

A

Project Report on

“KALYANA LAKSHMI PATHAKAM”



Palamuru University

This project Report submitted in partial fulfillment of the requirement for the award of the Degree of “BACHELOR OF COMMERCE”.

2021-2022

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UNDER THE ESTEEMED GUIDANCE OF

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(Lecturer in commerce)



Dr.BRR GOVT DEGREE COLLEGE

(Affiliated to Palamuru University)

Jadcherla ,Mahabubnagar

CERTIFICATE

DEPARTMENT OF COMMERCE

This is to certify that this project work entitled

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Of Dr.BRR Govt Degree college, Jadcherla , Mahabubnagar in partial fulfillment of the requirement for the award of the Degree of Bachelor of Commerce, Palamuru University .This project has not been submitted to any other University or Institution for the award of any UG B.Com / Certificate.

PRINCIPAL

CERTIFICATE

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This to certify that this project work entitled
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E-SERIES

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Mrs. R. VIJAYA LAXMI DEVI

PROJECT GUIDE

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EXTERNAL EXAMINAR

INTERNAL EXAMINAR

DECLARATION

I here by declair that the project work entired on the Kalyana lakshmi pathakam submitted by we to the Department of Commerce is Bonafied work done by we and it is not submitted to any others university to institution for the award of any Degree B.COM /Certificate or published any time before under the guidance of Mrs. R. VIJAYA LAXMI DEVI, (Lecture of commerce)

The project embodies the result of original work and studies carried out by we and the contents of the project do not form the basis for the award of any other degree to me .

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HOD Dr. K. MANJULA and My project guider Mrs. R. VIJAYALAKSHMI DEVI (Lecture in commerce...) of the kind encouragement and constant support extended completion of this project work from the bottom of my heart.

I am also thankful to all those who have incidentally helped me, through their valued guidance, Co-Operation and unstinted support during the course of my project.

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Kalyana Lakshmi



INTRODUCTION

1. Background on Kalyana Lakshmi Pathakam

Kalyana Lakshmi Pathakam, a popular welfare schemes introduced by the Government of Telangana (GoTS) on 2nd October 2014 provides a onetime financial assistance of Rs.51,000 for the marriage of single women belonging to SC/ST communities, with a combined annual parental income of less than 2 lakh,with a vision to alleviate financial distress to their families. Recently, the scheme has been extended to the BC communities as well, starting on the 1st April 2016 with a few revisions. The budget allocation for Kalyana Lakshmi has steeply increased from a modest Rs.67.21 cr. in 2014-15 to Rs.738 cr. in 2016-17. The total beneficiaries reached till April 2016 were 65997 brides, out of whom 42,483 belong to SC communities and 23,514 belong to ST communities across 2389 villages in 459 Mandals across Telangana. The newly formed Government of Telangana is committed to demonstrate results, good governance and undertake multidimensional growth & inclusive development in the state. Receiving citizen's feedback on public services is an excellent initiative to demonstrate the sincere effort of the government's commitments to make all the services pro-citizen in the state. By collecting feedback on the quality and adequacy of public goods and services from actual users, Citizen feedback reports provide good evidence and instigate a proactive agenda for communities to engage in conversations with service providers and the concerned line departments to improve the delivery of public services. The Government of the Telangana State has decided to undertake the Citizen Feedback Survey (CFS) for their social welfare schemes to understand the perception of the beneficiaries, the implementation hurdles and impacts the areas of improvement. In this regard, the Planning Department has decided to undertake the CFS for the Kalyana Lakshmi scheme to start with.

In Indian context, the girl child face discrimination since they are conceived and are vulnerable during different stages of their life due to deep rooted social norms and mindsets such as dowry, caste system and inheritance laws. One of the manifestations of the discrimination against women is the low sex ratio in the country. The child sex ratio (CSR) of 0-6 years age group in the country has been declining from 945 in 1991 to 927 in 2001, and to 918 in 2011. The scenario is almost same in Telangana, albeit with different degree. The child sex ratio in the state has declined from 957 in 2001 to 932 in 2011. The girls and their parents are particularly vulnerable at the time of the marriage due to patriarchal cultural relations, which also includes the practice of dowry. Because of this reason, parents plan from the girl's birth and save considerable amounts for their daughter's marriage. Majority of the girl's parents also take loans, invariably from the informal sources of credit at relatively higher rate of interest, to meet the marriage expenditure. Girl's marriages usually adversely affect the financial condition of their families for longer periods. Due to financial constraints, parents often make compromises on the choice of bridegrooms and also delay marriages. Although there are several schemes initiated by the Central and State Governments towards survival, education and healthcare of the girl child, a

little has been done to support the girl's parents at the time of her marriage, a crucial moment of her lifetime.

Kalyana Lakshmi Pathakam, a popular welfare scheme introduced by the Government of Telangana (GoTS) on 2nd October 2014, provides a onetime financial assistance of Rs.51,000 for the marriage of single women belonging to SC/ST communities, with a combined annual family income of less than 2.0 lakh, with a vision to alleviate financial distress to the family. Beneficiaries to be eligible need to fulfill the following criteria (a) the unmarried woman must belong to SC/ST community. (b) The unmarried woman shall be a resident of Telangana State. (c) The unmarried woman should have completed 18 years of age at the time of Marriage. (d) The combined income of the bride's parents shall not exceed Rs.2,00,000/- per annum. (e) The marriage of the SC/ST girl shall be on or after October 2, 2014. Recently, the scheme has been extended to the BC communities as well with effect from 1 April 2016, with a few revisions. Kindly refer the Annexure-1&2 for the GOs pertaining to this. The status of coverage of Kalyana Lakshmi is given at Table 1. The budgetary allocation for KalyanaLakshmi has steeply increased from modest Rs.67.21 cr. in 2014-15 to Rs.427.04 cr. in 2015-16 and Rs.738 cr. in 2016-17.

