employed, which includes training programmes,

field trips, knowledge sharing, and community meetings, have the potential of providing young girls opportunities of articulating their life experiences as well as pathways to ensure their aspirations are realised. This would also include parallel strategies of renaming the scheme in a way that it is no longer perceived as a 'cash handout' scheme but as an empowerment scheme with a financial assistance component. Hence, the strategies would also imply that different communication methodologies are utilized to target different stakeholders to not only create awareness but also gain buy-in for community level empowerment of adolescent girls. There needs to be a paradigm shift from a cash-based scheme to an empowerment-based scheme that needs to be initiated by the Department and also by the representatives in the community.

5.1.9.1 Collectivisation

One of the primary ways that the particular risks and barriers to gender inequality can be addressed is to understand more closely and more deeply girls' experiences and their perspectives. Engaging with adolescent girls about their problems in a cohesive manner is often the first step to mobilise them (Bruce, 2011). This way, we are able to tap into their potential, their desires, their inclinations, the barriers they face, and the coping strategies that they employ. The best way to do this is to start the slow process of collectivisation that has been currently put in place by the kishori sanghas by MS. Through the kishori sanghas, the girls are provided a safe space to talk about their own lives and their experiences. These conversations followed by trainings on various subjects enable them to view their own lives with perspective, and take collective action when necessary (Agarwal, 2000). This aspect of collectivisation is necessary also to chart their future, as they are able to build connections and networks that can provide them social support through their adulthood. Since women and young girls tend to have fewer access to knowledge networks, collectivisation helps them to build on the cooperation of other women and create social capital (Agarwal, 2000). This, along with the tools provided by MS, will enable them to create better futures for themselves.

5.1.9.2 Critical thinking

One of the primary tools that the kishori sanghas usually employ is the emphasis and training in critical thinking. While there are many ways to provide critical thinking skills, MS has traditionally used games, activities, and trainings to engage and de-bunk notions of what is 'natural' and what is 'social'. For example, it will provide space and the tools to help girls understand and connect the specifics of gender socialisation to the violence that they witness and experience. This way, they will be able to understand the

different ways in which they are systematically been confined and restricted even within their family and start to push back or negotiate with their families. They will also be able to call into question the threat of rape that works very well in socialising women into accepting their own subjugation. The sentiment that "the decent girl is submissive" (Bruce, 2011, p. 6) that has strongly emerged from our FGDs can also be dismantled. Thus, through inclusion of critical thinking skills within the BL scheme, we will be able to create a new generation of young girls and women who are not just provided the financial resources to be independent, but are able to use this independence to chart their own lives.

5.1.9.3 Challenging social norms

Another method that has worked very well for MS is the manner in which they are able to mobilise communities. Central to their philosophy of social change is the framework of engaging with the family and community constantly and repeatedly to provide support mechanisms for women and girls. It is very clear that changing social norms will not be possible without extensive community participation and mobilisation (Bruce, 2011). This implies that the community does not just play lip-service to the notions of gender equality, but participates more centrally in ensuring that the barriers to equality are tackled. By building an eco-system that can support the girl child, it makes it easier for the collectivised young children to challenge power relationships, even if they are not always successful (Kabeer, 2005). This engagement can be supported through street plays, through mass media announcements and a directed focused communication strategy that emphasis the message of gender equality throughout the state.

One of the more poignant stories to emerge from our fieldwork was when a girl recounted how her father did not come to see her face when she was born. It was for the very simple and altogether too common reason that she was a girl and her father wanted a boy. We argue that using the existing methodologies and resources present within the WCD, it is possible to create the space necessary for a deeper process of empowerment that can challenge and change these deep structural barriers to gender inequality and ensure that no more girls feel unwanted and unloved.

5.1.10 Rebranding BL

If one foregrounds empowerment, it is also important to rebrand and change the name of the programme. Names such as Bhagyalakshmi and Dhanlakshmi or ApniBeti Apna Dhan commodifies women. We would suggest one of the following to be adopted:

- Kanya Shakthi
- Kanya Siri
- Balika Nidhi
- Balika Siri
- Avala Siri (Avala means 'for her')
- Avala Nidhi
- AvalaHejjegagi (for her footsteps)

5.1.11 Parental death, accidental and disability benefits

Considering that bond as a tool cannot be implemented without insurance as an instrument, the scheme would need to continue to give coverage for parental death, accident or disability benefits. This acts as a security for the girls.

5.2 MODEL 2 – Empowerment Strategies only (Discontinue BL)

5.2.1. (In)efficacy of cash transfers

BL scheme was conceptualised as a conditional cash transfer that would incentivise positive social changes specifically targeting certain aspects of gender equality. By ensuring that cash transfer occurs only under certain conditions; the BL scheme tried to engage with the phenomena of child or early marriage, child labour, and completion of primary education, for girls. The scheme, as compared to other CCTs, attempts to provide social assistance to families and communities while also promoting positive social behaviour. Originating and popular in Latin America; the rationale of using CCT is that it is part of a larger landscape of co-responsibility where the citizen, along with the State, shares the duty of creating developmental outcomes for themselves and the society at large.

One of the primary reasons for the success and the appeal of the CCTs is that they resist the common pathways to corruption and provides the recipients the authority and agency to use these resources independently. They are also seen as cost-effective, and are able to provide greater monitoring and accountability systems. However, after CCTs evolved to move into other contexts and countries, it became clear that CCTs do not often adapt easily to all situations. For example, the timings of the release of the transfer appear to matter, especially in the case of child education. The impact on poor and vulnerable families also tends to be minimal when the transfer amount is too low.

A strong assumption of conditional cash transfers, in general, is that income is the major constraint for households to access goods and services. Hence, CCTs help in increasing

the economic capacity of families and households and resultantly their purchasing power to buy these goods and services. What the framework of CCTs also assumes is that the economy has a fully functional and strong supply of goods and services and that the cash transfer would help in pushing the demand for specific kinds of services, which in turn, drive specific kinds of behaviourial and attitudinal changes. An example of this is that when conditions are set to fulfil certain behavioural requirements such as accessing health and educational facilities, a major precondition is that these services are efficient, abundant and accessible in the country and that CCTs will only be instrumental in generating demand and influencing consumption patterns (Schady, 2009; Son, 2008). But in low-resource environments which have inadequate social infrastructure, increasing demand is highly counterproductive. For instance, if one of the conditionalities requires the child to enrol in a school and that the transfer would positively affect enrolment rates, there is a risk of increasing teacher-pupil ratios (since the state is not equipped to supply more teachers) affecting learning levels (Arnold, 2011).

A common remedy that has been suggested is that a conditional cash transfer scheme in its design must focus on increasing and strengthening the supply base while also pushing the demand side. There are two ways to do this. One, the state makes parallel investments in strengthening social infrastructure while also pushing for demand through the means of cash handouts. The success of this strategy has been witnessed in a few global examples of CCTs in Brazil and Mexico (Prabhu, 2009). For example, in the case of the CCT scheme Bolsa Familia that was part of a larger programme known as the Fome Zero, the scheme covered aspects of family agriculture, income-generation and social organisation and was instrumental in reducing poverty and, economic as well as social inequalities (Vyasulu, 2010). The other proposed strategy suggests to create a strong supply and array of services first, and then give out cash transfers to generate demand for the same.

However, even with the focus on providing these supply-side investments, CCTs have not been useful in transforming qualitative measures of equality, justice, and well-being. Learning outcomes and quality of education, for example, is also resistant to these conditional incentives. Moreover, there have been documented evidence (Bastagli, 2011, Vyasulu, 2010) that there are often adverse effects to cash transfers including disincentives for productive work, maintaining a low income to become eligible for these schemes, and increased vulnerability of women and the elderly. Perhaps, the most important trend that is being seen with respect to CCTs is that it does not appear to

incentivise empowering behaviour. When we examine the influence of CCTs on gendered behaviour or any form of empowerment outcomes, we find that the available evidence points to mixed results. In Latin America, it does lead to greater control over resources, but it also gave rise to other gendered behaviour that are further entrenched within patriarchal practices (Soares & Silva, 2010; Jha et al, forthcoming). Studies in India indicates that cash transfers are ineffectual in influencing deep-rooted cultural and social bias (Mazumdar, 2012). Other studies have indicated that while basic indicators such as health or education might have improved, perceptions and behaviour with regards to the girl child remained largely unchanged (Krishnan et al, 2014; Jha et al, forthcoming).

5.2.2 Social norms and empowerment

The conclusions drawn from the literature also resonate with our own findings in the field that appear to indicate that the BL scheme is unlikely to change the behaviour and attitudes of the communities, families, and the girl themselves. To address deeply-rooted and stable institutions of caste, gender, religion and class, which are reinforced by traditional beliefs, norms and narratives, the process of change cannot be incentivised or even rushed by a conditional cash transfer.

