



The International Journal Research Publication's

ISSN:2251 1547

Research Journal of Commerce & Behavioural Science

Issue : September-2017 :: Volume : 6 , Number : 11



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**Awareness, Perceived Difficulties And Economic Impact
of Laadli Laxmi Scheme (LLS) In Goa****B.P. SARATH CHANDRAN**

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Margao, Goa.**ABSTRACT**

Government of Goa introduced Laadli Laxmi Scheme in the State in 2012 to improve the condition of girl child in terms of their socio-economic status and quality of life. The paper is an attempt to understand the level of awareness about the Laadli Laxmi Scheme amongst the targeted people and the difficulties faced by the beneficiaries in availing the scheme. A survey was carried out to understand the economic impact of Ladle Laxmi Scheme on the households of the beneficiaries so as to make suggestions for the improvement of the scheme in future. The study found that majority of the beneficiaries are happy with the scheme and it can be made much more effective with some improvements in the implementation.

Key words: Women Empowerment, Laadli Laxmi, Government Schemes, Goa.

INTRODUCTION

The concerns of the girl child have received wide attention of social thinkers, bureaucracy, policy makers, voluntary agencies, researchers, etc. The patriarchal family system coupled with the 'son preference, among families in India has contributed towards neglect and humiliation of the girl child. The injustice and inequality inflicted on the girl child gets reflected in different forms like feticide, infanticide, inadequate access to education, lack of health care and nutrition, child labour, child marriage, dowry deaths, domestic violence, early motherhood, frequent pregnancy, etc. The declining sex ratio further reflected the deteriorating condition of girl child and women in India. The central and state governments felt the urgent need for intervention through legislations and welfare programmes for giving a better life to the girl child. These schemes were supposed to empower the girl child and for creating a positive atmosphere in family and society for ensuring a dignified life for the girl child. Studies have also highlighted the need for the family to change its way of thinking - girl child as a liability to girl child as a dividend.

The Raghuram Rajan expert committee developed 'Composite Development Index' (CDI), for identifying the backwardness of states has placed Goa as the highly developed state with 0.045 underdevelopment/need index (GoI, 2013). According to the Goa Economic Survey 2011, Goa's experience with social and human developments is unique. The physical quality of life is very high in Goa. Its demographic achievements can be compared to the developed countries of west. In the report of the National Commission on Population (2002), Goa was ranked as the best state in terms of 12 key indicators of the quality of life (Economic Survey:2013-14). The Eleventh Finance Commission (2000) ranked Goa as the leading state with respect to social and economic infrastructure (Finance Commission, 2005). The India Human Development Report (IAMPR, 2011) calculated the Human Development Index (HDI) for various states by incorporating health, income and educational aspects. Goa was ranked fourth with HDI value of 0.617.

In spite of all these spectacular achievements, the concerns of the girl child are many in Goa. Laadli Laxmi Scheme (LLS) is an attempt by the state government of Goa to improve the condition of girl child in terms of their socio-economic status and quality of life.

REVIEW OF LITERATURE

The sex ratio of India according to 2011 census stood at 940 females for 1000 males is slight improvement over the previous census but still alarming. The central government has implemented number of schemes for improving the status of the girl child in India. The deteriorating condition of girl child and women gets reflected through various forms of discrimination they encounter like feticide, infanticide, inadequate access to education, lack of health care and nutrition, child labour, domestic violence, sexual harassment, child marriage, early motherhood, frequent pregnancy, etc. Disparity between girls and boys, between girls and boys belonging to various castes and classes, disparity between girls and boys belonging to different regions of the country must be taken into account for giving girl children their due position in India.

The data available from National Family Health Survey (NFHS), also justifies the declining sex ratio. According to NFHS-3 (2005-05) the female sex ratio was 1028. It has declined to 1018 when to NFHS-4 (2015-2016) data were released. Similarly, the data on child sex ratio available from Census-1991 also presents a depressing picture. Child sex ratio is the number of girls per 1000 boys in the age group 0-6 years. The ratio which was 945 in 1991 has declined to 927 in 2001 and to 914 in 2011. According to the four decade long data released in early 2016 by United Nations Department of Economic and Social Affairs for 150 countries, India is one two countries with high female infant mortality even in the present knowledge driven century. Every girl child enjoys strong biological advantage in their early childhood. But the differential treatment and the inadequate access to resources, puts the girl child to disadvantage. Therefore an inclusive growth has to bring the girl child into mainstream with dignified life and enhanced status. Declining child sex ratio was an eye opener for the central government to come up with various schemes for the upliftment and dignified life of the girl child.

