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Conditional Cash Transfer (CCT) Schemes- A Significant Step towards Prevention of the Crime of Female Infanticide in India

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ABSTRACT

Infanticide in India is age old practice which is prevailing in India and if we look at the historical aspect of this particular problem, we will find that the first instance of infanticide was recorded in the British regime among the Rajputana Clan. Foeticide and infanticide are crimes where the victim is generally a girl child and these crimes are a grave attack on her human right to live a dignified life. In India under the provisions of the Indian Penal Code, 1860 infanticide is considered as a punishable offence. But apart from IPC, no specific legislation is available till now for prevention of the commission of infanticide. Conditional cash transfer schemes are some initiatives taken by the central as well as by the state governments to provide financial assistance to the girl child and their parents upon fulfillment of the conditions specified under the schemes. As in India dowry is considered as one of the major reasons for commission of the crime of infanticide, these conditional cash transfer schemes can provide relief to the parents and the girl child to a greater extent.

Keywords: *Conditional Cash Transfer Scheme, Girl Child, Infanticide.*

I. INTRODUCTION

Infanticide refers to killing of a child just after his/her birth. In India, the existence of dowry system despite adoption of the Dowry Prohibition Act, 1961 is considered one of the major reasons for commission of the crime of female infanticide. For this reason the parents of India consider girl child as a burden and prefer to kill her after her birth rather than paying dowry at the time of her marriage. As a developing country, where more than half of the citizens are poor, there is need for taking up certain effective steps so that the girl child and her parents are benefited and a girl child can live as an asset rather than a burden.

In order to improve the survival and welfare of girl child and reverse the degrading sex ratio at birth, both the Central and the State Governments of India have launched special financial

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schemes for girls. These incentive based schemes aim at improving the value of girl child and financial benefit to the parents so that the attitude of the parents and the community changes towards the girl child. In the long run such initiatives hope to ensure survival and well being of the girl child. Though the intention of the central and the state legislature is in right direction, very little is known about the proper implementation of these schemes.²

Most of these schemes are administered through the Department of women and Child Development using the network of Integrated Child Development Services and Anganwadi workers. Some of these schemes are basically for the welfare of the people belonging to Below Poverty Line (BPL) category. However there are some schemes that are available for all categories of households irrespective of their education, income levels and caste. Dhan Laxmi is the only scheme that provides incentive to all girls born in the family. Most of the schemes are limited upto two girls, with single girl families receiving a larger benefit than families with two girls.³

II. CONDITIONAL CASH TRANSFER SCHEMES

(A) Bhagyalakhmi Scheme, Karnataka

In 2006-07, the Bhagyalakhmi Scheme was launched with the object of promoting birth of the girl child in economically weaker families and to raise their status within the family and society. Through this scheme financial assistance is provided to the girl child through her mother/ father or natural guardian upon fulfillment of certain conditions.⁴

All girl children born after 31st March, 2006 to a Below Poverty Line (BPL) family are eligible to be enrolled as beneficiary under this scheme and enrollment is allowed upto one year of the birth of the girl child upon submission of her birth certificate. the benefit of the scheme are restricted to two girl children of the BPL family. The father or mother should have undergone a family planning method and the total number of children should not exceed three. After due verification by the department, each beneficiary will be given Rs. 10,000 for investing in a fixed deposit in her name. The amount deposited in the financial institution will be maximized and paid along with the interest to the girl child, on attainment of her 18th year.⁵

On 2008, the Bhagyalakhmi Scheme was revised and now instead of depositing Rs. 10,000, an amount of 19,300 will be deposited with the financial institution in the name of the first girl

² V. Radhika, Special Financial Incentive Schemes for the Girl Child in India, Problems of Girl child Need For Sensitization and Support, pp 317-318

³ ibid

⁴ ibid

⁵ ibid

child, and Rs.18,350 in the name of the second girl child of the same family. On attainment of 18 years, the first girl beneficiary who fulfills all the conditions of the Government, will get a maturity amount of Rs.1,00,097 and the second girl beneficiary will get Rs. 1,00,052. The beneficiaries who want to continue her study after standard X can pledge the bond and avail a loan of Rs.50,000 from recognized banks.⁶

Along with the financial initiative, the State Women and Child Development Department has developed a child tracking system to check the status of beneficiaries with respect to health, education, migration and other benefits received through other policies.⁷

In Karnataka, this scheme is widely publicized and implemented. It is considered to be a special scheme under the Chief Minister. The Life Insurance Corporation of India(LIC) has been chosen as the financial partner for implementation of the scheme.⁸

1. Eligibility Conditions⁹

The girl child should be sent to an Anganwadi until she attains the age of six. Immunization should have been carried out as per the schedule given by the health department. The girl child should be enrolled in a school recognized by the State Education Department. Moreover, she should not be engaged in any form of child labour.

