

CASH TRANSFERS FOR CHILDREN: EXPERIENCES OF STATES IN INDIA

DISCUSSION PAPER



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Cash Transfers for Children: The Experience of Indian States
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Background:

“Social protection is the set of public and private policies and programmes aimed at preventing, reducing and eliminating economic and social vulnerabilities to poverty and deprivation”

UNICEF SOCIAL PROTECTION STRATEGIC FRAMEWORK, 2012

In the last few decades, governments across the world have introduced social protection programmes as a way of ensuring that the benefits of economic growth reach the poorest and most marginalized communities. This global interest is reflected in the inclusion of social protection in several targets of the Sustainable Development Goals.

Through its positive impacts on education, nutrition, health and protection, social protection in the form of cash transfers can support children’s development well beyond childhood and contribute to breaking the inter-generational cycle of poverty. This is important as inter-generational poverty has long term effects on children in various ways. For instance, poverty during childhood is strongly associated with malnutrition, lower school attendance, lower educational accomplishment, higher dropouts and consequent decrease in future productive capacity.

Experiences from across the world indicate that cash transfers are an innovative and increasingly popular channel for the delivery of social protection. Many governments have implemented cash transfer programmes as a means of reducing social and economic inequalities and enhance human capabilities. Cash transfer schemes use monetary payments to incentivize certain behaviours for promoting, amongst other things, institutional births, utilization of health services, enrolment and attendance in school. Cash transfer programmes can be differentiated by their degree of conditionality into unconditional cash transfers (UCTs) and conditional cash transfers (CCTs). UCTs have no conditions beyond a broadly defined eligibility category that defines a segment of the population as eligible. CCTs make monetary payments to poor families contingent upon certain verifiable actions, usually involving minimum investments in children’s regular school attendance or basic preventative healthcare.

Most cash transfer schemes in India meant for children and women seek to incentivize access to basic social services such as health care, education and skill development. The girl child schemes in particular are designed to promote gender equality, ensure higher school enrolment and retention, as well as prevent child marriage. Though of recent origin, they are gaining in popularity. For instance, improvements in access to banking facilities and the spread of computer and internet facilities across urban and rural areas have enabled online enrolment of beneficiaries and computerization of schemes as well as direct transfer of the money to the bank accounts of the beneficiaries. These changes are reflected in the move of the government towards the ‘JAM Trinity’ (JAM is an abbreviation for Jan Dhan Yojana, Aadhaar and Mobile number). The trinity is expected to promote direct cash transfers: with Aadhaar providing a unique identity number backed by biometric identification of beneficiaries, Jan Dhan Yojana opening bank accounts, and mobile phones allowing direct transfers of funds into their accounts.

Against this backdrop, this study seeks to share good practices in the administration of cash transfer schemes for children in India (including identification of beneficiaries, financing, delivery, monitoring and evaluation, coordination, and covering the last mile), understand constraints faced by State Governments in implementing such schemes, identify experiences in addressing these constraints and point to opportunities for improving their efficiency and effectiveness.

Overview of schemes

Cash transfer schemes for children in India have attempted to address major concerns including female foeticide, school drop-out, child marriage and early motherhood. Some cash transfer schemes have specifically targeted tribal and other socially disadvantaged populations that have been historically marginalized, in order to improve their access to basic social services such as basic health and education.