2. Background on Citizen Feedback Survey

Kalyana Lakshmi Pathakam, a popular welfare schemes introduced by the Government of Telangana (GoTS) on 2nd October 2014 provides a onetime financial assistance of Rs.51,000 for the marriage of single women belonging to SC/ST communities, with a combined annual parental income of less than 2 lakh, with a vision to alleviate financial distress to their families. Recently, the scheme has been extended to the BC communities as well, starting on the 1st April 2016 with a few revisions. The budget allocation for Kalyana Lakshmi has steeply increased from a modest Rs.67.21 cr. in 2014-15 to Rs.738 cr. in 2016-17. The total beneficiaries reached till April 2016 were 65997 brides, out of whom 42,483 belong to SC communities and 23,514 belong to ST communities across 2389 villages in 459 Mandals across Telangana. The newly formed Government of Telangana is committed to demonstrate results, good governance and undertake multidimensional growth & inclusive development in the state. Receiving citizen's feedback on public services is an excellent initiative to demonstrate the sincere effort of the government's commitments to make all the services pro-citizen in the state. By collecting feedback on the quality and adequacy of public goods and services from actual users, Citizen feedback reports provide good evidence and instigate a proactive agenda for communities to engage in conversations with service providers and the concerned line departments to improve the delivery of public services. The Government of the Telangana State has decided to undertake the Citizen Feedback Survey (CFS) for their social welfare schemes to understand the perception of the beneficiaries, the implementation hurdles and impacts the areas of improvement. In this regard, the Planning Department has decided to undertake the CFS for the Kalyana Lakshmi scheme to start with.

The education qualifications of the sampled brides across the state (both SC & ST beneficiaries) revealed that 40.1 percent of brides were illiterate. As per Census 2011, there were 55.3 percent of combined SC & ST female population that were illiterate at the State level. Out of the sampled

brides, a higher proportion of ST-Rural brides(44.5 percent) were illiterate, compared to that of the SC-Rural brides (39.1 percent). (44.5 percent) were illiterate, compared to that of the SC-Rural brides (39.1 percent). About 11.5 percent of SC Rural beneficiaries and 9.3 percent of ST-Rural beneficiaries were found to have a degree and above qualification. Almost negligible proportion of brides, irrespective of caste or location possessed skill oriented certificates / job oriented diplomas.Majority of the brides parents were illiterate (75 percent among the fathers of the brides and 89.2 percent of mothers of the brides). Again, a higher proportion of parents of ST-brides from rural areas were illiterate among the sample beneficiaries

(81 percent of Fathers and 92 percent of Mothers). Both parents of the brides seem to be involved in low-income and un-skilled work. Based on the response, 49.7 percent of the bride's mothers and 37.6 percent of the bride's fathers at the State level were involved in agricultural labour.The most common occupation of the brides that were interviewed under the study was housewifery (51.7 percent of SC and 44.6 percent of ST overall; 74 percent of SC-Urban and 67 percent of ST-Urban in particular). Apart from being a housewife, the brides in the rural areas were mostly involved in a agricultural labour or were students, while in urban areas, the majority section of brides were either domestic helps or students. The average age of the brides at the time of the marriage amongst the Scheduled Caste beneficiaries was reported to be 22.5 years, whereas for the Scheduled Tribe was 21.5 years. Most of the brides across both the castes and the rural/urban areas were married at the age of 18-24 years. It may be noted that 23 percent of SC-Urban brides got married in the age group of 25-29 years and 8 percent of them were married in the age group of 30 years or above. The parent's combined annual income as reported by 67 percent of respondents (both SC & ST included) falls under the income bracket of Rs.60,000 to Rs.1,50,000.Out of the 3457 sampled beneficiaries, 30.1 percent of SC beneficiaries (645) and 27.6 percent of ST beneficiaries (363) fall below the annual income of Rs.60,000. Also, 54 beneficiaries (2 percent) belonging to SC-Rural areas reported to have a combined parental income below Rs.24,000 per annum. Similarly, 30 beneficiaries (1 percent) mostly from ST-Rural and SC-Urban have reported to have more than Rs.2.0 lakh of combined annual income. There are 17 percent of beneficiaries having irrigated land, 38 percent having rainfed land and 44 percent are landless beneficiaries. Out of the total 1506 landless families, 73 percent belonged to the Scheduled Caste and 27 percent belonged to the Scheduled Tribe community. Around 46 percent of the SC-Rural and 27 percent of ST-Rural beneficiaries were landless, while 87 percent of urban beneficiaries (both SC & ST) were reported to be landless.It may be noted that 93 percent of SC beneficiaries and 97 percent of ST beneficiaries possess their own house. Further, majority of the bride's parents have RCC roofed houses (44 percent by SC, 43 percent by ST), followed by tiled house (29 percent by SC, 26 percent by ST). A significant number of beneficiaries (34 percent SC & 31 percent ST) from urban areas live in tin houses, which in the context of urban scenario are considered as poor housing. About 7 percent of the SC-Rural beneficiaries and 12 percent of ST-Rural beneficiaries were reported to be living in thatch roofed house.

When asked about the awareness with regard to the Kalyana Lakshmi scheme, a good 98 percent of beneficiaries confirmed affirmative. But when asked about the eligibility conditions for applying for the Kalyana Lakshmi scheme, 65 percent of beneficiaries could answer only three

or more eligibility conditions of the scheme out of five conditions. In case of ST-Urban beneficiaries, their knowledge levels about the scheme details seemed to be even lesser (56 percent).

Regarding the major source of information about the Kalyana Lakshmi scheme, friends / neighbors (57 percent), parents / relatives (44 percent) and self (25 percent) were most prominent. TV and Newspapers seem to be the prominent publicity channels witnessed by the respondents. The other modes of public awareness such as pamphlets, street plays, public events, wall paintings etc., seem to have been rarely or not used. Around 75 percent of the overall beneficiaries have applied only after the marriage while close to 90 percent of the beneficiaries in Khammam, Mahbubnagar and Nalgonda have applied before their marriage. Overall, 56 percent of the respondents expressed that getting the eligibility documents required for filing the application was most difficult process. Around 96.5 percent of the respondents overall reported that they incurred expenses during the application stage. An average of Rs.1,918 was incurred by a ST beneficiaries and Rs.1,754 by SC beneficiaries. This means around 4 percent is spent to access the financial incentive of Rs.51,000 under the scheme. Apart from the cash spent, beneficiaries have also reported to have spent around 21.7 days at state average towards accessing the scheme.

About 72 percent of SC respondents and 75 percent of ST respondents confirmed that the field verification process took place. It is reported that 19 percent of SC Urban beneficiaries have close acquaintances with relatives / friends in influential positions. On an average, 60 percent of the total beneficiaries had applied for the first time to any state government schemes, especially urban beneficiaries from SC (68 percent) and ST (66 percent). Thus, the scheme has helped in social inclusion of the under-served communities to the state government schemes. Around 59 percent of the total participants have received the amount after 1-3 months of applying. However, there are a few respondents (3.3 percent) who also reported to have received financial assistance after six months of the application. Although only 2.5 percent of sample beneficiaries at the State level reported to have incurred expenses towards disbursement of financial assistance, the amount spent by them is quite exorbitant, i.e. Rs.4,742 on an average. The marriage expenditure on an average for all the sample households was about Rs.2,74,191 (Rs.2,65,964 for SCs and Rs.2,87,609 for STs). Amongst the districts, the lowest average marriage expenditure was reported in Khammam by SC-Urban beneficiaries (Rs.1,68,259) and the highest average marriage expenditure reported in Rangareddy district (Rs.5,32,667 by ST Urban beneficiaries).

