

## ***A Study of Ladli Laxmi Yojana with special Reference to Dhar District [M. P.]***

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### ***Introduction***

The sex ratio in the state of Madhya Pradesh during 2011 census showed declining trends. Women are being discriminated against in every sphere of life viz.:- in being born, getting food, going to school, accessing health services, getting work, receiving remuneration for work, accessing resources or influencing socio-political-community decisions. Women do not get equal opportunities, freedom to choose, support from family and societies, secured environment and therefore they are not able to use their potential optimally. The state govt. was keen to address gender inequalities and increasing women's capabilities as a precondition for achieving the goal of community development by mainstreaming women in development. The challenge was to formulate such a scheme that not only would create an environment for the birth of a girl child but also provide spaces and opportunities for them.

The scheme "Ladli Laxmi Yojana" was designed in 2007 to create a positive environment for the girl child. The Scheme was initiated with the objective of improvement in index of women gender ratio in Madhya Pradesh, create positive environment regarding birth of the girl child amongst people, improvement in the standard of education and health conditions of the girl child, discourage child marriage, reduce growth rate of population and encourage family planning even after the birth of two girls. The families have to comply with certain minimum requirements such as registration of birth, childhood immunization, enrolment and retention in school, and delaying the age of marriage beyond 18 years to receive the specified financial incentives against the fulfillment of each of these conditions. The scheme aims at improving the value of the girl child on the premise that financial benefits would trigger behavioral changes among parents and communities. In the

long run such initiatives hope to ensure the survival and well-being of girls. Ladli Laxmi scheme is implemented by the directorate of women empowerment through its field functionaries at the village/block and district. The primary objectives of the scheme are to ensure the birth of girl child, promoting delayed marriage, education and family planning. The scheme has impacted upon the birth of a girl child and created a positive environment favoring the birth of girl child. Over 15 lacs families have been associated with the scheme in past six years of its implementation. The need is now to understand the usefulness of the scheme in terms of improvements in the areas of health, education, reduced female feticide and to fill the gap if any, in the scheme for optimum coverage and to reduce the gender imbalance.

***Some of the features of the scheme are:-***

- The scheme focuses on registration of a girl child based on certain parameters like parents who are domicile of Madhya Pradesh having not more than two issues one of which or both are the girl child; and have undergone sterilization operation before registration of second girl child under the scheme.
- Parents who are not Income Tax Payers.
- The girl child should have been born on or after 1st January 2006.
- The registration of girl child must have been done within one year of her birth.
- If the girl child is the 1st issue of her parent, her registration must have been done within one year of the birth of the second child.
- In the case of orphan girl child, her registration will be got done by the Superintendent of the Orphanage within one year of her admission in the Orphanage but before attaining the age of six years.

## **Review of Literature**

**McGoldrick (1989)** have suggested that marriage really represents the merger of two entire systems combining together in developing a new, third family system.

Differences in personal attitudes, values, and beliefs can cause stress in the new family system

**Karney et al. (1994)** found that negative spousal affectivity contributed to the negative attributions one makes about self, spouse, and marital relationship. The socialization processes of childhood shape and formulate gender-related attitudes and beliefs which in turn, create marital behaviour patterns that may contain a variety of traditional and/or non- traditional elements 3

**Miller & Lester, (2003)** A number of social, health and economic disadvantages are associated with early marriage. While existing data do not draw conclusions regarding whether early marriage alone causes these adverse outcomes, it is likely that the links between early marriage, poverty, low educational attainment and other variables in diverse settings have found that married girls are likely to have frequent unprotected sexual relationships.

**Malhotra (2003)** speculate that these decisions are based on economic gains from marriage, including bride wealth, dowry and removal of a family's financial responsibility toward a girl; cultural norms related to marriage and gender roles; social status gained from marriage; perceived protection of girls from rape and disease via marriage; available education and income generating opportunities for girls; age gap;

**Yadav (2006)** refer to a study from rural India which shows that 45 percent of all maternal deaths occur among women of age less than twenty four years and that 15 percent of these deaths are attributable to complications associated with child birth and pregnancy The Available evidence suggests that maternal deaths are considerably higher among adolescents than among older women.