Ten cash transfer schemes aimed primarily at children, spread across several states of India at different stages of development, have been identified for purposes of this study. (See Table 1)

Table 1: Selected Cash Transfer Schemes for Children from across Indian states

	State	Scheme	Year of Initiation	Objectives	No. of Beneficiaries covered till date (approximate numbers)
1	Assam	Majoni	2009	<ul style="list-style-type: none"> To increase institutional births To reduce child marriage 	4,03,700
2	Bihar	Mukhyamantri Balika Cycle Yojana and Mukhyamantri Balak Cycle Yojana	2007-08 2009-10	<ul style="list-style-type: none"> To prevent drop out due to distance of schools To boost enrolment and attendance 	78,67,000 for the two schemes combined
3	Chhattisgarh	Post-Matric Scholarship scheme for Scheduled Caste (SC)/Scheduled Tribe (ST)/Other Backward Castes (OBC) students	2000 (older scheme continued after formation of Chhattisgarh in 2000)	<ul style="list-style-type: none"> To provide better opportunities and increase rate of attainment of higher education 	11,88,000 since 2012-13 when Direct Benefit Transfer started
4	Jharkhand	Mukhyamantri Laxmi Ladli Yojana	2011	<ul style="list-style-type: none"> To reduce female foeticide To promote education of girl child and reduce drop out To improve the sex ratio To reduce child marriage To encourage family planning among the poor To increase institutional births To improve birth registration To provide financial support during marriage 	1,55,000
5	Karnataka	Bhagyalakshmi Scheme	2006	<ul style="list-style-type: none"> To raise the status of girl child in the family and society To improve the sex ratio and prevent female foeticide To prevent child marriage To inculcate education aspiration for better life of girl child 	21,50,000
6	Maharashtra	Golden Jubilee Pre-Matric Scholarship	2010-11	<ul style="list-style-type: none"> To reduce the school drop out of tribal children To support families for education of children 	62,00,000
7	Odisha	Mamata Maternity Benefit Scheme	2011	<ul style="list-style-type: none"> To provide partial wage loss compensation for pregnant and nursing mothers To increase utilization of MCH services To improve mother and child care practices 	18,20,000

8	Tamil Nadu	Chief Minister's Girl Child Protection Scheme	1992	<ul style="list-style-type: none"> To promote girl child education To eradicate female infanticide To discourage the preference for male child To promote small family norm 	590,000
9	Uttar Pradesh	Samajwadi Pension Scheme	2014	<ul style="list-style-type: none"> To assist poor families with inadequate income and means of livelihood for their financial and social development. 	33,00,000
10	West Bengal	Kanyashree Prakalpa	2013	<ul style="list-style-type: none"> To prevent and discourage child marriage To promote girls' education and empowerment. 	28,00,000

Note: Listing is in the alphabetical order of states.

The ten schemes selected can be broadly categorized into three groups:

Table 2: Types of Cash Transfer Schemes Reviewed		
1	Girl child schemes	Assam, Jharkhand, Karnataka Tamil Nadu and West Bengal,
2	Scholarship schemes	Bihar, Chhattisgarh and Maharashtra
3	Others (Maternity benefit scheme and Family benefit scheme)	Odisha and Uttar Pradesh

Most of the girl child schemes reviewed have a common incentive structure intended to ensure the survival of the girl child and continuation of her education. Tamil Nadu's Girl Child Protection Scheme, introduced in 1992, is a forerunner of the girl child schemes in India. It seeks to promote girl child education, eradicate female infanticide, discourage son-preference and promote family-planning. Karnataka's Bhagyalakshmi scheme and Jharkhand's Mukhyamantri Laxmi Ladli Yojana have similar objectives and also address the issue of child marriage. The Jharkhand scheme additionally aims at promoting institutional delivery and increasing birth registration. Assam's Majoni scheme started in 2009, is part of the National Health Mission, and focuses on encouraging institutional births and ending child marriage. West Bengal's Kanyashree Prakalpa scheme, introduced in 2013, targets adolescent girls and supports their secondary schooling.

This review also covers three scholarship schemes. Two of them in Maharashtra and Chhattisgarh provide financial support for the education of tribal children and the third in Bihar seeks to reduce access barriers to schools by offering cash to buy bicycles. All these three schemes are gender-neutral, though the Bihar scheme started by targeting the issue of girls dropping out of

school at the secondary level, and was later extended to boys. The pre-matric scheme in Maharashtra is relatively new and the beneficiary numbers have grown steadily since its inception in 2010-11. The post-matric scheme in Chhattisgarh has been revamped in 2012 and computerized for increased efficiency.

