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# Implication of Bhagyalakshmi Scheme in Rural Development Programme: A Case Study of Ramanagara District, 2006-11

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## Abstract

*In 2006-07, the Bhagyalakshmi Scheme was launched with an objective of promoting the birth of girl child in economically weaker families and to raise their status within the family and society. Around 75% of the district population is living in rural areas. People in rural areas should have the same quality of life as is enjoyed by people living in sub urban and urban areas. Ramanagara is situated in the south of the SouthKarnataka. It is positioned between 12° 54' to 13° 53' North latitude 75° 04' and 76° 21' East longitude. To Examine the socio-economic status of the people before and after implementation of rural development programs in selected villages. The present study completely depends on secondary data. For the secondary source, published and unpublished data and data collected from the government and semi-government offices or department will be used. The present research work is being carried out with the help of survey of India topographical maps and maps supplied by district planning.*

**Keywords:** Rural development programme; Bhagyalakshmi

## 1. Introduction

In 2006-07, the Bhagyalakshmi Scheme was launched with an objective of promoting the birth of girl child in economically weaker families and to raise their status within the family and society. Financial assistance is provided to the girl child through her other/ father/natural guardian subject to the fulfillment of certain conditions. All girl children born to BPL families after 31<sup>st</sup> March 2006 are eligible to be enrolled as beneficiaries under the scheme. Enrollment is allowed up to one year of the birth of the child on the submission of the birth certificate.

The benefits of the scheme are restricted to two girl children of the BPL

family. The father or the mother should have undergone a terminal family planning method and the total number of children should not exceed three. After due verification by the department, when the girl child is enrolled, each beneficiary will be given Rs 10,000 for investing in a fixed deposit in her name. The amount deposited in the financial institution will be maximized and paid along with the accrued interest to the beneficiary on her attainment of 18 years of age. In 2008 the Bhagyalakshmi Scheme was revised. Instead of depositing Rs 10,000, an amount of Rs 19,300 will be deposited with the financial institution in the name

of the first girl beneficiary and Rs 18,350 in the name of the second girl beneficiary of the same family. On attainment of 18 years of age, the first girl beneficiary who fulfills the conditions of the scheme will get a maturity amount of Rs 1,00,097 and the second girl beneficiary will receive Rs 1,00,052.

The beneficiaries willing to continue higher education after passing SSLC (Standard 10) are eligible to pledge the bond and avail a loan, up to a maximum of Rs 50,000 from recognized banks. The State Women and Child Development Department has developed a child tracking system with the assistance of NIC. This tracks the status of the beneficiaries with respect to health, education, migration and other benefits availed through different schemes. It also reveals the status of the payment made to the beneficiary from time to time.

The child tracking system has about 44 parameters which includes the details of the beneficiaries. This scheme is now being widely publicized and implemented. It is considered to be a special program under the Chief Minister. The Life Insurance Corporation of India (LIC) has been selected as the financial partner for implementing the scheme through a tender process.

The Bhagyalakshmi Scheme was launched by the State Government in 2006 with the aim of correcting the skewed male-female ratio in the State. The benefits of the scheme are restricted to two girl children from below the poverty line (BPL) families. After verification of documents, the Women and Child Development Department deposits USD 386 with the Life Insurance Corporation of India in the name of the first beneficiary of the family and USD 367 in the name of the second beneficiary of the same family. After the girls turns 18, the maturity amount will equal to roughly USD 2,000 for each girl. Ramanagar has been well adopted for Bhagyalakshmi Scheme<sup>(1-8)</sup>.

### Opinion for Bhagyalakshmi Scheme holder's family

1. Helpful for the girl's education purposes.
2. It helps the rural poor families in girl's marriage.
3. Burden removed in birth of girl in a family.
4. These schemes are helpful to promote Socio-economical Development among the rural poor people.

### Eligibility Conditions: Bhagyalakshmi scheme

Under the scheme, the girl should be sent to an Anganwadi until she attains the age of six. Immunization should have been carried out as per the schedule given by the Health Department. The girl should have been admitted in a school recognized by the Education Department. The girl should not be engaged in any form of child labour.

This scheme is restricted to two girl children born after 31<sup>st</sup> March 2006 to BPL families. Where the family has three children, the benefit could be availed if the father or mother of the beneficiary girl has undergone terminal family planning, so that, the total number of children per family do not exceed three. In order to be eligible for the maturity amount, it is compulsory that the beneficiary completes Standard 8 and that she should not get married before she reaches the age of 18.

- **Benefits of the Scheme:** The child gets health insurance cover up to a maximum of Rs. 25,000 a year, an annual scholarship of Rs. 300 to Rs. 1,000 till Standard 10. Apart from these benefits, the parents would get Rs. 1 lakh in case of an accident and Rs. 42,500 in case of natural death of the beneficiary. At the end of 18 years, the beneficiary would be paid Rs. 34,751.

## 2. Study Area

Ramanagara is situated in the south of the SouthKarnataka. It is positioned between 12° 54' to 13° 53' North latitude 75° 04' and 76° 21' East longitude., Ramanagara district borders with Bangalore Rural in the north, Mandya in the west, Tumkur in the northwest, Bangalore Urban in northeast, Chamarajnagar in the south and Tamil Nadu in the East (Figure 1).

