

# Chapter-4

## **Performance Audit of Welfare and Protection of Girl Child**

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**Department for Women, Children,  
Disabled & Senior Citizens and  
other related departments**



## 4.1 Introduction

### 4.1.1 Overview

Children are the future of the nation and they have to be nurtured in a healthy atmosphere with proper food and education. The Constitution of India through the Fundamental Rights and Directive Principles protects the rights of children and directs the State to ensure that the children are protected from abuse, and are provided early childhood care and education. As defined in the Women’s and Children’s Institutions (Licensing) Act, 1956, a girl who has not attained the age of 18 years is a child. GoI and successive State Governments have launched several interventions for ensuring the welfare and protection of children including girl children. Some important interventions are detailed below.

|            | Area                           | Scheme/Act   | Objective   |
|------------|--------------------------------|--|---|
| Welfare    | Nutrition                      | Supplementary Nutrition Programme (SNP)                              | To provide supplementary nutrition up to six years aged children (both boys and girls), pregnant and lactating women  |
|            |                                | Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (SABLA)      | To improve nutritional and health status, self development, empowerment, impart vocational skills, etc.   |
|            |                                | Kishori Shakthi Yojana (KSY)   | To improve nutritional and health status, impart vocational skills, etc.  |
|            | Health                         | Universal Immunization Programme                                     | To provide vaccination to children (both boys and girls) against seven vaccine preventable diseases   |
|            | Education                      | Kasturba Gandhi Balika Vidyalaya (KGBV)                              | To set up residential schools at upper primary level for girls belonging predominantly to SC/ST/OBC and minority communities  |
|            |                                | ICDS (through Anganwadi centres)                                     | To provide pre-school education through Anganwadi centres in an informal way<br>To provide training to ICDS personnel   |
| Protection | Legal Protection               | Pre-conception & Pre-natal Diagnostic Techniques (PC&PNDT) Act, 1994 | For prohibition of sex selection before or after conception   |
|            |                                | Immoral Traffic Prevention Act                                       | For preventing trafficking or sexually exploiting children for the purpose of prostitution  |
|            |                                | Protection of Child from Sexual Offences (POCSO) Act, 2012           | To protect children from sexual assault, sexual harassment and pornography  |
|            | Physical and Social Protection | Welfare Hostels for girls  | To improve female literacy by providing shelter, boarding, clothing and medical facilities to children belonging to BPL families  |
|            | Financial Protection           | Girl Child Protection Scheme (GCPS), 2005                            | To eliminate gender discrimination, eradicate female infanticide, improve sex ratio, empower and protect the rights of girl children and women through direct investment from government                  |
|            |                                | AP Bangaru Talli Girl Child Promotion and Empowerment Act, 2013      | To facilitate socio-economic growth of girl child by providing financial incentives after certain milestones to improve the sex ratio, to empower girl children through direct investment from Government |
|            |                                | Financial assistance to victims of various atrocities                | To provide restorative justice to victims of rape, financial assistance as well as support services viz., counselling, shelter, medical and legal aid   |

Apart from the above, there are some other schemes and Acts for ensuring the welfare and protection of children in general, which are not specifically aimed at the girl children but are equally applicable to them like Juvenile Justice (Care and Protection) Act<sup>1</sup>, Protection of Child Rights Act, 2005<sup>2</sup>, Child Labour (Prohibition and Regulation) Act, 1986 (amended in 2000), etc.

#### 4.1.2 Responsibility centres

Several State Government departments have been tasked with enforcement of Acts and implementation of schemes relating to children/women viz., (1) Women Development & Child Welfare (WD&CW) (nodal department), (2) Juvenile Welfare, Correctional Services & Welfare of Street Children (JW, CS & WSC), (3) Social Welfare, (4) Education, (5) Health, (6) Labour, (7) Home Department, etc. as detailed below.

| Framework for Welfare and Protection of Girl Children in Andhra Pradesh |                      |   |
|---|----------------------|---|
| Area  |                      | Responsibility Centres  |
| Welfare   | Nutrition            | Commissioner, Department of Women Development & Child Welfare (WD&CW)                           |
|   | Health               | Commissioner, Department of Health & Family Welfare   |
|   | Education            | Commissioner, WD&CW; Commissioner, State Project Director, Rajiv Vidya Mission (RVM)            |
| Protection  | Legal Protection     | DIG Crimes; Commissioner, Labour; Commissioner, Health, Medical and Family Welfare              |
|   | Social Protection    | Commissioner, WD&CW   |
|   | Physical Protection  | Commissioner, WD&CW<br>State Project Director, RVM<br>Social, Tribal and BC Welfare Departments |
|   | Financial Protection | Commissioner, WD&CW   |