Uttar Pradesh's Samajwadi Pension Scheme targets households rather than individuals as beneficiaries and links education and health components to the main pension scheme. This Scheme seeks to build greater awareness among beneficiaries to increase demand for services from the educational and health institutions, via the use of cash transfers.

Odisha's Mamata scheme is a maternity benefit scheme for pregnant and lactating women aged 19 years and above and places no income criterion to become eligible as a beneficiary. Implemented through the existing Integrated Child Development Services (ICDS) programme, the scheme monitors fulfillment of 20 verifiable conditions from the second trimester of pregnancy till the infant completes nine months with AAanganwadi workers and Auxiliary Nurse Mid-wives (ANMs) providing the necessary services.

Implementation of the ten schemes has been reviewed

from a social protection lens to identify constraints as well as emerging good practices. Review of secondary materials, field visits, and interviews with beneficiaries and implementing government officials at various levels, inform this study.

Key Features

Some common features emerging from the experiences of various States in the implementation of cash transfer schemes for children are discussed below.

Cash incentives are provided to the girl child at different stages. The girl child schemes reviewed provide incentives at various points of the child's development. Some offer the entire incentive at the time when the girl turns 18 years, whereas others stagger the incentives over the years, particularly during the schooling years. Four of the girl child schemes reviewed (Majoni in Assam, Mukhyamantri Laxmi Ladli Yojana (MLLY) in Jharkhand, Girl Child Protection Scheme (GCPS) in Tamil Nadu and Bhagyalakshmi in Karnataka) have incentive structures aimed at ensuring the survival of the girl child and continuation of her education. West Bengal's Kanyashree scheme targets adolescent girls and provides staggered incentives through secondary schooling to ensure their retention in school and prevention of child marriage.

Provision of staggered financial incentives over the school years in schemes such as for MLLY, GCPS and Kanyashree, enables girls to continue their education and overcome social pressures such as early marriage, the need to take care of siblings and join in doing household chores. For Majoni and Bhagyalakshmi, however, financial benefits reach beneficiaries only after they turn 18 years of age and there are no financial incentives or programmatic interventions at primary or secondary levels to ensure the retention of the beneficiary girls in school.

There has been a marked increase in the use of information technology to streamline implementation of the schemes. Technology is increasingly playing a crucial role in social protection systems for improving access, disbursement and monitoring of the schemes. It is also helping set the standards for ensuring transparency and efficiency. Some of the older schemes under review continue to suffer from issues relating to delay in enrolment

and disbursement to beneficiaries. However, with computerization and use of banking and mobile phones in the new schemes, this problem is being taken care of to a great extent.

Most of the recent schemes have started using electronic transfer to send funds directly to beneficiaries' bank accounts. These direct benefits transfer promote greater transparency and accuracy and also reduces delay in fund transfers. The process of transfer of money to beneficiary's account is now more efficient, and takes only a few days instead of the months it took earlier. For instance, West Bengal's Kanyashree scheme has spelt out clearly the process from the start of the application till the crediting of money to each beneficiary's account. As a result, delays in payment have been reduced and it is now possible to track each beneficiary's case individually.

Similarly, most of the schemes have built systems of online enrolment and tracking of beneficiaries. Karnataka's Bhagyalakshmi, which has more than 2.1 million girls enrolled as beneficiaries, has a child tracking system through which the status of the girl from age one to 18 years can be monitored. Odisha's Mamata maternity scheme uses online enrollment effectively to track the money transfer and fulfillment of conditionalities of about 1.8 million pregnant and lactating mothers. Online systems have been set up at the state level to enrol beneficiaries in the CDPO's (Child Development Project Officer) office, verify and finally approve enrolment in the scheme. As a result, officials at the state, district and block levels are now able to monitor, on a daily basis, the progress of enrollment, approval of applications, distribution of certificates or bonds and transfer of money to beneficiary bank accounts. Some of the schemes however need further strengthening.

