



# THE STATE OF FEMALE FOETICIDE IN GOA



ASIAN CENTRE FOR HUMAN RIGHTS



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# CONTENTS

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<b>1. Executive summary .....</b>	<b>1</b>
<b>2. The state of female foeticide in Goa .....</b>	<b>5</b>
<b>3. Status of the measures to combat female foeticide in Goa .....</b>	<b>10</b>
3.1 Implementation of the PCPNDT Act in Goa .....	10
3.2 Implementation of the MTP Act in Goa.....	12
3.3. Implementation of the schemes for retention of girl child .....	14
3.3.1 The MAMTA Scheme .....	14
3.3.2 The Ladli Laxmi Scheme .....	20
<b>Annexure-I: Mamta Scheme 2011 .....</b>	<b>27</b>
<b>Annexure-II: Mamta Scheme 2015.....</b>	<b>30</b>
<b>Annexure-III: Mamta Scheme 2016 .....</b>	<b>33</b>
<b>Annexure-IV: Ladli Laxmi Scheme 2013 .....</b>	<b>37</b>
<b>Annexure-V: Ladli Laxmi Scheme April 2016 .....</b>	<b>51</b>
<b>Annexure-VI: Ladli Laxmi Scheme June 2016 .....</b>	<b>54</b>



# I. EXECUTIVE SUMMARY

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Entire India has been affected by declining child sex ratio (CSR) i.e. the number of girls per 1,000 boys in the age group of 0-6 years. The declining CSR in Goa is a consequence of the use of diagnostic technology for sex determination and abortion and other extremely harmful social practices including legal sanction for son preference. From maintaining CSR of well above 1,000 girls throughout the first sixty years of 20<sup>th</sup> century with 1,120 girls per 1,000 boys during 1921, Goa hit the rock bottom at the turn of the 21<sup>st</sup> century with CSR of 938 in 2001 before recovering slightly to 942 in 2011.

Son preference is the only plausible explanation for the sharp decline of child sex ratio in Goa. The “*Goa Development Report*” of the Planning Commission of India stated, “*Given the evidence that there is a male child preference and the low fertility rate is leading to a falling family size, it is not unlikely that the choice of children (both number and sex) is not happening randomly but by means of sex selective techniques and abortions/female foeticide*”.<sup>1</sup> Then Chief Minister of Goa, Manohar Parrikar while launching the Ladli Laxmi Scheme stated, “*One of the reasons behind female foeticide is the fact that parents have to spend money during their daughters’ marriages*”.<sup>2</sup>

In one hand, Goa has been implementing two schemes namely MAMTA and Ladli Laxmi Scheme to arrest the declining child sex ratio and prevent female foeticide; on the other hand, the State continues to legalize son preference and discrimination against the girl child under the Goa Civil Code. The ‘*Family Law of Usage and Customs of ‘Gentile Hindus’ of Goa*’ codified under the Goa Civil Code blatantly promotes son preference by allowing “simultaneous polygamy” by a Hindu man to marry a second wife if the first wife doesn’t have any child till the age of 25 or if she does not have a male child till the age of 30.”<sup>3</sup>

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1. Planning Commission of India, “Goa Development Report”, 2011, [http://planningcommission.nic.in/plans/stateplan/sdr/sdr\\_goa1909.pdf](http://planningcommission.nic.in/plans/stateplan/sdr/sdr_goa1909.pdf)
  2. Goa to give women Rs. 1 lakh for wedding expenses, NDTV, 6 July 2012, <http://www.ndtv.com/goa-news/goa-to-give-women-rs-1-lakh-for-wedding-expenses-491401>
  3. Study cites Goan law to show tilt to sons, The Telegraph, 16 November 2013, [http://www.telegraphindia.com/1131116/jsp/nation/story\\_17575819.jsp#.V66zdp96M8](http://www.telegraphindia.com/1131116/jsp/nation/story_17575819.jsp#.V66zdp96M8)

As per 2011 Census, Scheduled Castes' CSR (1015) and Scheduled Tribes' CSR (1046) was much higher than the State CSR which clearly indicates that sex selection is prevalent among the dominant groups only. As per 2011 census, 66.09% of the Goa's population are Hindus while 26.68% are Christians and 8.34% are Muslims.<sup>4</sup>

Despite inclusion of all social and economic classes of society under the MAMTA scheme, it has failed to find support among the public because of its extremely low financial assistance of Rs 25,000 in five instalments over a period of about 21 years (i.e. till the girl child completes graduation). Further, the MAMTA scheme provides assistance only to two girl children per family which is antithetical to its primary objective of increasing female child ratio. As a result, the MAMTA scheme could enrol only 14,554 beneficiaries from its inception i.e. during the period from 2011-12 to 2014-15. As per the National Family Health Survey-4 (2015-16), 96.9% of the births in Goa are institutional<sup>5</sup> and it is clear that the State Government of Goa failed to cover all those born in hospitals considering that as per 2011 census, a total of 70,151 females in the age group of 0-6 years<sup>6</sup> or an average of 10,021 girls are born annually in Goa. If only 14,554 beneficiaries were extended benefits under the MAMTA scheme from 2011-12 to 2014-15, it implies that an average of only 3,639 girls were given benefits annually against the birth of 10,021 girls i.e. 36.3% of the girls born annually.

Similarly, the Ladli Laxmi Scheme which provides financial assistance of Rs 100,000 (one lakh rupees) to a woman for marriage is bogged down by too many eligibility conditions and documentations required to access the scheme. As a result, only a total of 23,105 women were provided benefits under the Ladli Laxmi Scheme since its inception i.e. from 2012 to 2015.<sup>7</sup>

The enforcement of the Pre-Conception and Pre-Natal Diagnostic Techniques (PCPNDT) Act, 1994 remains extremely poor. Not a single conviction has taken place in Goa<sup>8</sup> despite that during 2009-10 to 2012-14, a total of 20 cases

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4. Rise in Hindu, Muslim, Jain, Buddhist, Sikh population, The Times of India, 27 August 2015, <http://timesofindia.indiatimes.com/city/goa/Rise-in-Hindu-Muslim-Jain-Buddhist-Sikh-population/articleshow/48688387.cms>

5. International Institute for Population Sciences (Deemed University) Mumbai, "National Family Health Survey-4, 2015-16. State Fact Sheet Goa", [http://rchiips.org/nfhs/pdf/NFHS4/GA\\_FactSheet.pdf](http://rchiips.org/nfhs/pdf/NFHS4/GA_FactSheet.pdf)

6. Goa Population Census data 2011; Available at: <http://www.census2011.co.in/census/state/goa.html>

7. RTI reply vide Letter F. No. 2-364-2013/RTI/DW&CD/1344 dated 25/06/2015 received from Lynettee Viegas, Social Welfare Office/PIO, Directorate of Women and Child Development, Goa by ACHR

8. Effective Implementation of PNDT Act, Press Information Bureau, Government of India (Ministry of Health and

were filed in the courts for violations of the PCPNDT Act.<sup>9</sup> On other hand, the National Crimes Record Bureau of the Ministry of Home Affairs had recorded three cases of infanticide in Goa during 2005 to 2014 i.e. one case each in 2006, 2007 and 2010<sup>10</sup> which clearly establish continued discrimination and acts of violence against girl child.

### Conclusion and recommendations:

Asian Centre for Human Rights recommends the following to the State Government of Goa:

#### On the MAMTA scheme:

- Revise the MAMTA scheme to increase the amount for post birth benefits to at least Rs 50,000 and subsequent benefits @ Rs 50,000 per installment and further provide scholarship every year;
- Increase the deadline for submission of application up to minimum of one year from date of birth and for all subsequent instalments;
- Provide benefits to all girl children and not upto two daughters only;
- Undertake specific programme for increasing coverage of all families under the MAMTA scheme by connecting the programme with all hospitals, nursing homes etc; and
- Digitalise the list of beneficiaries and related information, funds sanctioned and utilization certificates and upload the same in the website of the District concerned; and
- Conduct an audit by the Comptroller and Auditor General of India;

#### On the Ladli Laxmi scheme:

- Remove the condition provided under the *Ladli Laxmi Scheme* that upon the demise of the girl/woman before the marriage, the amount in the fixed deposit shall be forfeited by the family of the girl/woman beneficiary and transferred back to the Government;

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Family Welfare), 3 March 2015, <http://pib.nic.in/newsite/PrintRelease.aspx?relid=116303>

9. Press Information Bureau, Government of India, Ministry of Health and Family Welfare, "Steps by the Government for Strict Implementation of Medical Termination of Pregnancy (MTP) Act ", 13 December 2013, <http://pib.nic.in/newsite/PrintRelease.aspx?relid=101719>

10. Annual Reports "Crime In India" 2004-2014 of National Crime Records Bureau, Government of India



- Remove the residency condition of the girl and her parents and submission of residence proof documents or related documents;
- Digitalise the list of beneficiaries and related information, funds sanctioned and utilization certificates and upload the same in the website of the District concerned; and
- Conduct an audit by the Comptroller and Auditor General of India.

**On Laws:**

- Undertake effective measures to monitor and ensure proper implementation of the PCPNDT Act and MTP Act; and
- Amend the Family Law of Usage and Customs of ‘Gentile Hindus’ of Goa to remove the sanction allowing polygamy if the first wife doesn’t have any male child till the age of 30.

## 2. THE STATE OF FEMALE FOETICIDE IN GOA

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Female foeticide has been one of the features of the India's patrilineal society. The son preference for a number of reasons such as inheritance passing on to male offspring, male offspring providing economic support and security in old age and performing death rites has been in India for ages. Many of these practices were legalized and women in India under the Hindu Marriage Act were not allowed to inherit properties until 2005. The dowry custom in India makes daughters an unaffordable economic burden leading to son preference.

In Goa, son preference and discrimination against the girl child is legally sanctioned under the decree, *Family Law of Usage and Customs of 'Gentile Hindus' of Goa* which allows "simultaneous polygamy" by a Hindu man to marry a second wife if the first wife doesn't have any child till the age of 25 years or if she does not have a male child till the age of 30 years.<sup>11</sup> The "Family Law of Usage and Customs of 'Gentile Hindus' of Goa" states:

“Article 2: “The marriage, solemnised between Gentile Hindus, according to their religious rite, produces all the civil effects which the laws of the country acknowledge to the Catholic and civil marriages.”

Article 3: “However, the marriage contracted by a male Gentile Hindu by simultaneous polygamy shall not produce civil effects; except in the following cases only:

- (1) Absolute absence of issues by the wife of the previous marriage until she attains the age of 25 years;
- (2) Absolute absence of male issue, the previous wife having completed 30 years of age; and being of lower age, ten years having elapsed from the last pregnancy;

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11. Study cites Goan law to show tilt to sons, The Telegraph, 16 November 2013, [http://www.telegraphindia.com/1131116/jsp/nation/story\\_17575819.jsp#.V66zdpH96M8](http://www.telegraphindia.com/1131116/jsp/nation/story_17575819.jsp#.V66zdpH96M8)

(3) Separation on any legal grounds when proceeding from the wife, and there being no male issue;

(4) Xxx”<sup>12</sup>

There is little doubt that son preference and overall discrimination against the girl child have led to devastating effects on the child sex ratio and overall sex ratio in Goa.

