

Subject: New Schemes for Girl Child

1. **Number of Girl Children** – The present fertility rate is 1.8% and as per latest data there are about 4.90 lakh (say 5.00 lakh) births every year in the State. The child sex ratio is about 825 and therefore number of girl children born in the State is 2.26 lakh and number of boys is 2.74 lakh. The number of girl children can be worked out as follows:

- SC Girl Child (29%)	65,540
- BPL Girl Child (12%)	27,120
- Atta Dal Girl Child(32%)	72,320

The State Government has to decide about the beneficiaries. The number can therefore be worked out:

(a) All BPL and SC girl children:

As mentioned above, the number of girl children is about 80,000. About 75% of BPL are already SC and therefore the total number of girl children would be only 80,000.

If we further restrict to families having adopted two child norm, then the number would be about 40,000.

(b) Atta Dal:

If we restrict the family to atta dal beneficiaries then the total number of girl children would be about 72,000. If we further restrict to families having two child norm, then the number would be only 36,000.

If we restrict this scheme to non-income tax payee then the number would be less.

To sum-up, the figure of 40,000 girl children can easily be assumed for proposed new scheme.

- **Shagun Scheme** – The scheme is restricted to SC families having an income of Rs.20,000/- in rural area and Rs.27,000/- in urban area. There are 40,000 beneficiaries in the State every year.

2. **Existing Schemes for Girl Child** – There are 4 important schemes for girl children which need to be studied. Two schemes are already being implemented by the State- one relates to Government of India and one to Government of Karnataka:

(a) **Kanya Jagriti Jyoti Scheme (Government of Punjab)** – This scheme is admissible to girl children born in BPL family. The parents should have

adopted two child norm. Rs. 5000/- is deposited at the time of birth of girl child with LIC and LIC gives the following benefits:

- From 6th year to 12th year of age Rs.1200/- p.a. scholarship
- From 12th year to 18th year of age Rs.2400/- p.a. scholarship

Lumpsum amount at the age of 18 or on 21 years as decided by the family. This amount is to be finalized by the LIC at the age of 18 or 21 years. This scheme is being implemented by the Department of Social Security and every year there are about 8000 beneficiaries. We have provided Rs.4.00 crore for 8000 beneficiaries in the next plan year 2009-2010. Guidelines are placed at flag 'A'.

(b) **Balri Rakshak Yojana (Government of 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. 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. 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 212 beneficiaries in the scheme from the date of start in the year 2005-06. We have kept a provision of Rs.60.00 lakh for this scheme which would be adequate for 1000 beneficiaries. Guidelines are placed at flag 'B'.

(c) **Bhagyalakshmi Scheme (Government of Karnataka)** – This is similar to our Kanya Jagriti Jyoti Scheme and is being implemented with the help of LIC. The Government of Karnataka deposits Rs.10,000/- for the birth of girl child. This scheme is admissible to BPL families having upto 3 children. The quantum of scholarship is provided as follows:

Class	Amount of annual scholarship
I to III Std.	Rs.300/-p.a. for each class
IVth Std.	Rs.500/-p.a.
Vth Std.	Rs.600/-p.a.
VIth and VIIth Std.	Rs.700/-p.a. for each class
VIII Std.	Rs.800/-p.a.
IXth and Xth Std.	Rs.1000/-p.a. for each class
XIth & XIIth Std.	Rs.1200/-p.a. for each class To be paid along with maturity benefit

Lump sum amount - 18 years of age to be decided by LIC. The rates of scholarship are less as compared to Kanya Jagriti Jyoti Scheme but it appears that lump sum amount after 18 years shall be more than Kanya Jagriti Jyoti Scheme. The details of the scheme are placed at flag 'C'.

(d) **Dhan Lakshmi (Government of India)** – This scheme is being implemented in Sirhind Block of Fatehgarh Sahib district by Government of India. The GoI would deposit certain amount with LIC on the birth of girl child. This scheme is open to all girl children irrespective of the income level and size of the family. The incentives are:

	At the time of birth	Rs. 5000/-
	Complete immunization	Rs.1250/-
	Education –	
a)	On enrolment in Primary School	Rs.1000/-
	On passing of class I, II, III, IV & V	Rs.500/-each
b)	On enrolment in Secondary School	Rs.1500/-
	On passing of class VI, VII & VIII	Rs.750/-each
	Girl remaining unmarried upto 18 years of age	Rs.1.00 lakh

The details of this scheme are placed at flag 'D'.