The Government of Uttar Pradesh, for its Samajwadi Pension scheme, has built an extensive database with the help of NIC. The database contains socio-economic background of beneficiaries including details of family members, linkage to Aanganwadi centres, immunization details of children, details regarding mother and child care, institutional births, and enrolment in schools. Such data are available in the public domain and officials monitoring the scheme can check the status of any beneficiary child on their immunization, health check-up, school participation,



and other aspects. This has helped put in place a process of remedial measures with the co-operation of education and health departments. A daily attendance sheet of absentees (class-wise and roll number-wise) is generated at the State NIC server with the help of SMSes sent by school teachers from different villages.

Online grievance redressal systems have been introduced in some of the cash transfer schemes reviewed. For example, in Kanyashree, a Kanyashree application ID is not mandatory and anyone can register an online complaint including those not registered in the database. People can send SMSes as part of the grievance redressal system. Given the low levels of literacy, the state is experimenting with bi-lingual SMSes and help desks in some districts, so that reasons for rejection and other issues can be discussed with the applicants.

ASHAs (Accredited Social Health Activists), Aanganwadi Workers, school teachers and Head Teachers have played a critical role in serving as last-mile functionaries in order to ensure reach and coverage of the schemes. As and when the schemes were introduced, ASHAs (Accredited Social Health Activists), Aanganwadi Workers, school teachers and Head Teachers have taken on additional responsibilities, usually without any monetary compensation for the extra work. Recognizing the critical role of these frontline workers, Mamata, Bhagyalakshmi and Kanyashree offer cash incentives to them. There is an urgent need to take stock of such multiple responsibilities shouldered by the last-mile beneficiaries and to draw up programmes to train and

support them. The absence of staff, transfer of individuals, and lack of computer skills have made it very difficult to tap into the full potential of frontline workers. Capacity building of these grass-root level functionaries, particularly for online enrolment, requires special attention.

Effective coordination between departments and convergence of services are essential for ensuring effective implementation of the schemes.

Most of the cash transfer schemes require coordination between more than one department for effective implementation. For instance, Jharkhand's Mukhyamantri Laxmi Ladli Yojana requires co-ordination between the departments of social welfare, health and postal departments and education. Tamil Nadu's Girl Child Protection Scheme is being implemented by the Department of Social Welfare at the state level in coordination with Health, Education, Rural Development and Revenue officials. Some new schemes such as Uttar Pradesh's Samajwadi Pension Scheme have programme modules for education and health inter-linked with the main pension programme. Proper co-ordination between all these components is essential for ensuring that full benefits reach the target populations. Convergence across different social protection schemes is also critical to build a continuum of care for beneficiaries since the impact of a scheme is related to all the components running harmoniously and in an integrated fashion. The Government of West Bengal, for instance, aims to ensure convergence of Kanyashree with other schemes such as those related to minorities, SC/STs and SABLA, in order to ensure that Kanyashree girls get priority targeting across these schemes.

Evaluation and monitoring systems are weak across most of the schemes.

Baseline data are necessary in order to track the working of a scheme and assess impact on beneficiaries over time. Kanyashree in West Bengal and Samajwadi Pension Scheme in Uttar Pradesh have conducted baseline surveys. Most of the other schemes have not. As a result, systematic tracking of the impact of the schemes becomes difficult. Monitoring of social protection schemes allows tracking of different input, output and sometimes outcome indicators to understand if the programme is progressing as planned. Most of the schemes are monitored periodically by

the implementing departments. Some schemes have introduced new operational indicators to assess the different steps of implementation. Bhagyalakshmi and Mamata have taken this one step further by developing online monitoring systems. Nevertheless, strong monitoring mechanisms are not yet in place in most schemes.