### ***Objective of the Study***

1) To analyze the data in terms of coverage, category wise segregation of beneficiaries, their profile, financial allocation and disbursements made in the scheme since inception.

2) To study the association between the LLY scheme and their impact on the education and marriage of girls.

### Research Methodology

The study is based on purposive sampling technique. The District Dhar is purposively selected for study purpose. For the proper understanding and for better results. From District Dhar, we selected Tehsil Gandhwani and from this tehsil we have selected Five Villages through the pilot survey. Simple statistical tools have been used to analyze the data.

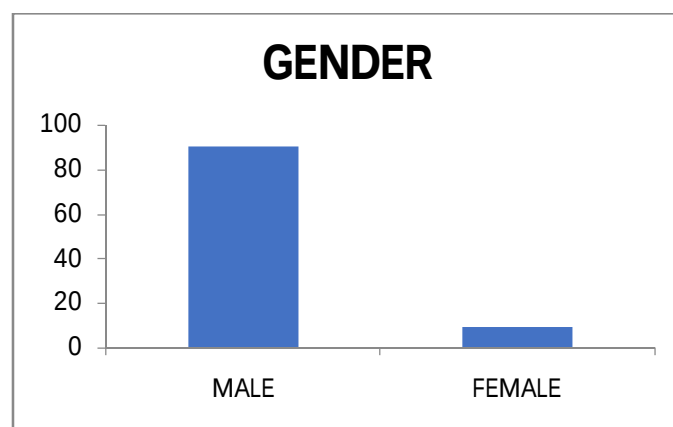
Keeping in view the objectives of study, the data collection was carried out at both primary as well as secondary levels. The Primary data was collected through in-depth interviews and questionnaire, survey method, Focus Group Discussion. 100 beneficiaries form the total sample of the study. The secondary data was collected from various secondary sources such as Journals, Magazines, Economic Surveys, Planning and Development Department.

**Tools:** -The calculations were done using cross tabulation of data, and % Analysis.

### Data Analysis and Interpretation

Table showing the gender of the Respondents

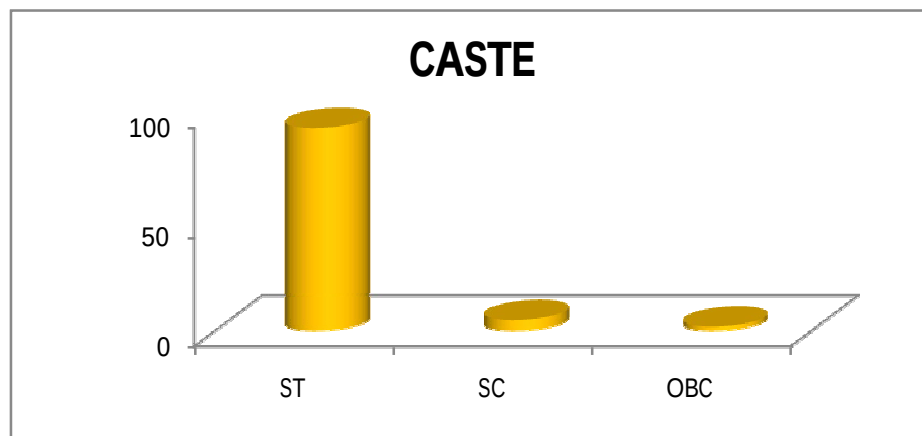
|        |    |
|--------|----|
| Male   | 91 |
| Female | 9  |



The table and graph represents that total number of male and female respondents .in my survey I have the most male respondents because the males are the mostly the head of family and all the information collected is from the males. There is 91% percent male and 9% female respondents.