As illustrated earlier, the BL scheme was not seen in the field as an incentive for challenging the social norms around education and marriage of young adolescents. In almost all of the FGDS conducted, the primary use of the CCT was seen as primarily mitigating wedding expenses. It was also found in the survey that about 40% of the responses were planning to use the bond amount for wedding expenses. (refer table 4.1) Although further education was mentioned in all of the FGDs as well as the survey, it was always with the caveat of the girl's interest in higher education. It is perhaps not surprising to note that those who professed that further education was unnecessary for girls were primarily male members of the family including the father, elder brother or the grandfather. Although girls had ambitions and aspirations beyond their marriage, it was made very clear that they had little decision-making powers or even negotiation powers with respect to their marriage, education, employment or mobility. (refer table 2.3, 2.4 & 2.5)

Based on these findings and the literature summarised above, we argue that conditional cash transfers are not the sustainable vehicle for sustainable social change. One of the ways in which these resources can be better utilised is by supporting process-based programmes (such as Mahila Samakhya) that focus on changing social norms that can

further facilitate empowerment of women and girls. The reason for focusing on process-based empowerment programmes is to ensure that the programmes are able to engage and work with the resistance and push-backs that these efforts will provoke. Because empowerment is of a jagged nature and does not follow a linear trajectory (Jha et al, forthcoming), it is important for all efforts to focus on ensuring that women and girls are provided the space to create their own identities, identify their own problems, and provide them resources and tools to take action. This method will also allow for diversity of experiences, class, caste, religion and age to be automatically included within the purview of the programme. For example, older women have inherently different kinds of marginalisation and vulnerabilities as compared with pre-pubescent girls. Therefore, it is useful to engage with women and girls as a diverse social group that are often disadvantaged on the basis of social characteristics other than gender.

Thus, our second model advocates for process-based empowerment strategies that can be used to empower young girls and women, instead of offering them conditional cash transfers. We argue that these programmes may not necessarily be based on the models promulgated by MS. Nevertheless, one could always argue for the strategies of collectivisation, critical thinking and challenging of social norms as strategies for engaging with empowerment as explained above in Model 1. However, the very definition, articulation, realisation and material manifestation of empowerment must firmly rest within the purview of the young girls and women, as they continually struggle against stable social structures. In order for these processes to work, we believe that there are certain pre-conditions that are useful to ensure the success and sustainability of these programmes.

5.2.3 Pre-conditions of success

The main objective of the Bhagyalakshmi scheme (as it is currently conceptualized) is to reduce son preference and increase the status of women in the society with a centralized focus on education. Hence, governance efforts that are directed towards these social norms and beliefs have to made through processes and methodologies of empowerment, rather than cash transfers. But to truly harness the reformatory nature of these programmes, efforts must also be made to strengthen the supply-side of goods and services.

Table 5. 9: Availability of secondary and higher secondary schools as per enrolment

Year		P+UP+Sec+ HS	UP+Sec+ HS	P+UP+ Sec	UP+S ec	Sec only	Sec+ HS	HS Only	Total

2013-14	No. of school	826	67	2253	704	10148	893	2445	17336
	Enrolment	75863	14914	173790	58300	1190019	270220	285364	2068470
2015-16	No. of schools	711	59	2855	760	10011	931	2807	18134
	Enrolment	83083	19504	232137	72131	1198373	397819	584766	2587813
Increase in %	Number of schools	-13.92	-11.94	26.72	7.95	-1.35	4.26	14.81	4.60
	Enrolment	9.52	30.78	33.57	23.72	0.70	47.22	104.92	25.11

Source: UDISE State Report Cards 2013-14 and 2015-16

This implies that funds marked for cash transfers can be used towards creating stable social institutions that provide opportunities for growth for women, including re-fashioning and strengthening the existing public education system. This implies that there needs to be a concerted effort to allocate more funding towards increasing the number of primary, secondary and higher secondary government-run schools, increasing the number of teachers and their quality and, improving the school infrastructure.

Currently, the enrolment rates of girls have been increasing rapidly in the period from 2013-14 to 2016-17 at the secondary education level. This is not matched with the number of secondary schools available for them as the rate of growth is slow (Refer Table 5.9).

Hence, there is a very clear scarcity of schools that needs to be addressed urgently as we start to work on empowering young girls. This strengthening of the supply-side factors, also implies more investments in strengthening ancillary facilities of residential hostels, girls' hostels, cheaper and better transport facilities for easier access to schools, and providing bursaries, wherever possible. The reason why these ancillary investments are necessary is because as the enrolment rates of girls increased, there has been a corresponding increase in the number of girls' hostels; however, the increase is at a much slower pace at the secondary level than the primary level. Hence, there is a need for an increased and focused investment at the secondary education level. Without making public education affordable, easily accessible and available to all children of various means and capabilities, it is difficult for any empowerment initiative (including

CCTs) to provide lasting social transformation and change. Similarly, changes with respect to village infrastructure, including the proper functioning of the roads, transportation system, and electricity have to be prioritised in order for any of these empowerment measures to take root.

5.2.4 Cost implications

Mahila Samakhya's experience tells us that a programme like that costs only about 5-10 crores per annum in Karnataka. Even if that is expanded across the state with fairer wage norms, the cost is not going to go beyond 20-25 crores. BL has been spending anything between 200 to 500 crores per annum. If we let the BL go, the same amount can be spent on strengthening the public education at all levels, especially secondary and tertiary levels, and hostel facilities can be both expanded and enhanced to bring in the empowerment based mentoring of girls. In addition, bursaries can be created that can support really needy girls for education as well as training for employment.

5.3 MODEL 3 – Empowerment Strategies + Multi-tier cash transfer scheme

From several FGDs that were conducted with both men's and women's groups, it was evident that a majority of them wanted to use the final maturity amount towards either their daughter's marriage expenses or on her higher education if she wished to pursue it. Our primary household survey also indicates that 54% of parents want to use the bond amount for supporting their child's education while 45% want to use it for meeting their child's marriage expenses (Table 4.1). Also, it was the parents who raised other issues with regard to the scheme - such as the quantum of the final maturity amount, the duration of the lock-in period and accident / death insurance coverage being provided. On the other hand, FGDs conducted with adolescent girls (who are in fact the prime beneficiaries of the scheme) demonstrated a very low level of awareness and a complete lack of ownership of their scheme. From the FGDs conducted with both parents' groups and adolescent girls, it seems highly unlikely that these girls upon turning 18 will be able to exercise any agency with regard to how the final maturity amount can be utilized. Yet, these girls expressed an eagerness to pursue higher education and wanting to engage with their parents to avoid early marriage.

In schemes such as Bhagyalakshmi (BL) and Apni Beti Apni Dhan (ABAD) – one of the earliest conditional cash transfer schemes for girls in Haryana, it is the parents who are responsible for the enrolment of the girl child at the time of her birth whereas in more recent schemes such as Kanyashree Prakalpa (KP) introduced in 2013 by the Government of West Bengal, it is the adolescent girls who are required to register

themselves at the age of 13. This very fundamental difference in 'who is responsible for enrolment' in a scheme such as KP has led to an increase in ownership and instilling higher aspirations among adolescent girls. Also, generating awareness among parents is far more challenging than generating awareness among school going children as is done in KP. Another vital difference between BL and KP is that while BL offers the entire financial incentive only when the girl turns 18 years, KP staggers the incentives during the secondary schooling years. The provision of providing cash incentives to the girl child at different years enables the girls to continue their education and help overcome family and societal pressures such as early marriage, the need to take care of younger siblings or helping in doing household work. An impact evaluation of KP [1] highlighted that the dropout rates and early marriages among adolescent girls have declined in West Bengal since the introduction of the scheme. It also hinted towards an improvement in empowerment of adolescent girls, who can now at least dare to make decisions about their marriage and its timing. As per this study, the main reason for KP's success is the introduction of two simultaneous criteria: continued education and remaining unmarried till the 18th birthday, thus internalising the pathway of education for reducing underage marriage.

According to the District Level Household Survey (DLHS) 2012-13, the percentage of underage marriage among girls in Karnataka is 14.1% and along with states such as West Bengal, Tripura and Andhra Pradesh, lies within the top quartile of all the Indian states with a very high incidence of underage marriage. Currently in BL, the beneficiaries receive financial benefits only when they turn 18 and prior to that there are neither any financial incentives provided nor any other interventions conducted (esp. during the transition from primary to secondary schooling and beyond) to ensure the retention of the girl child in school.

From the FGDs, it is also clear that regardless of a behavioural shift, there is an expressed attitude that parents have aspirations for their daughters to complete higher education. There is an expressed aspiration among the surveyed households that girls must complete more than just primary education - 7.72% of the households aspire for completion of secondary education, 10.18% aspire for completion of higher secondary education while 15.09% aspire for completion of undergraduate education for their girls (Table 4.3). Our primary household survey also indicates that amongst the women who had received any sort of formal schooling, only 27% of them had studied beyond primary / class 8th (Table 4.2). Feedback from FGDs indicate that a continued reinforcement and encouragement of girls' education through scholarship funds might

help to motivate parents as well. As per our study, 18.93% of the respondents have suggested that they be provided with more money for education (refer Table 5.1). FGDs with adolescent girls also revealed instances of dropping out from school before secondary education, with one of the reasons being the need to take up paid work to ease the family's financial burden.

Taking a cue from West Bengal's KP scheme, this re-design model recommends introducing in BL staggered cash incentives to be provided to the girl child at different stages of secondary and higher secondary schooling. It could be a three-tier scheme with the first component being a direct transfer of a grant (quantum to be decided) to girls who are enrolled in grade 9th (transition from primary to secondary), the second component being a direct transfer of grant to girls who are enrolled in grade 11th (transition from secondary to higher secondary) and a final grant upon attainment of 18 years, conditional upon her remaining both unmarried and completion of either 8th grade (Option 1) / 10th grade (Option 2). The final payment can even be staggered for three years. However, if cash incentives to the girl child at different stages of secondary schooling (as described above) is introduced for beneficiaries who are enrolling into the BL scheme today, then it will come into effect only 14 years later when this first batch reaches grade 9th. On the other hand, if this re-design feature needs to be implemented immediately within the next couple of years when the first batch of BL beneficiaries who were enrolled in 2006 reach grade 9th, then this will require the State Government to allocate additional funds towards enabling the direct transfer of these one-time grants. Other option could be to discontinue the BL and start this as a new scheme.