Innovative Features

Health insurance of parents

Karnataka's Bhagyalakshmi scheme has a provision for health and life insurance. Parents of the beneficiaries are insured for accident and death. The beneficiary child gets health insurance cover up to Rs. 25,000 per year from the birth of the child till her attainment of age 18 years. LIC is the financial partner for this scheme.

Quick disbursement of funds in camps

As a part of Bihar's Mukhyamantri cycle scheme, 'Shibirs' (camps) are organized by Head Teachers in the presence of public representatives in villages and wards to distribute the cash to beneficiaries.

Phone-based grievance redressal system

Under Assam's Majoni scheme, beneficiaries can call 104 under MCTS (Mother and Child Tracking System) and record their complaint. The authority concerned will forward the complaint to a special consultant in the Office of the Mission Director of the National Health Mission. Consultants have been designated to follow-up and with the District Health Society concerned and resolve these issues.

Mother and Child Protection Card

Odisha's Mamata scheme uses the Mother and Child Protection (MCP) card as the main source of verification of the fulfillment of conditions. ANMs and Aanganwadi workers fill up some of the information in the card. Entries made in the MCP card require both their signatures. This card helps to track pregnant women for antenatal and postnatal care, immunization status of children, growth and nutritional status.

Conclusion

Cash transfer schemes being implemented for children in India aim to improve the survival chances of the

girl child, promote better health practices, end child marriage, ensure regular school attendance, and empower women and families. There is increased interest in cash transfer programmes which is reflected in the increased allocation of financial resources by state government for social protection programmes. The girl child schemes, in particular, have received greater attention over the last few years. Other cash transfer schemes especially scholarships for children belonging to marginalized communities are also gaining in popularity. Discussed below are some of the lessons learned and areas for further study.

Beneficiary outreach: Creating awareness among beneficiaries and publicizing the schemes are essential for ensuring better reach and coverage of the cash transfer schemes. Certain schemes like the Maharashtra tribal scholarship scheme use the Gram Panchayats in order to reach beneficiaries. Other schemes also use the village health committees, Self Help Groups and NGOs in order to reach out to poor households. Apart from mass media, grassroots level functionaries like ANMs, Aanganwadi workers and school teachers can play an important role in creating awareness and also in motivating potential beneficiaries to avail the benefits under these schemes.

Benefits of staggered payments: Cash transfer schemes are intended not only to provide short term financial support, but also to effect long term behavioral changes, particularly in the attitudes of parents and society. Discussions with stakeholders suggest that a lump sum amount offered under many girl child schemes (which they can receive only after 18 years from enrollment) may not be adequate to attract many poor families to join the scheme and fulfill the many conditionalities. Instead of a one-time payment at 18 years of age, more appealing to the families of beneficiaries is a multi-tranche benefit system with staggered payments through especially secondary schooling to ensure sustained school participation by the girl child.

Complementing cash disbursements: Discussions reveal that merely giving out cash is unlikely to achieve the desired objectives of bringing about transformational changes in the lives of children – be it in the form of greater respect for girls and women, or improving health and education. To build long-term societal and attitudinal changes, cash disbursements will need to be supplemented by effective provision



of quality services (especially healthcare, education and nutrition) and by programmatic interventions such as parental counselling. Pro-actively involving the community as well as adolescents in programme implementation is also critical for ensuring effective implementation of the schemes.

The review of cash transfers across ten states further reveals several common challenges.

Adequacy of incentives: The rationale for deciding on the amount of financial incentive is often not clear. For instance, day-scholars in Chhattisgarh get a post-matric scholarship of around Rs. 50-70 per month whereas it is between Rs. 100-200 in Maharashtra (pre-matric). It is important for cash transfers to be inflation-indexed so that the amount remains attractive to beneficiaries who enroll over time. For example, even though the scholarship amount in Bihar for cycles has been revised once since its inception in 2007-08, there is still a significant gap at present between the cash transfer amount and the market price of bicycles.