## 4.2 Audit Framework

### 4.2.1 Audit Objectives

The objectives of carrying out performance audit of schemes of welfare and protection of girl child are to assess whether:

- (i) There is adequate and appropriate institutional mechanism for planning for welfare and protection of girl child; and
- (ii) Acts and schemes meant for the welfare of girl child in terms of providing nutrition, health and education, and protection in terms of physical, social, legal and financial have been implemented effectively and convergence of these schemes has been ensured to achieve the desired result.

### 4.2.2 Audit Criteria

Audit findings are benchmarked against the criteria sourced from various enactments and schemes of GoI and State Governments as detailed below.

<sup>1</sup> To deal with juveniles in conflict with law and are in need of care and protection

<sup>2</sup> To review safeguards provided by law for protecting child rights

- (i) Pre-conception & Pre-natal Diagnostic Techniques (PC&PNDT) Act, 1994, AP Bangaru Talli Girl Child Promotion and Empowerment Act, 2013, Child Labour (Prohibition and Regulation) Act, 1986, Protection of Child from Sexual Offences (POCSO) Act, 2012
- (ii) Guidelines of Integrated Child Development Services (ICDS), Kasturba Gandhi Balika Vidyalaya (KGBV), Kishori Shakthi Yojana (KSY), Integrated Child Protection Scheme (ICPS), Girl Child Protection Scheme (GCPS) and Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (SABLA)
- (iii) Orders, instructions, guidelines, etc. issued by GoI and State Government from time to time

### 4.2.3 Audit Scope and Methodology

Audit was carried out during April - July 2014 and involved coverage of implementation of Acts and schemes by State Government for welfare and protection of girl child during the five year period 2009-14. Audit methodology included scrutiny of relevant records/ files/data at the concerned Secretariat departments, Directorates/Commissionerates and unit offices, hostels, observation homes, project offices, Anganwadi centres (AWCs), schools run by Tribal Welfare, BC Welfare Departments, etc. located in the sampled districts.

Principal Secretary and Commissioner, Women Development & Child Welfare Department was intimated the audit plan relating to this report, objectives, scope, methodology and criteria. Further, entry meetings were held with the officials of all the selected districts to apprise them about the modalities of audit.

#### 4.2.3.1 Audit Sample

Based on a pilot study in the capital district of Hyderabad, seven districts were selected for detailed audit scrutiny namely Hyderabad, Adilabad, Medak, Krishna, SPS Nellore, Prakasam and Kurnool based on parameters like literacy rate of women, drop outs of girl children in Classes I to X, infant mortality rate, crime rate against girls/women, etc. Implementation of GoI and State schemes relating specifically to welfare and protection of girl child like Bangaru Talli, KGBV<sup>3</sup>, KSY<sup>4</sup>, SABLA<sup>5</sup> and GCPS<sup>6</sup> was examined in Audit. Although ICDS<sup>7</sup> and SNP<sup>8</sup> relate to both boys and girls, 42 Anganwadi centres were visited along with departmental officials viz., Child Development Project Officers (CDPO), Supervisors and Anganwadi workers to physically verify the availability of amenities and the extent of nutrition being provided to girl children and adolescent girls.

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<sup>3</sup> Kasturba Gandhi Balika Vidyalaya