In either case, the roll-out of periodic direct transfer will imply major annual budget allocations, which is going to be larger than the current annual budget allocations because of the absence of the insurance or the bond as an instrument. If the bond is discontinued and the direct transfers are adopted, then the requirement of increase in the budget will be lower if the transferred amounts are small, as is the case for KP. The annual requirement in this can be close to about one and a half or twice of what the current allocation for BL is. If both the bond and direct transfers are adopted, the burden on exchequer will be more than twice the current allocations. The financial estimates can be carried out if the GoK shows an inclination to adopt this and there is an agreement on the size of periodic transfers.

In conclusion, we argue that despite the inefficiencies inherent in the cash transfer scheme, there are ways to bolster the scheme so that it is truly able to empower young girls and ensure their participation in education and citizenship.

Chapter 6: Conclusion

The BL scheme is primarily a conditional cash transfer that allows the government to address certain forms of social practices owing to gender inequalities in the state. One of the foundational aspects of this inequality is the phenomena of 'missing' women or girls, caused primarily by sex-selection and abortion of girls. Although illegal, it is still practiced in many parts of the country, and as has been observed in this report, is still quite prevalent in certain parts of Karnataka. The scheme also provides for enhancing the value of the girl child within the home, by ensuring that they are not a financial burden to the family. They do this by issuing a one-time money transfer to the girl, when she reaches the age of 18. As mentioned already, there are, of course, a few conditionalities associated with this transfer, including the proper upkeep of immunisation, ensuring access to early childhood care, and studying at least till the 8th class. There are also stipulations that try to prevent early marriage and child labour. Therefore, the scheme hopes to address some of the foundational blocks of gender inequality in our society.

From our analysis of the literature, the MIS data, and our own field work collecting quantitative and qualitative data, we found that CCTs are not the appropriate vehicle to do so, and if they are employed, they have to be accompanied by process-based empowerment initiatives that will bolster the impact of the CCTs. While cash in the hands of young girls is very useful and critical in many resource-poor contexts, unless there is a mechanism whereby girls are able to use that money for their own welfare (as opposed to the welfare of their families), the cash disbursement fails to reach its intended objective. CCTs can definitely and are often used to incentive positive behaviours among families and communities. From our understanding, the social discourse as well as behaviour has been moving towards these positive outcomes. For examples, families are naturally moving towards fewer children as well as sending their girl children to school at least upto the primary school. What they are now facing are structural and social barriers such as inaccessible schools and higher secondary colleges, lack of teachers, lack of schools and transportation facilities, regressive attitudes towards mobility of girls as well as their educational and career prospects. While CCTS do help in increasing the economic capacity of the households to meet the expenses associated with schooling, they are unable to tackle these very real barriers to gender equality and access to quality education.

Additionally, a targeted approach with the underlying (and perhaps, regressive) notion that these problems of gender inequality are prevalent only among the low-resourced families and communities is bound to fail. If we have to address social norms, beliefs, and attitudes, there has to be concerted universal efforts to shifts the paradigm of gender inequality in case of outreach of empowerment programmes. Moreover, clear demarcations have to be made with respect to the use of CCTs to delineate which social shifts are possible through cash incentivisation and which aren't. For example, from our data, we already know that scholarships and free hostel provisions are critical for some families to be able to access educational resources for their children. It is also important to note that certain cash incentives at crucial times in a girl's education, such as from class 9th to 10th or from 10th to 11th can influence family decisions towards girls' education especially if the family is resource-strapped. But without the accompanying process-based empowerment initiatives whereby the family is sensitised to the plight of the girl child, or if the child herself is not empowered enough to ask for her rights, the path to gender equality is likely to be very long. It is clear from our assessment that normative qualities such as equality, justice, and citizenship are not necessarily possible with the deployment of CCTs.

So, a re-imagining of the BL scheme is necessary. Given the scope of the scheme as well as the pervasive nature of the problems being tackled, it is important to bolster the current framework with empowerment strategies that will allow for the scheme to directly tackle deep-rooted social institutions such as gender, caste, religion and caste. By employing empowerment strategies, girls might move beyond merely stating their ambitions, but also work towards engaging with these ambitions, whether it is related to their education, marriage, or livelihoods. As emphasised earlier, the other reason for emphasising process-based empowerment strategies that can accompany the BL scheme is that it allows for the holistic development of the children, sensitises the communities on the basic ideas and notions of gender equality, and focuses on changing social norms that provide relief to larger populations of girls and women than are covered within the current scheme. Empowerment strategies also allow for diversity in the pool of BL beneficiaries and allows for beneficiaries to fully utilise their funds to their own will (as intended by the scheme).

In sum, we argue that in order to fundamentally change the lives of women and to move towards gender equality, both the situation of empowerment and an empowering situation has to be put in place (Rowlands, 1996). The situation of empowerment is seen as spaces in which women and girls are able to become aware of the power dynamics,

develop capacities to gain control over their lives, exercise this control and also are able to support empowerment initiatives, and an empowering situation is seen as a process to do so. We argue that instead of focusing on providing girls financial incentives, we have to work towards creating a space where girls build their own future.

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Annexure 1

Table A1. 1: Percentage of households according to the number of daughters in the household

Number of daughters within household	Percentage
0	21.55
1	44.47
2	24.70
3	7.57
4	1.50
5	0.10
6	0.11

Source: CBPS Household Survey, 2018

Table A1. 2: Household distribution by type of card in sample population

Household distribution by type of card (%)															
	Belgaum			Tumkur			Mysore			Raichur			Karnataka		
	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total
Antyodaya	4.52	4.24	4.28	2.51	5.70	5.39	2.67	2.44	2.45	10.68	14.04	13.47	6.72	7.02	6.99
BPL card	90.42	67.70	70.74	92.07	92.46	92.42	95.17	61.44	63.26	88.58	83.66	84.49	89.85	74.09	75.72
APL card	5.06	28.06	24.99	5.42	1.84	2.18	2.16	36.13	34.29	0.74	2.30	2.04	3.43	18.89	17.29

Source: Economic Survey of Karnataka 2016-17

Table A1. 3: Child marriage among girls against wealth quintile in Karnataka

Percentage of child marriage among girls	Belgaum	Tumkur	Mysore	Raichur	Karnataka
Poorest	72.41	45.45	20.00	62.16	47.15
Second	44.90	24.00	14.63	49.06	34.70
Middle	44.44	15.38	13.51	26.32	21.65
Fourth	38.71	9.68	14.81	30.00	13.12
Richest	0.00	0.00	11.43	14.29	3.03
Total	41.52	17.53	14.67	37.21	22.61

(Calculated by taking the (number of married in a particular age group) * (100)/ (total number married) (**Married Since January 1st 2004)

Source: DLHS 3 - 2007-2008 - Household Survey

Table A1. 4: Child sex ratios in Karnataka

Economic quintiles	Belgaum	Tumkur	Mysore	Raichur	Karnataka
Poorest	747	1303	1357	888	964
Second	982	1014	971	1063	971
Middle	892	865	1150	1234	1005
Fourth	885	830	1029	1092	938
Richest	696	895	776	745	898
Total	849	951	1021	1022	961

Source: DLHS 3 - 2007-2008 - Household Survey

Table A1. 5: Percentage of households where the daughters can go to school on their own (as part of the total applicable households)

YES							NO/REFUSED TO ANSWER	GRAND TOTAL
	Non-BPL	(%)	BPL					
			Enrolled	(%)	Not enrolled	(%)		
Belgaum	11	84.62	146	81.11	67	66.34	151	375
Tumkur	3	60.00	145	65.32	20	33.90	207	375
Mysore	1	25.00	136	64.76	22	47.83	213	372
Raichur	2	11.76	126	70.39	30	37.97	217	375
District Total	17	43.59	553	69.91	139	48.77	788	1497

Source: CBPS household survey, 2018

*applicable households are households with daughters less than 13 years of age (since the scheme is in existence for the past 13 years)

*Non-BPL includes households with APL card and those with no ration card

Table A1. 6: Percentage of households where the daughters can go to the market on their own (as part of the total applicable households)

Yes							No/Refused to Answer	Grand Total
	Non-BPL	(%)	BPL					
			Enrolled	(%)	Not enrolled	(%)		
Belgaum	0	0.00	10	14.08	4	28.57	361	375
Tumkur	1	100.00	32	45.07	4	28.57	338	375
Mysore	0	0.00	25	35.21	5	35.71	342	372
Raichur	0	0.00	4	5.63	1	7.14	370	375
District Total	1	100.00	71	100.00	14	100.00	1411	1497

Source: CBPS household survey, 2018

*applicable households are households with daughters less than 13 years of age (since the scheme is in existence for the past 13 years)

*Non-BPL includes households with APL card and those with no ration card

Table A1. 7: Percentage of households where the daughters can go to the district HQ on their own (as part of the total applicable households)

Yes							No/Refused to Answer	Grand Total
	Non-BPL	(%)	BPL					
			Enrolled	(%)	Not enrolled	(%)		
Belgaum	0	0.00	1	4.00	0	0.00	374	375
Tumkur	0	0.00	9	36.00	4	36.36	362	375
Mysore	0	0.00	14	56.00	6	54.55	352	372
Raichur	1	100.00	1	4.00	1	9.09	372	375
District Total	1	100.00	25	100.00	11	100.00	1460	1497

Source: CBPS household survey, 2018

*applicable households are households with daughters less than 13 years of age (since the scheme is in existence for the past 13 years)

*Non-BPL includes households with APL card and those with no ration card

Table A1. 8: Percentage of households depicting decision-making power within a household