The scheme is restricted to two girl children born after 31st March, 2006 to BPL families. Where the number exceeds two, the benefit could be availed if the father or the mother undergoes terminal family planning. The beneficiary should complete her standard VIII and she should not be married till the age of 18.

2. Benefits under Bhagya Laxmi Scheme¹⁰

The child gets health insurance cover up to a maximum of Rs. 25,000 a year. The annual scholarship of Rs. 300 to Rs. 1,000 up to tenth standard is given to girl child. The scheme promotes the birth of girl child in economically weaker families and to raise their status within the family and society. It also provides financial assistance to the girl child through her mother/father/natural guardian subject to the fulfillment of certain conditions. Moreover, the parents get Rs. 1lakh in case of accident and Rs. 42,500 for natural death of the beneficiary. At the end of 18 years, the beneficiary would be paid Rs.34, 751. Certain interim payments

⁶ ibid

⁷ ibid

⁸ ibid

⁹Bhagyalakshi Scheme. Retrieved on February 23, 2020, from annalsofcommunityhealth.in/ojs/index.php/Aoch/pages/view/Bhagyalakshmi

¹⁰ Bhagyalaxmi Scheme. Retrieved on January 18, 2020, from www.vikaspedia.com/social-welfare/women-and-child-development/state-wise-schemes-for-girl-child/bhagyalaxmi-scheme

such as annual scholarships and insurance benefits have made available to the beneficiary on continued fulfillment of the eligibility criteria.

3. The annual scholarship is as below:

Class/Standard	Amount of Annual Scholarship
1st– 3 rd	Rs.300/- per annum for each class
4 th	Rs. 500/-
5 th	Rs. 600/-
6 th -7 th	Rs. 700/-
8 th	Rs. 800/-
9 th -10 th	Rs. 1000/-

As per report published in Times Of India, on 13th January, 2020, the Department of Women and Child Development is keen to ensure the gaps that arose in the implementation of the Bhagyalakshmi Scheme in the year 2013 to 2017. Under this, each beneficiary under this scheme would get Rs,1,00,097 each when they turn 18.¹¹

(B) Ladli Lakhmi Yojana-Madhya Pradesh

In April 2007, the State government of Madhya Pradesh launched the Ladli Lakshmi Yojana to improve the gender ratio, the education and health of girls and lay the foundation for their future. This scheme became very popular among the people living in remote areas and in 2007, 40,000 girl child were benefited under this scheme against the said target of 30,000.¹² This scheme was further extended to the states of Uttar Pradesh, Bihar, Delhi, Chhattisgarh, Jharkhand and Goa.¹³

The main object of this scheme was to discourage child marriage and encourage the parents of the girl child to solemnize their daughter's marriage after she attains the legally prescribed

¹¹ Survey to Identify missed out beneficiaries under bhagyalakshmi Scheme. Retrieved on March 26, 2020, from timesofindia.indiatimes.com/city/mangaluru/survey-to-identify-missed-out-beneficiaries-under-bhagyalakshmi-scheme/articleshow/776422.cms

¹² supra, note 7

¹³ [En.wikipedia.org/wiki/ladli_laxmi_yojana](https://en.wikipedia.org/wiki/ladli_laxmi_yojana); accessed on 26/3/2020

age.¹⁴ Through this scheme there were also initiatives to improve girl child's education and health, encourage family planning, to create a situation which will prevent the commission of the crime of female infanticide, to bring about convergence in the Department of Health, Education and to protect girl child's fundamental rights relating to life, health, education, psychology as well as economic empowerment.¹⁵

1. Eligibility criteria

Such girls whose parents are resident of Madhya Pradesh and they are not Income Tax payer can avail the benefits of this scheme.¹⁶ In the case of second child, the family planning is to be adopted by the parents before submitting the application. First girl child of first delivery who was born before 01/04/2008, but after the second delivery it will be necessary to adopt family planning.¹⁷ The beneficiary should attend the Anganwadi Center regularly.

If there is maximum two children in the family and their parents are not alive, then the condition of family planning would not be applicable, but the death certificate of father and mother is required.¹⁸ If the first child is boy or girl in the family and twin girls are born in second delivery, then all the benefits of this plan will be given to both girl children.¹⁹

If an orphan girl is adopted by the family, then benefits of this plan will be given to her by considering her as the first girl child of the family.²⁰ In case of death of parents, the application can be submitted even up to five years of age of the girl child.²¹

When three girl children are born together at the time of first delivery, then benefits of Ladli Laxmi Yojana will be given to all three girl children. Such guardians who had not submitted the application within the first year of birth of girl child, are to appeal to the collector of the concerned district within the period of coming 1 year i.e. within the 2 years of the birth of the girl child. Collector will have absolute discretionary powers to accept or reject the case.²²

2. Benefits of the scheme to the girl child

After the approval of the beneficiary, National Saving Certificates of Rs. 6000/- will be purchased continuously up to 5 years in the name of the beneficiary.²³