<sup>4</sup> Kishori Shakthi Yojana

<sup>5</sup> Rajiv Gandhi scheme for Empowerment of Adolescent Girls

<sup>6</sup> Girl Child Protection Scheme

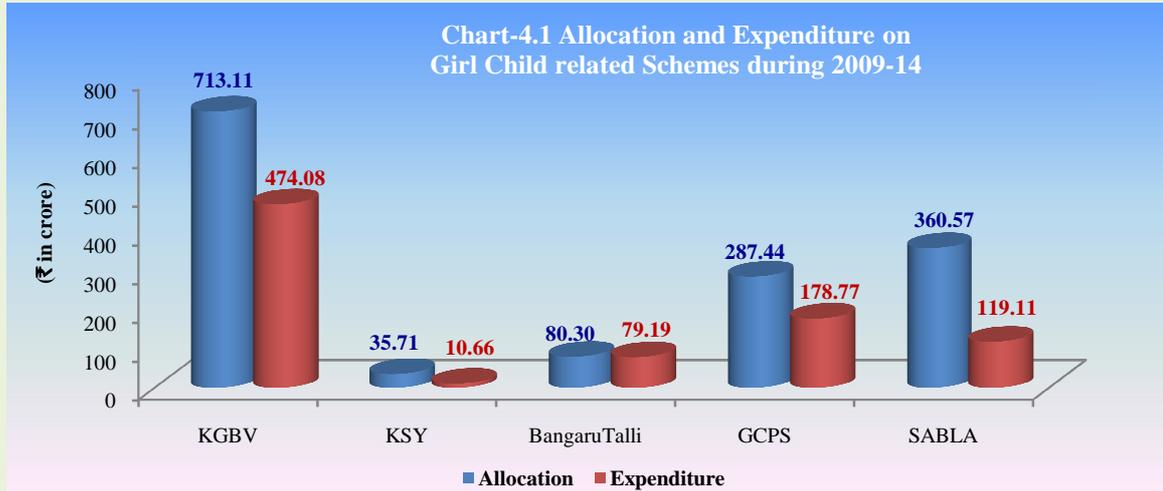
<sup>7</sup> Integrated Child Development Services

<sup>8</sup> Supplementary Nutrition Programme

## Audit findings

### 4.3 Fund allocation and utilisation

State Government does not follow gender based budgeting. In its absence the total amount allocated and utilised for the welfare and protection of girls in the State as a whole is not discernible. However, the total allocation and utilisation of funds on specific girl child related schemes scrutinised in Audit are given below.



Source: VLC data compiled by AG (A&E) AP Hyderabad

Apart from the above schemes, GoI and State Governments have been providing funds for implementation of various schemes which have components involving girls like ICDS, SNP, ICPS, etc. Allocation and expenditure under these schemes have not been included in the above chart since they are not exclusively for girls. Audit scrutiny revealed that allocated funds were not released in full by the State Government in any of the years during 2009-14 and even the short released amounts were not expended as detailed below, which impacted focused implementation of the schemes.

- (i) Out of ₹713.11 crore allocated for KGBV during the period 2009-14, only ₹567.28 crore was released and the amount expended was even less at ₹474.08 crore.
- (ii) Though the entire allocation of ₹10.66 crore was released for construction of compound walls to KGBV schools during 2013-14, only an amount of ₹6.63 crore was expended for the purpose. Physical verification of 12 sampled KGBVs in the test checked districts revealed that six schools have no compound walls, which has a direct impact on the security and protection of girl children.
- (iii) As per SABLA scheme guidelines, for nutrition component, the sharing pattern of funds should be 50:50 between Central and State Governments. Though GoI released its share of ₹15.19 crore under nutrition component and ₹4.45 crore towards non-nutrition component State Government has not released either the GoI share or its own matching share. As a result, during 2010-11 SABLA scheme was not implemented, depriving eight lakh adolescent girls of the benefit.

- (iv) In Adilabad district, no training programmes were conducted as of June 2014 although an amount of ₹57 lakh (₹3.80 lakh per ICDS project) was released for 15 projects towards non-nutrition component<sup>9</sup> under SABLA in the month of November 2013. No expenditure particulars were furnished to Audit.

In its reply (January 2015) Government accepted that gender based budgeting should be followed for allocation of funds for the girl child. It was further stated that instructions would be issued to all the implementing agencies for hundred *per cent* utilisation of allocated funds for various components.

#### **4.4 Welfare of girl children**

GoI and State Governments have initiated specific schemes for the welfare of girl children from their birth to adulthood involving provision of nutrition (including supplementary nutrition where required), access to pre-school as well as formal education and health care. Extent of provision of each of these services is detailed below.

##### **4.4.1 Supplementary Nutrition Programme (SNP)/SABLA**

AWCs are to provide supplementary nutrition for 25 days a month for all 12 months in a year to children (6 months to 6 years) and women in low income and disadvantaged communities to bridge the calorific gap between the nationally recommended intake and average intake. Growth monitoring and nutrition surveillance are two important activities that are to be undertaken in AWCs. Further, severely malnourished children are to be provided special supplementary feeding and referred to medical services.

Major programmes for enhancing nutrition to children include Supplementary Nutrition Programme (SNP). Under SNP, for children aged 6 months to 3 years, take-home ration in the form of Modified Therapeutic Food (MTF) is to be supplied.