Goa is one of the demographically successful states with impressive birth rate, death rate, infant mortality rate, etc. Some of the rates are comparable with the advance countries of the west. It is popularly believed that women in Goa have enjoyed better status in the society because of the progressive measures like property ownership right, common civil code, work force participation, etc. But the 2011 census showed that the sex ratio in Goa is 968 for 1000 males not truly reflecting the popular perception. The female child sex ratio also witnessed a declining trend in Goa. The child sex ratio has declined from 938 in 2001 to 920 in 2011 (NFHS-4). The declining child sex ratio enlightened the government about the need for improving the status of the girl child. Many families looked upon girl child as a burden because of the huge expenditure the family has to incur for the marriage. In order to remove the negative perspective about the girl child, Government felt the need for economically empowering them.

'LAADLI LAXMI' SCHEME

It was felt by the policy makers that the change in mind set towards girl child along with incentives are required for their dignified life in the family and society. Hence, the concept of conditional cash transfer (CCS) scheme was implemented. Under CCS, financial incentives and support is extended to girl child on fulfilling certain conditions like birth registration, institutional delivery, childhood immunization, school enrolment, completing school education, delaying marriage till 18 years, etc. The ultimate objective of CCT is to provide short-term income support and to induce long-term behavioral changes.

Laadli Laxmi Scheme is a CCT programme implemented by different states including Goa. Goa's LLS scheme has drawn modeled after the Laadli Laxmi Yojana implemented by the state of Madhya Pradesh (MP) and Bhagyalakshmi Scheme in Karnataka. In MP there was lot of discrimination against

girl child and women. Further, the sex ratio was alarmingly low in MP. As per 1991 Census, child sex ratio which was 952 in the age group of (0-6 years), declined to 912 in 2011. The Laadli Laxmi Yojana was implemented to reverse the sex ratio and to give a dignified status to girl child in family and society. The Karnataka government implemented similar scheme and called it as Bhagyalakshmi when it realised that its child sex ratio (0-6 years) has declined from 960 in 1991 to 943 in 2011.

The government of Goa also realised that the female sex ratio and the child sex ratio in the age group 0-6 years were unfavourable. Hence the need for intervention was felt. The Laadli Laxmi Scheme in Goa was launched in 2012. The government of Goa implemented Laadli Laxmi Scheme for improving the socio-economic conditions of girl child and for women empowerment. The preamble of the scheme states that "the status of girl child in Goa is improving but there is unequal opportunities for girls in comparison to boys. A girl child was often considered a burden because of the dowry her family was accepted to provide at the time of marriage

Laadli Laxmi Scheme is State Sponsored Scheme by the Government of Goa. It was launched as one of the flagship programs of the State Government. This Scheme gives a "gift" of Rs. 1.00 lakh for every Goan girl who is 18-year-old. The amount is given for the purpose of higher education or for entrepreneurship or for marriage or until the age of 40 years whichever is earlier. The ladli laxmi scheme is a flagship scheme which aims at improving the status of girl child in the family and society. The main idea of ladli laxmi scheme is to provide social and economic support to the girl child in the Indian society so that they can live with their heads held high. In our Indian society, in many families, a girl is not given their due respect and honour as a boy child gets right from their birth. The girl child gets discriminated in terms of financial status, education and upbringing. Hence to give a socio economic support to those girl children, the government has launched this ladli laxmi scheme

METHODOLOGY

The objective of the paper is to understand the level of awareness about the Laadhi Laxmi Scheme amongst the targeted people in south Goa. It also looked in to the difficulties faced by the beneficiaries in availing Laadli Laxmi Scheme. Efforts were made to understand the economic impact of Laadli Laxmi Scheme of the households of the beneficiaries based on the experiences of the respondents to make necessary suggestions for the improvement of the scheme in the future.

The paper made use of primary data which is collected from 100 (Laadli Laxmi Scheme) LLS applicants from Salcete, Mormugao, Cancona, Quepem, Sanguem and Dharbandora talukas of Goa. The sample population was drawn using stratified random sampling where respondents are selected randomly from LLS applicants with different socio-economic and demographic status. The taluka wise distribution of respondents are Salcete (44 respondents), Mormugao (14), Canacona (11), Quepem (9), Sanguem (8) and Dharbandora (14). The primary data were collected using a structured interview schedule which was administered among the beneficiaries. The details pertaining to the scheme were collected from reports, journals, newspaper articles, websites etc. Secondary data was also obtained from the Directorate of Women and Child Development, Panaji - Goa. The perception of the applicant about the LLS was collected using a three point scale indicating: 01 point for excellent, 02 points for good and 03 points for best. The paper used simple descriptive statistics to espouse the objectives.

