

POLICY
BRIEF

Majhi Kanya Bhagyashree Yojana (MKBY)

ABSTRACT

This Policy Brief provides an analysis of the on-ground implementation of Majhi Kanya Bhagyashree Yojana (MKBY) in Maharashtra and presents key actionable recommendations to address the gaps that emerge from the analysis. The Brief is based on review of existing evidence and interviews with those who had tried to access these schemes, conducted at three different locations in Maharashtra - Panvel, Raigad district (urban, peri-urban), Kagal, Kolhapur district (rural) and Chikhaldara, Amravati district (tribal). Detailed Briefs on other schemes aimed at providing support and protection to children and women during pregnancy and a Summary Policy Brief form part of this 6 part series.

BACKGROUND

The previous *avataar* of Majhi Kanya Bhagyashree referred to as the Sukanya Scheme, was started by Government of Maharashtra (GoM) in 2014 with the aim of improving the education and health status of girls, providing financial assistance, preventing female infanticide, generating positive attitude towards birth of the girl child in the society, preventing child marriages and moving towards gender parity in birth rate.¹ Under the scheme, an initial amount was invested in the name of the girl child which matured to Rs. 1,00,000 when the girl child became 18 years old. The scheme was limited to two girl children of BPL families with annual income less than Rs. 1 lakh.

In 2016, the Sukanya Scheme of GoM was merged with the 'Beti Bachao- Beti Padhao' campaign of Government of India (GoI), which targeted 100 districts with low female birth rates (including 10 in Maharashtra) and the combined Majhi Kanya Bhagyashree Yojana (MKBY) was launched.² The scope of MKBY was expanded to include both BPL and APL families having annual income less than Rs. 1 lakh and up to two girls. In addition to the existing entitlements under the Sukanya Scheme, the merged MKBY provided cascading levels of financial incentives to the family for nutritional and educational support depending on the age-group of the girl child and a rewarding grant for the village if the number of girls born in a given year exceeded the number of male children born.³

The scheme was revised again in 2017 citing implementation-level difficulties.⁴ The revised scheme was extended to all families with annual income less than Rs. 7.5 lakhs per year conditional on either of the parents having undergone family planning operation after the birth of one or two girl children. In terms of entitlements, only the investment component withdrawable at 18 years of age was retained, while all other components were dropped. Only the girl children born after 1 August 2017

are eligible under the scheme. The revised structure of entitlement is shown in the Table below:-

TYPE OF FAMILY	ENTITLEMENTS
FAMILY TYPE 1: FAMILY WITH SINGLE DAUGHTER (AND NO SON) WITH EITHER OF THE PARENTS HAVING UNDERGONE FAMILY PLANNING OPERATION.	RS 50,000 INVESTED IN THE NAME OF THE SINGLE DAUGHTER; INTEREST WITHDRAWABLE AT 6 YEAR-INTERVALS; ACCRUED PRINCIPAL AMOUNT WITHDRAWABLE AT 18 YEARS.
FAMILY TYPE 2: FAMILY WITH TWO DAUGHTERS WITH EITHER OF THE PARENTS HAVING UNDERGONE FAMILY PLANNING OPERATION.	RS 25,000 INVESTED IN THE NAME OF EACH DAUGHTER; INTEREST WITHDRAWABLE AT 6 YEAR-INTERVALS; PRINCIPAL AMOUNT WITHDRAWABLE AT 18 YEARS.

The accumulated amount can be withdrawn when the girl attains the age of 18 years, passes Class 10th exams, and remains unmarried till then. Subsequently, the income limit for the scheme was raised to Rs 8 lakh per annum in the year 2022.⁵

Present Challenges

UNICEF-Maharashtra has undertaken two reviews of the scheme -one in collaboration with the International Institute of Population Sciences (IIPS) in 2018⁶, on behalf of the Department of Finance, Government of Maharashtra and the second was carried out in collaboration with the Regional Centre for Urban & Environmental Studies (RCUES) at All India Institute of Local Self Government (AIIILSG), Mumbai in 2021.⁷

The number of families under the scheme who have been issued Fixed Deposit certificates has grown at a very slow pace: 1,280 in 2017-18 to around 1,700 in the years 2018-19 and 2019-20, which indicates very limited reach of the scheme. The two reviews cited above and the interviews conducted with the beneficiaries point to several aspects of the scheme design and implementation which are limiting the access to the scheme.

Family Planning Criteria: The criteria of undergoing family planning operation within 1 year for single girl child and 6 months for two girls, has emerged as a major

obstacle since doctors recommend waiting for longer periods than required under scheme, before undergoing family planning operation and even parents also prefer waiting for upto five years.

Eligibility Criteria: The income limit is prohibitive for families in urban areas. Additionally, the condition that having a male child along with a girl child would make the family ineligible also leads to wide exclusion.