Audit findings with regard to implementation of SNP in AWCs are given below:

- (i) In the six test checked AWCs of Krishna district, there was no supply of food under SNP during 2009-10 (104 days) and 2013-14 (72 days).
- (ii) In Krishna district, out of a cumulative number of 9,75,203 girls enrolled in the AWCs during 2009-14, 10 *per cent* were not provided SNP.
- (iii) As per the guidelines of SABLA, supplementary nutrition is to be provided to adolescent girls aged 14-18 years regardless of whether they are out of school or school going and to the out of school girls aged 11-14 years. Each Adolescent girl is to be given at least 600 calories and 18-20 grams of protein and recommended daily intake of micronutrients per day at the rate of ₹5 per day per beneficiary, for 300 days in a year.

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<sup>9</sup> Covering life skill, education, including IEC, training for Sakhi/Saheli, vocational training, etc.

During the years 2012-13 and 2013-14, 6,20,533 and 6,55,666 adolescent girls were stated to have been given nutrition worth ₹45.73 crore and ₹51.15 crore respectively. Considering the cost of ₹5 to be met per child per day in respect of Micronutrients the expenditure reported would have covered 3,04,866 and 3,41,000 adolescent girls only.

***Thus, either the adolescent girls were not provided the prescribed nutritive content or the beneficiaries were not given nutrition on all the 300 days in a year or the number of beneficiaries was inflated.***

#### **4.4.2 Health**

Major health perils faced by girl child include susceptibility to various infectious and nutritional diseases. As per SABLA scheme, out-of-school Adolescent Girls attending AWC have to be given two adult IFA tablets per week. Audit observed that in Adilabad district, IFA tablets were not provided to the AGs during 2012-14. Similarly in Hyderabad IFA tablets were not supplied during 2011-12.

Health and Academic Identity (HAI) cards have to be maintained at the **Welfare hostels** and **KGBVs** to record the health and academic performance related to each of the boarders. However, HAI cards were distributed in only 5<sup>10</sup> out of 14 test checked Social Welfare Hostels; 3<sup>11</sup> out of 14 test checked Tribal Welfare Hostels; 5<sup>12</sup> out of 14 test checked BC Welfare hostels and in 6<sup>13</sup> out of 12 test checked KGBVs.

#### **4.4.3 Education**

##### ***4.4.3.1 Non-formal pre-school education (PSE) in AWCs***

Pre-school education is provided in the AWCs in an informal way by the Anganwadi workers. It focuses on total development of the child, in the age group up to six years, mainly from the underprivileged groups.

##### ***Enrolment of children in Anganwadis***

In respect of the girls in the age group 3 - 6 years, it was observed that out of 55,97,630 girls identified during 2009-14 through annual survey, only 48,94,318 girls were enrolled. Annual Programme Implementation Plan (APIP) stated that preference for convent education, lack of infrastructure in AWCs, lack of play material, only four hours of AWC timing are the main reasons for the shortfall in enrolment.

There was shortfall in enrolment of children for preschool education during 2009-14 in all the test checked districts. The shortfall in enrolment of girls ranged from Nil to 2,00,065 during 2009-14. Registers pertaining to children admitted to formal school from AWCs were not maintained in any of the test checked AWCs. Therefore, the details of girl children who progressed to formal schooling from AWCs could not be ascertained in Audit.

<sup>10</sup> Uttoor, Asifabad, Gudur (Kurnool), Balayapalli (SPS Nellore), Darsi (Prakasam)

<sup>11</sup> Laxetipet, Kottalacheruvu, Gudur (SPS Nellore)

<sup>12</sup> Vuyyuru, Medak, Ramachandrapuram, Podalakur, Secunderabad

<sup>13</sup> Jannaram, Talamadugu, Reddygudem, Kurnool, Narsapur, Raikode

#### 4.4.3.2 Welfare of children above 6 years of age

KGBVs have been established under Sarva Shiksha Abhiyan (Rajiv Vidya Mission in State) for providing residential education and food to girl children of disadvantaged classes.

##### *Education in KGBV residential schools*

KGBV scheme was launched in July 2004, for setting up residential schools at upper primary level for girls belonging predominantly to SC, ST, OBC and minority communities. As of March 2014, there were 743 KGBVs (up to 10<sup>th</sup> class) in the State. The responsibility of running these schools is primarily with Rajiv Vidya Mission. In Andhra Pradesh, 1,22,653 girls were enrolled (sanctioned strength: 1,48,600 @200 girls per KGBV) in KGBV schools as of March 2014.