RESULTS AND DISCUSSION

The age composition of the respondents showed that they belonged to different age groups. Most of the respondents were from the age group of 20-25 years (40) followed by respondents in the age group of 18-20 years (32), 25-30 years (26), 30-35 years (2) and 35-40 years (0). Most of the respondents are from the age group of 20-25 and least are from the 35-40 age category due to lack of awareness of the scheme. The younger girls have better access to information and therefore are more aware of the

schemes and thus avail it. &6 respondents said no other member from the family is availing benefit from this scheme and remaining 24 households got multiple beneficiaries of the LLS scheme. Majority of the respondent's family members have not applied for the scheme as they have either not crossed the age of 18 years or are above 40 years and due to complicated procedures the other members are not willing to apply for the scheme.

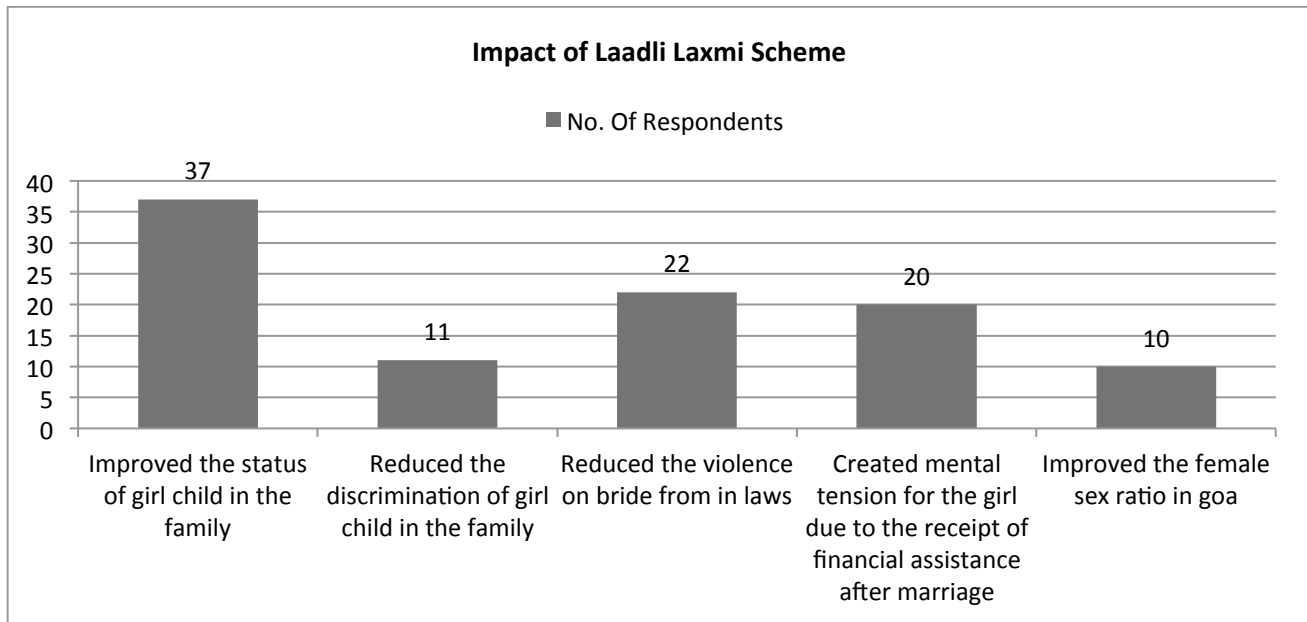
The source of information about the scheme showed diverse pattern. Most of the beneficiaries learned about the scheme from relatives (30 percent), friends (27 percent) and the local MLA (22 percent). Relatives and friends are the important source of information and the network is helping to disseminate the information faster compared to others. The initiatives from the media or government are limited with regard to spread awareness of the scheme. All the 100 respondents selected for the study used the offline mode for filling the application form for the LLS scheme. Online mode for filling the application for the LLS was introduced recently but majority people are hesitant in filling online forms as they are more comfortable submitting them physically.