A1.8.1: Who decides/decided whether you should visit a doctor/clinic/health centre/hospital when you fall sick/unwell? (overall state)						
	Non-BPL	(%)	BPL			
			Enrolled	(%)	Not enrolled	(%)
Self	4	10.26	266	33.63	79	27.72
Husband	31	79.49	493	62.33	187	65.61
Father/Mother	3	7.69	12	1.52	8	2.81
Father-in-law	0	0.00	5	0.63	3	1.05
Mother-in-law	0	0.00	9	1.14	7	2.46
Siblings	0	0.00	1	0.13	0	0.00
Sister-in-law/brother-in-law	0	0.00	0	0.00	0	0.00
Other men in family	0	0.00	0	0.00	0	0.00
Other women in family	0	0.00	0	0.00	0	0.00
Other relatives/friends	0	0.00	0	0.00	0	0.00
Refused to answer	1	2.56	5	0.63	1	0.35
Total	**39**	**100.00**	**791**	**100.00**	**285**	**100.00**

A1.8.2: Who decides/decided in whether your son should pursue education or not? (overall state)						
	Non-BPL	(%)	BPL			
			Enrolled	(%)	Not enrolled	(%)
Father	36	49.32	758	51.18	279	50.73
Mother	35	47.95	683	46.12	258	46.91
Child	0	0.00	13	0.88	1	0.18
Siblings	1	1.37	2	0.14	0	0.00
Grandfather	0	0.00	12	0.81	7	1.27
Grandmother	1	1.37	7	0.47	2	0.36
Relatives	0	0.00	0	0.00	1	0.18
Other men in family	0	0.00	3	0.20	2	0.36
Other women in family	0	0.00	1	0.07	0	0.00
Other non-family individuals (friends, business partners, colleagues, Sangha women)	0	0.00	2	0.14	0	0.00
Total	**73**	**100.00**	**1481**	**100.00**	**550**	**100.00**

A1.8.3: Who decides/decided till which level should your son study (overall state)

	Non-BPL	(%)	BPL			
			Enrolled	(%)	Not enrolled	(%)
Father	37	50.00	758	51.42	279	50.45
Mother	35	47.30	686	46.54	259	46.84
Child	2	2.70	9	0.61	1	0.18
Siblings	0	0.00	1	0.07	0	0.00
Grandfather	0	0.00	10	0.68	8	1.45
Grandmother	0	0.00	6	0.41	4	0.72
Relatives	0	0.00	0	0.00	0	0.00
Other men in family	0	0.00	1	0.07	2	0.36
Other women in family	0	0.00	0	0.00	0	0.00
Other non-family individuals (friends, business partners, colleagues, Sangha women)	0	0.00	3	0.20	0	0.00
Total	**74**	**100.00**	**1474**	**100.00**	**553**	**100.00**

A1.8.4: Who decides/decided whether your daughter should pursue education or not? (overall state)						
	Non-BPL	(%)	BPL			
			Enrolled	(%)	Not enrolled	(%)
Father	37	50.00	762	51.11	279	50.18
Mother	36	48.65	696	46.68	262	47.12
Child	0	0.00	10	0.67	0	0.00
Siblings	0	0.00	2	0.13	0	0.00
Grandfather	0	0.00	13	0.87	8	1.44
Grandmother	1	1.35	7	0.47	5	0.90
Relatives	0	0.00	0	0.00	0	0.00
Other men in family	0	0.00	1	0.07	2	0.36
Other women in family	0	0.00	0	0.00	0	0.00
Other non-family individuals (friends, business partners, colleagues, Sangha women)	0	0.00	0	0.00%	0	0.00
Total	**74**	**100.00**	**1491**	**100.00**	**556**	**100.00**

A.1.8. 5: Who decides/decided till which level should your daughter study? (overall state)						
	APL	(%)	BPL			
			Enrolled	(%)	Not enrolled	(%)
Father	37	51.39	763	51.48	279	50.54
Mother	33	45.83	691	46.63	258	46.74
Child	1	1.39	6	0.40	0	0.00
Siblings	0	0.00	1	0.07	0	0.00
Grandfather	0	0.00	12	0.81	9	1.63
Grandmother	1	1.39	8	0.54	4	0.72
Relatives	0	0.00	0	0.00	0	0.00
Other men in family	0	0.00	1	0.07	2	0.36
Other women in family	0	0.00	0	0.00	0	0.00
Other non-family individuals (friends, business partners, colleagues, Sangha women)	0	0.00	0	0.00	0	0.00
Total	**72**	**100.00**	**1482**	**100.00**	**552**	**100.00**

A1.8.6: Who decides/decided whether your son should get married or not? (overall state)						
	Non-BPL	(%)	BPL			
			Enrolled	(%)	Not enrolled	(%)
Father	38	48.72	751	50.74	280	49.91
Mother	36	46.15	678	45.81	258	45.99
Child	1	1.28	11	0.74	1	0.18
Siblings	0	0.00	1	0.07	0	0.00
Grandfather	1	1.28	21	1.42	13	2.32
Grandmother	1	1.28	13	0.88	5	0.89
Relatives	0	0.00	2	0.14	2	0.36
Other men in family	1	1.28	2	0.14	2	0.36
Other women in family	0	0.00	1	0.07	0	0.00
Total	**78**	**100.00**	**1480**	**100.00**	**561**	**100.00**

A1.8.7: Who decides/decided whether your daughter should get married or not (overall state)						
	Non-BPL	(%)	BPL			
			Enrolled	(%)	Not enrolled	(%)
Father	38	51.35	755	50.71	279	49.82
Mother	36	48.65	683	45.87	261	46.61
Child	0	0.00	16	1.07	0	0.00

Siblings	0	0.00	1	0.07	0	0.00
Grandfather	0	0.00	17	1.14	10	1.79
Grandmother	0	0.00	14	0.94	6	1.07
Relatives	0	0.00	1	0.07	0	0.00
Other men in family	0	0.00	2	0.13	4	0.71
Other women in family	0	0.00	0	0.00	0	0.00
Other non-family individuals (friends, business partners, colleagues, Sangha women)	0	0.00	0	0.00	0	0.00
Total	**74**	**100.00**	**1489**	**100.00**	**560**	**100.00**

A1.8. 8: Who decides/decided whether your daughter can go to school on her own? (overall state)

	Non-BPL	**(%)**	**BPL**			
			Enrolled	**(%)**	**Not enrolled**	**(%)**
Father	37	50.00	752	52.04	279	50.64
Mother	37	50.00	669	46.30	259	47.01
Child	0	0.00	5	0.35	1	0.18
Siblings	0	0.00	1	0.07	0	0.00
Grandfather	0	0.00	11	0.76	7	1.27
Grandmother	0	0.00	7	0.48	4	0.73
Relatives	0	0.00	0	0.00	0	0.00
Other men in family	0	0.00	0	0.00	1	0.18
Other women in family	0	0.00	0	0.00	0	0.00
Other non-family individuals (friends, business partners, colleagues, Sangha women)	0	0.00	0	0.00	0	0.00
Total	**74**	**100.00**	**1445**	**100.00**	**551**	**100.00**

A1.8.9: Who decides/decided whether your daughter can go to the market on her own (overall state)

	Non-BPL	**(%)**	**BPL**			
			Enrolled	**(%)**	**Not enrolled**	**(%)**
Father	38	50.67	753	52.88	276	50.64
Mother	37	49.33	657	46.14	260	47.71
Child	0	0.00	3	0.21	0	0.00
Siblings	0	0.00	1	0.07	0	0.00
Grandfather	0	0.00	7	0.49	6	1.10

Grandmother	0	0.00	3	0.21	2	0.37
Relatives	0	0.00	0	0.00	0	0.00
Other men in family	0	0.00	0	0.00	0	0.00
Other women in family	0	0.00	0	0.00	1	0.18
Other non-family individuals (friends, business partners, colleagues, Sangha women)	0	0.00	0	0.00	0	0.00
Total	**75**	**100.00**	**1424**	**100.00**	**545**	**100.00**

A1.8.10: Who decides/decided whether your daughter can go to the district headquarter on her own? (overall state)						
	Non-BPL	**(%)**	**BPL**			
			Enrolled	**(%)**	**Not enrolled**	**(%)**
Father	38	51.35	766	52.39	280	50.54
Mother	36	48.65	680	46.51	264	47.65
Child	0	0.00	2	0.14	0	0.00
Siblings	0	0.00	2	0.14	0	0.00
Grandfather	0	0.00	8	0.55	5	0.90
Grandmother	0	0.00	4	0.27	3	0.54
Relatives	0	0.00	0	0.00	0	0.00
Other men in family	0	0.00	0	0.00	1	0.18
Other women in family	0	0.00	0	0.00	1	0.18
Other non-family individuals (friends, business partners, colleagues, Sangha women)	0	0.00	0	0.00	0	0.00
Total	**74**	**100.00**	**1462**	**100.00**	**554**	**100.00**

Table A1.8.11: What is the education level a girl should pursue?						
	Non-BPL	**(%)**	**BPL**			
			Enrolled	**(%)**	**Not enrolled**	**(%)**
No education	1	2.63	7	0.88	0	0.00
At least primary	0	0.00	2	0.25	0	0.00
At least upper primary	1	2.63	0	0.00	1	0.35
At least secondary	4	10.53	33	4.17	22	7.72
At least higher secondary	1	2.63	68	8.60	29	10.18
At least under graduate	4	10.53	202	25.54	43	15.09
At least post graduate	2	5.26	35	4.42	12	4.21
At least doctorate	1	2.63	34	4.30	8	2.81
At least vocational course	3	7.89	31	3.92	14	4.91
At least diploma course	1	2.63	5	0.63	2	0.70
As much as the girl wants	20	52.63	374	47.28	154	54.04