##### *Enrolment and Dropouts*

The status with regard to enrolment and dropout in KGBV schools in the test checked districts is given below:

- (i) In 11 out of 12 test checked KGBVs (except KGBV, Yemmiganur, Kurnool district), enrolment was less than the sanctioned strength. The shortfall ranged up to 86 *per cent* (KGBV, Narsapur, Medak district in 2009-10) during the period 2009-14.
- (ii) Drop out of girls was noticed in Adilabad (2011-12 to 2013-14) and SPS Nellore (2011-12).

##### *Infrastructure and amenities in KGBVs*

During physical verification of KGBVs along with Special Officer (KGBVs), it was observed that the rooms were congested and the norms were not adhered to. In KGBV, Raikode, the hostel and school was running in a primary school building.

- (i) Dormitories were inadequate in 11 out of 12 test checked KGBVs resulting in overcrowding.
- (ii) Against a requirement of 10 toilets in each KGBV, there was a shortage of total 24 toilets in 5<sup>14</sup> KGBVs. There was shortage of 14 bathrooms in 3<sup>15</sup> KGBVs against requirement of 10 in each KGBV.

In KGBV, Reddygudem it was observed that the building was located beside a graveyard in unhygienic condition. Hostel authorities confirmed that selection of the site was not judicious.

<sup>14</sup> Jannaram (6), Talamadugu (6), Narsapur (2), Raikode (9), Kondapuram (1)

<sup>15</sup> Jannaram (6), Talamadugu (6), Kondapuram (2)

## 4.5 Protection of girl children

### 4.5.1 Physical protection

#### 4.5.1.1 Social Welfare Hostels for girls

There were 2,263 hostels and other Social Welfare institutions under the control of Social Welfare Department as of March 2014 (1,534 Boys Hostels and 729 Girls Hostels) with a sanctioned strength of 1,81,518 students. Audit observations with regard to functioning of Girls hostels and amenities provided therein, are given below:

- (i) As per the norms, no child below 8 years of age is entitled for a hostel seat. It was however, observed that in Government SC Hostel, Golconda, ten students below eight years of age were admitted in deviation of norms. In three<sup>16</sup> hostels, there were 71 dropouts during 2012-14.
- (ii) **Amenities:** There was no compound wall in one<sup>17</sup> out of 14 test checked hostels; watchmen were not available in three<sup>18</sup> hostels; dormitories were inadequate in seven<sup>19</sup> out of 14 test checked hostels resulting in overcrowding; in four<sup>20</sup> hostels the strength was in excess by 144 boarders; in seven<sup>21</sup> hostels, there was a shortage of 36 toilets; in 11<sup>22</sup> hostels, there was a shortage of 41 bathrooms; in fourteen test checked hostels, 7997 boarders were eligible for 31,988 pairs of uniforms but were provided only 29,256 pairs of uniforms during the period 2009-14; the SC Welfare Hostel, Dubbaka, Medak is in dilapidated condition and almost abandoned stage and hence, all the boarders are staying at the adjacent BC welfare hostel.

#### 4.5.1.2 Tribal Welfare Hostels for girls

As of March 2014, 442 Tribal Welfare hostels were functioning in Andhra Pradesh with 331 for boys and 111 for girls. Audit observations with regard to functioning of girls hostels and amenities provided therein, are given below:

- (i) In ST Welfare Girls Hostel, Sangareddy, the number of boarders was inflated by 15, 35 and 29 during 2011-12, 2012-13 and 2013-14 respectively by the Hostel Welfare Officer resulting in excess claim towards provisions, uniforms, bed sheets, cosmetic charges, etc.
- (ii) **Amenities:** In one<sup>23</sup> out of 14 test checked hostels, compound wall was not available. In two<sup>24</sup> hostels, watchmen were not posted; dormitories were inadequate

<sup>16</sup> SC Special Hostel, Angaluru (Krishna) – 51; Anandanilayam, Secunderabad – 10; SC Girls Hostel, Golconda (Hyderabad) - 10

<sup>17</sup> SC Hostel, Velagaleru, Krishna

<sup>18</sup> Angaluru (Krishna) , Dubbak (Medak) and Anandanilayam (Hyderabad)

<sup>19</sup> Asifabad (Adilabad), Gudur (Kurnool), Koilakuntla (Kurnool), Dubbak (Medak), Kavali (SPS Nellore), Darsi (Prakasam), Podili (Prakasam)

<sup>20</sup> Utnoor (Adilabad) - 48; Asifabad (Adilabad) - 32; Gudur (Kurnool) - 40; Balayapalli (SPS Nellore) - 24

