

## A Gateway for Girl's Inclusion in Education: Exploring CCT Scheme 'Ladli' of Delhi

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### Abstract

*Educational attainment is considered intrinsic to achievement of gender equality. Since Delhi state government launched a Conditional Cash Transfer (CCT) scheme called 'Ladli' to address the distorted sex ratio at birth and promote education among girl children by providing a conditional cash grant of about one lakh Indian rupees to a beneficiary girl. This paper attempts to assess the effectiveness of such efforts in shaping educational and career aspirations of girl students. In-depth interviews were conducted with girls and other stakeholders involved in implementing the scheme to gain insights into the perceived benefits of the schemes and hurdles in accessing the maturity claims by the students. Appreciative of the financial support, the girls were confident to pursue education. The stakeholders from schools reported high enrollments every year due to scheme's attractive maturity amount. They had a positive view towards scheme's contribution in retaining girl students in senior secondary classes. However, delays in the process of registration into the scheme, approvals and delayed renewals posed challenges in the smooth roll out of the scheme. The study suggests greater synergy and collaboration among the stakeholders towards timely disbursement of monetary incentive. This could positively influence investment of scheme's benefits and available family resources in girls' education for their better future.*

**Key words:** Girl Child Education, Financial Inclusion, Ladli scheme, Conditional cash transfer

### Introduction

The social aspect of development calls for the system that strives to achieve distributional equity, adequate provision of social services including health and education, gender equity, and participation. Gender equity, has thus become the very guiding parameter for measuring development. The vision of Development as articulated in the Sustainable Development Goals (SDGs) is to achieve 'Good health and Well-being'. UN member states have agreed on a list of 17 broad goals and 169 more specific targets including gender equity in educational opportunities. The SDGs, like Millennium Development Goals, are based on a broader commitment that all indicators should be disaggregated by sex, age, residence (urban/rural), and other characteristics, as relevant and possible to give priority to most vulnerable.

There is widespread acceptance today that development needs to be evaluated not just in terms of economic growth, but also, in terms of the advancement of human capabilities, and that, enhancing human well-being is not just a means but also an end in itself [9]. If development means the expansion of human capabilities, then participation of women in the workforce and

equality between both the sexes in all aspects of life should form an integral part of any exercise for evaluating developmental progress.

Women constitute almost half of the entire population of India but they form the largest restrained group in relatively all aspects. As the social canvas of India is predominantly patriarchal, and contributes extensively to the secondary status of women, they have been denied their basic rights and freedoms leading to poor socio-economic status of women. This has further resulted in substandard representation of India in terms of Human Development Index. Gender-related Development Index clearly reflects inequality in survival, education and economic contribution of women and men. All these factors are interlinked and are culturally rooted in patriarchy. India has been traditionally and culturally plagued with the problem of gender discrimination of the worst form: the avoidance of female births [10].

Sex ratio is taken to be a powerful indicator of women's position in any society and is used to measure the extent of the prevailing equity between males and females in a society at a given point of time. A change in child sex ratio index reflects the underlying attitude towards the

girl child and the state of gender relations. The recently released data from the Indian census of 2011 [2] has refocused the world's attention on the dark side of India's demographic change — a low and falling ratio of girls to boys. For the last 40 years, each successive census has found the number of young girls shrinking relative to boys. Interestingly, the decline in the child sex ratio has occurred in the phase of rising living standards and improvements in every other indicator of demographic change and human development, that is, average life expectancy, infant mortality, male and female literacy, fertility rate, and enrollment of children in school [8].

Education, it is argued, enables people to live with dignity, develop their full capacities, participate fully in development and improve the quality of their lives (UNESCO, 1990). The importance of education as a strategy in poverty reduction is made explicit in the international targets of sustainable development goals, which seek to end the vicious cycle of exclusion from education leading to chronic poverty and further social exclusion. Education also acts as one of the critical factors in influencing the aspirations of girls and their capacity to work. It holds the key to economic growth, social transformation, modernization and national integration. The literacy rate in the national capital of India, that is, Delhi, is about 86%, a figure that has always been high due to the city being the country's capital and home to some of the most important educational institutions.