Simplifying procedures: The efficiency and efficacy in implementation of a scheme depends to a large extent

on the simplicity or complexity of documentation and procedures to be followed. Applicants often find it difficult to provide all the documents and comply with the requirements of targeted and conditional schemes. Simplification of conditionalities and documentation is likely to yield significant benefits. This is even more so given the poor literacy level and low education level of most beneficiaries and their parents. For example, Odisha's Mamata scheme has 20 conditionalities, while Chhattisgarh's post-matric scholarship scheme requires a number of documents relating to residence, income and caste which are not easy to obtain. Insisting upon the domicile certificate for enrollment into most schemes affects children belonging to the migrant families who are vulnerable and in critical need of accessing the social protection system. Further, certain types of conditions restrict many poor and needy families from accessing the social protection system. For example, in the Tamil Nadu girl child scheme, girls having brothers are not eligible. In addition, most girl child schemes do not allow more than two girls per family for enrollment into the scheme.

Ensuring adequate staffing: Since many of the



schemes are implemented through Aanganwadis as well as rural and tribal schools, the lack of adequate staff is a major challenge. It is difficult for the schemes to work efficiently and effectively without adequately trained Aanganwadi workers and school teachers and the active involvement of grassroots functionaries. This is often a reason for the poor coverage of even well designed and financially attractive schemes in many tribal and remote districts. Last-mile functionaries such as Aanganwadi workers, ASHAs, teachers and Head Teachers need clear allocation of responsibilities with suitable compensation for additional workload that is associated with the introduction of the schemes, as well as periodic capacity-enhancement. In addition to ensuring the required numbers, government functionaries also need to be properly trained and familiarized with the schemes.

Grievance redress: Grievance redressal mechanisms which are an integral part of social protection systems bring accountability and reduce the likelihood of exclusion errors. However, many of the schemes do not have a proper built-in grievance redressal mechanism. Even where there are, beneficiaries may not be fully aware of them.

Ensuring coordination and convergence: Most cash transfer schemes require effective co-ordination and convergence amongst different government

departments. In many states, there are good examples of inter-sectoral coordination particularly between Aanganwadis and health workers like ANMs. In other states, however, coordination needs to be strengthened. Elements of coordination should be built into the design of the scheme itself by ensuring that the agencies likely to be involved participate actively in developing a feasible strategy for programme implementation.

Bridging the digital divide: A large proportion of India's population is not technology savvy. Illiteracy and gaps in digital knowledge act as severe bottlenecks. Many of the new schemes require applicants to open bank accounts which are linked to computerized payment processes to ensure that the money is credited on time. This is typically accompanied by sending a SMS to beneficiaries on their mobile phones. But

two gap areas need to be addressed in future in this context. One, the SMS is usually in English - a language the user may not be acquainted with. Hence, a bi-lingual SMS would be a valuable innovative feature. Two, many beneficiaries do not have mobile phones. Also, new platforms need to be developed where they can check on their payments.

Embedding Evaluation: A cash transfer scheme has an easily identifiable outcome, i.e., the cash transfer reaching the beneficiary. But this is just the beginning of the story. As discussed earlier, there are social objectives that underlie a conditional cash transfer programme and an evaluation of the scheme is expected to capture these changes. After many years of programme implementation and many changes in the conditionality and benefits given, it is crucial to understand how the scheme performed and whether it was able to achieve the stated objectives of the programme as envisaged, how the beneficiaries and their families value the effect of the programme and financial incentives, whether the incentives were utilized for the intended purposes etc. A comprehensive independent evaluation can throw very useful suggestions to improve the programme performance. Most schemes however are yet to be evaluated for their performance. Even after 20 years of implementation, Tamil Nadu's Girl Child Protection Scheme, the first conditional cash transfer scheme for girls in India, is yet to be evaluated.