As per the Economic Survey 2014-15, Goa had a high sex ratio during the pre-Liberation era, which stood at 1,091 females per 1,000 males in 1900 and 1,066 females per 1,000 males in 1960. For the first sixty years of the 20<sup>th</sup> century, Goa had more females than males, but by 1971 the sex ratio had dropped to 981 and fell continuously till it reached 960 females per 1000 males in 2001 before marginally improving to 973 females per 1000 males in 2011.<sup>13</sup> (See Table 1)

**Table 1: State and district-wise sex ratio: 1900-2011<sup>14</sup>**

Sl No.	Census Year	Sex ratio		
		North Goa	South Goa	Goa
1	1900	1,102	1,074	1,091
2	1910	1,118	1,091	1,108
3	1921	1,154	1,069	1,120
4	1931	1,111	1,052	1,088
5	1940	1,100	1,058	1,084
6	1950	1,142	1,107	1,128
7	1960	1,083	1,041	1,066
8	1971	998	959	981
9	1981	979	971	975
10	1991	963	971	967
11	2001	953	972	960
12	2011	963	986	973

12. Kirti Singh, “Laws and Son Preference in India: A Reality Check”, Page 134, United Nations Population Fund (UNFPA) - India, August 2013 available at <https://www.unfpa.org/sites/default/files/jahia-news/documents/publications/2013/LawsandSonPreferenceinIndia.pdf>

13. 973 females for every 1,000 males in Goa, *Herald*, 25 March 2015, <http://www.heraldgoa.in/Goa/Budget-Session/973-females-for-every-1000-males-in-Goa/86491.html>

14. Economic Survey 2014-15, Page 16, Directorate of Planning, Statistics and Evaluation, Government of Goa, [http://goadpse.gov.in/publications/Economic\\_survey\\_2014-15.pdf](http://goadpse.gov.in/publications/Economic_survey_2014-15.pdf)

The State Government of Goa states, “It can be seen from the Table 2.4 that the State had a high sex ratio during the pre-liberation era. However, after 1971 Census, the sex ratio began to decline gradually. The sex ratio which stood at 981 females per thousand males in 1971 declined to 975 in 1981 and further to 960 in 2001. However the efforts taken by the Government to arrest the declining trend in the States’ sex ratio has borne fruit as can be seen from the improvement in the sex ratio of the State as per 2011 census”.

A look at the district-wise sex ratio over the past censuses depict that North Goa district had a better sex ratio than the South Goa district up to 1981; however during the last three censuses i.e. 1981-1991, 1991-2001 and 2001-2011, the trend reversed. The South Goa District (986) has a healthy sex ratio than North Goa District (963) as per Census 2011.<sup>15</sup> In terms of child sex ratio also, South Goa district (946) fared far better than North Goa district (939) in 2011 Census while North Goa district was one point ahead in 2001 Census. (See Table 2)

**Table 2: District-wise child sex ratio (0-6 years) in 2001 and 2011<sup>16</sup>**

Name of district	2001 census	2011 census
Goa	938	942
North Goa	938	939
South Goa	937	946

As per 2011 Census, Scheduled Castes’ CSR (1015) and the Scheduled Tribes’ CSR (1046) were far higher than the State CSR (942) which indicates that female foeticide is more prevalent among the dominant groups (See Table 3& 4).

15. Economic Survey 2014-15, Directorate of Planning, Statistics and Evaluation, Government of Goa, Government of Goa, [http://goadpse.gov.in/publications/Economic\\_survey\\_2014-15.pdf](http://goadpse.gov.in/publications/Economic_survey_2014-15.pdf)

16. Economic Survey 2013-14, Page 11, Directorate of Planning, Statistics and Evaluation, Government of Goa, <http://goadpse.gov.in/eco-survey13-14.pdf>

**Table 3: Scheduled Caste Sex Ratio in Goa as per 2011 Census**

Name of SCs	Males	Females	Sex ratio
Bhangi	152	157	1033
Chambar	3649	3646	999
Mahar	6278	6540	1042
Mahyavanshi	71	58	817
Mang	565	591	1046
Generic castes	1912	1830	957
Total	12627	12822	1015

**Table 4: Scheduled Tribe Sex Ratio- 2011 Census**

Name of STs	Males	Females	Sex ratio
Dhodia	153	120	784
Dubla (Halpati)	37	37	1000
Naikda	201	181	900
Siddi (Nayaka)	92	91	989
Varli	73	45	616
Kunbi	2,189	2,297	1049
Gawda	51,196	55,463	1083
Velip	16,481	15,551	944
Generic tribes	2526	2,542	1006
Total	71,948	76,327	1046

The Planning Commission of India in its “Goa Development Report” stated:<sup>17</sup>

*“12. The sex ratio is an indicator of the status that women enjoy in any society (i.e., the number of females to every 1,000 males). There is now a clear evidence*

17. Planning Commission of India, “Goa Development Report”, 2011, [http://planningcommission.nic.in/plans/stateplan/sdr/sdr\\_goa1909.pdf](http://planningcommission.nic.in/plans/stateplan/sdr/sdr_goa1909.pdf)

*that in Goa, like the rest of the country, there is a male child preference among eligible couples (NFHS 3). This is despite the high literacy rate and per capita income that Goa enjoys. This probably explains the declining sex ratio in the state over the last 50 years. Of greater concern however, is the fact that juvenile (0-6 years) sex ratio in 2001 (at 933) was lower than that of the adult sex ratio (960) implying that in the years to come, there will be even lesser female adults to male adults.”*

*13. A low TFR (total fertility rate) is seen as a positive developmental outcome of greater awareness. In Goa, the TFR is as low as 1.79 children per woman (NFHS III), 1.77 in urban areas and 1.81 in rural areas, which is below the replacement rate of population. Another positive statistic worth noting here is that there exists universal knowledge of contraception in the state among women of childbearing age. However, the use of contraception in the State is as low as 48 per cent which is the same as the national average of current contraceptive prevalence. This leads to suspicions that the family size is being controlled by means other than contraception. Given the evidence that there is a male child preference and the low fertility rate is leading to a falling family size, it is not unlikely that the choice of children (both number and sex) is not happening randomly but by means of sex selective techniques and abortions/female foeticide.”*

Then Chief Minister of Goa, Manohar Parrikar while launching the Ladli Laxmi Scheme in July 2012 stated, *“One of the reasons behind female foeticide is the fact that parents have to spend money during their daughters’ marriages.”*<sup>18</sup>

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18. Goa to give women Rs. 1 lakh for wedding expenses, NDTV, 6 July 2012, <http://www.ndtv.com/goa-news/goa-to-give-women-rs-1-lakh-for-wedding-expenses-491401>

### 3. STATUS OF THE MEASURES TO COMBAT FEMALE FOETICIDE IN GOA

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The three key measures of the Government of India to combat female foeticide are enforcement of the Preconception and Pre-Natal Diagnostic Techniques (Prohibition of Sex Selection) Act, prevention of the abuse of the Medical Termination of Pregnancy (MTP) Act for the purposes of sex selective abortion and specific incentive schemes for reducing gender imbalance in child sex ratio, to prevent female foeticide and to provide social and economic security to the girl child. The implementation of these measures remains wanting.

#### **3.1 Implementation of the PCPNDT Act in Goa**

India enacted the Pre-natal Diagnostic Techniques (Regulation and Prevention of Misuse) Act, 1994 (PNDT Act) to address sex selective abortion. The PNDT Act has since been amended to make it more comprehensive and keeping in view the emerging technologies for selection of sex before and after conception and problems faced in the working of implementation of the Act and certain directions of Supreme Court. The amended Act came into force with effect from 14 February 2003 and it was renamed as “Preconception and Pre-Natal Diagnostic Techniques (Prohibition of Sex Selection) Act, 1994” (PCPNDT Act).

The PCPNDT Act, as amended in 2003 provides for regulation and punishment. Section 3 of the PCPNDT Act provides for regulation of Genetic Counselling Centres, Genetic Laboratories and Genetic clinics through the requirement of registration under the Act, prohibition of sex selection and sale of ultrasound machines to persons, laboratories, clinics, etc. not registered under the Act. Section 4 provides that no such place shall be used for conducting pre-natal diagnostic techniques except for the purposes specified and requires a person conducting such techniques such as ultrasound sonography on pregnant women to keep a complete record in the manner prescribed in the Rules. Section 5 requires written consent of pregnant woman for conducting the pre-natal diagnostic procedures and prohibits communicating the sex of foetus. Section 6 provides that no pre-natal diagnostic techniques including sonography can be conducted for the purpose of determining the sex of a foetus and that no person shall

conduct or cause to be conducted any pre-natal diagnostic techniques including ultra sonography for the purpose of determining the sex of a foetus. Section 22 provides prohibition of advertisement relating to pre-natal determination of sex and punishment for contravention with imprisonment for a term which may extend to three years and with fine which may extend to ten thousand rupees. Section 23 provides for offences and penalties with imprisonment up to three years and fine up to Rs. 10,000. For any subsequent offences, there is imprisonment of up to five years and fine up to Rs. 50,000/1,00,000. The name of the Registered Medical Practitioner is reported by the Appropriate Authority to the State Medical Council concerned for taking necessary action including suspension of the registration if the charges are framed by the court and till the case is disposed of. On conviction, the name of Registered Medical Practitioner is removed for a period of 5 years for the first offence and permanently for the subsequent offence. Section 24 provides for punishment for abetment of offence as prescribed under sub-section (3) of section 23. Section 25 provides for penalty for 'contravention of any provision of the Act or rules for which no specific punishment is provided' with imprisonment for a term which may extend to three months or with fine, which may extend to one thousand rupees or with both and in the case of continuing contravention with an additional fine which may extend to five hundred rupees for every day during which such contravention continues after conviction for the first such contravention. Section 26 provides for offences by companies.<sup>19</sup>

The enforcement of the PCPNDT Act, 1994 remains extremely poor despite rampant violations. The Health Minister of India Mr J P Nadda informed in the Rajya Sabha (Upper House) on 3 March 2015 that a total of 206 convictions have been secured under the PCPNDT Act in India during 2009 to December 2014. But not a single conviction has taken place in Goa.<sup>20</sup> This is despite the fact that during 2009-10 to 2012-14, a total of 20 cases were filed in the courts in Goa for violations of PCPNDT Act.<sup>21</sup>

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19. Pre-conception and Prenatal Diagnostic Techniques (Prohibition of Sex Selection) Act, 1994 <http://pndt.gov.in/writereaddata/mainlinkFile/File50.pdf>

20. Effective Implementation of PNDT Act, Press Information Bureau, Government of India (Ministry of Health and Family Welfare), 3 March 2015, <http://pib.nic.in/newsite/PrintRelease.aspx?relid=116303>

21. Press Information Bureau, Government of India, Ministry of Health and Family Welfare, "Steps by the Government for Strict Implementation of Medical Termination of Pregnancy (MTP) Act", 13 December 2013, <http://pib.nic.in/newsite/PrintRelease.aspx?relid=101719>



Further, as per the Quarterly Report on implementation of the PCPNDT Act for the quarter ending on 31st March 2016 in the state of Goa, only one Genetic Counseling Centre, 29 Ultrasound Clinics/Imaging Centres and three Mobile Clinics (Vehicle) had faced suspensions or cancellations of their registrations under section 20 of the PCPNDT Act since the Act came into force. So far, only one case was lodged for non registration of the clinic/centre and one ultrasound machine/image scanner was sealed/seized for non registration of the clinic/centre under the PCPNDT Act.<sup>22</sup>

### **3.2 Implementation of the MTP Act in Goa**

India also enacted the Medical Termination of Pregnancy (MTP) Act in 1971 to regulate and ensure access to safe abortions. The MTP Act of 1971 (amended in 2002) allows abortion up to 20 weeks of pregnancy in cases where “the continuance of the pregnancy would involve a risk to the life of the pregnant woman or of grave injury to her physical or mental health”, or, “there is substantial risk that if the child were born, it would suffer from such physical or mental abnormalities to be seriously handicapped”.<sup>23</sup> When the pregnancy is caused by rape or as a result of failure of family planning device or method used by any of the married couples, pregnancy can be terminated.<sup>24</sup> Abortion is allowed only when it is conducted by registered medical practitioners at a hospital established or maintained by the Government or a facility certified by the Government or a District Level Committee constituted by the Government<sup>25</sup>. However, in special circumstances, pregnancy can be terminated any time (i.e. beyond 20 weeks’ gestation) and without approval of a second doctor when “the termination of such pregnancy is immediately necessary to save the life of the pregnant woman.”<sup>26</sup> In this case, the registered medical practitioner need not have the requisite experience or training in gynecology and obstetrics as required under Section 2 (d) to perform the abortion.<sup>27</sup> Specific punishments were prescribed