¹⁴ supra, note 7

¹⁵ ibid

¹⁶ supra, note 11

¹⁷ ibid

¹⁸ ibid

¹⁹ ibid

²⁰ ibid

²¹ ibid

²² ibid

²³ Ladli Lakshmi Yojana of Madhya Pradesh. Retrieved on February 28, 2020, from vikaspedia.in/social-

Rs. 2000/- will be given on the admission of the beneficiary in 6th class, Rs.4000/- on the admission in 9th class and remaining amount will be paid as lump sum on completion of 21 years of age and on appearing in the examination of 12th class, provided the condition that the girl has been married only after 18 years of age.²⁴

The latest data available regarding this scheme is in the year 2015, over 20lakhs girl child were benefited under the scheme.²⁵

(C) Girl Child Protection Scheme, Andhra Pradesh

The Girl Child Protection Scheme(GCPS) aims at preventing gender discrimination by empowering and protecting girl child's right through direct investment by the government. The scheme was announced by the Chief Minister of Andhra Pradesh on 8th March, 2005. This is the modified version of an earlier scheme which was initiated in 1996.²⁶ The Department of Women Development and Child Welfare is the nodal agency for planning, implementation, monitoring and evaluation of the scheme. The scheme is monitored by the District Collector at the District level. At the State level, Women Development and Child Welfare Department in coordination with the Life Insurance Corporation of India(LIC) are responsible for proper monitoring of the scheme. The scheme is applicable in the whole district, except in two blocks where the Dhan Lakshmi scheme sponsored by the Government of India is in operation.²⁷

The main objects of the scheme includes- to eliminate prejudice against girl child through direct investment from the government, to encourage enrolment of girl child in school and ensure her education upto intermediate level, to encourage the girl child to get married after 18 years, to adopt family planning norms and to provide social and financial empowerment to girl children.

1. Eligibility Conditions

i. Only those who fulfill the following conditions will be eligible for enrollment under the New Girl Child Protection Scheme-

Families with only single girl child or only two girls shall be eligible and to avail the benefits of this scheme either of the parents should have undergone family planning operation on or

welfare/women-and-child-development/girl-child-welfare/state-wise-schemes-for-girl-child-welfare/ladli-lakshi-yojana-of-mp

²⁴ Supra, note 11

²⁵ Over 20lakh girls benefited by the Ladli Laxmi Scheme in Madhya Pradesh. Retrieved on February 23, 2020, from <https://economictimes.indiatimes.com/news/politics-and-nation/over-20-lakh-girls-benefitted-by-ladli-laxmi-scheme-in-mp/articleshow/47269920.cms>

²⁶ ibid

²⁷ ibid

after 1st April 2005.²⁸

For Children born before 03-01-2013 the total annual income of the family of girl child shall have to be below Rs.20,000/- per annum for rural areas and Rs.24,000/- per annum for urban areas.²⁹ Moreover, for Children born on or after 03-01-2013 the total annual income of the family of girl child shall have to be below Rs.40,000/- per annum for rural areas and Rs.48,000/- per annum for urban areas.³⁰

Families having single girl from 0-3 years of age, will be given first priority. Second priority will be for families having two girl children of whom the age of the second girl child should not be more than 3 years as on 01-04-2005.³¹ Here, the age of the child on the date of application shall be the criteria for determining the eligibility of the child for the benefit under the scheme.

Consequent to enrollment, those who fulfill conditions as prescribed shall be eligible to receive the benefits under the scheme. Girl child born after August, 2009 should get registered under RBD Act and produce birth certificate from competent authority i.e., Village Secretary/Municipality concerned.³²

ii. Relaxation of age and formal education for Orphans, Destitute, HIV/AIDS victims and disabled girls-

Under the provisions of this scheme, orphan will mean a girl child not having both parents. Destitute will mean girl child from a BPL family of trafficked victims or HIV/AIDS victims etc., abandoned by their family/ parents and sheltered by govt. or recognized NGO's.³³ So, all such destitute or orphans or disabled girls who have not crossed 18 years as on May, 2008 will be eligible for the benefits under Girl Child Protection Scheme.