**Table2 Shows the Caste of the Respondents.**

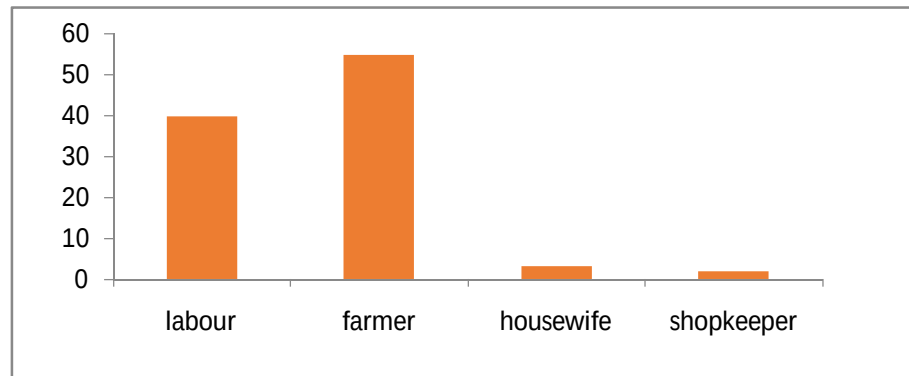
|     |    |
|-----|----|
| ST  | 93 |
| SC  | 5  |
| OBC | 2  |



The above table represents caste of the respondents. The survey was conducted in the rural areas where the most ST, SC and OBC caste people are living therefore there are 91% people who belongs to the ST category and 5% people belongs to the SC and only 2% of the respondents Belongs to the OBC category.

**Table showing the occupation of the respondents**

|                   |           |
|-------------------|-----------|
| <b>Labour</b>     | <b>40</b> |
| <b>Farmer</b>     | <b>55</b> |
| <b>Housewife</b>  | <b>3</b>  |
| <b>Shopkeeper</b> | <b>2</b>  |



The table shows the occupation of the respondents. In my study there are 55% respondents who are farmers ,40% respondents are the labours and 3% are shopkeeper and 2% are house wife's. In the rural area mostly people are engaged with their own fields and people are mostly illiterate and are labours. The area which I have chosen is mostly backward area so the most respondents are labour and farmers

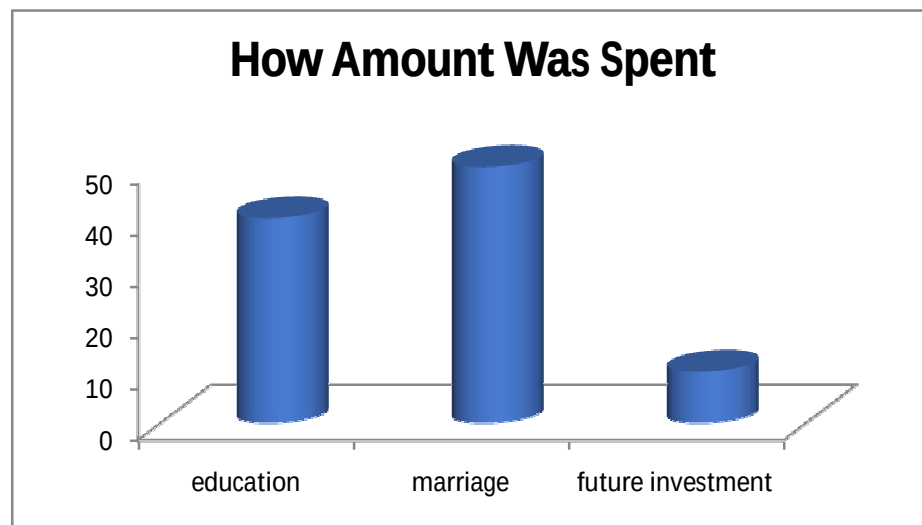
**Table shows the awareness about the LLY scheme?**

|     |     |
|-----|-----|
| Yes | 100 |
| No  | 0   |

The tables reveal that the 100% of the people are aware about the Ladli Laxmi Yojana. Therefore, the govt should conduct awareness programme about this scheme in these areas so everyone should get benefit from this scheme.

**Table Shows How Amount Was Spent**

|                   |    |
|-------------------|----|
| Education         | 40 |
| Marriage          | 50 |
| Future investment | 10 |



The above table and graph represents how respondents have spent the amount received from this scheme. 50 % respondents say that they have spent the amount in their daughters marriage and 40% of the respondents say that they have invested in their daughters education and 10% of the respondents say they have kept it for the future investment for their daughters. The data also reveals that from the 35% of the ST respondents have spent their amount in the education and 45% have spent in the marriage of their daughters also SC respondents 2% have spent on education and 3% have spent in the marriage. Therefore, the study reveals that the amount received from this scheme is mostly used for the marriages and the education for their daughters.