22. Quarterly Report on implementation and working of the Pre-Conception and Pre-natal Diagnostic Techniques (Prohibition of Sex Selection ) Act - Report for the quarter ending on:31st March 2016 in the state of Goa, [http://www.nhm.goa.gov.in/images/uploads/PC-PNDT\\_4th\\_Quarter\\_Report.pdf](http://www.nhm.goa.gov.in/images/uploads/PC-PNDT_4th_Quarter_Report.pdf)

23. Section 3, sub section (2) of the Medical Termination of Pregnancy Act of 1971

24. Section 3, sub section (2) of the Medical Termination of Pregnancy Act of 1971

25. Section 4 of the Medical Termination of Pregnancy Amendment Act of 2002

26. Section 5, sub section (1) of the Medical Termination of Pregnancy Act of 1971

27. See Explanation 2 under Section 5 of the Medical Termination of Pregnancy Amendment Act of 2002

for any illegal abortion under the MTP (Amendment) Act of 2002, which shall not be less than 2 years rigorous imprisonment but which may extend to 7 years under the IPC.<sup>28</sup>

While the government of India does not have any official data on illegal abortions, the Ministry of Health and Family Welfare has unambiguously acknowledged that “*Although abortions were made legal in 1971, actually illegal abortions still outnumber legal abortions by a large margin. It is estimated that 10-15 thousand women die every year due to complications resulting from unsafe abortions conducted at unapproved places by untrained providers.*”<sup>29</sup> The official number on abortions varies. According to the Ministry of Health and Family Welfare’s report “Health and Family Welfare Statistics in India 2013”, a total of 6,49,795 medical termination of pregnancies (or abortions) were performed during 2008-2009; 6,75,810 during 2009-2010; 6,48,469 during 2010-2011; 6,25,448 during 2011-2012 and 6,36,010 during 2012-2013.<sup>30</sup> Further on 6 August 2013, then Union Minister of Health and Family Welfare Mr Ghulam Nabi Azad told the Rajya Sabha that a total of 11.06 lakh abortions were recorded in the year 2008-09 in India.<sup>31</sup>

But unofficial estimates made by independent research study of 2004 “Abortion Assessment Project - India (AAPI)” coordinated by CEHAT, Mumbai and Healthwatch, Delhi estimated a staggering 6.4 million (64 lakhs) abortions taking place annually in India. Of these, 1.6 million (16 lakhs) abortions i.e. 25% were performed by informal (traditional and/or medically non-qualified) abortion providers.<sup>32</sup> The Population Research Institute, a non-profit research group, states that at least 12,771,043 sex selective abortions had taken place in India in the years between 2000 and 2014. The yearly average of sex selective abortion is 851,403 or daily average of 2,332.<sup>33</sup>

28. Section 5, sub-sections (2)-(4) of the MTP Amendment Act of 2002

29. <http://164.100.47.132/LssNew/psearch/Result13.aspx?dbsl=4858>

30. Ministry of Health and Family Welfare, Government of India’s “Health and Family Welfare Statistics in India 2013”, Page 209, <https://nrhm-mis.nic.in/PubFWStatistics%202013/Complete%20Book.pdf>

31. Statement of then Minister of Health and Family Welfare Mr Ghulam Nabi Azad in response to Unstarred Question No. 257 in the Rajya Sabha on 6 August 2013,

32. See <http://www.cehat.org/go/uploads/AapIndia/summary.pdf>

33. Population Research Institute, “Sex-Selective Abortion Around the World”, <https://www.pop.org/content/sex-selective-abortion>

As per the official records, Goa had 5,153 abortions under the MTP Act with 1,175 abortions in 2008-2009, 978 abortions in 2009-2010, 919 abortions in 2010-2011, 963 abortions in 2011-2012 and 1,118 abortions in 2012-13.<sup>34</sup>

The abuse of the MTP Act for sex selective abortion cannot be ruled out. As the Planning Commission in its “Goa Development Report” stated, *“Given the evidence that there is a male child preference and the low fertility rate is leading to a falling family size, it is not unlikely that the choice of children (both number and sex) is not happening randomly but by means of sex selective techniques and abortions/ female foeticide”*.<sup>35</sup>

### **3.3. Implementation of the schemes for retention of girl child**

#### **3.3.1 The MAMTA Scheme**

The Government of Goa launched a scheme called as “Financial incentives to mothers who deliver a Girl Child (MAMTA)” which came into force from 1st April 2011 and all mothers who deliver live girl child in a registered medical institution shall be entitled for benefits under the Scheme, irrespective of their social/economical status. The Scheme is being implemented through the Integrated Child Development Scheme (ICDS).<sup>36</sup>

#### **A. Objectives of the scheme**

The scheme is aimed at improving the female child sex ratio in the state.<sup>37</sup>

#### **B. Eligibility conditions**

Under clause 4 of the MAMTA scheme, the beneficiaries must meet the following criteria:

(a) All mothers who deliver a live girl child (maximum 02 deliveries) w.e.f. 1<sup>st</sup> April 2011 in a registered medical institution irrespective of their social/ economic status.

34. Source: Ministry of Health and Family Welfare, “Health and Family Welfare Statistics in India 2013”, P 209, <https://nrhm-mis.nic.in/PubFWStatistics%202013/Complete%20Book.pdf>

35. Planning Commission of India, “Goa Development Report”, 2011, [http://planningcommission.nic.in/plans/stateplan/sdr/sdr\\_goal909.pdf](http://planningcommission.nic.in/plans/stateplan/sdr/sdr_goal909.pdf)

36. Notification No. 2-176-2011-ICDS/DWCD(MAMTA) dated 18th August, 2011 , <http://goaprintingpress.gov.in/downloads/1112/1112-20-SI-OG.pdf>

37. Amendment to MAMTA scheme vide Notification No. 2-176-2011-ICDS/DWCD (MAMTA)//Part I/1678 dated 9th September, 2015, published in Official Gazette of Goa on 24<sup>th</sup> September 2015, <http://goaprintingpress.gov.in/downloads/1516/1516-26-SI-OG-0.pdf>

(b) The mother should be resident of Goa for at least three years or married to a resident of Goa

(c) The eligible mother should apply to the Child Development Project Officer through the local Anganwadi Centre within 45 days of the delivery of the girl child

### **C. Benefits under the Mamta Scheme**

When the Mamta scheme was first launched w.e.f. 1st April 2011 the amount paid to the mother who delivered a girl child was Rs. 5,000/-<sup>38</sup> which was increased to Rs. 25,000/- on 9th September 2015 and the money is paid in five equal instalments on birth, immunization, completion of secondary education, completion of higher secondary education and completion of graduation.<sup>39</sup>

### **D. Method of application**

The eligible mother who delivers a girl child shall apply to the Child Development Project Officer through the Anganwadi Worker along with a copy of the Birth Report/Birth Certificate in the prescribed form within 45 days of the delivery.

The Child Development Project Officer concerned shall prepare the list of expected mothers, month-wise before hand and on receipt of the application, issue Sanction Order without loss of time, so that the benefits reach out to the beneficiaries at the earliest. All Child Development Project Officers shall maintain a detailed record of the applications received and payment made with such other details like name of the applicant, name of husband/father, name of the village and constituency, category, religion, etc. The financial incentive shall be paid to the beneficiaries immediately within 15 days from the receipt of the application and verification thereto, preferably through Bank Account/Post Offices, for which Accounts of the expected mother to be opened.<sup>40</sup>

The benefits are directly credited to the declared Bank Account of the beneficiary within 15 days from the receipt of the application and completion of verification.

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38. Notification No. 2-176-2011-ICDS/DWCD(MAMTA) dated 18th August, 2011 , <http://goaprintingpress.gov.in/downloads/1112/1112-20-SI-OG.pdf>

39. Notification No. 2-176-2011-ICDS//DWCD(MAMTA)/Part I/1678 dated 24<sup>th</sup> September 2015, <http://goaprintingpress.gov.in/downloads/1516/1516-26-SI-OG-0.pdf>

40. Notification No. 2-176-2011-ICDS/DWCD(MAMTA) dated Panaji, 18th August, 2011 <http://goaprintingpress.gov.in/downloads/1112/1112-20-SI-OG.pdf>

## **I. Assessment of the Mamta Scheme**

### **a. Positive aspects**

The financial grant of Rs 25,000 given to the mother in five equal instalments under the MAMTA scheme is too negligible to have any significant impact in the achievement of the primary goal of the scheme i.e. to improve the female child sex ratio. Having said this, the MAMTA scheme has a lot of positive aspects which other similar schemes are lacking. The foremost of them is that the scheme is simple in text without complex eligibility conditions. Institutional delivery of a baby girl is the only criteria apart from the requirement that the mother should be a resident of Goa for the last three years or married to a resident of Goa. The application process and disbursement process are less cumbersome.

One of the best features of the MAMTA scheme is the universal coverage of the beneficiaries. The Scheme is available to all irrespective of their social/economic status and irrespective of number of male children in the family (although not explicitly mentioned in the scheme).

The Department of Women and Child Development of Goa has amended the original text of the MAMTA scheme notified on 18 August 2011 two times (on 9 September 2015 and 21 April 2016) to further simplify the procedures and omitted many eligibility conditions to make the scheme people friendly.

Initially the scheme provided that the deliveries must be in a “recognized medical institution in the State of Goa”. But the words “in the State of Goa” were omitted vide Notification No. 2-176-2011-ICDS/DWCD (MAMTA)/Part I/3419 dated 21st April, 2016 (published in official gazette on 28<sup>th</sup> April 2016). Hence, girl children born outside of Goa are also eligible to receive the benefits of the scheme with effect from 1st April 2011.

Earlier, vide Notification No. 2-176-2011-ICDS/DWCD (MAMTA)//Part I/1678, dated 9th September, 2015 (published in Official Gazette on 24<sup>th</sup> September 2015), the amount of financial assistance was increased from Rs 5,000 to Rs 25,000.<sup>41</sup>

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41. Amendment to MAMTA scheme vide Notification No. 2-176-2011-ICDS/DWCD (MAMTA)//Part I/1678 dated 9th September, 2015, published in Official Gazette of Goa on 24<sup>th</sup> September 2015, <http://goaprintingpress.gov.in/downloads/1516/1516-26-SI-OG-0.pdf>

The MAMTA scheme has also linked benefits with institutional delivery (Rs 5,000 to be paid); completion of immunization i.e. BCG, Polio, DPT, Hepatitis B1, B2, B3, Vit A, DPT Booster, Polio Booster (Rs 5,000 to be paid); completion of Secondary Education (Rs 5,000 to be paid); completion of Higher Secondary Education (Rs 5,000 to be paid) and completion of Degree Education (Rs 5,000 to be paid). The benefits are directly credited to the declared Bank Account of the beneficiary.

## **b. Disadvantages of the scheme**

### *i. Restriction up to two girl children*

The MAMTA scheme has several disadvantages, the chief of them being that the benefits are restricted to maximum of two girl children in a family. In other words, girl children born after the second girl are not eligible for the benefits under the scheme. Presumably, this has been done to discourage parents for having more than two children. This restriction has the tendency to run contrary to the aims and objective of the scheme i.e. to improve the female child sex ratio<sup>42</sup> which will require birth of more girl children and their protection/welfare. Further, the impoverished families who have more than two daughters will be most affected because the girls born after the first two are excluded from the scheme.