Improving supportive infrastructure: Overall improvements in the supporting infrastructure are a crucial component for tapping the full potential benefit of the cash transfer schemes. Schemes do not operate in a vacuum and depend on facilities such as the general power supply, road network, and in present times, most importantly, on access to banking, computer and internet facilities. For example, the post-matric scholarship scheme in Chhattisgarh has been revamped and computerized to incorporate direct benefit transfer to beneficiaries' account, but is constrained by availability of internet facilities and students sometimes need to pay more than their scholarship amount to log in to enroll online or to track their application. Beneficiaries in Mamata in Odisha are obstructed by the difficulty of opening a bank account in tribal areas. Similarly, school infrastructure needs to be strengthened in tribal areas in Maharashtra to improve the pre-matric scholarship scheme implementation.

To sum up, cash transfers can be an effective strategy to channelize scarce resources to poor and vulnerable households and ensure that children benefit, among other things, from full immunization, nutritious food and school education. However, certain features must be ensured for the schemes to be effective. One, it is important for the state to ensure and guarantee adequate

public provision of quality complementary services. Only then can cash in the hands of people get converted into tangible benefits. Two, the administration of the schemes should be made more effective by systematic monitoring, having a grievance redressal mechanism in place, and ensuring better inter-sectoral coordination. Three, the full potential of new technologies needs to be tapped by further improving online registration and web based monitoring systems. Four, cash transfer schemes need to be complemented by more broad-based programmes that empower and support families. Five, the amount of cash transferred to the beneficiary in different installments should take into account the specific support required by children at different stages in their life as well as the costs incurred by the child and family in accessing services. Finally, on-going schemes of cash transfer should be comprehensively evaluated both from the administrative and beneficiary perspectives. The findings of these independent evaluations will help in further improvement of the design and implementation of cash transfer schemes and other social protection programmes.

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ANNEXURE:

SNAPSHOT OVERVIEW OF SCHEMES STUDIED

Features	Assam	Jharkhand	Karnataka	Tamil Nadu	West Bengal
Name	Majoni	Mukhyamantri Laxmi Ladli Yojana	Bhagyalakshmi	Chief Minister's Girl Child Protection Scheme	Kanyashree Prakalpa
Year of initiation	2009	2011	2006	1992	2013
Main Aim	To increase institutional delivery and reduce child marriage	To reduce female foeticide, improve positive attitude towards girl child, reduce child marriage, reduce drop-outs and increase institutional delivery	To raise the status of girl child in the family and society, improve the sex ratio and prevent female foeticide, prevent child marriage, inculcate educational aspiration for better life of girl child	To promote girl child education, to eradicate female infanticide, to discourage the preference for male child, to promote small family norm	Reduce child marriage, promote girls' education and empowerment
Nodal ministry	National Health Mission/Ministry of Health and Family Welfare (central scheme)	Department of Social Welfare (earlier Dept of Planning)	Department of Women and Child Development	Department of Social Welfare	Department of Women Development and Social Welfare
Benefits given and when	FD of Rs. 5000 to newborn girl child to be encashed when she is 18	Girl child to receive Rs. 6000 for 5 years, to be invested as NSC. Other lump sum and monthly amounts during classes 6-12. After class 12 completion, more than 1 lakh in matured NSC	At 18- Terminal benefit. After Class 10th, eligible to pledge the bond to avail loan of Rs. 50,000 for education	Rs.3,00,000 after 18 years including annual incentive of Rs. 1800 for single child. For two children Rs. 1,50,000 each after 18 years	13-18 year old unmarried girls studying classes 8-12 or equivalent will get Rs. 750 per year and those unmarried girls between 18 and 19 years will get one time grant of Rs. 25,000 to pursue higher education
Conditionalities	Institutional delivery, family planning, birth registration	Family planning, income, education, marriage	Birth registration, Income, Family planning, Anganwadi enrolment, Class 8th completed, Age at Marriage	Birth registration, Income, Family Planning, Age proof of parents, no male child in the family, education upto Class 10	Marriage, education, income