Publicity given to the Scheme: Very limited publicity has been provided to the scheme, and hence there is scant awareness about the scheme among the target groups. The Anganwadi Worker (AWW) is the primary source of information about the scheme, and consequently those families who don't come in contact with the Anganwadi system, remain unaware of the scheme. Even among the Anganwadi functionaries, there is a lack of clarity on the procedures and the eligibility criteria for the scheme.

Documentation: Organising the necessary documents especially the domicile certificate is a challenge for several beneficiaries. Additionally, the scheme insists on the Aadhar card of the girl child(ren). This is not only in violation of the Supreme Court directions, but also leads to delay in accessing the schemes since it takes 6 months for Aadhar to be generated for new-borns.⁸

Delay in issuing of Fixed Deposit (FD) Certificates:

The parents we interviewed highlighted that there was considerable delay in issuance of the FD certificate. The 2018 review by UNICEF and IIPS had found that only one-fourth of the registered beneficiaries had been issued the FD certificates.

The parents we interviewed see the scheme as contributing towards the expenses for higher education of the girl child. They emphasise that in today's world mere survival of the girl child is not enough, and attainment of at least undergraduate education is a must.

Actionable Recommendations

1. Eligibility: Considering that the Total Fertility Rate (TFR) for Maharashtra has come down to 1.7 as per National Family Health Survey V (2019-20),⁹ the requirement of family planning operation can be completely done away with. Removal of similar

conditionalities from the Ladli Laxmi Scheme in Madhya Pradesh had led to expansion in the coverage of the scheme. Additionally, the requirement that all born children should be girls should be also removed since having a boy should not come in the way of the family being able to access social assistance for their girl child. An appraisal of the Girl Child Protection Scheme in Tamil Nadu, had also suggested elimination of the family planning operation and “no sons in the family” condition since it selected-in families without a strong preference, while forcing those with a strong son preference to choose between the scheme and possibility of having a son.¹⁰

2. **Extent and Structure of Benefits:** The scope of the scheme should be expanded to include not just attainment of gender parity in terms of birth rates, but also parity in terms of education (and not just literacy) levels. To this end, the scheme amount should be doubled to Rs 1,00,000 for each girl child (in case of two daughters) and Rs 1,00,000 (in case of 1 daughter), along the lines of the Bhagyashree scheme of the Government of Karnataka. The maturity period of the term deposits should be extended to 21 years and withdrawal of part of the sum can be made conditional on completion of undergraduate education and the daughters not being married (which would be in line with the new government policy of increasing the age of marriage for girls to 21 years).
3. **Required Documentation:** The requirement of Aadhar should be done away with at the stage of approval of the scheme, and the Birth Certificate should be considered as adequate proof of identity.
4. **Awareness about the Scheme:** Improved IEC activities and publicity campaigns are required to spread awareness about the scheme. Involvement of panchayats and NGOs should be given priority. An Advisory Committee can be set-up consisting of NGOs working in facilitating the scheme for regular feedback and improvements in the scheme. Orientation and training of the Anganwadi workers/ supervisors involved in implementing the scheme is also required.
5. **Data Management System:** A data management system which records the details of beneficiaries from birth till the age of the maturity of the scheme needs to be developed to track and monitor the progress of the scheme, along the lines of the Bhagyalaxmi Scheme in Karnataka.







Endnotes

- 1 | Department of Women and Child Development, Government Resolution No. Sukanya-2011/Pra.Kra.144/Ka-3 dated 13 February 2014.
- 2 | Department of Women and Child Development, Government Resolution No. ABaVi-2015/Pra.Kra.54 (Part-2)/Ka.6 dated 26 Feb 2016.
- 3 | Ibid.
- 4 | Department of Women and Child Development, Government Resolution No. Bhagyashree-2017/Pra.Kra.107/Ka-3 dated 1 August 2017.
- 5 | Department of Women and Child Development, Government Resolution No. AeBaVi-2016/Pra.Kra.243/Ka-6 dated 24 January 2022.
- 6 | International Institute for Population Sciences (IIPS) and UNICEF, Maharashtra (2018). Mapping of Social Protection Schemes in Maharashtra: A Desk Review, Maharashtra, India.
- 7 | All India Institute of Local Self-Governance, Regional Centre for Urban and Environmental Studies (RCUES)-Mumbai and UNICEF-Maharashtra. (2021). Exploring Urban Governance and Social Protection in light of Covid-19 in Mumbai, Part-1, Maharashtra, India.
- 8 | The Hindu, 'Aadhaar shall remain optional: Supreme Court,' August 11, 2015.
- 9 | Indian Institute of Population Science, State Fact Sheet: Maharashtra, National Family Health Survey-V (2019-20), Ministry of Health and Family Welfare, Government of India.
- 10 | Srinivasan, S and A S Bedi (2009): "Girl Child Protection Scheme in Tamil Nadu: An Appraisal", Economic & Political Weekly, XLIV (48), 10-12.



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