The condition of formal education will be relaxed in respect of orphans, destitute and differently able girls, who are born before April, 2005.³⁴ Those girls who do not pursue education beyond 8th class will naturally not be eligible for yearly education scholarships. They will only receive Rs.1lakh or Rs.30,000/- as applicable on completion of 20 years.³⁵ Therefore, all destitute, orphans and differently abled girls born after April, 2005 shall also necessarily be enrolled in a school & continue till class XII to be eligible for the benefit under

²⁸ Girl child Protection Scheme. Retrieved on January 22, 2020, from www.vikaspedia.in/social-elfare/women-and-child-development-1/girl-child-protection-scheme

²⁹ *ibid*

³⁰ *ibid*

³¹ *ibid*

³² *ibid*

³³ *ibid*

³⁴ *ibid*

³⁵ *ibid*

this scheme

It is important to note that In case of destitute or orphan child, the head of the institutions based on a medical certificate shall ensure the birth registration is completed. In case the caste is unknown, the caste of all such children shall be recorded as "casteless".³⁶

iii. Relaxation of Education, income, & Girl sibling conditions for severely Disabled Girls-

The girls whose disability is more than 80% shall be eligible for the benefits under Girl Child Protection Scheme provided the income of their parents or guardian from all sources does not exceed Rs.1lakh per annum.³⁷

In respect of severely Disabled Girls, i.e. more than 80% disability, the condition of the Girl Child being either single or two girls alone shall not apply.³⁸ Moreover, a Girl with one or two male siblings will also be eligible for the benefit of Girl Child Protection Scheme. While considering the eligibility criteria the condition of formal education shall be relaxed in case of such severely disabled girls.

2. Entitlements under this Scheme

In case of a single girl child she is entitled to receive Rs.1lakh after completion of 20 years of age and in case of two girl children, both of them are entitled to receive Rs.30,000/- each, after completion of 20 years age.³⁹

Both the "single girl child" and "two girl children" are entitled to receive Rs1,200/- per annum as scholarship from 9th class to 12th class (including ITI course) during their period of study, as a benefit under the scheme.⁴⁰

On natural death of insured	Rs.30,000
On death or total permanent disability due to accident	Rs.75,000
On partial permanent disability due to accident	Rs.37,500

(D) Ladli Scheme, Delhi

This scheme was launched in New Delhi in 2008 to put an end to the discriminations against girl child and promoting their education. The scheme attempts to provide economic security to

³⁶ ibid

³⁷ ibid

³⁸ ibid

³⁹ ibid

⁴⁰ ibid

the girl child and assures protection against discrimination and deprivation.⁴¹ Under this scheme, the state government of Delhi provides financial assistance at the time of birth of the girl child. The government also tries to give financial assistance to school going girls.⁴²

Another object of the Ladli Scheme is to encourage the registration of birth of the girl child. For implementation of the scheme, the financial partners for Delhi Government are SBI Life Insurance Company Limited(SBIL) and the State Bank of India. The scheme is restricted to two girl children.

1. Eligibility Conditions

Girl should be born in Delhi as shown by the birth certificate issued by the Registrar (Births & Deaths), MCD/NDMC.⁴³ Along with it, the applicant must be a bonafide resident of the National Capital Territory of Delhi for at least three years preceding the date of birth of the girl child.

To avail the benefits under this scheme, annual family income should not exceed Rs.1lakh and benefit of the scheme is limited to two surviving girls per family.

Moreover, if girl is school going, her school must be recognized by Delhi Govt. / MCD / NDMC. The girl child must have been admitted in class I, VI, IX, X and XII.⁴⁴

2. Pattern of financial assistance under the scheme

Under the Ladli Scheme, financial assistance is given in two stages. At the first stage, after the delivery of the girl child, assistance is provided to her parents. Secondly, after enrollment of the girl child in school till class XII, an annual scholarship is provided under the scheme.⁴⁵

For institutional delivery	11000/(provided the girl is born in the last one year from the date of launching of the scheme)
For delivery at home	10000/(provided the girl is born in the last one year from the launching of the scheme)
On admission in class I	5000/ per annum

⁴¹ *ibid*

⁴² *Supra*, note 31

⁴³ Ladli Scheme. Retrieved on January 22, 2020, from www.wcddel.in/streesakti_3Ladli.html

⁴⁴ *ibid*

⁴⁵ Ladli Scheme-A Delhi Government Initiative for Girl Children. Retrieved on January 21, 2020 from buddy4study.com/article/ladli-yojana

On admission in class VI	5000/ per annum
On admission in class IX	5000/ per annum
On admission in class X	5000/ per annum
On admission in class XII	5000/ per annum

The financial assistance provided under the scheme are kept as fixed deposits in the name of the girl child and she can claim the maturity amount when she attains 18 years or has passed class X.⁴⁶

As per a report published in Times Now on 1st October, 2019, BJP leader Harish Khurana has alleged a Rs 255 crore scam in Delhi government's Ladi Yojna, alleging that the number of beneficiaries is more than the number of applicants under the Kejriwal government.⁴⁷

To substantiate his claims, Khurana has tweeted a Right to Information (RTI) reply where he specifically asked the exact number of applicants and the number of beneficiaries. It reveals that in the year 2015-16 there were 8,321 people who applied for the Ladli Yojana while the benefited people were around 40,703, around five times the number of applicants.⁴⁸

Similar is the case with the years 2016-17 and 2017-18. The number of applicants in 2016-17 is 9,122, while the beneficiaries are 37,751. In 2017-18, the beneficiary number is 24,768 against 8,021 applicants.⁴⁹

Apart from Delhi, this scheme is in operation in the States of Uttar Pradesh, Bihar, Goa, Chhattisgarh and Jharkhand.