Spatial scope of scheme	All districts	All districts	All districts	All districts	All districts
Fund flow from	Centre/NHM	State Government	State Govt.	State Govt.	State Govt budget
Grass-root level functionary	ASHA	Anganwadi Worker/Post Office	Aanganwadi worker	Aanganwadi worker	School teacher/ Head Teacher
<i>States arranged in alphabetical order</i>					

Scholarships, Pension and Maternity Schemes

Features	Bihar	Chhattisgarh	Odisha	Maharashtra	Uttar Pradesh
Name	Mukhyamantri Balika Cycle Yojana and Mukhyamantri Balak Cycle Yojana	Post-matric scholarships for SC/ST/OBC students	Mamata	Golden Jubilee Pre-Matric Scholarship	Samajwadi Pension Scheme
Year of initiation	2007-08 and 2009-10	Since Chhattisgarh formed in 2000 and DBT since 2012	2011	2010	2014
Main Aim	To prevent drop-out of girls due to distance of school. To boost enrolment and attendance for boys.	To provide better educational opportunity, help better attainment in higher education and enhancement of employability for socially marginalized segments	To provide partial wage loss compensation for pregnant and nursing mothers, to increase utilization of MCH services, to improve mother and child care practices	To reduce the school drop out of tribal children, to support the families to encourage education of boys and girls	To assist poor families with inadequate means of livelihood. Eldest female head of household identified as beneficiary. Linked to modules of promotion of education and health
Nodal ministry	Department of Education	Department of Tribal and Scheduled Caste Development	Department of Women and Child Development	Department of Tribal Development	Department of Social Welfare

Stage of release of benefits	Cash given to students enrolled in class 9 to buy cycles; Rs. 2000 increased to Rs. 2500 in 2013-14	Cash given class 11 onwards till Ph.D. Girls in class 11 and 12 given Rs. 110 per month if hosteller and Rs.60 per month (class 11), Rs. 70 per month(class 12) if day scholar. For boys, Rs. 100 per monthif hosteller and Rs. 50 per month (class 11) and Rs. 55 per month(class 12) for 10 months in a year. Other amounts apply for students in other streams and higher educational levels.	Rs. 1,500 at the end of second trimester of pregnancy, Rs. 1,500 three months after delivery, Rs. 1000 after child completes six months, and Rs. 1000 after completion of nine months	Payment is for 10 months in a year, per month being Rs. 100 for Std. I to IV, Rs. 150 for Std. V to VII, and Rs. 200 for Std. VIII to X, paid in three instalments	Pension of Rs. 500 per month to head of eligible households, to be increased by Rs. 50 per montheach year till it reaches Rs. 750 per month, subject to condition-alities
Condi-tionalities	Enrolment and attendance (latter introduced in 2010-11)	Enrolment in post-matric classes, caste and education certificates	Fulfilling ante-natal care, Birth registration, Immunization, Exclusive breast-feeding, Timely initiation of complementary feeding & age-appropriate feeding, Vitamin A 1st dose, Growth monitoring and counselling etc.	Income, ST certificate, School attendance of minimum 80 percent every year	Deprivation as captured by assets, etc. along with enrolment in basic education, attendance, literacy, immuniz-ation, health checkup, institutional delivery
Spatial Scope of scheme	All districts	All districts	All districts (2 districts under IGMSY)	All districts	All districts
Source of Funds	State Government	Centrally Sponsored Scheme. Central and State Government funds in 75:25 ratio	State Govt.	State Govt.	State Government budget
Grass-root level func-tio-nary	Head Teacher, District Programme Officer	Head of school/ Institute	Anganwadi worker and ANM	Head Teacher	Panchayat and Block level officials
<i>States arranged in alphabetical order</i>					