### *ii. Financial benefits extremely meagre*

The MAMTA scheme was started with effect from 1 April 2011, the total financial assistance (post birth grant) was Rs 5,000 (Five thousands only) given to the mother following birth of a girl child in a registered hospital or nursing home. The amount was increased to Rs 25,000 on 9 September 2015<sup>43</sup> but it was to be given to the beneficiary in five equal instalments namely (1) after the mother delivered a girl child, (2) after the girl child completed basic immunization i.e. BCG, Polio, DPT, Hepatitis B1, B2, B3, Vit A, DPT Booster, Polio Booster, (3) after the girl child completed secondary education (Class X), (4) after the girl child completed higher secondary education (Class XII) and

42. Amendment to MAMTA scheme vide Notification No. 2-176-2011-ICDS/DWCD (MAMTA)//Part I/1678 dated 9th September, 2015, published in Official Gazette of Goa on 24<sup>th</sup> September 2015, <http://goaprintingpress.gov.in/downloads/1516/1516-26-SI-OG-0.pdf>

43. Amendment to MAMTA scheme vide Notification No. 2-176-2011-ICDS/DWCD (MAMTA)//Part I/1678 dated 9th September, 2015, published in Official Gazette of Goa on 24<sup>th</sup> September 2015, <http://goaprintingpress.gov.in/downloads/1516/1516-26-SI-OG-0.pdf>

(5) after the girl child completed her graduation.

In India, a child is admitted to nursery after attaining of 3 years of age, and she will normally complete her matriculation (Class X) in 16 years, higher secondary education (Class XII) in 18 years and graduation in 21 years. This means that for the birth of girl child and to educate her, a mother will be given a pittance of Rs 25,000 during the period of 21 years which is an average of Rs 1,190 of financial assistance per year!

Therefore, the financial assistance under the MAMTA scheme is too insignificant to make any impact to improve the female child population.

*iii. Deadline of 45 days to apply is too short*

Clause 4(d) and Clause 5 of the MAMTA scheme notification dated 9th September 2015 requires the mother to submit the application to the Child Development Project Officer through the local Anganwadi Centre along with a copy of the Birth report/Birth Certificate in the prescribed form within 45 days of the delivery of the girl child.

Further, under Clause 5, applications for availing the subsequent four instalments must be also made within 45 days of reaching the milestones i.e. completion of basic immunization, completion of secondary education, completion of higher secondary education and completion of graduation by the girl child.

The deadline of 45 days for submission of application for each instalment of financial assistance is too short a time period as there might be medical complications during delivery and recovery of the mother may not provide time to submit the application in 45 days given stringent conditions.

*iv. Restrictive outreach*

The outreach of the MAMTA scheme has been very limited. From the period of 2011-12 to 2014-15, the scheme benefited only 14,554 mothers (See Table 5). The small number of beneficiaries is really surprising given that all social and economic categories are eligible to apply if the birth of the girl child was in a registered medical institution. As per the National Family Health Survey-4



(2015-16), of all births in Goa, 96.9% are institutional births.<sup>44</sup> Therefore, almost all the births of girl children should have qualified for benefits because institutional delivery is the only criteria apart from the requirement that the mother should be a resident of Goa for the last three years or married to a resident of Goa.

**Table 5: Details of beneficiaries and funds spent under MAMTA scheme<sup>45</sup>**

Year	No. of beneficiaries	Amount spent (in Lakhs)
2011-12	2918	145.90
2012-13	2979	148.95
2013-14	3051	152.55
<b>Sub total</b>	<b>8948</b>	<b>447.40</b>
2014-15 <sup>1</sup>	5606	-
<b>Total</b>	<b>14,554</b>	

In terms of those born, as per 2011 census, a total of 70,151 females in the age group of 0–6 years<sup>46</sup> or an average of 10,021 girls are born annually in Goa. If only 14,554 beneficiaries were extended benefits under the MAMTA scheme from 2011-12 to 2014-15, it implies that an average of only 3,639 girls were given benefits annually against the birth of 10,021 girls i.e. 36.3% of the girls born annually.

The limited outreach could be due to the condition that the eligible mother should apply for post-birth grant within 45 days of the delivery of the girl child and extremely meagre financial assistance given which is only Rs 25,000 over an extended period of 21 years from birth of a girl child till her graduation.

44. International Institute for Population Sciences (Deemed University) Mumbai, “National Family Health Survey-4, 2015-16. State Fact Sheet Goa”, [http://rchiips.org/nfhs/pdf/NFHS4/GA\\_FactSheet.pdf](http://rchiips.org/nfhs/pdf/NFHS4/GA_FactSheet.pdf)

45. Ministry of Women & Child Development, Government of India, “Compendium on State Level Incentive Schemes for Care, Protection and Education of the Girl Child in India 2014-15”, P.40, available at [http://icds-wcd.nic.in/childwelfare/Compendium\\_Incentive%20Schemes\\_State%20Level.pdf](http://icds-wcd.nic.in/childwelfare/Compendium_Incentive%20Schemes_State%20Level.pdf)

46. Goa Population Census data 2011; Available at: <http://www.census2011.co.in/census/state/goa.html>



### 3.3.2 The Ladli Laxmi Scheme

On 6 July 2012, the State Government of Goa launched the Ladli Laxmi Scheme recognizing the problem that financial burden faced by family of the girl children during marriage often leads to female foeticide/infanticide.<sup>47</sup> The scheme is implemented by the Women and Child Welfare Department.

#### A. Objectives of the scheme

While launching the scheme on 6 July 2012, then Chief Minister Manohar Parrikar stated, *“One of the reasons behind female foeticide is the fact that parents have to spend money during their daughters’ marriages. The Ladli Laxmi Scheme aims to break that mindset by empowering women with Rs.1 lakh at the time of marriage”*<sup>48</sup>

The Preamble of the Ladli Laxmi Scheme states the following objectives:

*“In a society, where a girl child is often seen to be a financial burden, this scheme is intended to reduce the financial burden thereby 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.”*<sup>49</sup>

#### B. Eligibility conditions

Under Clause II, sub clause (5) of the Ladli Laxmi Scheme, the applicant should be 18 years on or after 01.04.2012 or already attained the age of 18 years before 01.04.2012 and is in the age group of 18 to 40 years<sup>50</sup> which was increased to 45 years w.e.f. 1<sup>st</sup> April 2016.<sup>51</sup>

47. Amended and republished notification of Ladli Laxmi Scheme, available at: <http://www.dwcd.goa.gov.in/uploads/RepublishLaadliLaxmiScheme.pdf>

48. Goa to give women Rs. 1 lakh for wedding expenses, NDTV, 6 July 2012, <http://www.ndtv.com/goa-news/goa-to-give-women-rs-1-lakh-for-wedding-expenses-491401>

49. Available at: <http://www.dwcd.goa.gov.in/uploads/RepublishLaadliLaxmiScheme.pdf>

50. Republished Notification of Ladli Laxmi Scheme, Notification No. 2/279/LL/2012/DW&CD/4231 dated: 30/04/2013, available at <http://www.dwcd.goa.gov.in/uploads/RepublishLaadliLaxmiScheme.pdf>

51. Amendment to Ladli Laxmi Scheme vide Notification No. 2-279 -LL -20 12- DW&CD P art(T) /4057 dated 24<sup>th</sup> May 2016 published in Official Gazette of Government of Goa on 2<sup>nd</sup> June 2016

Under Clause II, sub clause (1), the applicant girl must fulfill the following criteria in order to be eligible for benefits under the Ladli Laxmi Scheme:<sup>52</sup>

- (a) She must be born in the State of Goa;
- (b) Must be a resident of Goa for the last fifteen years; and
- (c) at least one of her parents should be born in Goa and is also a resident of Goa for the last 15 years, or one of her parents is residing in Goa for last 25 years.

If the girl is born outside of Goa state, she shall be eligible if she is:

- (a) a resident of Goa for the last 15 years;
- (b) be educated in Goa; and
- (c) at least one of her parents is born in Goa and is also a resident of Goa for the last 15 years, or one of her parents is residing in Goa for last 25 years.

In case of any dispute with respect to the eligibility, the dispute shall be decided by a Committee consisting of: (i) Secretary, Department of Women and Child Development as Chairperson, (ii) One Social Worker as Member, (iii) Additional/Joint Secretary, Department of Finance as Member, and (iv) Director, Directorate of Women and Child Development as Member Secretary. The decision of this committee shall be final and no appeal or request for reconsideration of decision shall be allowed under the scheme.

### *C. Application procedure*

Under Clause IV of the Ladli Laxmi Scheme, an applicant who attains the age of 18 years on or after 1st April 2012 may apply to the Director of Women and Child Development, Panaji in the prescribed form along with the required documentary proofs such as attested copy of the Birth Certificate of the applicant, documents to prove 15 years residence of the applicant in the State of Goa, 15 years or 25 years Residence Certificate of the parent(s) as the case may be, birth Certificate of the parent(s), Aadhar card and an affidavit.

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52. Republished Notification of Ladli Laxmi Scheme, Notification No. 2/279/LL/2012/DW&CD/4231 dated: 30/04/2013, Available at <http://www.dwcd.goa.gov.in/uploads/RepublishLaadliLaxmiScheme.pdf>

Applicants who have already attained the age of 18 and above before 01.04.2012 (who have got married or getting married) are required to submit applications to the Director of Women and Child Development, Panaji in the prescribed form along with all the above documents as well as attested copy of the Civil Marriage Registration Certificate which should be dated on or after 01.04.2012.

The application should be submitted within one year, either from the date of publication of the Ladli Laxmi Scheme in the Official Gazette or from the date of attaining the age of 18 years or from the date of issue of Civil Marriage Registration Certificate. All applications received beyond the specified period of one year shall be rejected.

In order to receive the money after civil marriage, the beneficiary is required to personally appear along with her civil marriage registration certificate before the designated officer(s) or the Director of the Directorate, Women and Child Development for issue of withdrawal order/letter without which her entitlement of benefits under the scheme shall not be payable.

#### *D. Benefits under the Ladli Laxmi Scheme*

Under the scheme, a beneficiary is entitled to Rs. 1.00 lakh as financial assistance, by means of bank fixed deposit, jointly in the name of the Director of Women and Child Development and the applicant (the girl).<sup>53</sup>

#### *E. Mode of operation of the scheme*

The entitled benefit of Rs.1.00 lakh as financial assistance is payable to the beneficiary by means of bank fixed deposit, jointly in the name of the Director of Women and Child Development and the beneficiary. The fixed deposit shall be renewed annually automatically on maturity, along with the amount of interest accrued, till the date of claim by the applicant or until the age of 45 years whichever is earlier.<sup>54</sup>

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53. Clause III, sub clause (1) of Ladli Laxmi Scheme, Republished Notification No. 2/279/LL/2012/DW&CD/4231 dated: 30/04/2013, Available at <http://www.dwcd.goa.gov.in/uploads/RepublishLaadliLaxmiScheme.pdf>

54. Available at: <http://www.dwcd.goa.gov.in/uploads/RepublishLaadliLaxmiScheme.pdf>

For the purpose of operation of this scheme through the bank / financial institution concerned, the Government shall execute a Memorandum of Understanding (MoU), detailing the terms and conditions of operation of the bank account, the fixed deposit account/certificate, amount of interest accrued, authorisation procedure for payment to the beneficiary, terms of payment by the Government to the bank / financial institution, credit to the Government on closure of individual account etc.<sup>55</sup>

### ***I. Assessment of performance of the Ladli Laxmi Scheme***

The Ladli Laxmi Scheme was launched to ensure that the girl child does not become a burden to the parent or guardian at the time of her marriage. The beneficiaries under the scheme shall be paid Rs. 100,000 along with interest accrued as financial assistance during marriage. The applicant (girl) for the scheme should complete 18 years of age on or after 1 April 2012.

In 2015, the state government of Goa further improved the scheme through amendment by extending the benefits to the applicants not just for marriage but also for starting business ventures or higher studies.

However, the scheme is not without shortcomings.