Majority respondents have submitted their application for the scheme to their MLA (63), followed by Mamlatdar (16), State office at Panjim (13), Social welfare Department (5) and others (3). Political patronage plays an important part in the implementation of the scheme as MLAs want to ensure their loyal supporters receive benefit from the scheme. Also this is more convenient to the beneficiaries as they can avoid travelling a faraway place to submit the application form. The time taken to process the applications is also varied for the respondents. It has been revealed from the survey that 30 percent of the respondents have said it took 4-6 months to process the application, 20 percent each for 0-2 months and 2-4 months. The processing of applications in most cases are dilatory as the time taken varies between 4-6 months and this shoed the lack of preparedness and the lack of personnel for the implementation of the scheme.

The general perception about the procedures involved for the Laadli Laxmi Scheme (LLS) are favourable. The response pattern varies as OK (49 percent), easy (25 percent), difficult (23 percent) and very easy (3 percent). The respondents were favourable to the idea of distribution of Laadli Laxmi Scheme (LLS) application through College and Higher Secondary School. Maximum respondents said YES (90 percent) to the proposal as this will increase more awareness about the scheme and improve the availability of forms to the beneficiaries. Respondents were also open to the idea of distribution of Laadli Laxmi Scheme (LLS) through Panchayat, 86 respondents have said YES and the remaining 14 said NO. 41 respondents said they faced difficulties faced in obtaining the Laadli Laxmi Scheme (LLS) forms while 58 of them had not faced any difficulties as they received it from the local MLAs.

The economic impact of Laadli Laxmi scheme is very important to understand the efficiency and viability of the project. Majority respondents felt the scheme had improved the status of girl child in the family. They felt implementation of this scheme gives assurance to the family that the girl will get help financially and birth and marriage of a girl is not a burden. While 37 percent of the respondents felt the scheme improved the status of girl child in the family, 22 percent opined it reduced the violence on the bride from in laws. Overall 97 percent respondents felt the scheme is economically beneficial to them.

Figure 1, Impact of Laadli Laxmi Scheme

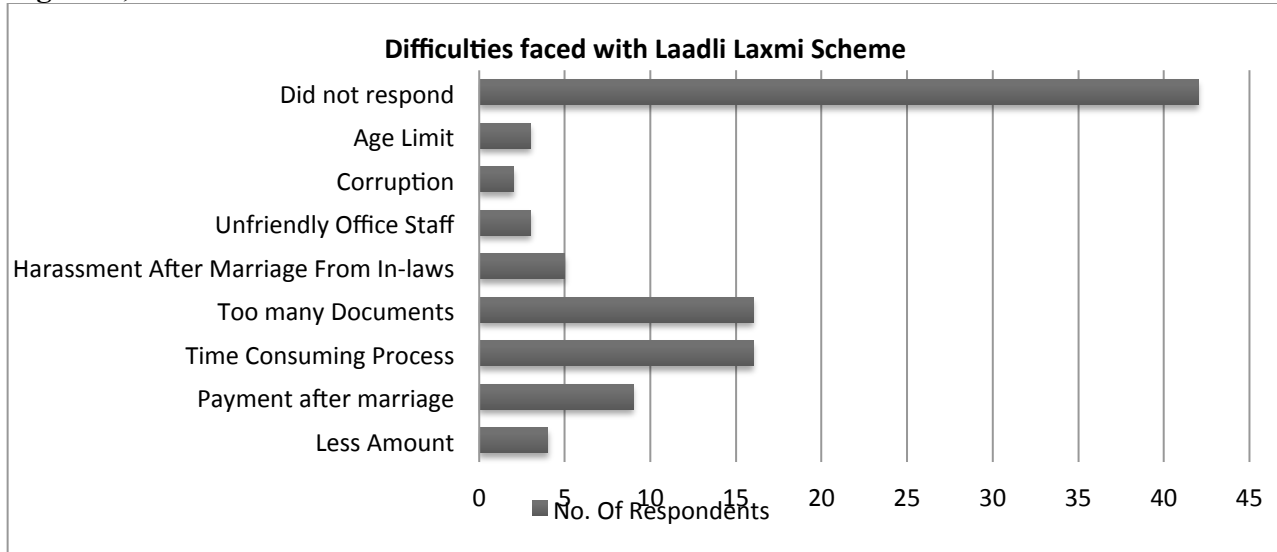


Respondents find this scheme economically beneficial as it reduces the financial burden to some extent and acts as some support for the girl. 96 of the respondents have said the money received from the scheme is contributing in reducing their economic hardship. Otherwise they would have to raise the same amount from some other source which would be a liability for them to repay them in future. The scheme also had influenced the debt position of the beneficiaries. 91 respondents felt Laadli Laxmi scheme reduced their family debt burden.