(E) Kanya Jagriti Jyoti Scheme, Punjab

The main object of this scheme was to encouraging people to send their daughters to school and sensitizing them about gender equality. The state government of Punjab is also taking forward the National Policy on Education (1986), and prepared an action plan to increase the number of schools for girls and BPL (below poverty line) students besides providing scholarship schemes for ST, SC and meritorious students.⁵⁰

⁴⁶ *ibid*

⁴⁷ BJP leader alleges Rs 255 crore scam in Delhi government's 'Ladli Yojana', tweets RTI as proof. Retrieved on March 26, 2020, from <https://www.timesnownews.com/india/article/bjps-harish-khurana-alleges-rs-255-crore-scam-in-delhi-governments-ladli-yojana-tweets-rti-as-proof/498438>

⁴⁸ *ibid*

⁴⁹ *ibid*

⁵⁰ What is Kanya Jagriti Jyoti Yojana Introduced by Punjab Government. Retrieved on December 25, 2019, from www.quora.com/what-is-kanya-jagriti-jyoti-yojana-introduced-by-punjab-government

Till now under this scheme, 4000 beneficiaries have been covered. To get the financial assistance under the scheme, the parents should adopt two child norm. Rs. 5000/- is deposited at the time of birth of girl child with Life Insurance Corporation of India (LIC) and LIC gives the following benefits-

From 6th year to 12th year of age of the girl child will get Rs.1200/- per annum scholarship and from 12th year to 18th year of age of the girl child will avail Rs.2400/ per annum scholarship.⁵¹

Moreover, a Lump sum amount which will be finalized by the LIC at the age of 18 or on 21 years of the girl child as decided by the family will be transferred. This scheme is being implemented by the Department of Social Security and every year there are about 8000 beneficiaries.⁵²

(F) Balri Rakshak Yojana, Punjab

This scheme is being implemented by the Department of Health & Family Welfare and is also linked with control of population. The family is to be non income tax payee and it should adopt two child norm.⁵³ It should have no male child and can have one or two girl child. The State Government gives monthly incentive of Rs.500/- for one girl child and Rs.700/- for two girl children.⁵⁴ The monthly incentive starts from the day, the family adopts family planning operation and girl child is less than 5 years old. This scheme did not prove so attractive in the State and there are about 650 beneficiaries as of 2014.⁵⁵

After losing all hopes of getting the promised incentive of Rs 500 every month under the Balri Rakshak Yojana (BRY), as the state government failed to release funds under the scheme post 2013, the beneficiaries finally heaved a sigh of relief after the government opened its coffers. In March 2017, an amount of Rs 8lakh has been released for 24 beneficiaries registered under the scheme with the health department. Each beneficiary will get all pending incentives as per the provisions of the scheme.⁵⁶

(G) Devirupak Scheme, Haryana

This Scheme was implemented in Haryana from 25th September,2002. The main object of this scheme is to stabilize gender inequality between boy and girl and declining sex ratio. Under

⁵¹ New Schemes for girl child in Punjab. Retrieved on January 23, 2020, from www.pbplanning.gov.in/pdf/new-schemes-for-girl-child

⁵² *ibid*

⁵³ Department of Health and Family Welfare. Retrieved on January 23, 2020, from pbhealth.gov.in/bry_health.htm

⁵⁴ *ibid*

⁵⁵ Pradhan Mantri Yojana. Retrieved on January 23, 2020, from apradhanmantriyojana.co.in/balri-rakshak-yojana-punjab

⁵⁶ 24 beneficiaries to finally get aid under Balri Rakshak Yojana. Retrieved on January 22, 2020, from Hindustantimes.com/Punjab/jalandhar-24-beneficiaries-to-finally-get-aid-under-balri-rakshak-yojana.html

the scheme, Rs.500 per month will be given to every couple for 20 years, who have one girl child and have adopted terminal method of family planning.⁵⁷ Similarly, Rs.200 per month will be given to those couples who adopted this method after one male child or after the birth of second girl child. The couple should be within the age group of 45 years for male and 40 years for female irrespective of their date of marriage. The benefits will be availed after terminal method is adopted before the youngest child attains 5 years. Under this scheme, 3915 couples have been registered. Till date 181 couples have got operated and benefited from this scheme.⁵⁸

(H) Ladli Scheme, Haryana

This scheme was launched in 2005. The aim of this scheme is to combat the menace of female feticide which has devastating demographic and social consequences and to restore the demographic sex ratio imbalance. Moreover, under this scheme provisions were made to facilitate the birth of more girl children and to meet the felt needs of the women and girl children for which these rules have been framed.⁵⁹