2.DATA ANALYSIS & INTERPRETATION

General Information

A total of 3457 sample beneficiaries (5.2 percent) were selected out of a total of 65997 Kalyana Lakshmi beneficiaries, both SC & ST covered till April'16. The data reveals that 89 percent of the sample beneficiaries were from rural villages and 62 percent were SC beneficiaries. Taking into account the district wise coverage of the Kalyana Lakshmi scheme among SC & ST beneficiaries till April'16, Mahbubnagar, Karimnagar and Nalgonda had more SC beneficiaries, while ST beneficiaries were more in Khammam, Adilabad and Warangal. In terms of an overall coverage of the scheme, Mahbubnagar and Nalgonda had the highest coverage, although Khammam and Warangal had the highest SC & ST combined population as per 2011 Census. With the SC & ST census data, Hyderabad, Nizamabad and Rangareddy districts need further penetration of the Kalyana Lakshmi scheme among the prospective beneficiaries.

Table 3: Details of sampled beneficiaries for Citizen Feedback Surve

Sl. No.	District Name	SC			ST			Total		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
1	ADILABAD	179	20	199	217	7	224	396	27	423
2	HYDERABAD	0	66	66	0	13	13	0	79	79
3	KARIMNAGAR	276	30	306	61	10	71	337	40	377
4	KHAMMAM	159	27	186	223	13	236	382	40	422
5	MAHABUBNAGAR	314	17	331	151	4	155	465	21	486
6	MEDAK	175	21	196	97	2	99	272	23	295
7	NALGONDA	266	22	288	164	8	172	430	30	460
8	NIZAMABAD	134	10	144	70	3	73	204	13	217
9	RANGAREDDY	145	50	195	58	15	73	203	65	268
10	WARANGAL	189	43	232	187	11	198	376	54	430
	TOTAL	1837	306	2143	1228	86	1314	3065	392	3457

Distance of the village from Mandal Headquarters

The distance of village from the administrative (Mandal / District) headquarters generally has direct implications on the level of awareness about the scheme, market information and access to various benefits and resources. As depicted in the graph, most of the beneficiaries hailing from rural areas are located around 5 - 10 km away from the mandal headquarters (40 percent from ST and 38 percent from SC). It may also be noted that 35 percent of pST-Rural and 25 percent of SC-Rural were located more than 10 km away from them mandal headquarters. Hence, we can infer that the scheme has reached the beneficiaries located in remote areas away from the mandal headquarters.

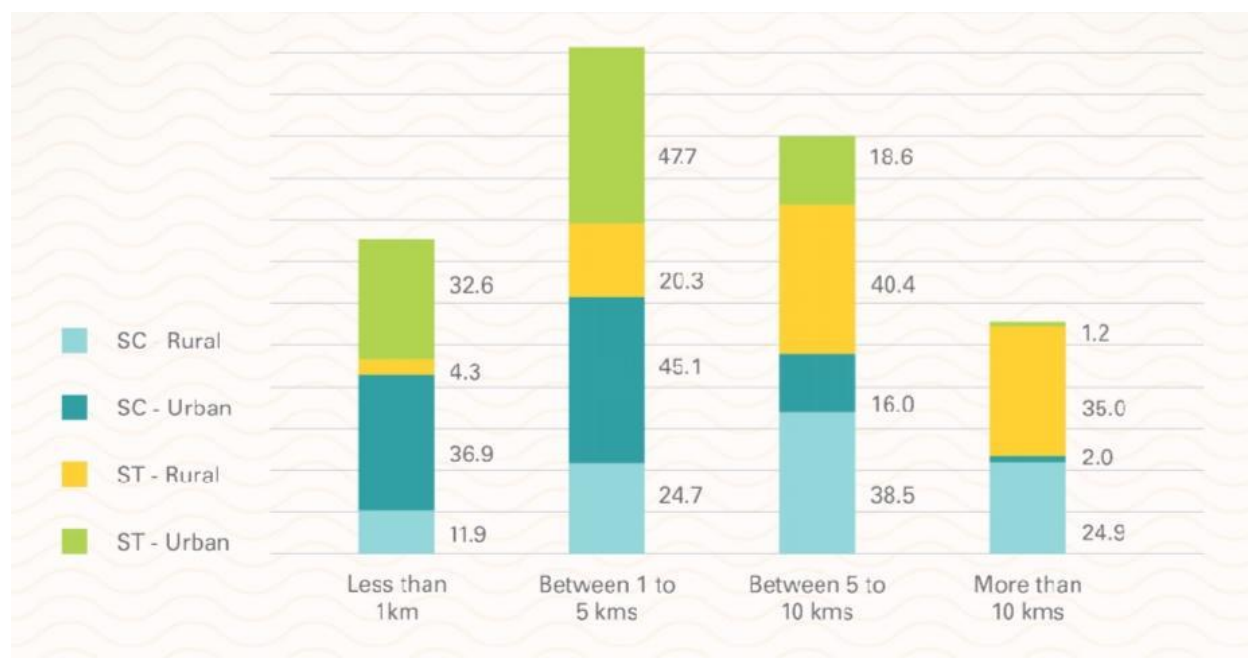


Figure 2: Distance of bride's village from Mandal Hz.

Beneficiary Profile

Education

The survey tried to understand the profile of the beneficiaries apart from just their social status. The education qualification of the sampled brides across the state (both SC & ST beneficiaries) revealed that 40.1 percent of brides were illiterate. As per Census 2011, overall there were 55.3 percent of combined SC & ST women who were illiterate at state level.

percent of ST-Rural brides and 39.1 percent of SC-Rural brides were illiterate. However, it is praiseworthy that 15.4 percent of the brides had passed / studying Intermediate (11 & 12 class) and about 11.4 percent brides also had a degree and an above qualification. It may be noted that almost negligible number of brides possess skills oriented certificates / diploma.

It is observed that 30 percent of the brides from urban areas were also illiterate. While 17.5 percent of the brides from the urban locations have a degree and above qualifications, just 10.6 percent brides from rural areas have a degree and above qualifications. Yet another finding is that 9.4 percent of the brides at the state level are only primary educated, the ST brides in both rural and urban areas have slightly higher percent (10.5 percent). This translates to larger issues such as lack of awareness on enrollment of the girl child, school drop-outs and provision of affordable, accessible and quality education to girls.