<sup>21</sup> Utnoor -5; Asifabad -8; Angaluru – 1; Velagaleru – 9; Balayapalli – 5; Kavali – 7; Golconda -1

<sup>22</sup> Utnoor -5; Asifabad -5; Angaluru -1; Velagaleru – 9; Gudur -7; Koilakuntla -1; Balayapalli – 5; SPS Nellore - 3; Podili -3; Anandanilayam, Hyderabad -1; Golconda -1

<sup>23</sup> Narayankhed (Medak)

<sup>24</sup> Vuyyuru (Krishna), Moosarambagh (Hyderabad)

in eight<sup>25</sup> out of 14 test checked hostels resulting in overcrowding; in seven<sup>26</sup> hostels, the strength was in excess by 248 boarders; in 13<sup>27</sup> hostels, there was a shortage of 121 toilets. In 11<sup>28</sup> hostels, shortage of bathrooms was 105; in fourteen test checked hostels in seven test checked districts, 9014 boarders were to be given 36,056 pairs of uniforms but were provided only 29,434 pairs resulting in shortage of 6,622 pairs of uniforms; in respect of two hostels, the information for the years 2009-10 to 2011-12 was not furnished.

(iii) None of the candidates passed 10<sup>th</sup> class exam from ST Hostel, Hyderabad during 2012-13.

#### 4.5.1.3 BC Welfare Hostels for girls

As of March 2014, 1247 BC Welfare hostels (Girls: 377 and Boys: 870) were functioning in Andhra Pradesh. Audit observed that in two<sup>29</sup> out of 14 test checked hostels, there were no compound walls and no watchmen were posted in five<sup>30</sup> out of 14 hostels; dormitories were inadequate in six<sup>31</sup> out of 14 test checked hostels resulting in overcrowding; in nine<sup>32</sup> hostels, shortage of toilets was 76; in seven<sup>33</sup> hostels, shortage of bathrooms was 57; and in fourteen test checked hostels, 7287 boarders were to be given 29,148 pairs of uniforms but were provided only 26,506 pairs resulting in shortage of 2,642 pairs of uniforms.

### 4.5.2 Financial protection

#### 4.5.2.1 Girl Child Protection Scheme (GCPS)

The New Girl Child Protection Scheme was launched in April 2005 and aimed at eliminating gender discrimination, eradicating female infanticide, improving sex ratio to empower and protect the rights of girl children and women through direct investment from Government. The management of the scheme was entrusted to LIC<sup>34</sup> of India, Hyderabad. The scheme provides for risk coverage for life insurance for the girl child commencing from the age of 3 years. A single girl child is entitled to receive ₹1 lakh after completion of 20 years of age and in case of two girl children, both of them are entitled to receive ₹30,000 each after completion of 20 years of age. Project Director is the nodal officer of the scheme in the district.

<sup>25</sup> Kottalacheruvu, Government Ashram High School, Kurnool (Kurnool district), Narayankhed, Sangareddy (Medak), Gudur, Buchi (SPS Nellore district), Dornala, Karedu (Prakasam)

<sup>26</sup> Laxetipet - 35; Patnapur - 24; Narayankhed - 20; Sangareddy - 50; Gudur - 56; Buchi - 5; Dornala - 58

<sup>27</sup> Laxetipet - 11; Patnapur - 26; Kanchikacherla - 5; Vuyyuru - 2; Kottalacheruvu - 12; Government Ashram High School, Kurnool - 4, Narayankhed - 10; Sangareddy - 13; Gudur - 13; Buchi - 8; Dornala - 6; Begumpet - 2, Moosarambagh - 9

<sup>28</sup> Laxetipet - 11; Patnapur - 31; Kanchikacherla - 5; Vuyyuru - 2; Kottalacheruvu - 12; Government Ashram High School, Kurnool - 8; Gudur - 12; Buchi - 7; Dornala - 6; Begumpet - 2, Moosarambagh - 9

<sup>29</sup> Kagaznagar, Nellore

<sup>30</sup> Gonegandla, Nellore, Podalakur, Komarole, Ameerpet

<sup>31</sup> Echoda, Kagaznagar, Dhona, Podalakur, Giddalur, Komarole

<sup>32</sup> Gudivada - 2; Gonegandla - 18; Dhona - 24; Medak - 2; Ramachandrapuram - 2; Nellore - 11; Podalakur - 9; Komarole - 6; Secunderabad - 2

<sup>33</sup> Gudivada - 2; Gonegandla - 18; Dhona - 15; Nellore - 10; Podalakur - 4; Komarole - 6; Secunderabad - 2

<sup>34</sup> Life Insurance Corporation

### ***Variations between figures of department and LIC***

As per MoU, LIC should issue the Grantee at the end of each accumulated year, a statement showing the transactions and balances in the pooled running account and in individual running accounts. However, LIC was adjusting the amounts from the pooled running account without intimating the WD & CWD. Therefore, the actual amount lying in the pooled account is not known.