Ramanagara (known as Closepet, after Sir Barry Close (1756-1813), in pre-Independence times and retained in geology) is a town and a city municipal council in the Indian state of Karnataka. It is also the headquarters of Ramanagaram district. Ramanagaram is approximately 50 km southwest of Bangalore. It has an average elevation of 747 meters (2450 feet). Ramanagaram is also famous for the huge rocky outcrops. Those that are popular for rock climbing are; Ramadevarabetta, SRS betta and Thenginkalbetta.

Ramanagara's geographical area is 3,599 sq.km, it has bifurcated 4 revenue taluks, 18 hobblis, 130 village panchayath, 2 municipalities, 2 town agglomeration and 823 villages.

## 3. Objectives

1. To examine the implication of Bhagyalakshmi program on the socio-economic status of the people.
2. To find out the Bhagyalakshmi program wise beneficiaries of selected rural development programs in the district.

## 4. Methodology

The present study completely depends on secondary data. For the secondary source, published and unpublished data and data collected from the government and semi-government offices or department will be used. The present research work is being carried out with the help of survey of India topographical maps and maps supplied by district planning.



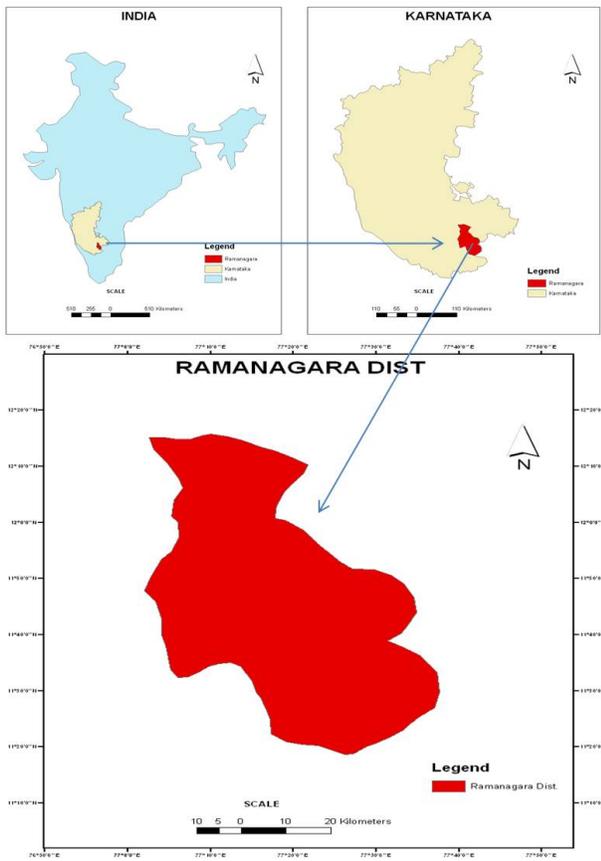


Fig. 1. Location Map of the Study Area

### 5. Result & Analysis

26917 beneficiaries have benefited under Bhagyalakshmi yojane in the Ramanagara district. Beneficiaries' status was increased due to the fixed amount or bond. The scheme helps in the higher education time and marriage time of the girls. The district had 22.60% of income from primary sector in 2001, but in 2011 there was gradual increase up to 32.4% due to implementation of several rural development programs.

The Table 1 indicates the number of members benefited under Bhagyalakshmi Yojane (2011) in Ramanagara district. The bhagyalakshmi bonds are distributed all over the Ramanagara district. 6164 bonds were issued in Chanapatna taluk, 6744 were issued in Kanakapura taluk, 4835 were issued in Magadi taluk, 9174 were issued in Ramanagara taluk (2011-12). Among the four taluks Ramanagara recorder the highest bonds and Magadi recorded the lowest bonds. This indicates the more female birth in Ramanagara taluk.

The Table 2 depicts that the number of Bhagyalakshmi bonds issued in selected village 6 bonds distributed in Sri-ramapura, 25 bonds distributed in Adanakuppe, 11 bonds are distributed in Hosadoddi, 10 bonds are issued in Adanakuppe model village till 2011-12.

Table 1. Taluk-Wise Bhagyalakshmi scheme. Beneficiaries, Ramanagara District

District	Taluks	No. of members benefitted under Bhagyalakshmi Yojane	
		2010	Total
Ramanagara	Channapatna	747	6164
	Kanakapura	859	6744
	Magadi	533	4835
	Ramanagara	867	9174
<b>Total</b>		<b>3006</b>	<b>26917</b>

Source: Deputy Director, Women and Child Department, Ramanagara District. (2010-11)

Table 2. No. of Bhagyalakshmi bonds issued in selected villages

Gram Panchayat and Selected village	Selected Village issued Bhagyalakshmi bonds	Taluk wise issued Bhagyalakshmi bonds		No. of bonds issued in Ramanagara District
		Taluk Name	No. of issues bonds in Taluk	
Kudlur ramapura	Sri- 6	Channapatna	6164	26917
Kallahalli Adanakuppe	25	Kanakapura	6744	
Ajjanahalli Hosadoddi	11	Magadi	4835	
Machanayakahalli Hosadoddi (Model Village)	10	Ramanagara	9174	

Source: Deputy Director, Women's and Children's Development department



## 6. Conclusion

Due to the Bahgyalakshmi bonds beneficiaries of the scheme, family economic status was increased.

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