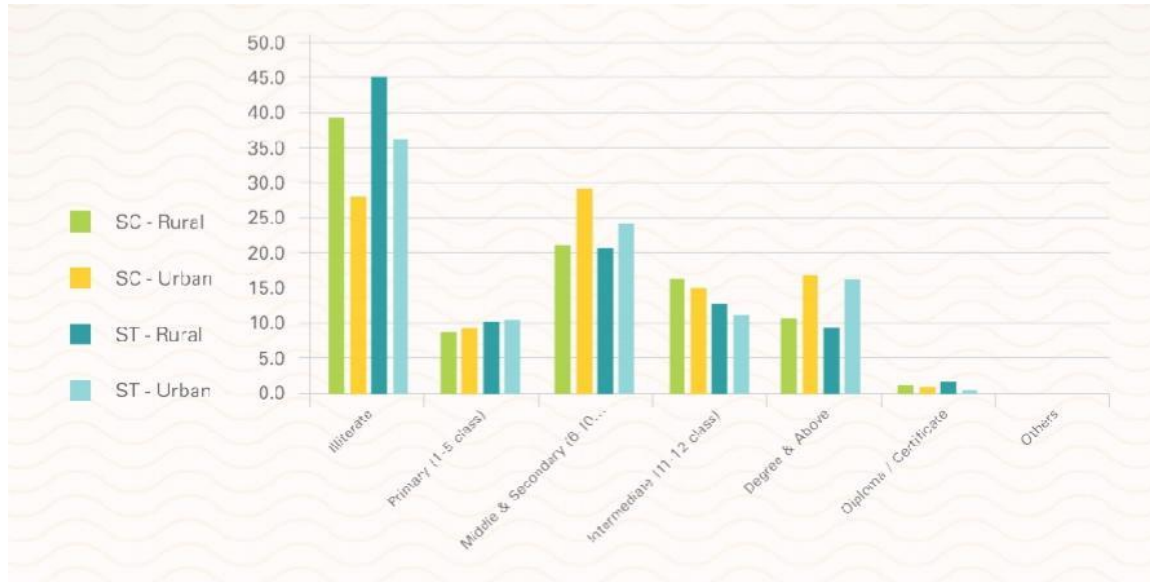
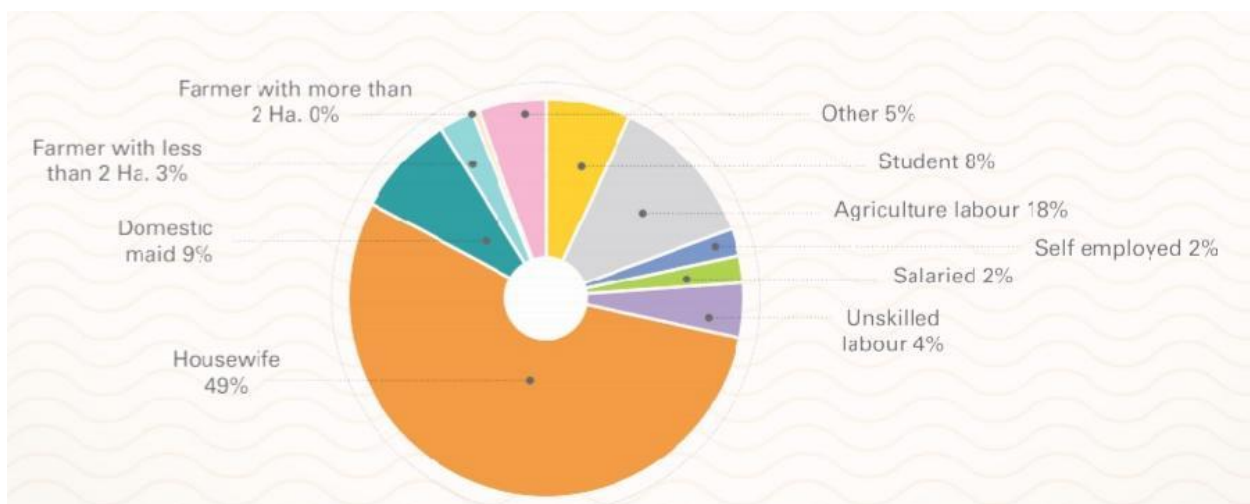


Figure 3: Education profile of brides - Caste & location wise (N=3453)

Occupation of the bride

A significant number of brides, who were interviewed under the study, remained as housewives (51.7 percent of SC and 44.6 percent of ST). It is interesting to note that even the brides residing in the urban localities, both SC & ST were housewives. A smaller proportion of the brides have reported to have been engaged as agricultural labour (14 percent of SC & 23 percent of ST) and as domestic helps (9 percent each under SC & ST). Since, most of the brides are illiterate, hence they are unable to get involved in economic activities. Interventions on job oriented, vocational skill training to adolescent girls could be planned. Apart from being a housewife, the brides in the rural areas are mostly involved in agricultural labour, while in urban areas, the majority section of the brides were either domestic helps or students.

Figure 4: Bride's Occupation – State average (N=3453)



Age of bride at marriage

The average age of the brides at the time of the marriage in the Scheduled Caste community was reported as 22.5 years with a standard deviation of 3.1, while that for the Scheduled Tribe community was 21.5 years having a standard deviation of 2.31. There is substantial variation in bride's age under SC-Rural and SC-Urban average age of marriage. Across all the districts, the age of the bride belonging to the Scheduled Caste is higher than those belonging to the Scheduled Tribe. This indicates that generally Scheduled Castes marry their girls later than Scheduled Tribe.

As depicted in the graph, most of the brides were married between the age of 18-24 years. As compared to the rest, there are number SC-Urban brides in the age bracket of 25-29 years and 30 years & above. It may also be noted that the ages of the Scheduled Caste brides range between 17-36 years, while that of Scheduled Tribe brides range from 17-33 years. There were 14 cases reported across Khammam, Mahbubnagar and Karimnagar where the bride's age was reported less than 18 years across both the SC & ST communities