#### ***A. Restrictive outreach***

Under the Ladli Laxmi Scheme, the beneficiaries are categorized under two groups:

- (a) Those who will attain the age of 18 years on or after 01.04.2012, and
- (b) Those who have already attained the age of 18 years before 01.04.2012 and are in the age group of 19 to 40 years<sup>56</sup> which was increased to 45 years w.e.f. 1<sup>st</sup> April 2016.<sup>57</sup>

As per the Ladli Laxmi Scheme, the girl must be born in the state of Goa or if born outside the state of Goa, she must have received her education in Goa. The girl must herself be resident of Goa for the last fifteen years, and one of her

55. Available at: <http://www.dwcd.goa.gov.in/uploads/RepublishLaadliLaxmiScheme.pdf>

56. Republished Notification of Ladli Laxmi Scheme, Notification No. 2/279/LL/2012/DW&CD/4231 dated: 30/04/2013, available at <http://www.dwcd.goa.gov.in/uploads/RepublishLaadliLaxmiScheme.pdf>

57. Amendment to Ladli Laxmi Scheme vide Notification No. 2-279 -LL -20 12- DW&CD P art(T) /4057 dated 24<sup>th</sup> May 2016 published in Official Gazette of Government of Goa on 2<sup>nd</sup> June 2016

parents should be born in Goa and is also a resident of Goa for the last 15 years, if born outside of Goa, the parent must be residing in Goa for last 25 years.<sup>58</sup>

As a result, the scheme remained extremely limited in its coverage. According to the information provided on 25 June 2015 to Asian Centre for Human Rights under Right to Information Act by the Directorate of Women and Child Development, a total of 23,105 girls/women were provided benefits under the Ladli Laxmi Scheme from 2012 to 2015.<sup>59</sup>

*B. The applicants are required to submit too many documentary proofs*

Applicants who attain the age of 18 years on or after 1st April 2012 need to submit the following documents:

- a. Attested copy of the Birth Certificate of the applicant.
- b. Attested copy of Residence Certificate as a proof of 15 years residence of the applicant in the State of Goa. In lieu of the Residence Certificate, the previous School Leaving Certificate and the current Bonafide Student Certificate issued by the recognized Educational Institution in which the applicant is presently studying can also be produced. In case of graduates, the Certificates of passing of 10<sup>th</sup>; 12<sup>th</sup> and Graduation is adequate evidence.
- c. Copy of Residence Certificate of one of the parents which proves his/her residence in Goa for 15 years or 25 years as the case may be. In lieu of the Residence Certificate, any documentary evidence to prove the residence for the specified period can also be produced which may include:
  - i. the land records i.e. tenancy rights; mundcarial rights; occupancy rights, etc;
  - ii. Employment certificate
- d. Birth Certificate of the parent(s). If no birth certificate is available one of the following documents can be produced showing the details namely the date and place of Birth of the parent(s):

58. Republished Notification of Ladli Laxmi Scheme, Notification No. 2/279/LL/2012/DW&CD/4231 dated: 30/04/2013, Available at <http://www.dwcd.goa.gov.in/uploads/RepublishLaadliLaxmiScheme.pdf>

59. RTI reply vide Letter F. No. 2-364-2013/RTI/DW&CD/1344 dated 25/062015 received from Lynettee Viegas, Social Welfare Office/PIO, Directorate of Women and Child Development, Goa by ACHR

- i. Baptism certificate;
  - ii. School leaving certificate of the parent(s) etc;
  - iii. Any document which establishes that one of the grandparents of the girl have lived in Goa around the time of the date of birth claimed by the parent(s); or
  - iv. Any such records, which establishes the date of birth of the parent(s).
- e. Attested copy of the Aadhar card. It is mentioned that Aadhar card will be compulsory for all applicants after 01.04.2013.
- f. An affidavit in the format as given in “Annexure II” in Ladli Laxmi Scheme
- g. In case of a girl whose father/mother is in service either with the State Government or the Central Government or the public sector undertakings, in lieu of the certificate of residence such applicant may produce the service certificate of 25 years issued by the Head of the Department. However, the girl should be born in Goa and should have studied in Goa up to Xth class.

Applicants who have already attained the age of 18 and above before 1<sup>st</sup> April 2012, and is between 19 year and 45 years of age, should submit the additional documents like attested copy of the Civil Marriage Registration Certificate (which may also include the first registration certificate) provided the certificate is dated on or after 01.04.2012.

Under Clause IV, sub clause (3), the application shall be submitted within one year, either from the date of publication of this scheme in the Official Gazette or from the date of attaining the age of 18 years or from the date of issue of Civil Marriage Registration Certificate.

*C. Scheme denies financial benefit to the family members in the event of death of the beneficiary*

The scheme denies the financial benefit to the family members in the event of death of the beneficiary before marriage. As per Clause V, sub clause (1) of the Ladli Laxmi Scheme, “(1) In the event of death of the beneficiary before the marriage, the amount in the fixed deposit shall be paid by the bank / financial institution concerned to the Director of Women and Child Development, who shall deposit the same into an appropriate Government account.”

Sub clause (5) of Clause V further states that “(5) The unpaid money under the fixed deposit shall be credited back to the Government along with the interest accrued thereon and no family members/ co-signatory/ guardian, as the case may be shall have right/claim of whatsoever on the same.”

Further sub clause (6) of Clause V provides that “(6) In the event, there is no claim by the beneficiary till attaining the age of 40 years, the fixed deposit shall be closed and the amount shall be credited back to the Government along with the interest accrued thereon. No further assistance of any nature shall be provided to the concerned.”

#### *D. Lack of auditing*

As per the RTI information dated 25 June 2015 from Directorate of Women and Child Development of Goa, no social audit or audit by the Comptroller and Auditor General of India into the Ladli Laxmi Scheme was conducted since its inception in 2012.<sup>60</sup>

As per RTI information received by ACHR, a total of Rs 44,714 Lakhs was approved during 2012-13 to 2015-16 but only Rs 21,777.57 Lakhs was actually sanctioned which were fully utilized as per the Department of Women and Child Welfare. Of these, tribal budget approved was Rs 3.34 Lakhs during 2013-14, Rs 1600 Lakhs during 2014-15 and Rs 1600 Lakhs during 2015-16. The Department of Women and Child Development of Goa failed to provide the Utilization Certificates (UCs) for the entire sanctioned funds under RTI Act. The Department only provided UCs for grants-in-aid sanctioned under Tribal Budget of Ladli Laxmi Scheme i.e. Rs 3.34 Lakhs during 2013-14 and Rs 1600 Lakhs during 2014-15.<sup>61</sup>

60. RTI reply vide Letter F. No. 2-364-2013/RTI/DW&CD/1344 dated 25/06/2015 received by ACHR from Lynettee Viegas, Social Welfare Office/PIO, Directorate of Women and Child Development, Goa

61. RTI reply vide Letter F. No. 2-364-2013/RTI/DW&CD/1344 dated 25/06/2015 received by ACHR from Lynettee Viegas, Social Welfare Office/PIO, Directorate of Women and Child Development, Goa

# ANNEXURE-I: MAMTA SCHEME 2011

OFFICIAL GAZETTE — GOVT. OF GOA

SERIES I No. 20

18TH AUGUST, 2011

completed minimum 15 years of service as honorary worker in the ICDS.

11. (Deleted)

12. (Deleted)

13. (Deleted)

14. CDPO shall notify to the Director all details in respect of the AWW & AWH immediately before one month of the date of retirement. The Department shall settle the claim of the retired member as per the Scheme on or before the date of actual retirement through the CDPO.

15. (Deleted)

16. CDPO shall keep up to date record at their level on the aforesaid Scheme & send monthly report to the Director of the retiring members.

17. Government shall have power to undertake amendment or modification to the Scheme.

By order and in the name of the  
Governor of Goa,

*Sanjiv M. Gadkar*, Director & ex officio Joint  
Secretary (W&CD).

Porvorim, 9th August, 2011.

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**Notification**

2-165-2008/DW&CD

Read: No. 2-165-2008/DW&CD/2422 dated 8-6-2011.

The Government is pleased to amend the Scheme to provide Financial Assistance to Economically Weaker Sections for Daughters Marriage to be called Kanyadan, as under:

(i) The title of the Scheme "To Provide Financial Assistance to Economically Weaker Sections for Daughter's Marriage i.e. "Kanyadan" Scheme be renamed and called as "Chief Minister's Kanyadan Scheme".

(ii) The words and figures "Rs. 15,000/-" appearing in para 1, 3 and 6 of the original Scheme be substituted by words and figures "Rs. 25,000/-".

(iii) The following para be added under clause 4 "Eligibility".

"4(a) The revised enhanced financial assistance of Rs. 25,000/- shall be paid to applicant whose daughters civil marriage is/are registered on or after 1-4-2011.

(iv) The following words shall be added clause 5(II);

Or the Village Panchayat duly countersigned by concerned BDO or by the Municipal Council/Corporation.

(v) The additional clause 7 be added to the Scheme as under:

"7. This Amendment shall come into force w.e.f. 1-4-2011.

By order and in the name of the  
Governor of Goa.

*Sanjiv M. Gadkar*, Director & ex officio Joint  
Secretary (W&CD).

Porvorim, 10th August, 2011.

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**Notification**

2-176-2011-ICDS/DWCD(MAMTA)

SCHEME

*Name:-* The Scheme shall be called as "Financial incentives to mothers who deliver a Girl Child (MAMTA)."

The Scheme shall be implemented through the ICDS i.e. Child Development Project Officer, Mukhya Sevikas and Anganwadi Workers at taluka/block level and village level respectively.

Under the Scheme an amount of Rs. 5,000/- shall be paid to all the mothers through



Account payee cheques of Banks or Post Office, who delivers a girl child, in the *registered medical institution* in the State of Goa, irrespective of their social/economical status.

The mother should be a resident of Goa for at least three years or married to a resident of Goa (document to that effect to be submitted).

The eligible mother who delivers a girl child shall apply to the Child Development Project Officer through the Anganwadi Worker along with a copy of the Birth Report/Birth Certificate in the prescribed form, attached to the Scheme within 45 days of the delivery or from the date of Scheme in the Official Gazette whichever is earlier.

The Child Development Project Officer concern shall prepare the list of expected mothers, month-wise before hand and on receipt of the application, issue Sanction Order without loss of time, so that the benefits reach out to the beneficiaries at the earliest. All Child Development Project Officers shall maintain a detailed record of the applications received and payment made with such other details like name of the applicant, name of husband/father, name of the village and constituency, category, religion, etc.

The financial incentive shall be paid to the beneficiaries immediately within 15 days from the receipt of the application and verification thereto, preferably through Bank Account/Post Offices, for which Accounts of the expected mother to be opened.

The Scheme shall come into force from 1st April, 2011 and all mothers who deliver live girl child (maximum 2 deliveries) w.e.f. 1st April, 2011 shall be entitled for benefits under the Scheme.

*Sanjiv M. Gadkar*, Director (W&CD).

Panaji, 9th August, 2011.

-----

DIRECTORATE OF WOMEN AND CHILD DEVELOPMENT  
PANAJI-GOA

ANNEXURE – I

Application form for Scheme

**Financial incentives to mothers who deliver a girl child (MAMTA)**

- |                                                               |   |
|---------------------------------------------------------------|---|
| 1. Name of the Mother (in full)                               | - |
| 2. Age of the Mother                                          | - |
| 3. Residential Address :                                      |   |
| Village                                                       | - |
| Constituency                                                  | - |
| Taluka                                                        | - |
| District                                                      | - |
| State                                                         | - |
| 4. Contact Number                                             | - |
| 5. Bank/Post Office Account No.                               | - |
| 6. Caste (Whether SC/ST/OBC/other)                            | - |
| 7. Religion                                                   | - |
| 8. Name of the Doctor                                         | - |
| 9. Name of the registered medical institution where delivered | - |

OFFICIAL GAZETTE — GOVT. OF GOA

SERIES I No. 20

18TH AUGUST, 2011

10. Date of Delivery	-			
11. Name of the Child, if any	-			
12. Weight of the Girl Child	-			
13. Name of the Anganwadi Centre, if any	-			
14. Family income	-			
15. Details of the other children	-	Name	Sex	Date of Birth
	1.			
	2.			
	3.			