Total	**38**	**100.00**	**791**	**100.00**	**285**	**100.00**

(NOTE: all tables in this series allowed multiple responses per respondent and hence the column totals keep varying for each question

Only responses from applicable households i.e., households with daughters less than 13 years of age have been recorded here

*" Non-BPL" includes households with APL card and those with no ration card and "BPL" includes households in possession of BPL cards)

Annexure 2

Table A2. 1: Educational facilities available for girls in Karnataka

A2.1.1: Number of Secondary Schools and Enrolment for 2013-14 and 2015-16 in Karnataka										
Year			**P+UP+Sec+HS**	**UP+Sec+HS**	**P+UP+Sec**	**UP+Sec**	**Sec only**	**Sec+HS**	**HS Only**	**Total**
2013-14	Number of Schools	Rural	153	44	685	431	6596	649	1120	9678
		Urban	673	23	1568	273	3552	244	1325	7658
		Total	826	67	2253	704	10148	893	2445	17336
	Enrolment	Rural	13656	7354	43959	32941	725811	163158	123398	1110277
		Urban	62207	7560	129831	25359	464208	107062	161966	958193
		Total	75863	14914	173790	58300	1190019	270220	285364	2068470
2015-16	Number of Schools	Rural	89	38	1023	497	6443	641	1220	9951
		Urban	622	21	1832	263	3568	290	1587	8183
		Total	711	59	2855	760	10011	931	2807	18134
	Enrolment	Rural	13776	8443	73810	43342	730934	201901	203132	1275338
		Urban	69307	11061	158327	28789	467439	195918	381634	1312475
		Total	83083	19504	232137	72131	1198373	397819	584766	2587813
% Increase	Number of Schools	Rural	-41.83	-13.64	49.34	15.31	-2.32	-1.23	8.93	2.82
		Urban	-7.58	-8.70	16.84	-3.66	0.45	18.85	19.77	6.86

from 2013-14 to 2016-17		Total	-13.92	-11.94	26.72	7.95	-1.35	4.26	14.81	4.60
	Enrolment	Rural	0.88	14.81	67.91	31.57	0.71	23.75	64.62	14.87
		Urban	11.41	46.31	21.95	13.53	0.70	82.99	135.63	36.97
		Total	9.52	30.78	33.57	23.72	0.70	47.22	104.92	25.11

Source: UDISE State Report Cards

Table A2.1. 2 - Schools with Hostel and Girls Only Schools

	2013-14				2015-16				% Increase from 2013-14 to 2015-16			
	Schools with Girls Hostel	Schools with Boys Hostel	Girls Only Schools	Boys Only Schools	Schools with Girls Hostel	Schools with Boys Hostel	Girls Only Schools	Boys Only Schools	Schools with Girls Hostel	Schools with Boys Hostel	Girls Only Schools	Boys Only Schools
Primary with upper primary and secondary and higher secondary	15	12	3	4	21	15	8	3	40.00	25.00	166.67	-25.00%
Upper Primary with secondary and higher secondary	11	11	6	3	19	18	2	5	72.73	63.64	-66.67	66.67%
Primary with upper primary	58	51	14	11	93	77	13	12	60.34	50.98	-7.14	9.09%

and secondary												
Upper Primary with secondary	131	139	112	15	251	285	125	20	91.60	105.04	11.61	33.33%
Secondary only	261	120	490	116	320	145	464	112	22.61	20.83	-5.31	-3.45%
Secondary with Hr. Secondary	47	44	65	25	32	15	68	23	-31.91	-65.91	4.62	-8.00%
Hr. Secondary only	328	286	161	31	302	251	211	30	-7.93	-12.24	31.06	-3.23%
All Schools	851	663	851	205	1038	806	891	205	21.97	21.57	4.70	0.00

Source: UDISE State Report Cards 2013-14 and 2015-16

Annexure 3

Table A3. 1: Statistics related to girl education

Table A3.1.1: Transition rates from secondary to higher secondary education				
	2013-14		2015-16	
	Secondary	HS	Secondary	HS
Ratio of Girls to Boys' Enrolment	0.93	1.08	0.92	1.05
Transition Rate (Elementary to Secondary and Secondary to HS)	91.38	25.09	92.09	52.01

Source: UDISE State Report Cards 2013-14 and 2015-16

Table A3.1.2: GER and NER for 2012-13 and 2015-16					
		2012-13		2015-16	
		GER	NER	GER	NER
Secondary	Boys	75.49	60.92	82.35	61.57
	Girls	73.64	59.6	84.19	62.78
	Total	74.59	60.28	83.22	62.14
Higher Secondary	Boys	16.01	13.5	37.12	24.91
	Girls	18.07	15.78	42.87	29.3
	Total	16.99	14.59	39.86	27

Source: UDISE Flash Statistics for 2015-16

GER = Total enrolment in a particular stage of school education, regardless of age, expressed as a percentage of the official age-group of the Population which corresponds to the given stage of school education in a given school year. The GER shows the general level of participation per stage of school education.

NER = Total number of pupils enrolled in a particular stage of school education who are of the corresponding official age group expressed as a percentage of the official age-group of the population in a given school year.

Annexure 4

Table A4. 1: Incidence of poverty at district-level 2011-12

Sl. No.	Districts	Incidence of poverty 2011-12		
		Rural	Urban	Total
1	Belgaum	27.5	32.3	28.8
2	Bagalkot	32.1	45.0	35.8
3	Bijapur	21.4	28.5	23.1
4	Gulbarga	38.9	32.0	37.2
5	Bidar	32.5	45.9	35.1
6	Raichur	37.6	38.2	37.7
7	Koppal	42.0	34.6	40.7
8	Gadag	25.6	15.0	21.8
9	Dharwad	57.3	15.5	34.0
10	Uttara Kannada	19.3	20.1	19.6
11	Haveri	31.3	52.2	33.7
12	Bellary	33.1	53.0	40.8
13	Chitradurga	48.3	40.4	46.7
14	Davanagere	23.0	23.8	23.3
15	Shimoga	32.5	22.3	29.3
16	Udupi	22.7	21.4	22.4
17	Chikmagalur	10.4	24.6	14.7
18	Tumkur	14.4	5.9	13.0
19	Kolar	9.8	11.2	10.0
20	Bangalore	0.0	1.7	1.5
21	Bangalore Rural	19.0	0.0	15.7
22	Mandya	18.9	4.1	16.4
23	Hassan	11.3	13.9	11.6
24	Dakshina Kannada	1.5	1.9	1.6
25	Kodagu	1.2	2.8	1.5
26	Mysore	20.7	7.0	15.5
27	Chamarajanagar	1.3	4.1	1.6
28	Ramanagar	11.7	4.5	10.5
	Total	24.5	15.3	21.2

Source: Draft MDG Report, Government of Karnataka

Annexure 5

Table A5. 1: District-wise child sex ratio (0-6 years)

District	2001	2011
Belgaum	921	934
Bijapur	928	931
Gulbarga	931	943
Mandya	934	939
Bengaluru Rural	939	951
Bagalkot	940	935
Bidar	941	942
Bengaluru Urban	943	944
Dharwad	943	944
Ramanagara	945	962
Chitradurga	946	947
Davanagere	946	948
Uttara Kannada	946	955
Bellary	947	960
Tumkur	949	959
Chikkaballapura	952	953
Dakshin Kannada	952	948
Gadag	952	947
Koppal	953	958
Shimoga	956	960
Haveri	957	946
Hassan	958	973
Udupi	958	958
Chikmangalur	959	969
Mysore	962	961
Chamarajanagar	964	953
Raichur	964	950
Kolar	965	962
Kodagu	977	978
Yadagiri		951

Source: Census, 2001 and Census, 2011

Annexure 6

Table A6. 1: District-wise and cohort-wise total number of BL enrolments

	Born before 1.6.2006	Born between 1.6.2006 and 31.5.2007	Born between 1.6.2007 and 31.5.2008	Born between 1.6.2008 and 31.5.2009	Born between 1.6.2009 and 31.5.2010	Born between 1.6.2010 and 31.5.2011	Born between 1.6.2011 and 31.5.2012	Born between 1.6.2012 and 31.5.2013	Born between 1.6.2013 and 31.5.2014	Born between 1.6.2014 and 31.5.2015	Born between 1.6.2015 and 31.5.2016	Born between 1.6.2016 and 31.5.2017
	1	2	3	4	5	6	7	8	9	10	11	12
Bagalkot	2091	8547	11503	9135	7624	10042	8224	8887	8315	5749	3778	1283
Bangalore rural	950	3886	4719	4650	4591	3855	2661	3552	3390	3130	2726	916
Bangalore urban	2391	11733	18715	14952	14937	17374	6082	9319	9951	7361	6074	2025
Belgaum	2987	22308	24454	26034	25935	22883	18111	17880	17539	15489	10217	3049
Bellary	1441	7687	11330	9669	9555	14690	9276	10440	9504	8769	6244	1883
Bidar	986	4285	3996	1995	2918	9441	6378	7170	7605	6049	4482	2010
Bijapur	1914	10174	10962	6298	7239	14102	6494	9055	8827	7013	4927	1358
Chamrajnagar	986	3622	891	838	1409	5318	4689	4747	4101	3834	3511	1134
Chikmanglur	804	4885	4800	4332	4052	4236	3598	4128	3949	3329	3103	1011
Chikballapur	1096	5057	6001	4688	1830	5620	4704	5390	5329	4766	4042	892
Chitradurga	1655	7968	8797	6438	5370	9011	8138	7669	7669	6917	5651	1537
Dakshina Kannada	575	3205	3208	3331	3563	2987	3166	3306	3651	2852	2409	887
Davangere	2100	10330	11586	10688	10459	10206	7758	9500	9253	8231	5977	1403
Dharwad	1516	8569	9120	7881	7607	8768	6448	8700	8205	7386	4540	1243
Gadag	1339	6550	7020	5878	5790	6367	5465	5696	5297	5043	3261	1055