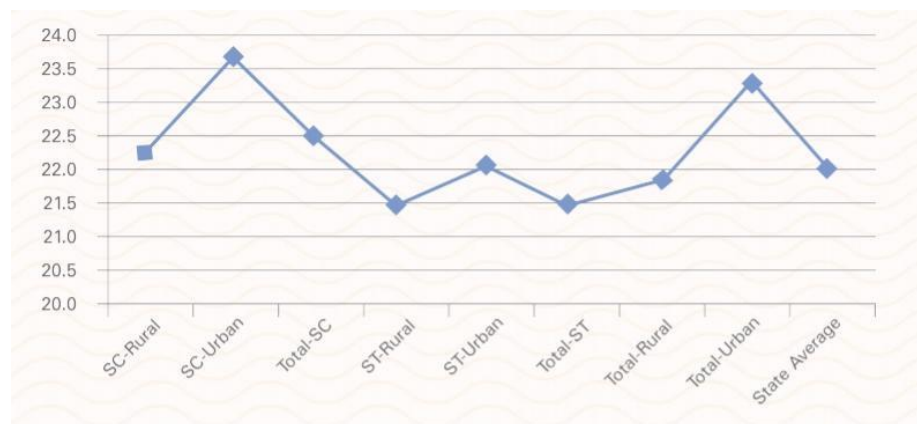
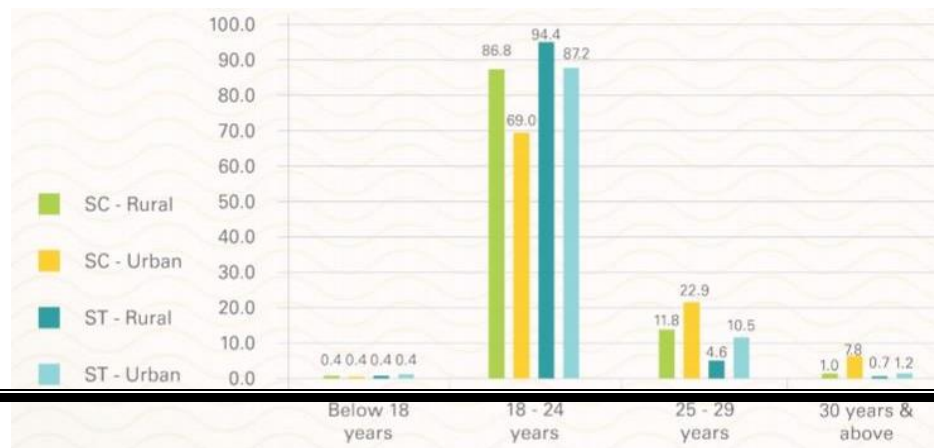


Figure 5: Average age of the bride across caste & location (in years)

Figure 6: Age bracket of the bride at the time of marriage (in percent)

Bride Parent's Education Level

Looking at the table below, the bride's parents are predominantly illiterate (75 Percent among



the fathers of bride's and 89.2 percent of mother of the bride's). The parents of the ST brides were found to be illiterate, especially those hailing from Rural areas as compared to the rest of the households being interviewed. Hence, the Awareness campaigns could focus more on the ST parents as compared to that of The SC parents.

Type of Respondents	Illiterate	Primary (1-5 class)	Middle & Secondary (6-10 class)	Intermediate (11-12 class)	Degree & Above	Diploma / Certificate
Father-SC-Rural	73.6	11.4	11.2	2.9	0.8	0.1
Father-SC-Urban	51.7	12.3	27.5	6.2	2.4	0.0
Father-SC Overall	70.9	11.6	13.2	3.3	1.0	0.1
Father-ST-Rural	80.6	9.0	7.6	1.7	0.7	0.2
Father-ST-Urban	60.0	17.1	21.4	0.0	1.4	0.0
Father-ST Overall	79.3	9.5	8.5	1.6	0.8	0.2
Mother-SC-Rural	88.7	5.5	4.9	0.8	0.1	0.0
Mother -SC-Urban	73.9	8.6	13.6	2.5	1.4	0.0
Mother -SC Overall	86.6	5.9	6.2	1.1	0.3	0.0
Mother -ST-Rural	92.1	5.2	1.9	0.7	0.2	0.1
Mother -ST-Urban	90.4	4.8	2.4	0.0	2.4	0.0
Mother -ST Overall	91.9	5.1	1.9	0.6	0.3	0.1
Father-State Average	74.3	10.7	11.3	2.6	0.9	0.1
Mother-State Average	88.7	5.6	4.5	0.9	0.3	0.0

Table 4: Education level of bride's parents

Bride Parent's Occupation

Based on the overall responses, nearly half (49.7 percent) of bride's mothers and More than one third (37.6 percent) of the bride's fathers were involved in agricultural Labour. The rest of bride's fathers are occupied as farmers having less than 2 hectares (28.4 percent) or work as unskilled labourers (13.5 percent). The bride's mothers Were majorly unskilled labourers (13.7 percent) or housewives (12.2 percent). Thus, The parents of the interviewed bride's seemed to be involved in low-income and Unskilled work.

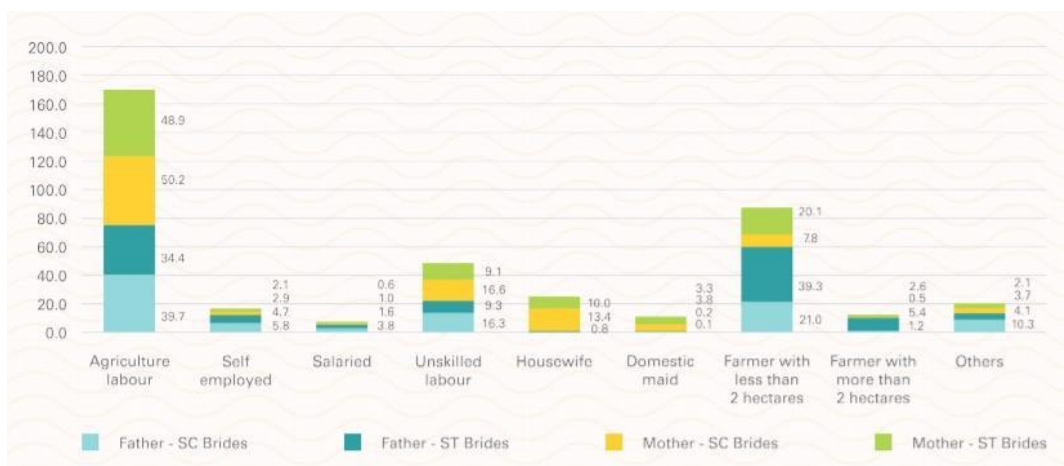


Figure 7: Bride parent's occupation

Bride Parent's Income

The parent's combined income is one of the major eligibility criteria of the Kalyana Lakshmi scheme. The parent's combined annual income as reported by 67 percent of respondents (both SC & ST included) fall under the bracket of Rs.60,000 to Rs.150,000 out of the 3457 sampled beneficiaries, 30.1 percent of SC beneficiaries (645) and the annual income of 27.6 percent of ST beneficiaries (363) fall under the bracket of Rs.60,000 or below. The percentage of responses among the SC & ST communities and across the rural and urban locations is depicted in the figure below. This seems to be lower than the per capita income of the state in 2015-16 (AE) standing at Rs.1,43,023, as reported in the recent statistical year book 2016.