1. Financial assistance to the girl child under the scheme

Under the scheme Rs. 5000/- per year to every family will be given to the parents on the birth of their second daughter born on or after 20th August,2005 for five years and this money will be invested in Kisan Vikas Patras in the joint name of 2nd girl child and the mother.⁶⁰

In case mother is not alive then this money will be deposited in the joint name of 2nd girl child and the father. If both the parents are not alive then this money will be deposited in the joint name of the 2nd girl child and the guardian.⁶¹

In case of twin daughters, the incentive will start with immediate effect and the first installment will be released within one month of the birth of 2nd girl child. Successive installments will be released on the birthday of second daughter every year. In case of death of either of the girls, the incentive will stop with immediate effect. However, the same can be restored from the date it was discontinued on birth of another girl child. The accumulated amount will be released after the 2nd girl child attains the age of 18 years.⁶²

(I) Mamta Scheme, Goa

⁵⁷ Devirupak Scheme, Haryana. Retrieved on January 23, 2020, from haryanahealth.blogpost.com/2008/01/devirupak-schme-html

⁵⁸ www.shodhganga.inflibnet.ac.in. retrieved on 25/12/2019

⁵⁹ *supra*, note 57

⁶⁰ Ladli Scheme Haryana. Retrieved on January 18, 2020, from www.vikaspedia.in/social-welfare/women-and-child-development-1/ladli-scheme-haryana

⁶¹ *ibid*

⁶² *ibid*

For improving the female child sex ratio in the state of Goa, the government of Goa has launched Mamta scheme on 15th August 1997. The scheme covers all the girl child born on or after 15th August 1997 who are below poverty line.⁶³

1. Eligibility conditions

To avail the benefits of this scheme, the mother should who deliver a live girl Child (maximum 02 deliveries) in a registered medical Institution and the Scheme is available to all irrespective of their social and economical status.⁶⁴

The mother should be a resident of Goa for at least three years or married to a resident of Goa (document to that effect to be submitted).⁶⁵The eligible mother who delivers a girl child shall apply to the Child Development Project Officer through the local Anganwadi Centre along with a copy of the Birth report/Birth Certificate in the prescribed form within 45 days of the delivery of the girl Child. The benefits are directly credited to the declared Bank Account.⁶⁶

2. Benefits of the scheme to the girl child

Under the Scheme, an amount of Rs. 25,000/ shall be paid to the mothers who deliver a girl child with disbursal linked to 5 stages of Rs. 5,000/- each as follows provided relevant documents are enclosed.⁶⁷

The five stages are as follows-

1 st installment	Rs. 5000/ will be released after mother delivers a girl child provided the parents have to apply within 45days
2 nd installment	Rs. 5000/ will be released after completion of basic immunization i.e. BCG, Polio, DPT, Hepatitis B1, B2, B3, Vitamin A, DPT Booster, Polio Booster on producing the documents and should be applied within 45 days.
3 rd installment	Rs. 5000/- will be released after completion of Secondary Education and on producing the document. It has to be applied within 45 days.

⁶³ Mamta Scheme. Retrieved on January 23, 2020, from www.wikipedia.org/mamta-scheme-go

⁶⁴ *ibid*

⁶⁵ *ibid*

⁶⁶ *ibid*

⁶⁷ Mamta Scheme for girl child in Goa. Retrieved on March 25, 2020, from vikaspedia.in/social-welfare/women-and-child-development/child-development-1/girl-child-welfare/state-wise-schemes-for-girl-child-welfare/mamta

4 th installment	Rs. 5000/- will be released after completion of Higher Secondary Education on producing the document and have to apply within 45days).
5 th installment	Rs. 5000/- will be released after completion of Degree Education on producing the document and have to apply within 45 days

According to a report published on 13th January 2019⁶⁸, the Directorate of Women and Child Development will amend the “Financial Incentives to mother who deliver a Girl Child” (MAMTA) Scheme.

Under the new Scheme, an amount of Rs. 10000/- will be paid to all the mothers who deliver a girl child (maximum 02 deliveries) in a registered medical Institution. The eligible mother who delivers a girl child may apply to the Child Development Project Officer through the local Anganwadi Centre along with a copy of the Birth report/Birth Certificate in the prescribed form within 45 days of the delivery of the girl Child. The benefits are directly credited to the declared Bank Account. The Scheme is aimed at improving the female Child Sex ratio in the state.⁶⁹ The amended “Financial incentive to mothers who deliver a Girl Child “MAMTA” Scheme is being made effective with effect from April 1, 2015.

(J) Majoni Scheme, Assam

It is a social assistance to all girl children born in the family up to second order is given a fixed deposit of Rs. 5,000/- for 18 years. On her 18th Birthday, the girl can encash the fixed deposit. In case she is married before attaining 18 years of age, the fixed deposit will be forfeited. This scheme is applicable to families who are limiting themselves to two children. It is under Assam Bikash Yojana, State Govt. sponsored schemes under Health & Family Welfare Department. This scheme was launched in 2015 by .then Chief Minister Tarun Gogoi.