To propose the problem, it may be recalled that though several Indians have achieved national and international honour in the fields of science, politics and leadership, business, sports et cetera; these progressive developments cannot hide one of the worst looming crisis faced by India with rapid diminution of women's population — "gender". During 1961 and 2011, India's population at the collective level witnessed a decline in child sex ratio (CSR) by 69 points (from 976 to 914 females per 1000 males). Delhi is one of the bottom five states, with lowest sex ratio (Census 2011). In fact, Delhi's sex ratio has registered a marginal dip in child sex ratio, from 868 in 2001 to 866 in 2011, according to a report on the capital's provisional population count, as revealed by the Directorate of census operations. Only 3 districts in Delhi- East, West and Northwest have shown improvements over the 2001 CSR. It is lowest in the South-west district even though being the wealthiest and the most educated, where the sex ratio figure stands at

836:1000. This indicates a marked preference for male children which may be due to the differentials in parents' aspirations for their sons and daughters [2].

To reverse the distorted sex ratio at birth and improve the welfare of girl children, Delhi state government launched a special scheme called 'Ladli' with Conditional Cash Transfer (CCT), effective from 1<sup>st</sup> January 2008, with girls being the target group of the scheme. The objective of the Scheme is twofold — the direct and tangible objective is to provide a set of staggered financial incentives for families to encourage them to retain the girl child and educate her and the more subtle and intangible objective is to change the attitudinal mindset of the family towards the girl- by linking cash and non-cash transfers to her well being. This will force the families to look upon the girl as an asset rather than a liability since her very existence has led to cash inflow to the family [11]

It is vital to recognize what determines aspirations (defined as a desire to achieve) [1]. Markus and Nurius (1986) have reported aspirations as one's ideas and hopes of 'possible selves' that is, what a person would like to and what would not like to become or achieve. In psychology, aspiration level has been defined as the level of quality of a task which one desires to attain.

Sex of the child might be an important factor in shaping the self- perceptions. Hence, enrollment in *Ladli* Scheme may play a major role in molding their perspectives about their own future aspirations. Beyond the macro factors, like place of residence of a family in a rural or urban vicinity, micro factors, like parents' education, occupation, self drive, and role models of an individual, might be important factors in influencing the aspirations of any individual.

As a significant number of women are reaching great heights, the mindset of girls are also expected to undergo transition. Thus, the study was carried out to gain insight into the aspirations of girls enrolled under *Ladli* scheme regarding education and future employment. Since very little is known about scheme's implementation and its effectiveness, the paper also attempts to examine the implementation of the scheme at the school level.

### Methods

The state of Delhi has the lowest sex ratio of 866 in the country [2]. As a reflection of various initiatives taken by the state governments and

the momentum generated around the status of girl child, assessing the effectiveness of such efforts was thought to be important and formed the basic research question. The study was carried out in Delhi to assess the effect of the Ladli Scheme in shaping educational and career aspirations of girl students.

Among the State run schools by Delhi Government, three (3) Government Girls Senior Secondary Schools (GGSSS) and three (3) co-

education schools, Rajkiya Pratibha Vikas Vidyalayas (RPVV), were purposively selected, for understanding and comparing the differentials in implementation of Ladli scheme through schools. The schools located in different administrative districts and zones of Delhi were chosen purposively in order to analyze the synergy in functioning between the departments (inter and intra departments) responsible for implementing the Ladli scheme.