The Commissioner, WD&CWD deposited an amount of ₹430.51 crore towards premium under GCPS up to 31 July 2014. However, LIC acknowledged (July 2014) only ₹430.30 crore. The premium amount payable every year is fixed at the time of commencement of policy and will not be changed till maturity. However it was observed from latest demand dated 4 July 2014 issued by LIC, that the demand was enhanced to the tune of ₹17.52 crore by increasing the corresponding premium payable for each year's enrolment though not provided for in MoU. LIC has also adjusted the payment made by department to their premium account for 2014-15.

There is wide variation in the number of beneficiaries enrolled as per WD&CWD, LIC (for which demand was raised and bonds were issued) and NIC data. As per the departmental figures 5,85,351 beneficiaries were enrolled for the period from 2005-06 to 2012-13, whereas payments were made to LIC for 6,18,896 beneficiaries. Against the above, bonds were issued only in respect of 4,77,164 beneficiaries. This could have led to possible excess payment to LIC towards premium for about 33,545 beneficiaries. The department has not made any effort to reconcile the figures.

### ***Levy of penalties by LIC***

It was observed that a premium of ₹16,19,70,030 pertaining to the beneficiaries enrolled in the year 2011-12 (₹8,72,32,515) and 2012-13 (₹7,47,37,515) was paid belatedly in May 2014. This resulted in non-issue of bonds for 2011-12 and 2012-13 by LIC besides levy of penalty/interest. No penal/interest clause was incorporated in the MoU towards delay in payment of premium by Grantee (department) or *vice versa* for delay in coverage/settlement of claims by LIC. However, an amount of ₹48,64,40,285 was paid to LIC towards interest component and penalty.

### ***Categorisation of beneficiaries***

The guidelines under GCPS prescribe a ratio of 15 *per cent* for SC, 6 *per cent* for STs and remaining to others for extending the benefits. The budget allotted was under three heads *viz.*, Normal State Plan, Special Component for SCs and Tribal Sub-Plan for STs. However, the records did not reveal any break-up of beneficiaries category-wise i.e. SCs, STs and General. In the absence of these details, Audit could not verify if the coverage of the above categories of beneficiaries was as per the guidelines of the scheme.

### ***Processing/disbursement of claims***

Audit scrutiny with regard to processing and disbursement of claims revealed the following:

- Claims amounting to ₹85.94 lakh settled by LIC and paid to the Commissioner, WD&CW for disbursement to the nominees of the insured parents, were lying with the latter as of July 2014 without disbursement.
- Against 142 claims proposed by Project Directors (PDs), 106 claims were settled by LIC and 34 claims were returned to PDs for want of information. The remaining claims were not paid due to non-availability of bank details.
- In Kurnool, 13 claims received during 2009-10 and 2011-12 pertaining to seven students were pending as of July 2014.
- In Prakasam district, claims of five death cases were not settled for want of proposals.
- In Adilabad district, seven death cases (2005-06 to 2009-10) and two maturity claims (2009-10 and 2010-11) were not paid the insured amount as the claims were not forwarded to LIC.
- Orphans enrolled in children homes and orphan homes were not being covered under the scheme in Adilabad district.

### ***Non-issue of bonds by LIC***

In the test checked districts, 1,01,700 applications were received during 2009-14 of which, only 49,313 (48 *per cent*) bonds were issued leaving a balance of 52,387 bonds yet to be issued as of July 2014. Bonds were not issued at all during the years 2011-12 and 2012-13.

Thus, lack of coordination between the department and LIC led to variation in the number of beneficiaries, giving scope for payment of premium for non-existent beneficiaries. Further, delayed payment of premium resulted in levy of penalties besides non-issue of bonds and non-coverage of beneficiaries to that extent during this period. Moreover, due to the delay in processing the claims at various levels in the department and lack of bank detail, etc., girl children were deprived of the benefit under GCPS. The non/delayed settlement of claims has thus defeated the very purpose of the scheme.