.....  
 (Name of the Mother with date and signature)

The mother shall enclose the following documents:

1. Certified copy of Ration Card.
2. Certified copy of Birth Report/Certificate.
3. The mother should be a resident of Goa for at least three years or married to a resident of Goa (document to that effect to be submitted).

[www.goaprintingpress.gov.in](http://www.goaprintingpress.gov.in)

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# ANNEXURE-II: MAMTA SCHEME 2015

OFFICIAL GAZETTE — GOVT. OF GOA

SERIES I No. 26

24TH SEPTEMBER, 2015

## Department of Women & Child Development

Directorate of Women & Child Development

### Notification

2-176-2011-ICDS/DWCD (MAMTA)/  
/Part I/1678

(MAMTA SCHEME)

Read: Notification No. 2-176-2011-ICDS/DWCD/  
/MAMTA dated 18-08-2011.

Government of Goa is pleased to revise the following scheme and is hereby published for general information of public.

1. *Name.*— The scheme shall be called as “Financial Incentive to mother who deliver girl child” (MAMTA).

2. The scheme shall be implemented through the ICDS i.e. Child Development Project Officer, Mukhya Sevikas and Anganwadi Worker at Taluka/Block level and Village level respectively.

3. *Objective of the scheme.*— The scheme is aimed at improving the female child sex ratio in the State.

4. *Eligibility and other conditions.*— (a) All mothers who deliver a live girl child (maximum 02 deliveries).

(b) The scheme is available to all irrespective of their social/economical status.

(c) The mother should be resident of Goa for at least three years or married to a resident of Goa (document to that effect to be submitted).

(d) The eligible mother who delivers a girl child shall apply to the Child Development Project Officer through the local Anganwadi Centre along with a copy of the Birth report/ Birth Certificate in the prescribed form within 45 days of the delivery of the girl child. The benefits are directly credited to the declared Bank Account.

5. In clause No. 3 following amendments shall be carried:

The figure and words an amount of Rs. 5,000/- (Rupees five thousand only) shall be substituted with the figure and words Rs. 25,000/- (Rupees twenty five thousand only) provided following relevant documents enclosed:

I. 1st installment will be released of Rs. 5,000/- after mother deliver a girl child (apply within 45 days).

II. Second installment of Rs. 5,000/- will be released after completed basic immunization i.e. BCG, Polio, DPT, Hepitites B1, B2, B3, Vit A, DPT Booster, Polio Booster producing the documents (apply within 45 days).

III. Third installment of Rs. 5,000/- will be released after completed Secondary Education (S.S.C.E.) producing the document (apply within 45 days).

IV. Fourth installment of Rs. 5,000/- will be released after completed Higher Secondary Education (H.S.S.C.E.) producing the document (apply within 45 days).

V. Fifth installment of Rs. 5,000/- will be released after completed Degree Education producing the document (apply within 45 days).

The amendment shall come into force from 1st April, 2011 and all mothers who deliver live girl child (maximum 2 deliveries) and child born on or after 1st April, 2011 shall be entitled for benefits under the scheme.

This has been issued with the concurrence of the Finance Department under their U. O. No. 1400014002 dated 13-08-2015.

By order and in the name of the Governor  
of Goa.

*Deepali Naik*, Director & ex officio Jt.  
Secretary (Women and Child Development).

Panaji, 9th September, 2015.

From:- .....  
.....  
Date:- .....

To,  
The Child Development Project Officer,  
ICDS .....  
....., Goa.

Sub: Application Form for "Financial Incentives to mother who deliver a girl child (MAMTA).

Madam,

I, the undersigned hereby apply for the "Financial Incentives to mother who deliver a girl child (MAMTA)". Deliver a Girl Child/Completion of Immunization/Completion of Secondary Education/Completion of Higher Secondary Education/Completion of College Degree.

I am requesting you, kindly grant incentive to me as per the necessary documents are submitted.

Thanking you,

Yours faithfully

( )

Encl: The application shall be enclosed with the following documents:-

- (1) Annexure-I.
- (2) Certified/Self attested copy of Aadhar Card.
- (3) Certified/Self attested copy of Ration Card.
- (4) Certified/Self attested copy of Birth Report/Certificate from registered Institution in Goa.
- (5) Immunization Card/SSCE Passing Certificate/HSSE Passing Certificate & College Degree Passing Certificate from the recognized Board & University.
- (6) The mother should be resident of Goa for last 3 years or married to a resident of Goa. (Attested documents to that effect to be submitted).
- (7) Pre-receipt in duplicate.
- (8) Mother should apply within 45 days dues for installment.

-----  
ANNEXURE-I

Application form for Scheme

**"Financial incentives to mothers who deliver a girl child" (MAMTA)**

- 
- |                                         |   |       |
|-----------------------------------------|---|-------|
| 1. Name of the mother (in full)         | : | ..... |
| 2. Age of the mother                    | : | ..... |
| 3. Residential address                  | : | ..... |
| Village,                                | : | ..... |
| Constituency, Taluka,                   | : | ..... |
| District                                | : | ..... |
| 4. Contact Number                       | : | ..... |
| 5. Bank (Nationalized Bank) Account No. | : | ..... |
| 6. Caste (Whether SC/ST/OBC/other)      | : | ..... |

OFFICIAL GAZETTE — GOVT. OF GOA

SERIES I No. 26

24TH SEPTEMBER, 2015

7. Religion	:	.....																
8. Name of the Doctor	:	.....																
9. Name of the registered medical Institution where delivered	:	.....																
10. Date of Delivery/Date of completion of Immunization/SSCE/HSSE/Degree	:	.....																
11. Certified copy of Immunization/SSCE/HSSE/Degree	:	.....																
12. Name of the child, if any	:	.....																
13. Weight of the girl child at birth	:	.....																
14. Name of the Anganwadi Centre, if any	:	.....																
15. Family income	:	.....																
16. Details of the other children	:	<table border="0"> <thead> <tr> <th></th> <th>Name</th> <th>Sex</th> <th>Date of Birth</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>.....</td> <td>.....</td> <td>.....</td> </tr> <tr> <td>2.</td> <td>.....</td> <td>.....</td> <td>.....</td> </tr> <tr> <td>3.</td> <td>.....</td> <td>.....</td> <td>.....</td> </tr> </tbody> </table>		Name	Sex	Date of Birth	1.	.....	.....	.....	2.	.....	.....	.....	3.	.....	.....	.....
	Name	Sex	Date of Birth															
1.	.....	.....	.....															
2.	.....	.....	.....															
3.	.....	.....	.....															

**Declaration**

I, Shri/Smt. .... applicant herein below declare that I have not applied for the benefits other than the applications for the above child under the scheme Mamta and authority are free to recover the money with interest if found faulty in case of excess claim.

.....  
(Name of the mother with date and signature)

**PRE-RECEIPT**

Dated:

Received from the Child Development Project Officer, I.C.D.S. ...., Directorate of Women and Child Development, Goa an amount of Rs. 5,000/- (Rupees five thousand only) towards "Financial Incentives to mother who deliver a girl child" (MAMTA).

( ..... )  
Name & Signature of the receiver with  
Revenue stamp

**PRE-RECEIPT**

Dated :

Received from the Child Development Project Officer, I.C.D.S. ...., Directorate of Women and Child Development, Goa an amount of Rs. 5,000/- (Rupees five thousand only) towards "Financial Incentives to mother who deliver a girl child" (MAMTA).

( ..... )  
Name & Signature of the receiver with  
Revenue stamp

# ANNEXURE-III: MAMTA SCHEME 2016

OFFICIAL GAZETTE — GOVT. OF GOA

SERIES I No. 4

28TH APRIL, 2016

## Notification

2-176-2011-ICDS/DWCD (MAMTA)/Part I/3419  
(MAMTA SCHEME)

Government of Goa is pleased to revise the following scheme and is hereby published for general information of public.

Read: 1. Notification No. 2-176-2011-ICDS/  
/DWCD(MAMTA) dated 18-08-2011.  
2. Notification No. 2-176-2011-ICDS/  
/DWCD(MAMTA)/Part I/1678 dated  
24-09-2015

1. *Name:* the scheme shall be called as “Financial Incentives to mothers who deliver a Girl Child” (MAMTA).

2. The scheme shall be implemented through the ICDS i.e. Child Development Project Officer, Mukhya Sevikas and Anganwadi Worker at Taluka/Block level and Village level respectively.

3. *Objective of the scheme.*— The scheme is aimed at improving the Female Child Sex Ratio in the State.

4. *Eligibility and other condition.*— (a) All mothers who deliver a live girl child (maximum 02 deliveries).

(b) The scheme is available to all irrespective of their social/economical status.

(c) The mother should be resident of Goa for at least three years or married to a resident of Goa (document to that effect to be submitted).

(d) The eligible mother who delivers a girl child shall apply to the Child Development Project Officer through the local Anganwadi Centre along with a copy of the Birth report/ Birth Certificate in the prescribed form within 45 days of the delivery of the girl child. The benefits are directly credited to the declared Bank Account.

(5) Under the scheme an amount of Rs. 25,000/- (Rupees twenty five thousand only) shall be paid to the mothers who deliver

a girl child with disbursal linked to 5 stages of Rs. 5,000/- each as follows provided relevant documents enclosed:

I. 1st installment will be released of Rs. 5000/- after mother deliver a girl child (apply within 45 days).

II. Second installment of Rs. 5000/- will be release after completed basic immunization i.e. BCG, Polio, DPT, Hepitites B1, B2, B3, Vit A, DPT Booster, Polio Booster producing the documents (apply within 45 days).

III. Third installment of Rs. 5000/- will be released after completed Secondary Education (S.S.C.E.) producing the document (apply within 45 days).

IV. Fourth installment of Rs. 5000/- will be released after completed Higher Secondary Education (H.S.S.C.E.) producing the document (apply within 45 days).

V. Fifth installment of Rs. 5000/- will be released after completed Degree Education producing the document (apply within 45 days).

6. In Notification at Sr. No. 1 referred above in the para No. 3 the words “in the State of Goa” shall be omitted.

The Amendment shall come into force from 1st April, 2011 and all mothers who deliver live girl child (maximum 2 deliveries) and child born on or after 1st April, 2011 shall be entitled for benefits under the scheme. The beneficiaries shall apply to the Child Development Project Officer through the local Anganwadi Centre within 45 days from the date of the notification.

This has been issued with the approval of the Government vide their U. O. No. 095/F dated 11-04-2016.

By order and in the name of the Governor of Goa.

*Shilpa Shinde*, IAS, Director & ex officio Joint Secretary (Women & Child Development).

Panaji, 21st April, 2016.

From:- .....  
 .....  
 .....

Date:- .....

To,  
 The Child Development Project Officer,  
 ICDS .....  
 ....., Goa.

Sub: Application Form for “Financial Incentives to Mothers who Deliver a Girl Child (MAMTA)”.

Sir/Madam,

I, the undersigned hereby apply for the “Financial Incentives to mothers who deliver a girl child (Mamta)”. Deliver a Girl Child/Completion of Immunization/Completion of Secondary Education/ Completion of Higher Secondary Education/ Completion of College Degree.

I am requesting you, kindly grant incentive to me as per the necessary documents are submitted.

Thanking you,

Your's faithfully,

( )

*Encl:* The application shall be enclosed with the following documents.