The scheme money can be used for the following purpose that is for marriage, higher studies and for entrepreneurship. Majority of Respondents want to use money received from the Scheme for the Marriage (79) and a relatively small number want to use it for higher studies (16) and for Entrepreneurship (5). The usefulness of the scheme will be clearly understood if we look in to the source of borrowing of the household in the absence of Laadli Laxmi Scheme. Majority of respondents said they will apply for Loan (53 percent), followed by borrowing from relatives and friends (42 percent). Very few have the savings to meet the expenses and they have to take loan to meet the contingencies in the absence of the scheme. Respondents were asked about their choice of fund utilization from the scheme. Majority of the respondents agreed to the options given in the scheme (85 percent) followed by building house (6 percent), medical expenses (5 percent) and sports (2 percent) and to meet uncertainties (2 percent).

There is an over whelming popular support for the scheme. 68 percent of the respondents felt it's a good scheme followed by 16 percent said it an excellent scheme while 12 percent had nothing to say and 4 percent said it is a better scheme. Majority of the respondents felt it improved the status of girl child in the family and reduced the burden on the parents.

Figure 2, Difficulties faced with Laadli Laxmi scheme



Efforts were made in the survey to understand the difficulties faced by the beneficiaries with regard to the implementation of the scheme. While majority beneficiaries have no complaints to make (42 percent), some of the difficulties expressed include time consuming process (16 percent), too many documents (16 percent), money given after marriage (8 percent), harassment after marriage from in laws (5 percent), less quantum of money (4 percent), age limit (3 percent), number of offices in every Taluka (2 percent), corruption (2 percent), no trained staff (1 percent) and money not given when there is an urgent need (1 percent).

CONCLUSIONS

The study attempted to understand the awareness, difficulties faced and economic impact of Laadli Laxmi Scheme (LLS) on the beneficiary families of South Goa. Majority of the respondents in the age group 20-25 years were the applicant under this scheme. Respondents came to know about the scheme through their relatives, friends and the local MLA. The impact of the print or social media in projecting this scheme was limited. All respondents submitted their forms offline. They were of the opinion that the facility for online submission should be started with immediate effect. There was an excessive dependence on their local MLA for submitting the duly filled forms. Very few were directly submitted to the Department. On an average, it took about six months for processing the scheme application. According the respondents, the scheme has improved their status in their family/ in-laws family and in the overall society. The amount received from the scheme helped their families economically and reduced the hardship of the parents to arrange for funds and to repay the debts incurred for the respondent's marriage. Majority of the respondents wants to use the scheme money towards meeting the marriage expenses. Some of the beneficiaries who have availed the scheme before 2016, want freedom to use the scheme amount for their higher education and for setting up enterprise. The respondents felt that the scheme can be improved if some of the difficulties such as inadequacy of the scheme amount, too many procedures, time consuming process, inability to get the financial support before the marriage, over dependence on the local MLA for the scheme, the conflict with in-laws for utilizing the funds, etc. are addressed.

RECOMMENDATIONS

Based on the study following suggestions are made to improve Laadli Laxmi Scheme and to make the more users friendly and effective.

1. The scheme is very beneficial and should cover universally all girls in the age group 18-40 years.

2. With the increasing expenditure on marriage, it would be desirable to increase the financial support under this scheme by the State Government.
3. The beneficiaries should have more flexibility in using the scheme amount.
4. The number of documents to be attached along with the application should be reduced. Further the facility to submit self-attested documents should be strictly implemented.
5. The overdependence on the local MLA for the scheme has to be stopped through policy changes. The application should be made available through the colleges, higher secondary schools and Panchayats.
6. The state government should think of introducing online application based on the Aadhaar number of the applicant. Once the Aadhaar number of the applicant is verified, the application should be automatically generated online.
7. Many time, the over-dependence on the local MLA is because of the difficulties encountered by the applicant in filling the application form. More trained staff needs to be made available in colleges, higher secondary schools, Panchayats and the local offices of the Department of Women and Child Welfare.
8. The beneficiaries should be allowed to use the financial assistance from the scheme to meet medical emergencies and other uncertainties encountered by them and their family.
9. The financial assistance from the scheme has to be released before the marriage. Releasing the amount after the marriage will lead to lot of misunderstanding with the in-laws.

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