(K) Cradle Baby Scheme, Tamil Nadu

To eradicate female infanticide and to save the girl Children from the clutches of death, “Cradle Baby Scheme” was first introduced in Salem District, Tamil Nadu during 1992.⁷⁰ In the year

⁶⁸Financial initiatives under Mamta Scheme. Retrieved on January 24, 2020 www.goanrepoeter.com/financial-initiatives-under-mamta-scheme

⁶⁹ ibid

⁷⁰ Daughter elimination: Cradle Baby Scheme in Tamil Nadu. Retrieved on February 23, 2020, from

2001, the scheme was extended to the districts of Madurai, Theni, Dindigul and Dharmapuri, where the practice of female infanticide was in existence. This unique scheme has so far saved 5011 (Male – 959, Female – 4052) children from the clutches of death.⁷¹

The 2011 census projected an alarming decrease in the child sex ratio in the districts of Cuddalore, Ariyalur, Perambalur, Villupuram and Thiruvannamalai for which various socio economic reasons are attributed.⁷² Taking cognizance of this and to have control over this negative trend, Cradle baby Scheme was extended to these districts also. Children rescued under the Cradle Baby Scheme have been rehabilitated with an alternate family under adoption programmes.⁷³ The innovative Cradle Baby Scheme has won accolades in India as well as from other countries. The positive effect of the Cradle Baby Scheme in Tamil Nadu, the child sex ratio which was 942/1000 in 2001 has risen to 943/1000 in 2011.⁷⁴

Since this scheme mainly focuses on education of girl children, the rate of girl child literacy which was 64.55% in 2001, has attained exponential growth of 73.44% in 2011.⁷⁵

As per a report published in the Times of India on 8th January, 2020, Dindigul district collector M Vijayalakshmi has stated that the Cradle Baby scheme which was basically launched by the Government of Tamil Nadu for prohibiting the commission of the crime of female infanticide, has provided a safety net to the girl child who were abandoned by their parents.⁷⁶ In 2019, the children who were in government homes were provided a sum of Rs. 2000/ per month by the Government of Tamil Nadu for their education and other needs.⁷⁷

(L) Majhi Kanya Bhagyashree Scheme, Maharashtra

The scheme for the benefit of the girl child residing in Maharashtra was launched in 2016 and relaunched in 2019 provides financial assistance to any family Below Poverty Line(BPL) with one or maximum two girl children.⁷⁸

1. Benefits under the scheme

<https://www.unfpa.org/resources/daughter-elimination-cradle-baby-scheme-tamil-nadu>

⁷¹Cradle Baby Scheme. Retrieved on January 24, 2020, from www.tnsocialwelfare.org/pages/schemes/cradle-baby-scheme

⁷² ibid

⁷³ ibid

⁷⁴ ibid

⁷⁵ ibid

⁷⁶ Cradle Babies have grown up, some of them pursuing higher education; available at <https://timesofindia.indiatimes.com/city/madurai/cradle-babies-have-grown-up-some-pursuing-higher-edn/articleshow/73146811.cms>, accessed on 27/3/2020

⁷⁷ ibid

⁷⁸ Top 10 government schemes in India. Retrieved on March 27, 2020, from <https://www.paisabazaar.com/saving-schemes/top-10-government-girl-child-schemes-india/>

- **Overall development of female candidates** –Through this scheme, financial assistance for the financially weaker families is provided by the state government so that the proper care of female children can be ensured.⁷⁹
- **Increase in female education percentage** – Families often stops schooling for female children midway to curb extra expenses. After the launching of the scheme, the state government will make arrangements for the future academic needs of the girl child. It will have a positive impact on the overall female education in the state.⁸⁰
- **Elimination of sex ratio gap** – The sex ratio in the rural and remote areas of Maharashtra is a cause of concern for the government. With the implementation of this scheme, the girl children will not be considered as a burden by her parents.⁸¹
- **Total financial aid** – under the provisions of the scheme, the state government will transfer Rs. 50,000 in the bank account if the family opts for only one female baby. In case the couple has two baby girls, then Maharashtra government will deposit Rs. 25,000 in the name of both the female children separately.⁸²
- **Awareness about family planning** – The families who have opted for family planning after the birth of the second child are only entitled to attain the financial benefits . It will eliminate the chances of the birth of a third baby.⁸³
- **Withdrawal of the money** – It has been mentioned in the scheme that beneficiaries will be able to withdraw the entire sum from their respective bank accounts when they attain the legal age of 18 years.⁸⁴
- **Withdrawal of interest** – In case the families require some monetary assistance for the development and education of the girls, then they can withdraw only the accumulated interest amount, when the girls become 6 years old or complete 12 years of age.⁸⁵
- **DBT in bank account** – The scheme draft highlights that all monetary aids will be transferred directly into the bank account of the beneficiary. However, the bank account must be opened in the name of the female child and the mother. These accounts must be opened in state run banks.⁸⁶