**Table 1: List of selected schools**

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

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

#### Findings of the study

- Perspectives of stakeholders from school administration

#### Role of school functionaries

A Ladli coordinator is appointed in every government school to look after the tasks related to Ladli scheme. Apart from fulfilling his/her academic duties, he/ she has various other roles and responsibilities. All the Ladli coordinators and principals from selected schools used morning assemblies as a platform to inform the

girls about Ladli scheme. They further informed the girls about the eligibility criteria through class teachers and motivated them to get enrolled and avail the benefits. All the coordinators used to procure the application forms from the district office of Department of Women and Child Development (DWCD). They helped the girls in filling the application form and completing the documentation required for enrollment such as girl's birth certificate, residence proof and affidavit as proof of annual income. They maintained the records in hard copy (in a register) as well as digitally (in a CD). Along with the filled application forms, the CD was also handed over to the concerned official at the district office for enrollment of girls under the scheme.

All the Ladli coordinators were found to be aware of scheme's eligibility criteria for enrolling under the scheme due to the frequent visits made by them to their respective District offices. But they lacked knowledge about the importance of renewals required at various milestones as planned under the scheme and the procedure to claim the maturity amount.

The Ladli coordinators were also appreciative of Ladli scheme and its role towards motivating girls to study and make a career for themselves. They reported high enrollments every year due to scheme's attractive maturity amount. They had a positive view towards scheme's

contribution in retaining girl students in senior secondary classes.

Challenges faced during implementation:

All the Ladli coordinators felt overburdened due to maintenance of a lot of records of beneficiary girls and multiple visits to district offices. Moreover, DoE (Directorate of Education) and DWCD (Department of Women and Child Development) of NCT of Delhi, the two important stakeholders of the scheme, did not send any notifications to their schools regarding the procedures or deadlines of submission of forms. They also faced difficulties in dealing with parents of beneficiary girls due to their low literacy levels and lack of experience in dealing with the required paper work. No guidance regarding the procedure to be followed, loss of classes to meet the needs of application and registration under the scheme, affected teacher's regularity in holding classes. In addition, personal expenditure on travel for visiting district offices several times more than stipulated were other factors responsible for affecting the scheme's implementation.

#### Suggestions for better implementation

All the school Principals and Ladli coordinators suggested that DWCD should conduct trainings and organize seminars on a yearly basis for imparting information regarding the scheme and solving their queries. The role of a Ladli coordinator should be restricted to enrolments and filling up of forms. Many of them also suggested that some printed material, either a manual or handbook, should be distributed to all the schools implementing Ladli Scheme by the department so that any teacher appointed as Ladli coordinator could use it to acquire the necessary information about the scheme. All of them mentioned that they should be entitled to travel allowance for the required visits to the district office at least as they volunteered to spend their time and energy in order to ensure timely registration and renewals for the beneficiary girls. Further, the scheme should be widely publicized to improve its reach and awareness among the people, who need it the most.

#### Beneficiaries' perspectives

*Profile of beneficiary Girls:* The selected girls belonged to the age group of 16-18 years and were studying in the 11th and 12th grades of Government Girls' Senior Secondary Schools across Delhi. Out of 120 beneficiary girls from Government Girls Senior Secondary Schools (GGSSS) and Rajkiya Pratibha Vikas Vidyalayas

(RPVV), majority belonged to the General category, 24% girls belonged to the SC/ST category and only 3% were from the OBC. Out of the selected girls under study, 80% of the girls from RPVV and 74% from GGSSS lived in a nuclear family setup. 60% of the girls had 2-4 members in the family and others had medium sized families with 5-7 members, depending on the number of siblings. The parents of most of the girls were migrants from Bihar, Uttar Pradesh, Haryana, and Madhya Pradesh and earned between Rs.5000-10000 per month.

#### Awareness about the scheme and its procedures:

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

(b) Amount promised: Majority of the beneficiary girls believed that they would receive the proposed sum of one lakh rupees upon maturity, irrespective of the enrollment at any stage under Ladli scheme. Only a few beneficiary girls (n=12) from RPVV were aware that one lakh is entitled to those who get enrolled since birth and around Rs.20, 000 if a girl gets enrolled in class VI.