(e) **Majoni (Government of Assam)**

Rs.5,000 is deposited at the time of birth of girl child and the girl would get maturity value of the fixed deposit when she attains the age of 18 years. The eligibility conditions are that the girl must be born in Government hospital and family should have adopted two child norm.

(f) **Ladli Laxmi Scheme (Government of Madhya Pradesh)**

Rs.6,000 is deposited every year for first five years. The family should be non income tax payee and should have adopted two child norm. The girl child would get the following benefits:

(a)	On admission to Class VI	Rs.2,000/-
(b)	On admission to Class IX	Rs.4,000/-
(c)	On admission to Class XI	Rs. 75,00/-
(d)	For two years of education in Class XI & XII	Rs.200/- per month
	Girl attaining the age of 21 yrs.	Rs.1.00 lac

3. **Suggestions for new schemes for Punjab Government** – Before introducing new schemes, we have to take decisions on the following points:

- (a) Eligibility – Income levels, family size and status regarding SC;
- (b) Whether we want to give monthly scholarship or fix amount every 3-4 intervals inspite of 12 years i.e. during school years.

As mentioned above, the number of girl children to be covered would be about 40,000. It would include atta dal families having adopted two child norm. If the restriction of two child norm is not there then the number of girl children would be about 75,000.

Option 1: We have contacted LIC and as per latest interest rates, the following scheme has been worked out:

Punjab Government to deposit Rs.8000/- per girl child at the time of birth and LIC would provide the following benefits:

On admission in Class -1(Age 6 yrs)	Rs.2100/-
On admission in Class – 6 (Age 11 yrs)	Rs.5100/-
On admission in Class -9 (Age 14 yrs)	Rs.5100/-
On passing of Class-XII (Age 18 yrs)	Rs. 11000/-
(Financial Liabilities = Rs.32.00 cr. p.a.)	

Option 2: Punjab Government to deposit Rs. 5000+Rs.8000 per girl child at the time of birth and the LIC would provide the following benefits:

- From 6th year to 12th year of age (Class I – Class VI) Rs.1200/- p.a. scholarship
- From 12th year to 18th year of age (Class VI – Class XII) Rs.2400/- p.a. scholarship
- On admission in Class -1(Age 6 yrs) Rs.2100/-
- On admission in Class – 6 (Age 11 yrs) Rs.5100/-
- On admission in Class -9 (Age 14 yrs) Rs.5100/-
- On attaining age of 18 yrs (Passing of Class XII) Rs.11000/-

(Financial Liabilities = Rs.52.00 cr. p.a.)

Option 3: If a sum of Rs.20,000 is deposited per girl child at the time of birth then she will receive Rs.1.00 lac at the age of 21 years.

(Financial Liabilities = Rs.80.00 cr. p.a.)

Option 4: If we can deposit Rs.33000 per girl child at the time of birth then we can give scholarship for education as well as maturity amount to the girl child at the age of 21 years as under:

From 6th year to 12th year of age Rs.1200/- p.a. scholarship
(Class I – Class VI)

From 12th year to 18th year of age Rs.2400/- p.a. scholarship
(Class VI – Class XII)

On admission in Class -1(Age 6 yrs) Rs.2100/-

On admission in Class – 6 (Age 11 yrs) Rs.5100/-

On admission in Class -9 (Age 14 yrs) Rs.5100/-

On passing of Class XII (18 yrs) Rs.11000/-

Girl attaining the age of 21 yrs. Rs.1.00 lac

(Financial Liabilities = Rs.132.00 cr. p.a.)

4. I suggest that Hon'ble Deputy CM may call a meeting which can be attended by the under-signed, Secretary Social Security and Dr. Parmod Kumar from IDC who has done some good work in this area.

(Satish Chandra)
Secretary Planning
26-2-2009

Hon'ble Deputy CM