Figure 8: Percentage of beneficiaries segregated by parent's annual income

The annual income of the bride's parents (as reported by them) ranged from Rs. 10,000 to Rs. 9,20,000 (with one beneficiary reporting this high anomalous income). Furthermore, 54 beneficiaries (2 percent) mostly belonging to SC-Rural areas have reported to have a combined annual income of Rs.24,000 or below per annum. Similarly, 30 beneficiaries (1 percent) mostly

from ST-Rural and SC-Urban areas have reported to have more than Rs.2.0 lakh of a combined annual income. The district wise breakup of the combined annual income is given below.

Sl. No.	District Name	Below Rs. 24k	Between Rs. 24k to 60k	Between Rs. 60k to 1.5 lakh	Between Rs. 1.5 to Rs. 2 Lakh	Above Rs. 2 Lakh	Total
1	ADILABAD	3	140	278	1	1	423
2	HYDERABAD	1	4	57	16	1	79
3	KARIMNAGAR	11	100	262	2	2	377
4	KHAMMAM	1	82	311	19	9	422
5	MAHABUBNAGAR	6	171	285	23	1	486
6	MEDAK	4	98	191	1	1	295
7	NALGONDA	2	86	358	9	5	460
8	NIZAMABAD	4	109	102	1	1	217
9	RANGAREDDY	18	68	173	7	2	268
10	WARANGAL	4	96	289	34	7	430
	STATE AVERAGE	54	954	2306	113	30	3457

Table 5: District wise number of respondents with parent’s annual income

Brides Parent’s Landholding

Overall, 17 percent of beneficiaries owned irrigated land, 38 percent owned rainfed land and 44 percent were Landless. It can be noticed that out of a total 1506 landless families, 73 percent belonged to Scheduled Caste and 27 percent belonged to Scheduled Tribe communities. Similarly, 77 percent of the respondents were from rural areas and the rest 23 percent hailed from urban areas. Amongst the districts, Khammam had more SC-Rural beneficiaries who were as landless, and Karimnagar had more ST-Rural beneficiaries who were landless. Around 46 percent of the SC-Rural and 27 percent of ST-Rural beneficiaries were landless. Invariably, 87 percent of both SC-Urban and ST-Urban beneficiaries are reported landless. The mean landholding of irrigated land among the Scheduled Caste was reported as 0.74 Hectare, while that of Scheduled Tribe was reported as 1.04 Hectare. Hence, the targeting of the scheme was appropriate i.e. mostly small, marginal farmers and landless beneficiaries.

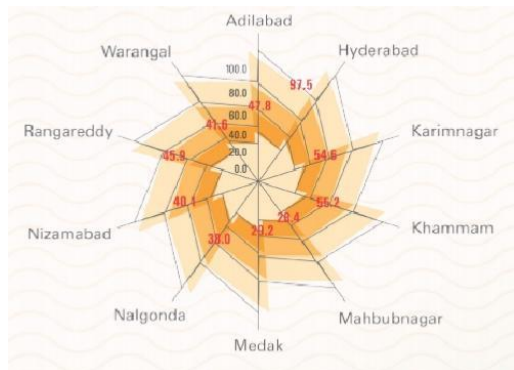


Figure 9: Extent of landless - Districts wise

Sl. No.	District Name	SC-Rural	SC-Urban	SC-Total	ST-Rural	ST-Urban	ST-Total	State Average
1	ADILABAD	58.1	95.0	61.8	33.2	100.0	35.3	47.8
2	HYDERABAD	0.0	97.0	97.0	0.0	100.0	100.0	97.5
3	KARIMNAGAR	50.4	83.3	53.6	52.5	100.0	59.2	54.6
4	KHAMMAM	71.1	96.3	74.7	36.8	92.3	39.8	55.2
5	MAHABUBNAGAR	31.8	82.4	34.4	15.2	25.0	15.5	28.4
6	MEDAK	26.3	71.4	31.1	23.7	100.0	25.3	29.2
7	NALGONDA	47.7	86.4	50.7	14.6	62.5	16.9	38.0
8	NIZAMABAD	39.6	100.0	43.8	30.0	100.0	32.9	40.1
9	RANGAREDDY	45.5	70.0	51.8	15.5	86.7	30.1	45.9
10	WARANGAL	46.0	90.7	54.3	23.5	81.8	26.8	41.6
	TOTAL	45.5	86.9	51.4	26.9	87.2	30.8	43.6

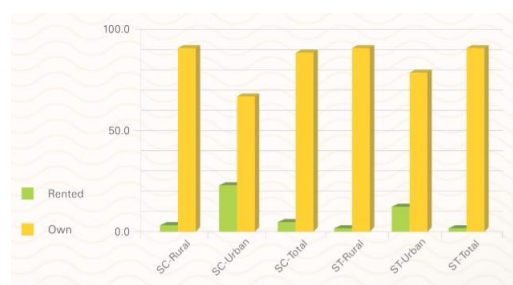
Table 6: Extent of landless beneficiaries (N=1506)

Housing Condition & Ownership

This is an proxy indicator of the wealth and well being of the beneficiary. It may be noted that 93 percent of SC beneficiaries and 97 percent of ST beneficiaries owned a house. Further investigation reveals that most of the rural beneficiaries owned a houses (97 percent) as compared to that of 75 percent of urban beneficiaries. Based on the responses with regard to the housing conditions at the state level, majority of the bride’s parents had RCC roofed houses (44 percent by SC, 43 percent by ST), followed by tiled house (29 percent by SC, 26 percent by ST). A significant number of beneficiaries (34 percent SC & 31 percent ST) from urban areas lived in tin houses, which in the context of the urban scenario is considered to be poor housing. About 7 percent of the SC-Rural beneficiaries and 12 percent of the STRural beneficiaries lived in thatch roofed house.