**Table shows changes can LLY brings in the Society?**

**what change can LLY bring in the society? \* how the amount was spent or in which way would you**

**Cross tabulation**

| what change can LLY bring in the society                 | how the amount was spent or in which way would you like it to spent it? |          | Total |
|----------------------------------------------------------|-------------------------------------------------------------------------|----------|-------|
|                                                          | Education                                                               | marriage |       |
| it will increase the birth rate of girl child            | 10                                                                      | 24       | 34    |
| it helps in the improve in the education status of girls | 24                                                                      | 4        | 28    |
| it helps in the rate of child marriage to pull down      | 0                                                                       | 8        | 8     |
| it helps in reducing gender discrimination               | 11                                                                      | 19       | 30    |

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| it helps in reducing gender discrimination               | 11                                                                      | 19       | 30    |
| Total                                                    | 45                                                                      | 55       | 100   |

**Chi-Square Tests**

|                              | Value               | Df | p-value |
|------------------------------|---------------------|----|---------|
| Pearson Chi-Square           | 29.479 <sup>a</sup> | 3  | .000    |
| Likelihood Ratio             | 34.038              | 3  | .000    |
| Linear-by-Linear Association | .290                | 1  | .591    |
| N of Valid Cases             | 100                 |    |         |

**HO:** There is no significant association between the amount spent and the changes bring by the laddilaxmi yojana.

**H1:** There significant association between the amount spent and the changes bring by the Ladli Laxmi Yojana.

In the above table the total amount spent on education is shown in the columns and the changes by this scheme are shown in the rows. The calculated p- value is 0.000. Which is significant at Both 1% and 5% level of significance. So, we reject null hypothesis, and accept alternative hypothesis therefore we can say that there is a significant relationship between the amount spent and changes bring by this scheme.

Ladli Laxmi Yojana lay foundation of girl's future through improvement in their educational and economic status and to bring about a positive change in social attitudes towards birth of girl. More than Rs 4500 crore has been deposited in bank

accounts of over 18.62 lakhs girls so far under the Ladli Laxmi Yojana aimed at protecting the future of girls and enhancing their population in the state of Madhya Pradesh.

**CONCLUSION:**

In a society, where a girl child is often seen to be a financial burden, this scheme is intended to reduce the financial burden there by addressing the undesirable tendency of female foeticides, and thus helping to arrest the declining female sex ratio in the State. This scheme further intends to ensure that the girl child does not become a burden for the parent or guardian during her marriage. This scheme should not to be construed or misunderstood as an encouragement to the practice of giving dowry in any way.

The main objective of the scheme is to create a situation that will prevent sex selection and female infanticide. The scheme is applicable to non tax payer families with two children. The scheme provides financial benefits for the girls with a condition that the girl covered under the scheme will be educated and is provided all the inputs for improvements in their health. The scheme also encourages family planning to check the distorted population growth. The scheme is implemented through the Directorate of Women Empowerment and their field functionaries at the districts/block/village level. Training and sensitization programmes were organized at various levels for the officials as well as for functionaries involved in the implementation and monitoring of the scheme.

According to a study conducted by UNFPA reveals that only three schemes across the country are being implemented that provide financial incentives at par with Ladli Laxmi scheme. However, the financial benefits are at a higher side compared to other states. The scheme was implemented strictly with the inclusion of those families who have undergone family planning. Later on, the scheme has been improved by incorporating various eligibility conditions to increase the coverage. A certain amount of flexibility has also been ensured depending upon the need and circumstances for better coverage. Regular monitoring from the state enabled developing of a strong .

The study shows that the scheme has created an environment in favour of the girl child and beneficiaries from all parts of the state have been receiving the benefits at their doorstep

system to reduce the possibilities of corruption and for speeding the process.

The scheme not only has impacted in securing the survival of the girl child but has also ensured the health and education of girl child. The Ladlis benefitted by the scheme are regularly visiting anganwadis for their timely immunization and getting supplementary nutritional foods for improvements in their health status.

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