Gulbarga	2094	9959	12575	11939	12430	14955	8734	11955	10976	9785	5635	1283
Hassan	1216	6913	7706	4486	3956	7479	6387	7526	6999	5849	5598	2082
Haveri	1766	9394	10360	8849	8729	9227	7071	9095	8961	7638	4926	1315
Kodagu	214	1431	1787	2057	1813	1361	1023	1315	1246	874	766	196
Kolar	1003	5045	6577	5730	3980	6507	4954	5871	5841	4917	4249	1088
Koppal	1042	5123	7835	9485	8630	8573	5325	6859	6553	4925	3678	1075
Mandya	1528	8820	9824	9287	7713	8687	7092	8243	7856	6921	5783	1616
Mysore	2087	11481	12652	10012	7475	12410	10592	10895	9763	8745	7406	1460
Raichur	1924	7649	8232	6451	5481	10287	7041	8372	8716	7847	5627	1527
Ramnagara	1022	4672	5158	4551	4469	4160	3269	4083	4383	3799	2681	0
Shimoga	1408	7623	9138	9163	9544	7109	5781	6813	6958	5931	4826	1419
Tumkur	2477	13527	15430	15651	14689	12211	9419	11175	11062	10321	8561	3171
Udupi	637	3328	3599	4173	3771	2969	2542	2784	3272	2958	3064	1075
Uttara Kannada	1129	5715	5910	5528	5167	5606	5140	5795	5970	5493	4138	1471
Yadagiri	1098	5112	6714	6817	4976	7914	4922	6240	5057	3848	2817	1001
TOTAL	**43476**	**224598**	**260599**	**230986**	**215702**	**264355**	**190484**	**222460**	**216198**	**185769**	**140697**	**41465**

Source: Computed from enrolment data provided by WCD

Table A6. 2: District-wise percentage of total children who had immunisation

	Born before 1.6.2006	**Born between 1.6.2006 and 31.5.2007**	**Born between 1.6.2007 and 31.5.2008**	**Born between 1.6.2008 and 31.5.2009**	**Born between 1.6.2009 and 31.5.2010**	**Born between 1.6.2010 and 31.5.2011**	**Born between 1.6.2011 and 31.5.2012**	**Born between 1.6.2012 and 31.5.2013**	**Born between 1.6.2013 and 31.5.2014**	**Born between 1.6.2014 and 31.5.2015**	**Born between 1.6.2015 and 31.5.2016**	**Born between 1.6.2016 and 31.5.2017**
	1	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**
Bagalkot	52.8%	40.1%	19.8%	5.0%	1.6%	1.6%	0.9%	0.0%	0.0%	0.00%	0.00%	0.00%
Bangalore rural	41.8%	33.7%	22.4%	12.6%	11.4%	9.5%	2.9%	0.7%	0.1%	0.00%	0.00%	0.00%
Bangalore urban	27.9%	20.0%	6.7%	2.5%	1.3%	1.6%	1.0%	0.5%	0.6%	0.64%	0.07%	0.00%

	Born before 1.6.2006	Born between 1.6.2006 and 31.5.2007	Born between 1.6.2007 and 31.5.2008	Born between 1.6.2008 and 31.5.2009	Born between 1.6.2009 and 31.5.2010	Born between 1.6.2010 and 31.5.2011	Born between 1.6.2011 and 31.5.2012	Born between 1.6.2012 and 31.5.2013	Born between 1.6.2013 and 31.5.2014	Born between 1.6.2014 and 31.5.2015	Born between 1.6.2015 and 31.5.2016	Born between 1.6.2016 and 31.5.2017
	1	2	3	4	5	6	7	8	9	10	11	12
Belgaum	84.2%	80.3%	70.1%	56.3%	57.5%	41.8%	23.3%	6.6%	3.6%	1.49%	0.08%	0.00%
Bellary	12.1%	10.0%	5.8%	2.5%	2.6%	1.5%	0.9%	0.1%	0.1%	0.05%	0.00%	0.00%
Bidar	9.7%	8.9%	10.8%	19.5%	11.8%	4.0%	5.0%	7.3%	1.0%	0.00%	0.00%	0.00%
Bijapur	25.7%	20.9%	9.8%	5.7%	4.4%	2.0%	1.1%	0.3%	0.1%	0.09%	0.00%	0.00%
Chamrajnagar	75.4%	73.8%	32.1%	5.4%	0.2%	0.0%	0.0%	0.0%	0.0%	0.00%	0.00%	0.00%
Chikmanglur	40.0%	36.3%	10.1%	0.6%	0.0%	0.1%	0.0%	0.0%	0.0%	0.00%	0.00%	0.00%
Chikballapur	21.8%	15.4%	5.9%	1.3%	0.3%	0.0%	0.0%	0.0%	0.0%	0.00%	0.00%	0.00%
Chitradurga	51.6%	44.8%	22.9%	8.2%	17.9%	22.8%	16.5%	12.8%	13.7%	11.80%	9.13%	9.89%
Dakshina Kannada	86.1%	82.5%	61.5%	37.3%	27.8%	25.3%	20.6%	4.7%	1.3%	0.25%	0.25%	1.35%
Davangere	63.9%	59.9%	51.8%	30.3%	26.9%	18.8%	13.7%	9.4%	8.0%	4.58%	0.45%	0.00%
Dharwad	61.0%	56.2%	41.7%	31.2%	30.4%	24.3%	19.4%	7.6%	4.4%	2.41%	0.37%	0.00%
Gadag	55.5%	45.1%	7.7%	0.6%	0.2%	0.0%	0.0%	0.0%	0.0%	0.00%	0.00%	0.00%
Gulbarga	39.8%	33.2%	19.0%	9.9%	13.3%	8.1%	4.9%	0.8%	0.2%	0.01%	0.00%	0.00%
Hassan	4.8%	4.2%	2.9%	1.7%	1.6%	0.7%	1.1%	1.3%	2.0%	3.86%	0.95%	0.05%
Haveri	72.0%	59.2%	18.2%	5.4%	5.1%	2.6%	1.4%	0.1%	0.0%	0.00%	0.00%	0.00%
Kodagu	44.4%	41.7%	37.3%	19.4%	20.8%	18.0%	12.8%	11.2%	9.9%	3.32%	0.00%	0.00%
Kolar	10.9%	11.6%	9.6%	3.6%	3.8%	4.2%	3.7%	2.6%	3.0%	0.49%	0.00%	0.00%
Koppal	40.1%	33.6%	24.0%	7.4%	4.9%	3.8%	3.0%	2.2%	3.2%	2.29%	0.82%	1.30%
Mandya	48.2%	45.5%	35.8%	22.7%	24.8%	15.8%	11.9%	6.8%	0.9%	0.00%	0.62%	0.00%
Mysore	29.8%	25.5%	13.1%	5.1%	4.7%	1.2%	0.9%	0.1%	0.0%	0.00%	0.15%	0.14%

	Born before 1.6.2006	Born between 1.6.2006 and 31.5.2007	Born between 1.6.2007 and 31.5.2008	Born between 1.6.2008 and 31.5.2009	Born between 1.6.2009 and 31.5.2010	Born between 1.6.2010 and 31.5.2011	Born between 1.6.2011 and 31.5.2012	Born between 1.6.2012 and 31.5.2013	Born between 1.6.2013 and 31.5.2014	Born between 1.6.2014 and 31.5.2015	Born between 1.6.2015 and 31.5.2016	Born between 1.6.2016 and 31.5.2017
	1	2	3	4	5	6	7	8	9	10	11	12
Raichur	16.3%	14.8%	8.9%	2.7%	1.2%	0.3%	0.3%	0.3%	0.1%	0.14%	0.00%	0.00%
Ramnagara	71.7%	58.4%	21.2%	3.7%	2.6%	4.8%	3.4%	0.4%	0.0%	0.00%	0.00%	0.00%
Shimoga	68.3%	58.9%	40.0%	19.0%	17.2%	11.3%	8.1%	1.5%	0.3%	0.05%	0.00%	0.00%
Tumkur	55.6%	53.4%	47.9%	20.9%	17.4%	12.2%	8.1%	2.7%	0.8%	0.65%	0.00%	0.00%
Udupi	90.7%	86.8%	62.4%	24.8%	18.6%	16.1%	10.5%	10.5%	10.3%	7.44%	0.00%	0.00%
Uttara Kannada	69.8%	62.6%	42.8%	17.5%	14.3%	6.7%	4.3%	1.3%	0.7%	0.42%	0.05%	0.00%
Yadagiri	51.3%	45.5%	20.6%	3.7%	2.9%	1.3%	0.7%	0.0%	0.0%	0.00%	0.00%	0.00%

*included the children who were immunized at least once or more i.e. anything other than 0

Source: Computed from enrolment data provided by WCD

Table A6. 3: District-wise percentage of total children who ever attended an anganwadi