⁷⁹ Mazi Kanya Bhagyashree Scheme Maharashtra (MKBS). Retrieved on February 23, 2020, from available at <https://pmjandhanyojana.co.in/mazi-kanya-bhagyashree-scheme-mkbs-maharashtra/>

⁸⁰ *ibid*

⁸¹ *ibid*

⁸² *supra*, at 57

⁸³ *ibid*

⁸⁴ *ibid*

⁸⁵ *ibid*

⁸⁶ *ibid*

III. CONCLUSION AND ANALYSIS OF THE SCHEMES

Through this paper, the author has tried to give an overview of the initiatives taken up by the Central as well as the State Government. Through the statutory measures although both the governments have tried to build a safety net for the protection of the girl child, the Conditional Cash Transfer schemes are supplementing the statutory provisions and boosting up the governments to implement effectively the measures taken up to curb female foeticide and infanticide.

It was found in course of the study that in case of Bhagyalakshmi Scheme, the Department of Women and Child Welfare took initiative to ensure the gaps in implementation of the scheme from 2013-2017 in January 2020. So it is evident that the beneficiaries under this scheme are not getting the expected amount from the government from 2013 till date. Moreover, in case of Ladli Laxmi Yojana, Madhya Pradesh the data is available till 2015 only. For some schemes like Girl Child Protection Scheme, Andhra Pradesh, Ladli Scheme, Haryana, Mamata Scheme, Goa, Majoni Scheme, Assam and Majhi Kanya Bhagyashree scheme, Maharashtra, no recent data is available regarding total number of beneficiaries under these schemes. Regarding Ladli Scheme, Delhi the beneficiaries for the year 2015-16, 2016-17 and 2017-18 is available. But there is an allegation by BJP leader Harish Kurana against the Kejriwal Government regarding the actual number of beneficiaries under the scheme. Here, it can be observed that sometimes political leaders use these policies as their agenda to get political benefit rather than keeping an eye into the proper implementation of the same. Likewise, in case of Balri Rakshak Scheme, the government of Punjab in 2017 could release Rs. 8 lakh to 24 beneficiaries whose funds were not released from 2013. There is no latest data available after 2017. Only for the schemes of Kanya Jagriti Jyoti, Punjab, Devirupak scheme, Haryana and Cradle Baby Scheme, Tamil Nadu, latest data is available.

Moreover, certain positive and negative aspects of these schemes are also considered under this study. The positive aspects are-

- Through these schemes basically the Government wants to give every girl child the fundamental right to education and right to health. Both these rights are equally important for prevention of the crime of female foeticide and infanticide.
- As these schemes are available to only two girl child of the same family, either whose parents have undergone family planning procedure, along with protection of the girl child, the Government has emphasized on implementation of the 'two child policy

norm' which is needed to be enforced by the Government of India so that population explosion can be prevented.

- The girl child will not be treated as burden as the medical and health related expenditure will be borne by the government. Therefore, there are possibilities that the rate of commission of the crime of female foeticide and infanticide will be reduced.
- There is no scope for misappropriation of money by the parents, guardians or other members of the family as the amount can be withdrawn only by the girl child after fulfilling the necessary conditions.
- These schemes are against the evil practice of child marriage also. As for availing financial benefit under the conditional cash transfer schemes the girl child should not be married upto the age of 18, the Government is protecting her life from being exploited by marrying in an early age. Moreover, child marriage led to incomplete education of the girl child and lack of capacity to form valid opinion regarding foeticide and infanticide which resulted into high MMR.

The negative aspects of these schemes as observed by the author are-

- As regards the statutory and non statutory measures adopted by both the Central and the State Governments, the researcher has come to the conclusion that the schemes are no doubt launched after due research by both the Central and the State Governments, but first significant problem regarding the proper implementation of these schemes is lack of awareness among the people regarding such policies. The schemes are basically for the people Below Poverty Line (BPL), where most of the people are illiterate and not concerned about the government's initiatives.
- Moreover, it is also observed by the researcher that the authorities especially the Department of Women and Child Development, who is solely responsible for implementation of those policies are sometimes act negligently which result into frustration of the aim that has been set by the government.
- The latest data regarding beneficiaries under these schemes is not available and it is very difficult to find out the whether though these schemes India can get rid of the evils of female foeticide and infanticide or not.
- Another important loophole regarding these schemes that the researcher can observe during the research process is that the there is no any enforcement agency through which proper implementation of the Act can be enforced.

To conclude, the author is of the opinion that if the negative aspects of these schemes can be

minimized and the administrative authorities implement the schemes with responsibility, there is every possibility that girl child in India can escape the fear of female infanticide and can lead a peaceful and dignified life.