- (1) Annexure – I
- (2) Certified/Self attested copy of Aadhar Card.
- (3) Certified/Self attested copy of Ration Card.
- (4) Certified/Self attested copy of Birth Report/Certificate from registered Institution.
- (5) Immunization Card/SSCE Passing Certificate/HSSE Passing Certificate & College Degree Passing Certificate from the recognized Board & University.
- (6) The mother should be resident of Goa for last 3 years or married to a resident of Goa. (Attested documents to that effect to be submitted).
- (7) Pre-receipt in duplicate.
- (8) Mother should apply within 45 days dues for Installment.

ANNEXURE – I

**Application form for Scheme**

“Financial incentives to mothers who deliver a girl child” (MAMTA)

- |                                         |   |
|-----------------------------------------|---|
| 1. Name of the Mother (in full)         | - |
| 2. Age of the Mother                    | - |
| 3. Residential Address :                |   |
| Village, Constituency, Taluka, District | - |
| 4. Contact Number                       | - |
| 5. Bank (Nationalized Bank) Account No. | - |

OFFICIAL GAZETTE — GOVT. OF GOA

SERIES I No. 4

28TH APRIL, 2016

6. Caste (Whether SC/ST/OBC/other)	-			
7. Religion	-			
8. Name of the Doctor	-			
9. Name of the registered medical Institution where delivered	-			
10. Date of Delivery/Date of completion of Immunization/SSCE/HSSE/Degree	-			
11. Certified copy of Immunization/SSCE/HSSE/Degree	-			
12. Name of the Child, if any	-			
13. Weight of the Girl Child at Birth	-			
14. Name of the Anganwadi Centre, if any	-			
15. Family income	-			
16. Details of the other children	-			

	Name	Sex	Date of Birth
1.			
2.			
3.			

DECLARATION

I, Shri/Smt. .... applicant herein below declare that I have not applied for the benefits other than the applications for the above child under the scheme Mamta and authority are free to recover the money with interest if found for the under in case excess claim.

.....  
(Name of the Mother with date and signature)

PRE-RECEIPT

Dated:

Received from the Child Development Project Officer, I.C.D.S. ...., Directorate of Women and Child Development, Goa an amount of Rs. 5,000/- (Rupees five thousand only) towards "Financial Incentives to mothers who deliver a girl child" (MAMTA).

( )

Name & Signature of the receiver with

Revenue stamp



OFFICIAL GAZETTE — GOVT. OF GOA

SERIES I No. 4

28TH APRIL, 2016

PRE-RECEIPT

Dated:

Received from the Child Development Project Officer, I.C.D.S. ...., Directorate of Women and Child Development, Goa an amount of Rs. 5,000/- (Rupees five thousand only towards "Financial Incentives to mothers who deliver a girl child" (MAMTA).

( )

Name & Signature of the receiver with  
Revenue stamp

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# ANNEXURE-IV: LADLI LAXMI SCHEME 2013

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Government of Goa,  
**Directorate of Women & Child Development**  
Shanta Bldg., 1<sup>st</sup> Floor, St. Inez,  
Panaji, Goa

Fax:- (0832)2424238 Phone:- (0238) 2235308 / 2426112 e-mail:- dir-wcd.goa@nic.in

No. 2/279/LL/2012/DW&CD/4231

dated: 30/04/2013

Whereas Government has notified Laadli Laxmi Scheme vide notification no. 2/279/LL/2012/DW&CD/2562 dated 06/07/2012 published in the Official Gazette No. 16, Series I, dated 19/07/2012.

And whereas, the scheme has been subsequently amended vide notification no. 2/279/LL/2012/DW&CD/2969 dated 07/08/2012 published in the Official Gazette No. 19, Series I, dated 09/08/2012; and notification no. 2/279/LL/2012/DW&CD/4162 dated 22/04/2013 published in the Official Gazette No. 4, Series I, dated 25/04/2013.

Government hereby re-publishes the said Laadli Laxmi Scheme, as hereunder:

## **LAADLI LAXMI SCHEME**

### **Preamble to the Scheme**

In a society, where a girl child is often seen to be a financial burden, this scheme is intended to reduce the financial burden thereby 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.

- I. Short title and commencement.** - (1) This scheme shall be called “Laadli Laxmi Scheme”.
- (2) The scheme shall come into force with immediate effect.

**II. Eligibility and other conditions:-** (1) **Any Girl** who fulfils all of the following conditions are eligible to apply:

- (a) born in the State of Goa;
- (b) resident of Goa for the last fifteen years; and
- (c)
  - (i) whose at least one of the parents is born in Goa and is also a resident of Goa for the last fifteen years; or
  - (ii) whose one of the parents is residing in Goa for last twenty five years.

Provided that a Girl, who is born outside Goa, shall be eligible if she is:

- (a) resident of Goa for the last fifteen years;
  - (b) educated in Goa; and
  - (c)
    - (i) whose at least one of the parents is born in Goa and is also a resident of Goa for the last fifteen years; or
    - (ii) whose one of the parents is residing in Goa for last twenty five years.
- (2) If any doubt arises regarding eligibility of any, the same shall be decided by a Committee consisting of the following:
- (i) Secretary to Government of Goa in charge of Department of Women and Child Development as Chairperson,
  - (ii) One Social Worker to be appointed by the Government as Member,
  - (iii) Additional/Joint Secretary to Government of Goa in charge in the Department of Finance as Member, and
  - (iv) Director, Directorate of Women and Child Development as Member Secretary.
- (3) The decision of the above Committee shall be final and binding. No appeal or request for reconsideration of decision shall be allowed under the scheme.
- (4) All applications received from a girl child who is an orphan *or* a destitute child *or* who is born outside a legitimate wedlock *or* an adopted girl child *or* any other case which is covered under the

objective of the scheme; shall be referred to the Committee mentioned above, if the application is made by the guardians or the Institution/Organisations which is taking care of the child.

(4)(A): In case if an applicant is unable to produce documents pertaining to parents birth, residence, etc. on account of their opposition to her marriage, such an application shall be placed before the Committee for decision.

(5) The beneficiaries shall be grouped into two categories, namely:-

- (a) Those applicant who attain the age of majority i.e. 18 years on or after 01.04.2012, and
- (b) Those who have already attained the age of 18 years before 01.04.2012 and are in the age group of 19 to 40 years.

**III. Mode of operation.** - (1) The beneficiaries under the scheme shall be paid Rs. 1.00 lakh as financial assistance, by means of bank fixed deposit, jointly in the name of the Director of Women and Child Development and the applicant (the Girl).

(2) The fixed deposit shall be renewed annually automatically on maturity, alongwith the amount of interest accrued, till the date of claim by the applicant as per scheme or until the age of 40 years whichever is earlier.

For the purpose of operation of this scheme through the bank / financial institution concerned, the Government, shall execute a Memorandum of Understanding (MoU), detailing the terms and conditions of operation of the bank account, the fixed deposit account / certificate, amount of interest accrued, authorisation procedure for payment to the beneficiary, terms of payment by the Government to the bank / financial institution, credit to the Government on closure of individual account etc.

**IV. Application procedure.** - (1) The applicant who attains the age of majority i.e. 18 years on or after 1<sup>st</sup> April 2012, (i.e. those beneficiaries covered under clause 2(5)(a) above) may apply to the Director of Women and Child Development, Panaji - Goa, in the prescribed form (“**Annexure I**” to this scheme), complete in all respects, along with two passport size photographs and the following documents:

- i) Attested copy of the Birth Certificate of the applicant.
- ii) Attested copy of any document as a proof of 15 years residence of the applicant in the State of Goa. In lieu of the Residence Certificate, the previous School Leaving Certificate and the current Bonafide Student Certificate issued by the recognized Educational Institution in which the Girl is presently studying can also be produced. However, in case of girls who discontinued education at school level, the gap period i.e., from the time of discontinuation of education till completion of 18 years of age/marriage as the case may be, may be proved by production of residence certificate. In case of graduates, the Certificates of passing of Xth; XIIth and Graduation is adequate evidence.
- iii) 15 years or 25 years Residence Certificate of the parent(s) as the case may be. In lieu of the Residence Certificate, any documentary evidence to prove the residence for the specified period can also be produced which may include:
  - a.) the land records i.e. tenancy rights; mundcarial rights; occupancy rights, etc;
  - b.) Employment certificate; or
  - c.) Any such records to the satisfaction of the Committee.
- iv) Birth Certificate of the parent(s). If no birth certificate is available one of the following documents can be produced showing the details namely the date and place of Birth of the parent(s):
  - a.) Baptism certificate;
  - b.) School leaving certificate of the parent(s) etc;

- c.) Any document which establishes that one of the grandparents of the girl have lived in Goa around the time of the date of birth claimed by the parent(s); or
- d.) Any such records, which establishes the date of birth of the parent(s).
- v) Attested copy of the Aadhar card if any, and
- vi) An affidavit in the format as given in “**Annexure II**” to this scheme.
- vii) In case of a girl whose father/mother is in service either with the State Government or the Central Government or the public sector undertakings, in lieu of the certificate of residence such applicant may produce the service certificate of 25 years issued by the Head of the Department. However, the girl should be born in Goa and should have studied in Goa up to X<sup>th</sup> class.

Note 1: The Aadhar card will be compulsory for all applicants after 01.04.2013. However, the Government by separate Order may relax the requirement of producing the Aadhar card and such other certificate(s), for a further period of time, as may be prescribed in the said Order.

Note 2: The application form (Annexure-I) shall be serially numbered and issued by the designated Offices notified by the Director of Women and Child Development / designated branches of the bank concerned. Application forms in any other format or proforma or reprographic copies of the same shall not be accepted.

Note 3: The application form (Annexure-I) shall be signed by the applicant in the presence of either the Member of Legislative Assembly, the Member of Parliament, Government Officer (not below the rank of Additional / Special Secretary to the Government of Goa) or the District Magistrate.

- (2) In case of those beneficiaries who have already attained the age of 18 and above before 01.04.2012 (i.e. those beneficiaries covered under clause 2(5)(b) above) and have got / are getting married hereinafter, may apply to the Director of Women and Child Development, Panaji - Goa, in the prescribed form, in “**Annexure-I**” of this scheme with all the documents listed in clause 4 (1) above along with following additional documents;
  - (i) Attested copy of the Civil Marriage Registration Certificate (which may also include the first registration certificate) provided the certificate is dated on or after 01.04.2012 only.
- (3) The application shall be submitted within one year, either from the date of publication of this scheme in the Official Gazette or from the date of attaining the age of 18 years or from the date of issue of Civil Marriage Registration Certificate. All applications received beyond the specified period of one year shall be rejected.
- (4) The application duly filled and complete in all respect, received by the Directorate of Women and Child Development, shall be scrutinised and sanctioned by the Director of Women and Child Development, in the chronological order in which application is received in his Office.
- (5) The applicant shall have to open an account in the bank / financial institution as declared by the Government, in any of its branches in the State of Goa.
- (6) In order to receive the money after civil marriage, the beneficiary shall personally present herself before the designated officer(s) or the Director of the Directorate, Women and Child Development for issue of withdrawal order/letter, which in turn can be presented in the bank / financial institution for withdrawal of the money / amount due and payable. The withdrawal order/letter shall be issued based

on the submission of the Civil Marriage Registration Certificate (which may also include the first registration certificate).

- (7) If the girl who has availed the benefits under the scheme, on attaining the age of 21 years intends to withdraw the said amount for her use in business/profession or for her further studies, such cases shall be placed before the Committee for decision.

**V. Other Conditions. -** (1) In the event of death of the beneficiary before the marriage, the amount in the fixed deposit shall be paid by the bank / financial institution concerned to the Director of Women and Child Development, who shall deposit the same into an appropriate Government account.

- (2) A separate account shall be opened with one of the bank / financial institution concerned to be identified by the Government for implementation of the scheme, which shall prepare a fixed deposit in the name of the applicant as per the sanction order issued by the Director, Women and Child Development, from time to time.
- (3) The money under the fixed deposit shall be permitted to be withdrawn from the bank / financial institution, provided the beneficiary produces the withdrawal order/letter from the Director, Women and Child Development or any other authorised official and also personally present herself before the bank officials.
- (4) The benefits under the scheme shall be given only once in the lifetime of each beneficiary.
- (5) The unpaid money under the fixed deposit shall be credited back to the Government along with the interest accrued thereon and no



family members / co-signatory / guardian, as the case may be shall have right/claim of whatsoever on the same.