	Born before 1.6.2006	Born between 1.6.2006 and 31.5.2007	Born between 1.6.2007 and 31.5.2008	Born between 1.6.2008 and 31.5.2009	Born between 1.6.2009 and 31.5.2010	Born between 1.6.2010 and 31.5.2011	Born between 1.6.2011 and 31.5.2012	Born between 1.6.2012 and 31.5.2013	Born between 1.6.2013 and 31.5.2014	Born between 1.6.2014 and 31.5.2015	Born between 1.6.2015 and 31.5.2016	Born between 1.6.2016 and 31.5.2017
	1	2	3	4	5	6	7	8	9	10	11	12
Bagalkot	38.5%	21.5%	14.2%	3.7%	0.5%	0.7%	0.3%	0.0%	0.00%	0.00%	0.00%	0.00%
Bangalore rural	25.1%	15.5%	14.9%	10.8%	10.3%	8.6%	2.1%	0.1%	0.00%	0.00%	0.00%	0.00%
Bangalore urban	8.4%	3.5%	2.5%	1.0%	0.4%	0.3%	0.2%	0.1%	0.03%	0.00%	0.00%	0.00%

	Born before 1.6.2006	Born between 1.6.2006 and 31.5.2007	Born between 1.6.2007 and 31.5.2008	Born between 1.6.2008 and 31.5.2009	Born between 1.6.2009 and 31.5.2010	Born between 1.6.2010 and 31.5.2011	Born between 1.6.2011 and 31.5.2012	Born between 1.6.2012 and 31.5.2013	Born between 1.6.2013 and 31.5.2014	Born between 1.6.2014 and 31.5.2015	Born between 1.6.2015 and 31.5.2016	Born between 1.6.2016 and 31.5.2017
	1	2	3	4	5	6	7	8	9	10	11	12
Belgaum	68.1%	58.8%	52.0%	38.8%	42.5%	33.1%	20.4%	7.9%	2.06%	0.21%	0.03%	0.00%
Bellary	9.8%	5.5%	4.1%	1.7%	2.1%	1.1%	0.9%	0.1%	0.12%	0.02%	0.00%	0.00%
Bidar	3.1%	2.3%	1.5%	15.5%	11.6%	3.0%	1.6%	0.1%	0.01%	0.00%	0.00%	0.00%
Bijapur	11.9%	7.8%	5.0%	1.9%	1.1%	0.4%	0.2%	0.0%	0.00%	0.00%	0.00%	0.00%
Chamrajnagar	70.7%	280.9%	31.9%	4.5%	0.1%	0.0%	0.0%	0.0%	0.00%	0.00%	0.00%	0.00%
Chikmanglur	5.5%	3.8%	2.7%	0.5%	0.0%	0.0%	0.0%	0.0%	0.00%	0.00%	0.00%	0.00%
Chikballapur	6.1%	5.1%	5.7%	1.6%	0.0%	0.0%	0.0%	0.0%	0.00%	0.00%	0.00%	0.00%
Chitradurga	33.5%	24.1%	13.7%	7.0%	8.3%	5.1%	3.0%	1.6%	0.70%	0.69%	0.28%	0.00%
Dakshina Kannada	67.5%	58.6%	41.3%	24.6%	22.5%	5.2%	1.9%	0.5%	0.00%	0.00%	0.00%	0.00%
Davangere	25.9%	24.0%	25.4%	15.8%	11.2%	8.9%	7.8%	5.8%	2.87%	1.25%	0.13%	0.00%
Dharwad	35.4%	28.1%	13.6%	10.4%	9.7%	6.8%	4.4%	1.3%	0.09%	0.07%	0.07%	0.00%
Gadag	7.4%	6.9%	1.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.00%	0.00%	0.00%	0.00%
Gulbarga	14.8%	11.4%	8.8%	7.3%	5.2%	1.7%	1.1%	0.2%	0.13%	0.02%	0.00%	0.00%
Hassan	2.1%	2.1%	0.3%	0.8%	0.0%	0.0%	0.0%	0.0%	0.00%	0.00%	0.00%	0.00%
Haveri	55.7%	41.8%	15.7%	5.5%	5.4%	1.7%	0.9%	0.1%	0.01%	0.00%	0.00%	0.00%
Kodagu	41.1%	28.3%	26.2%	14.9%	19.0%	16.3%	10.4%	9.7%	8.67%	2.40%	0.00%	0.00%
Kolar	3.9%	2.7%	3.6%	1.6%	3.5%	2.3%	2.0%	0.0%	0.00%	0.00%	0.00%	0.00%
Koppal	26.7%	14.9%	16.4%	3.8%	1.1%	1.6%	0.7%	0.4%	0.38%	0.28%	0.03%	0.00%
Mandya	35.5%	28.0%	29.1%	9.9%	9.1%	6.0%	2.5%	0.1%	0.00%	0.00%	0.00%	0.00%
Mysore	14.2%	9.2%	2.5%	2.4%	2.8%	0.7%	0.5%	0.0%	0.00%	0.00%	0.00%	0.00%
Raichur	1.6%	0.9%	0.3%	0.1%	0.0%	0.0%	0.1%	0.0%	0.01%	0.00%	0.00%	0.00%

	Born before 1.6.2006	Born between 1.6.2006 and 31.5.2007	Born between 1.6.2007 and 31.5.2008	Born between 1.6.2008 and 31.5.2009	Born between 1.6.2009 and 31.5.2010	Born between 1.6.2010 and 31.5.2011	Born between 1.6.2011 and 31.5.2012	Born between 1.6.2012 and 31.5.2013	Born between 1.6.2013 and 31.5.2014	Born between 1.6.2014 and 31.5.2015	Born between 1.6.2015 and 31.5.2016	Born between 1.6.2016 and 31.5.2017
	1	2	3	4	5	6	7	8	9	10	11	12
Ramnagara	50.3%	36.7%	16.8%	2.5%	1.3%	3.8%	1.9%	0.5%	0.00%	0.00%	0.00%	0.00%
Shimoga	49.7%	31.4%	16.0%	5.4%	7.1%	4.6%	3.0%	0.0%	0.00%	0.00%	0.00%	0.00%
Tumkur	21.2%	17.5%	17.2%	9.2%	8.1%	5.6%	4.0%	2.4%	0.80%	0.61%	0.00%	0.00%
Udupi	77.2%	66.9%	36.8%	6.3%	3.4%	1.7%	0.7%	0.2%	0.00%	0.00%	0.00%	0.00%
Uttara Kannada	45.2%	44.9%	35.8%	15.9%	13.0%	6.3%	6.4%	5.5%	3.48%	2.88%	0.39%	0.00%
Yadagiri	23.8%	14.8%	9.1%	3.0%	3.0%	1.2%	0.8	0.2%	0.00%	0.00%	0.00%	0.00%

Source: Computed from enrolment data provided by WCD

Table A6. 4: District-wise percentage of total children who ever attended school

	Born before 1.6.2006	Born between 1.6.2006 and 31.5.2007	Born between 1.6.2007 and 31.5.2008	Born between 1.6.2008 and 31.5.2009	Born between 1.6.2009 and 31.5.2010	Born between 1.6.2010 and 31.5.2011
	1	2	3	4	5	6
Bagalkot	61.8%	50.8%	34.9%	8.8%	0.08%	0.00%
Bangalore rural	72.6%	64.7%	53.6%	12.9%	0.13%	0.05%
Bangalore urban	41.8%	36.1%	25.8%	7.9%	0.11%	0.00%
Belgaum	81.5%	70.5%	52.1%	13.2%	0.35%	0.02%
Bellary	72.7%	63.2%	45.7%	8.4%	0.32%	0.04%
Bidar	11.1%	11.3%	11.1%	3.1%	0.14%	0.00%
Bijapur	42.0%	35.0%	21.3%	4.2%	0.01%	0.00%
Chamrajnagar	52.8%	48.9%	20.2%	2.4%	0.00%	0.00%
Chikmanglur	54.1%	47.0%	25.9%	4.3%	0.07%	0.00%

	Born before 1.6.2006	Born between 1.6.2006 and 31.5.2007	Born between 1.6.2007 and 31.5.2008	Born between 1.6.2008 and 31.5.2009	Born between 1.6.2009 and 31.5.2010	Born between 1.6.2010 and 31.5.2011
	1	2	3	4	5	6
Chikballapur	51.4%	44.8%	28.4%	6.5%	0.11%	0.00%
Chitradurga	67.4%	61.8%	38.8%	6.9%	0.02%	0.00%
Dakshina Kannada	95.0%	94.4%	86.3%	14.7%	0.06%	0.00%
Davangere	70.2%	63.5%	46.1%	7.4%	0.15%	0.00%
Dharwad	77.4%	71.4%	55.8%	9.1%	0.13%	0.01%
Gadag	75.4%	70.0%	55.8%	9.0%	0.03%	0.00%
Gulbarga	35.9%	32.3%	19.7%	3.6%	0.39%	0.04%
Hassan	61.8%	50.5%	25.3%	4.7%	0.08%	0.00%
Haveri	80.9%	74.3%	57.5%	8.6%	0.11%	0.00%
Kodagu	79.4%	72.7%	60.3%	8.4%	0.06%	0.00%
Kolar	33.2%	29.2%	17.4%	3.1%	0.05%	0.00%
Koppal	71.9%	66.1%	52.7%	7.7%	0.01%	0.00%
Mandya	60.1%	52.3%	37.9%	6.5%	0.18%	0.00%
Mysore	58.3%	48.8%	28.8%	5.3%	0.09%	0.00%
Raichur	32.1%	28.4%	21.0%	4.1%	0.11%	0.01%
Ramnagara	67.7%	52.9%	19.0%	2.9%	0.00%	0.02%
Shimoga	88.8%	78.0%	54.3%	7.5%	0.01%	0.00%
Tumkur	72.5%	64.4%	50.6%	8.2%	0.11%	0.00%
Udupi	96.1%	92.5%	82.6%	11.3%	0.03%	0.00%
Uttara Kannada	88.5%	83.5%	65.3%	10.5%	0.02%	0.00%
Yadagiri	39.9%	26.8%	9.7%	2.3%	0.12%	0.00%