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

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

(e) Renewals: 80% of the respondents from RPVV were aware of renewal stage of class IX. They had partial knowledge about different

milestones at which renewals are done. Only one beneficiary girl from RPVV and two from GGSSS had complete knowledge about all stages of renewal and its importance. Other girls from GGSSS were completely unaware of the meaning and various stages of renewals.

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

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

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

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

*Importance of education:* All the beneficiary girls were appreciative of attending school and getting educated. They believed that exposure at school has made them more aware about issues and events that are important to understand day-to-day life. Also, they strongly felt that education makes one self-sufficient and self-reliant. Some girls from RPVV schools who were selected under the Chief Minister's Super Talented Children Scholarship Scheme launched by Delhi's government exclaimed that education boosts up confidence and gives financial independence.

*Educational Aspirations:* In RPVV, all the respondents had high hopes and a desire to assert

their individuality. Belonging to different streams, 40% of them wanted to clear competitive exams to become a doctor or an engineer. Four of them, with the help of Chief Minister's Super Talented Children Scholarship Scheme launched by Delhi's government, had been taking coaching classes from 'Vidya Mandir', a popular private coaching institute. Some (28%) wanted to become a schoolteacher, 17% wanted to join the police services and 15% wanted to become IAS officers. They all aspired to be independent and earn for themselves and their families. On being asked about the plan of expenditure of Ladli money, they all wished to utilize it in pursuing higher studies or to be invested somewhere. In GGSSS, majority (84%) of the girls wanted to pursue Diploma in Elementary Teacher Training (DIET) or Junior Basic Training (JBT) as they could foresee themselves as school teachers. Some of them (16%) wanted to pursue nursing or join police services. Their aspirations were very restricted and narrow as compared to RPVV girls due to limited exposure.

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

*Problems faced:* The major problem faced by the beneficiary girls was lack of information about the scheme and its procedures. Some of the students (n=24) exclaimed that their enrollments were delayed due to delay in procuring all the necessary documents; especially MCD approved birth certificate. Along with many trips to the MCD office by their parents, they had paid Rs. 2000- 3000 to the middlemen in order to get the birth certificates made in time. Those who lived as tenants (n=63) faced difficulties to provide residence proof of Delhi. The other common problem faced by almost all the beneficiaries was lack of surety of receiving the due amount on maturity.

**Suggestions for better implementation:** The beneficiary girls suggested publicity of the scheme through newspapers and advertisements on television and radio to get awareness about the procedures of enrollment and renewals of the scheme. They also suggested that department should put all the information on a banner with in school premises and also on internet and the link should be shared with the school teachers and students. Also, knowledge sessions should be held with parents at the time of admissions to inform them about the scheme. Keeping in mind the educational status of parents who apply for the scheme, the overall scheme and its procedure of filling up forms and the number of documents to be attached should be simplified.

### Conclusion

Irrespective of the various efforts made by the appointed Ladli coordinators at schools to ensure seamless implementation of the scheme; there are various gaps at different levels. The stakeholders had very limited communication with each other. The nodal agency (DWCD) never conducted any training/ seminars/ workshops with teachers to guide them about the procedures to be followed. They learnt it previously while dealing with different cases at school and seeking help by visiting district offices again and again. The Ladli coordinators were not entitled to any acknowledgment, appreciation or incentives. They were overburdened and faced difficulties to balance their academic responsibilities and scheme related work. Being the key players in

implementation of the scheme, work done by them needs recognition and some incentive if possible linked to their performance.

The incentive scheme seems to have contributed to 'shaping' favorable attitudes among girls. They were generally very appreciative of the scheme and perceived the scheme as a support system for continuing higher education after school and shaping up their educational and career aspirations. However, lack of knowledge about the scheme's procedures made them face problems in complying with requirements at various milestones planned under the scheme.

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

Incentives like cash transfers can play their expected role in galvanizing the process of change in educating girl children and in improving the well-being and value of girls. Therefore, schemes like Ladli supporting education have a great potential in achieving the targets articulated in the Sustainable Development Goals (SDGs), provided the implementation snags are duly addressed.

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