- (6) In the event, there is no claim by the beneficiary till attaining the age of 40 years, the fixed deposit shall be closed and the amount shall be credited back to the Government along with the interest accrued thereon. No further assistance of any nature shall be provided to the concerned.
- (7) This scheme does not confer any right on any one merely on application made under the scheme, for claiming the benefits under this scheme and denial of the benefits under the scheme, after the same has been examined by the Director of Women and Child Development as well as the Committee constituted under clause 2(2) above, shall not be disputed.
- (8) The disbursement of benefits under this scheme shall be subject to the availability of funds provided for the purpose annually by means of budgetary support.

- VI. Power to relax.** - (1) For removal of any difficulties in the implementation of the scheme, there shall be a four member Committee constituted as in clause 2(2) above.
- (2) The decision of the Committee shall be final and binding on all concerned.
  - (3) The Government shall have the power to amend, modify and cancel any part or whole of the scheme at any time.

By order and in the name of the  
Governor of Goa

- sd/ -  
Sunil P. Masurkar  
Director & ex-officio Joint Secretary to the Govt.  
Women and Child Development



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**FOR OFFICE USE ONLY**

**Authorisation to the Bank**

**Date : .....**

**To,  
The Branch Manager / Authorised Officer of  
.....(name of Bank)**

**Sir/Madam,**

**Your are authorised to release an amount of ₹ 1,00,000/- to Ms. ....  
..... whose details have been verified, in the form of  
cash payment/ fixed deposit receipt.**

\_\_\_\_\_  
**Director  
Directorate of Women & Child Development**



**PART II**

The application shall be enclosed with the following documents:

1. Self Certified copy of Birth Certificate of the applicant.
  2. Residence Certificate of the applicant. In lieu of the Residence Certificate, the previous School Leaving Certificate and the current Bonafide Student Certificate issued by the recognized Educational Institution in which the Girl is presently studying can also be produced. However, in case of girls who discontinued education at school level, the gap period i.e. from the time of discontinuation of education till completion of 18 years of age/marriage as the case may be may be proved by production of residence certificate. In case of graduates, the certificates of passing of Xth, XIIth and Graduation is adequate evidence.
  3. Self Certified copy of Ration Card.
  4. Self Certified copy of Aadhar Card.
  5. Self Certified copy of the Civil Marriage Registration Certificate, which may also include the first registration certificate.
  6. Self Certified copy of 15 years or 25 years Residence Certificate of one of the parent(s) of the applicant as the case may be. In lieu of the Residence Certificate, any documentary evidence to prove the residence for the specified period can also be produced which may include:
    - i. the land records i.e. tenancy rights; mundcarial rights; occupancy rights, etc;
    - ii. Employment certificate; or
    - iii. Any such records to the satisfaction of the Committee..)
  7. Self Certified copy of Birth Certificate of one of the parent(s) of the applicant as the case may be: If no birth certificate is available, one of the following documents can be produced showing the details namely the date and place of Birth of the parent(s):
    - i. Baptism certificate;
    - ii. School leaving certificate of the parent(s);
    - iii. Any document which establishes that one of the grandparents of the girl have lived in Goa around the time of the date of birth claimed by the parent(s); or
    - iv. Any such records, which establishes the date of birth of the parent(s).
  8. Affidavit on ₹ 50/- stamp paper/or with special adhesive stamp in prescribed form Annexure II.
  9. Pre-receipt with revenue stamp (in duplicate) as prescribed.
-

**Annexure – II**

(Fill in the blanks and strike out whichever is not applicable)  
(on ` 20/- stamp paper or affix special adhesive stamp of ₹ 50/-)

**A F F I D A V I T**

I, ----- daughter of Shri -----  
aged-----years, Indian National, resident of -----  
-----do hereby state and affirm on oath as under:

1. That I have applied for financial assistance under the Laadli Laxmi Scheme.
2. That I am born at -----, State----- on -----
3. That I have completed 18 years of age as on ----- and that I am not above 40 years of age.
4. That I belong to -----religion.
5. That I belong to SC/ST/OBC/OTHERS category.
6. That I have been residing at the above notified address for last----- years and that I am resident of Goa for the last ----- years.
7. That my father/mother,----- (name of father/mother) is born in Goa and is also the resident of Goa for the last ----- years.
8. That my father/mother,----- (name of father/mother) is residing in Goa for last ----- years.
9. That I have studied / studying in Goa from -----(name and address of the Institution) for the period from----- to -----.(till date)

Solemnly affirmed on this -----th day of month of -----of the year-----

\_\_\_\_\_  
**DEPONENT**

**Sworn before:**

**Sr. No.**

**PRE-RECEIPT**

Received with thanks from *Director of Women and Child Development, Panaji* a sum of ₹ 1,00,000/- (*Rupees one lakh only*) in the form of *Fixed Deposit Receipt (FDR) / Cash* towards *financial assistance under Laadli Laxmi Scheme*.

Affix ₹ 1/- Revenue stamp
---------------------------------

Date :

Name: \_\_\_\_\_

Place:

Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

---

**Sr. No.**

**PRE-RECEIPT**

Received with thanks from *Director of Women and Child Development, Panaji* a sum of ₹ 1,00,000/- (*Rupees one lakh only*) in the form of *Fixed Deposit Receipt (FDR) / Cash* towards *financial assistance under Laadli Laxmi Scheme*.

Date :

Name: \_\_\_\_\_

Place:

Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

---

# ANNEXURE-V: LADLI LAXMI SCHEME APRIL 2016

OFFICIAL GAZETTE — GOVT. OF GOA

SERIES I No. 4

28TH APRIL, 2016

**Department of Women & Child Development**

Directorate of Women & Child Development

**Notification**

2-279-LL-2012-DW&CD/(Part-I)/3401

Read: (1) Notification No. 2/279/LL/2012/DW &CD/2562 dated 06-07-2012.

(2) Amended & re-published Notification No. 2/279/LL/2012/DW&CD/4231 dated 30-04-2013.

(3) Amendment Notification No. 2/279/LL/2012/DW&CD/Part (I)/4780 dated 26-06-2013.

(4) Amendment Notification No. 2/277/LL-2015-DW&CD(Part-I)/03835 dated 24-09-2015.

For removal of difficulties in the implementation of the Laadli Laxmi Scheme notified in the Official Gazette vide above referred notifications, in terms of powers conferred vide sub-clause (3) of Clause VI of

the scheme, the Government hereby further amends the said scheme as hereunder:—

1. In sub-clause (7) of Clause IV, the words “should apply in the prescribed Form ‘A’ duly completed in all respects along with the relevant documents directly to the Department” shall be inserted after the words “for her further studies,” and before the words “such cases shall be placed before the Committee for decision”.

This notification supersedes the earlier Notification No. 2/277/LL-2015-DW&CD (Part-I)/03835 dated 24-09-2015 and shall be deemed to have come into force w.e.f. 24-09-2015.

This notification is issued with the approval of the Government vide U. O. No. 100/F dated 15-04-2016.

By order and in the name of the Governor of Goa.

*Shilpa Shinde*, IAS, Director & ex officio Joint Secretary (Women & Child Development).

Panaji, 20th April, 2016.

FORM-‘A’

**Application Form for withdrawal of claim for Higher Education/Entrepreneurship/Marriage under ‘Laadli Laxmi’ Scheme**

Passport size Photograph of the applicant duly attested by the Gazetted Officer.

1. \*Name of the applicant (Girl): .....  
(As specified on birth certificate) (Surname) (Name) (Middle name)
2. Applicant’s date of Birth:        
(dd/mm/yyyy)
3. \*Name of the applicant’s (i) Mother: .....  
(ii) Father: .....  
(iii) Guardian: .....
4. Withdrawal of Laadli Laxmi claim:—  
(a) Higher Education: (specify): .....  
(b) Entrepreneurship (specify): .....  
(c) Marriage purpose (date of Civil Marriage): .....





OFFICIAL GAZETTE — GOVT. OF GOA

SERIES I No. 4

28TH APRIL, 2016

FOR OFFICE USE ONLY

Authorization to the Bank

Date: .....

To,  
The Branch Manager/Authorized Officer of  
.....(name of Bank)

Sir/Madam,

You are authorized to release an amount of Rs. .... (Rupees .....)  
to Ms. .... whose details have been verified, in the form of cash payment  
for the purpose Higher Education/Entrepreneurship/Marriage purpose.

Director  
Directorate of Women & Child Development

**Placed before the Committee under Clause II (2)  
of the Laadli Laxmi Scheme**

Approved:-

Rejected:-

Remarks if any: Decision of the Committee held in its meeting on .....

.....  
Director  
Directorate of Women & Child Development

Date:-

PRE-RECEIPT

Received with thanks from Director of Women & Child Development, Panaji a sum of Rs. ....  
(Rupees .....) towards part release of Fixed Deposit for the purpose  
of Higher Education/Entrepreneurship/Marriage purpose.

Signature:-

Date:-

Name:- .....

Place:-

# ANNEXURE-VI: LADLI LAXMI SCHEME JUNE 2016

OFFICIAL GAZETTE — GOVT. OF GOA

SERIES I No. 9

2ND JUNE, 2016

With a view to improving the livelihood opportunities for the poor in Urban areas, Government of India, Ministry of Housing and Urban Poverty Alleviation (UPA Division) by a Office Memorandum No. K-14011/2/2012-UPA/ /FTS-5196 dated 19-2-2016 has decided to extend the scope of National Urban Livelihoods Mission to all the Statutory Towns based on their local capacity and requirements. The Mission with enhanced scope is renamed as "Deendayal Antyodaya Yojana (DAY) - National Urban Livelihoods Mission".

The Government of Goa in partial amendment of the Notification dated 9-7-15 has decided to implement all components of the Mission document in all the 14 (Fourteen) ULB's in the State of Goa.

By order and in the name of the Governor of Goa.

*Elvis Gomes*, Director & ex officio Addl. Secretary (Urban Development).

Panaji, 26th May, 2016.

◆◆◆  
Department of Women & Child Development

Directorate of Women & Child Development

## Notification

2-279-LL-2012-DW&CD/Part(I)/4057

Read: (1) Notification No. 2/279/LL/2012/ /DW&CD/2562 dated 6-7-2012.

(2) Amended & re-published Notification No. 2/279/LL/2012/DW&CD/4231 dated 30-4-2013.

(3) Amendment Notification No. 2/279/ /LL/2012-DW&CD/(Part I)/04780 dated 26-6-2013.

(4) Amendment Notification No. 2/277/ /LL/2015/DW&CD/(Part-I)/3835 dated 24-9-2015.

(5) Amendment Notification No. 2/277/ /LL/2015/DW&CD/(Part-I)/501 dated 20-4-2016.

For removal of difficulties in the implementation of the Laadli Laxmi Scheme notified in the Official Gazette vide above referred notifications, in terms of powers conferred vide sub-clause (3) of clause VI of the scheme, the Government hereby further amends the said scheme as hereunder:-

1. In clause II (5)(b) the words and figures "40 years" shall be deleted and substituted with the words and figures "45 years prospectively from 1st April, 2016."

This notification is issued with the approval of the Government vide U. O. No. 1270/F dated 12-5-2016 and approval of the Finance Department vide U. O. 1345 dated 11-5-2016.

This notification shall come into force prospectively from 1st April, 2016.

By order and in the name of the Governor of Goa.

*Shilpa Shinde*, IAS, Director & ex officio Joint Secretary (W&CD).

Panaji, 24th May, 2016.

[www.goaprintingpress.gov.in](http://www.goaprintingpress.gov.in)

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