Source: Computed from enrolment data provided by WCD

Table A6. 5: District-wise year-wise number of claims and their respective amounts

	2006-07		2007-08		2008-09		TOTAL	
	No. of claims	Amount	No. of claims	Amount	No. of claims	Amount	No. of claims	Amount
Bagalkot	4	57195	8	89804	4	58279	16	205278
Bangalore urban	4	100000	2	22472	1	21777	7	144249
Bangalore Rural	2	50000	2	40169	-	-	4	90169
Belgaum	6	104649	6	80973	5	68099	17	253721
Bellary	1	16700	4	60496	-	-	5	77196
Bidar	0	-	-	-	1	19488	1	19488
Bijapur	3	32840	4	48817	-	-	7	81657
Chamarajanagar	2	26853	2	45651	-	-	4	72504
Chikkaballapura	-	-	-	-	-	-	0	0
Chikmagalur	3	34211	2	4990	-	-	5	39201
Chitradurga	10	124688	5	42640	1	25000	16	192328
Dakshina Kannada	2	19094	2	26866	-	-	4	45960
Davanagere	5	80047	2	10325	2	8542	9	98914
Dharwad	-	-	1	20291	-	-	1	20291
Gadag	4	71948	-	-	1	8849	5	80797
Gulbarga	2	10790	3	26163	-	-	5	36953
Hassan	8	118370	1	7539	1	7807	10	133716
Haveri	4	42835	4	42969	1	9360	9	95164
Kodagu	-	-	-	-	-	-	0	0
Kolar	3	66800	3	33248	4	77111	10	177159
Koppal	1	4965	1	1982	1	17945	3	24892
Mandya	1	25000	-	-	2	4826	3	29826
Mysore	7	108177	4	16069	1	10000	12	134246
Raichur	3	25242	4	73578	-	-	7	98820
Ramanagara	-	-	-	-	-	-	0	0
Shimoga	3	46960	3	42960	2	40915	8	130835
Tumkur	5	73463	6	83189	1	4230	12	160882
Udupi	1	25000	2	17461	2	8957	5	51418
Uttara Kannada	6	91793	3	30842	2	14570	11	137205
Yadgir	-	-	-	-	-	-	0	0
TOTAL	**90**	**1357620**	**74**	**869494**	**32**	**405755**	**196**	**2632869**

Source: LIC, data provided by WCD, Government of Karnataka

Table A6. 6: Year-wise number of claims on parents' deaths, accidents and disabilities

District	2006-07		2007-08		2008-09		2008-09(II)		2009-10		2010-11		2011-12		2012-13		2013-14		Total	
	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount
Bagalkot	173	7655000	171	7555000	76	3435000	51	1620000	66	2115000	48	1575000	32	1050000	11	330000	1	30000	629	25365000
Bangalore urban	120	5445000	142	6280000	52	2282500	44	1365000	58	1830000	46	1380000	6	180000	11	330000	4	120000	483	19212500
Bangalore Rural	174	7812500	164	7375000	80	3432500	67	2145000	24	720000	12	405000	4	120000	3	90000	2	60000	530	22160000
Belgaum	316	14092500	312	14052500	132	6000000	157	4935000	165	5085000	141	4365000	51	1575000	26	780000	8	240000	1308	51125000
Bellary	130	5655000	163	6927500	76	3230000	52	1560000	76	2280000	51	1575000	17	555000	12	360000	1	30000	578	22172500
Bidar	44	2042500	33	1460000	14	652500	6	180000	17	510000	7	210000	3	90000	0	0	0	0	124	5145000
Bijapur	70	3032500	85	3857500	29	1290000	42	1350000	34	1065000	26	780000	6	180000	4	120000	1	30000	297	11705000
Chamarajanagar	71	3017500	59	2565000	29	1290000	26	825000	28	885000	30	900000	24	720000	13	390000	6	180000	286	10772500
Chikkaballapura	100	4495000	63	2907500	26	1105000	22	660000	38	1230000	27	855000	15	450000	7	210000	4	120000	302	12032500
Chikmagalur	138	6267500	164	7445000	56	2567500	66	2160000	78	2520000	53	1635000	34	1110000	18	540000	3	90000	610	24335000
Chitradurga	80	3472500	54	2382500	20	822500	19	570000	25	930000	17	555000	14	420000	5	150000	5	150000	239	9452500
Dakshina Kannada	157	7075000	148	6780000	50	2125000	65	1950000	70	2280000	46	1425000	20	645000	17	555000	5	150000	578	22985000

District	2006-07		2007-08		2008-09		2008-09(II)		2009-10		2010-11		2011-12		2012-13		2013-14		Total	
	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount
Davanagere	152	6590000	123	5342500	40	1757500	39	1170000	68	2130000	54	1755000	19	660000	21	675000	4	120000	520	20200000
Dharwad	165	7127500	143	6192500	46	2012500	51	1530000	64	1920000	33	1080000	18	585000	8	285000	1	30000	529	20762500
Gadag	178	7695000	191	8232500	82	3542500	116	3480000	100	3090000	42	1260000	14	420000	12	360000	1	30000	736	28110000
Gulbarga	105	4952500	95	4670000	33	1517500	34	1110000	51	1620000	31	1155000	15	540000	8	240000	2	60000	374	15865000
Hassan	165	7387500	149	6735000	63	2792500	64	2010000	53	1725000	49	1560000	18	540000	16	480000	3	90000	580	23320000
Haveri	32	1647500	23	1035000	18	855000	7	255000	10	300000	5	150000	4	120000	4	120000	0	0	103	4482500
Kodagu	131	5870000	118	5332500	53	2325000	46	1380000	16	480000	18	585000	8	240000	6	180000	1	30000	397	16422500
Kolar	76	3402500	163	6790000	61	2707500	63	1890000	82	2550000	44	1320000	17	510000	10	300000	0	0	516	19470000
Koppal	198	8602500	210	9327500	90	3882500	80	2490000	108	3375000	73	2235000	43	1335000	25	795000	12	360000	839	32402500
Mandya	217	2937500	204	9072500	87	3755000	90	2700000	114	3510000	72	2160000	36	1125000	14	420000	5	150000	839	25830000
Mysore	98	5122500	112	4760000	38	1615000	45	279000	63	1935000	34	1020000	10	390000	8	240000	0	0	408	15361500
Raichur	169	7412500	156	6860000	61	2780000	56	1770000	76	2325000	31	930000	22	705000	17	510000	6	225000	594	23517500
Ramanagara	265	12197500	232	10607500	88	3912500	72	2385000	111	3645000	61	2010000	25	750000	17	510000	7	210000	878	36227500

District	2006-07		2007-08		2008-09		2008-09(II)		2009-10		2010-11		2011-12		2012-13		2013-14		Total	
	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount
Shimoga	61	2937500	63	3080000	25	1120000	34	1020000	19	615000	20	645000	17	510000	14	420000	3	135000	256	10482500
Tumkur	123	5630000	95	4152500	38	1845000	34	1020000	61	2010000	31	930000	21	630000	18	540000	8	240000	429	16997500
Udupi	0	0	0	0	0	0	0	0	42	1260000	34	1020000	13	390000	11	330000	1	30000	101	3030000
Uttara Kannada	0	0	0	0	0	0	0	0	39	1170000	24	765000	12	360000	9	270000	0	0	84	2565000
Yadgir	0	0	0	0	0	0	1	30000	5	150000	17	510000	6	180000	5	150000	1	30000	35	1050000
TOTAL	**3708**	**15957500**	**3635**	**16177500**	**1463**	**6465250**	**1449**	**43839000**	**1761**	**55260000**	**1177**	**36750000**	**544**	**17085000**	**350**	**1E+07**	**95**	**3E+06**	**14182**	**40894150**

Source: LIC, data provided by DWCD, GoK

Table A6. 7: Critical indicators of conditionalities for Karnataka

	1990	**2012**
Maternal mortality rate	316	144 (2012)
Infant mortality rate	70	32 (2012)
Ratio of girls to boys in primary education	0.76	0.93 (2013-14)
Ratio of girls to boys in secondary education	0.60	1.02 (2013-14)

Source: Draft MDG Report, GoI

Table A6. 8: Total registered female live births

District	**Total registered female live births**
Bangalore urban	403441
Haveri	84586
Tumkur	113950
Raichur	104622
Gulbarga	185604
Dharawad	117898
Bijapur	180227
Yadgiri	59122
Bagalkot	141617
Mysore	143147
Bellary	175323
Bidar	119778
Davanagere	114264
Belgaum	266823
Koppal	114671
Uttara kannada	74379
Dakshinakannada	113669
Chikmagalur	49396
Kolar	74521
Chamarajanagar	50796
Chitradurga	79241
Udupi	54586
Hassan	76423
Shimoga	98864
Chikkaballapura	38225
Mandya	64118
Gadag	66541
Ramanagara	39587
Kodagu	24474
Bangalore rural	34381
KARNATAKA	**3209295**

Source: The total number of registered live births was extracted from the Karnataka State at A Glance reports from the Directorate of Economics and Statistics website. It has been taken as the sum of the registered live births, and the late registered live births for that year.

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