#### ***4.5.2.2 Bangaru Talli Scheme***

With a view to facilitating faster socio-economic growth of the girl child and to empower women, “Bangaru Talli Scheme” was launched during the year 2013-14 to provide financial incentives to girl children born after 1 May 2013 on attainment of certain milestones in life till the age of 21 years on a yearly basis.

During 2013-14, ₹80.30 crore was provided through supplementary provision in the budget. An amount of ₹79.19 crore was drawn and adjusted to the PD accounts of Society for Elimination of Rural Poverty (SERP) (₹ 64.66 crore) and Mission for Elimination of Poverty in Municipal Areas (MEPMA) (₹14.53 crore). An amount of ₹39.51 crore was only utilised covering 1,58,059 beneficiaries (57 *per cent*) as against 2,75,674 registered

beneficiaries. The implementing agency SERP diverted an amount of ₹1.42 crore towards administrative expenses (SPMU) which was not authorised as per the scheme guidelines. Further, there was a balance of ₹41.30 crore (SERP: PD Account – ₹21.20 crore, Current Account ₹7.75 crore and MEPMA-PD Account ₹12.35 crore) as of April 2014.

UCs were not furnished by MEPMA so far. SERP furnished (March 2014) incorrect UC for ₹42.17 crore as against the actual expenditure of ₹20.33 crore in respect of 81,309 beneficiaries. Commissioner, WD & CWD has been furnishing the UCs for the entire amounts released to SERP and MEPMA instead of for the actual utilisation. In respect of the releases (₹14.53 crore) to MEPMA, the details of beneficiaries, district-wise registrations, expenditure, UCs, etc. were not available with the Commissionerate.

## 4.6 Institutional mechanism for Monitoring implementation of Schemes and Acts

### 4.6.1 State Level Monitoring agencies

Government set up several agencies for monitoring the implementation of schemes for welfare and protection of girl children as detailed below:

- (i) State Supervisory Board, State Level Multi Member Appropriate Authority and State Level Advisory Committee for monitoring the implementation of PC&PNDT Act. However, these Committees have not met at prescribed intervals to discuss and follow-up, as detailed below.

| Committee                                      | Functions  | Meetings to be held during 2009-14 | Meetings held |
|--|--|------------------------------------|---------------|
| State Supervisory Board                        | Review the activities of appropriate authorities in implementation of provisions of Act  | 15                                 | 1             |
| State Level Multi Member Appropriate Authority | Enforce standards prescribed for genetic counselling centre, genetic laboratory/clinic, grant suspend or cancel registration and to investigate complaints | 60                                 | 5             |
| State Level Advisory Committee                 | Advise State Appropriate Authorities on the provisions of the Act in order to monitor and review the implementation  | 30                                 | 5             |

Due to non-convening meetings at regular intervals, the Board/authority/advisory committee could not review the implementation activities, enforce prescribed standards, investigate complaints and advise appropriate authorities with regard to the provisions of the Act.

- (ii) Government set up a State Resource Centre for Women (SRCW) in November 2012 to assess the performance of schemes related to women and children. Since inception the SRCW has evaluated only SABLA that too only in four out of seven districts where the scheme was being implemented.

Government replied (January 2015) that all the monitoring agencies would meet periodically/at regular intervals in future and setup resource centres.

## 4.7 Conclusion

*As brought out in foregoing paragraphs, despite planning for welfare and protection of girl children, functioning of schemes related to girl children left several gaps. Several departments handle separate issues relating to girl children and there is vast scope for improvement in concerted action with regard to ensuring welfare and protection of girl children.*

*Budgetary allocations were not released in full in any of the years under review and capacities have not been built for utilising the released funds for the intended purpose. Supplementary nutrition was not provided as per norms which impacted the growth of the girl children. There was no basic data to track the progress of girl children from pre-school to primary school. Hostels run for various disadvantaged categories of girls were plagued by severe constraints.*

*While the Government instituted monitoring mechanisms at various levels, their functioning needed greater reinforcement in ensuring that the benefits of the schemes reach the targeted beneficiaries.*

Government replied (January 2015) that all the audit observations were well taken and these would be implemented.

## 4.8 Recommendations

Audit would like to recommend that:

- (i) Gender dimension invariably be considered while formulating policies, budgets, programmes and monitoring their implementation.
- (ii) Government consider converging the programmes/schemes for welfare and protection of girl child and ensure due linkages between various interventions under a coordinated command structure to facilitate adequate monitoring and follow-up.

In its reply (January 2015) Government accepted the recommendations and stated that steps would be taken to implement the recommendations by Government and all other stakeholders.