Asset ownership is also an indicator of the income levels and aspirations of the family. Among the beneficiaries who reported owning moveable assets, 19.2 percent had motorcycles, 6.6 percent had buffaloes, 5.6 percent owned milch cows and 5.6 percent reportedly owned cycles. Most of the ST beneficiaries from rural villages owned cows and buffaloes

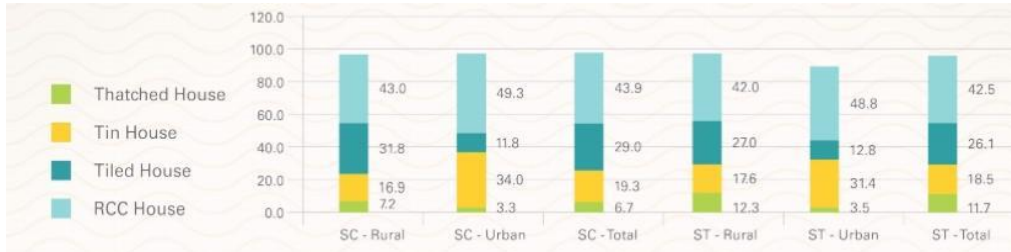
Figure 10:House ownership ofbeneficiaries (in percent)



Awareness Levels Figure 11: Housing condition of beneficiaries (in percent)

When asked about the awareness level of the Kalyana Lakshmi scheme, 98 percent Of the beneficiaries confirmed affirmative. However, when asked about the eligibility Conditions for applying to the Kalyana Lakshmi scheme, only 65 percent of the Beneficiaries could answer three or more of the scheme’s eligibility conditions out of The five prescribed conditions. About 56 percent of ST-Urban beneficiaries reported To have low knowledge about the scheme details.

In Nalgonda and Rangareddy districts, beneficiaries seemed to be better aware about the scheme

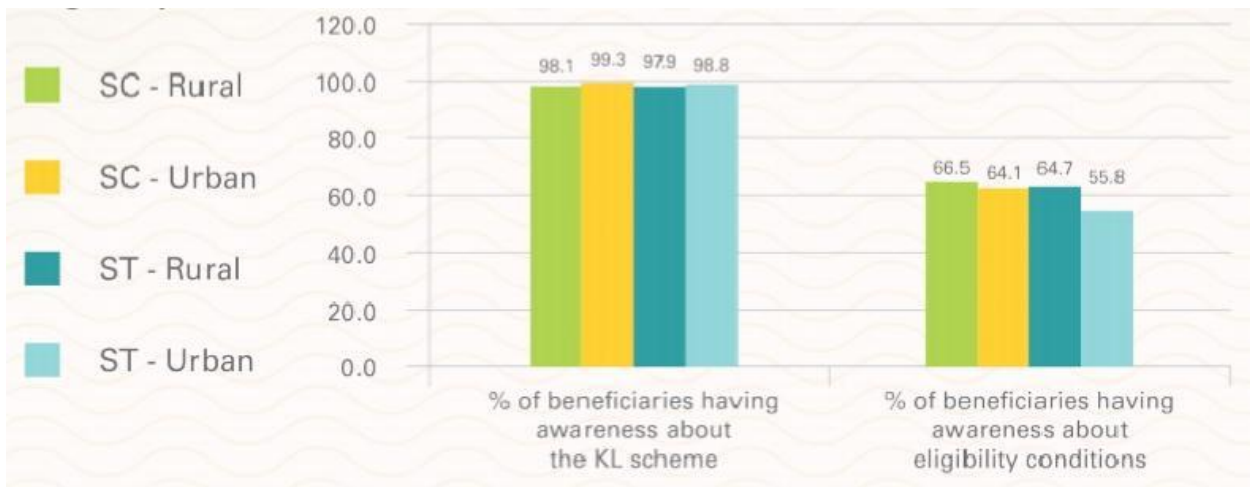


conditions, while beneficiaries from Mahbubnagar, Hyderabad and Nizamabad lacked complete knowledge about the scheme’s conditions. 66 percent of rural beneficiaries and 62 percent of urban beneficiaries could only recollect only few of the eligibility conditions of the scheme.

Regarding the source of information about the Kalyana Lakshmi scheme, friends / neighbors (57 percent) and parents / relatives (44 percent) were the most prominent sources of information. In case of SC & ST rural beneficiaries, local leaders and government staff also played a marginal role. Around 25 percent of the beneficiaries across the SC & ST communities got information about the scheme by themselves. The Panchayat representatives and government staff at the local levels need to engage more in creating awareness and promoting scheme.

Around 93.5 percent beneficiaries reported to have seen publicity material about the scheme. As evident from the graph, TV and newspapers seemed to be the prominent publicity material witnessed by most of the respondents. The other modes of public awareness such as pamphlets, street plays, public events, wall paintings etc., seemed to have been rarely or not used. About 30 percent of SC-Rural respondents also reported to had seen posters and about 10 percent of them heard through public announcement.

Figure 12: Percentage of beneficiaries having awareness about scheme & its Eligibility



condition

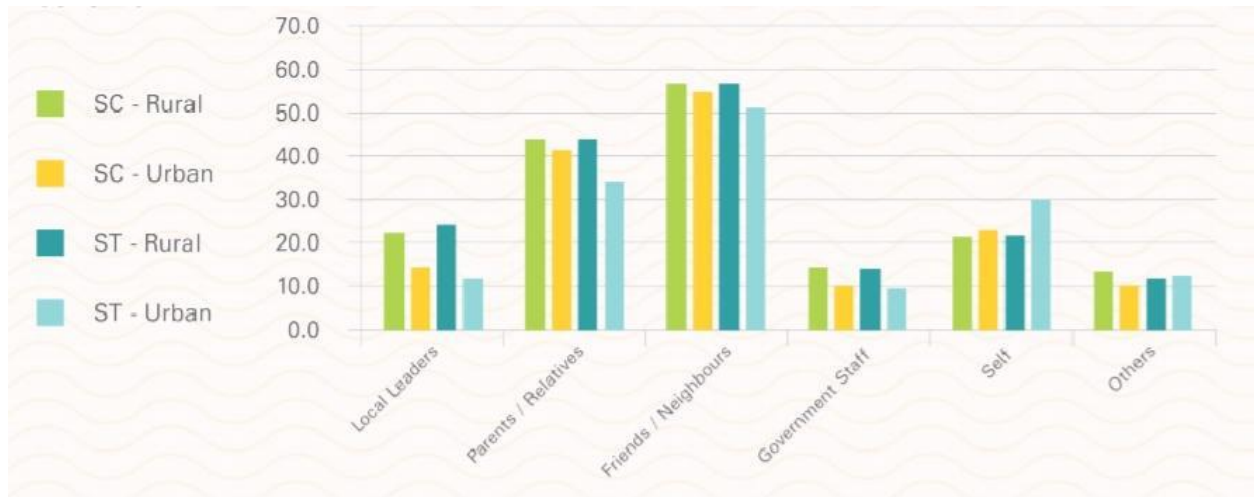
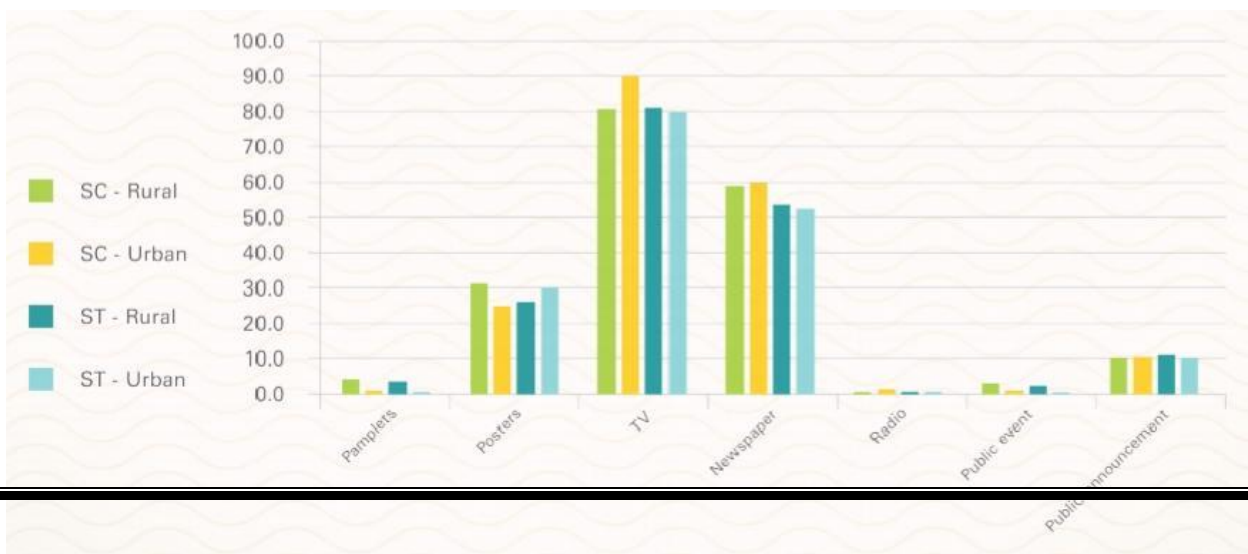


Figure 13: Percent of beneficiaries mentioning sources of information reg. KL scheme

Figure 14: Percentage of beneficiaries who saw the type of publicity materials on KL scheme Application Process

The Kalyana Lakshmi scheme was conceived to provide financial assistance to the economically and socially backward brides at the time of their marriage. However based on the responses, 75 percent of the overall beneficiaries had applied only after their marriage. Only in Hyderabad district, more than 50 percent of the beneficiaries applied before their marriage, while close to 90 percent of the beneficiaries in Khammam, Mahbubnagar and Nalgonda applied only after their marriage. Analysing the Urban / Rural scenarios, 33 percent of the urban beneficiaries had applied before their marriage.

Overall, about 34 percent of the beneficiaries across SC & ST communities expressed difficulty during the application process, especially the ST beneficiaries from Hyderabad, Rangareddy and Warangal districts.



Overall, 56 percent of the respondents expressed that getting the eligibility documents required for filing the application was the most difficult part. About 44 percent respondents felt that the verification process was lengthy and this was one of their major concerns. Rural SC and ST beneficiaries expressed that opening of the bank account was at times difficult as well.

Around 96.5 percent of the respondents across the combined SC & ST category reported that they incurred expenses during the application stage. A sizeable number of respondents from Rangareddy, Khammam and Nalgonda reported to have not incurred any expenses. In Warangal and Karimnagar, all the respondents irrespective of whether they belonged to SC & ST reported to have incurred expenses during the application process. The reasons could be understood better about whether it was the lack of effectiveness and efficiency of the local staff or the nonexistence of required documents.

On an average, Rs.1918 was incurred by an ST beneficiary and Rs.1754 by an SC beneficiary in the process of filling an application. This means around 4 percent of the scheme award money is spent to access the financial incentive. Apart from the cost incurred beneficiaries also reported to have spent around 21.7 days on an average. If the opportunity cost of the days spent for application process was calculated based on the current wage rate of Rs.300 (approx), it would amount to Rs.6510 which is substantial considering the socio-economic condition of the beneficiaries.

Upon further breakdown, on an average the STRural beneficiaries spent the highest amount (Rs.1921), while SCUrban beneficiaries seemed to have spent 38 days time during application process.

Figure 15: Percentage of applications submitted before/after marriage




Kalyana Lakshmi Pathakam

Bride Particulars

Details of the bride:

SSC Details Available: * YES NO

Name of the bride*: Name of the father*:

Date of birth*:  UID (Aadhar) No.*:

Educational qualification*: **--Select--** Phone Number:

Caste*: **Select** Sub-caste*:

Bride Mother's NAME (As per Bank Account)*: Is Bride an ORPHAN *: YES NO

Bride Mother's UID*:

Income Certificate Details:

MEE SEVA No. :*

Applicant Name : * Father Name : *

District : * Mandal : *

MRO Name : * Total Income : *

Caste Certificate Details:

MEE SEVA No.(Caste Certificate) :*

Applicant Name : * Father Name : *

District : * Mandal : *

MRO Name : * Caste : *

Permanent Address:

Address Line1: Address Line2:

District*: **--Select--** Mandal*:

Village*: PIN CODE:

Present Address:

Address Line1: Address Line2:

District*: **--Select--** Mandal*:

Village*: PIN CODE:

Present occupation*:

VI. Bride Bank Account Details (Mandatory Only for Orphans):

Account Holders Name: Select District: **--Select--**

Select Bank: **--Select--** Bank IFSC Code/Branch Name:

Bank Account NO:

VII. Bride MOTHER'S Account Details (MANDATORY):

Account Holders Name *: District*: **--Select--**

Bank*: **--Select--** Bank IFSC Code/Branch Name*:

Bank Account NO*:

Bride Groom Particulars

APPLICATION FORM OF KALYANA LAKSHMI

I.Details of the bride groom:SSC Details Available: * YES NO Name of the bride groom*: Name of the father*: Date of birth*: UID (Aadhar) No.*: Educational qualification*: Religion*: Caste*: Sub-caste*: Family Income(Per Annum): Present occupation*: **Permanent Address:**Address Line1 :* Address Line1 :* District*: Mandal*: Village*: PIN CODE: **Details of the Marriage****IV.Details of the Marriage:**Date of marriage*: Place of marriage*
(Name of the temple/Kalyana Mandapam/any other institution): Address of marriage place*: **Uploads**1st Marriage Confirmation Certificate*: Choose File No file chosen only jpeg/jpg (Size Should be greater than 50kb and less than 150kb)VRO/Panchayath Secretary Approval Certificate*: Choose File No file chosen only jpeg/jpg (Size Should be greater than 50kb and less than 150kb)Bride's Photo*: Choose File No file chosen only jpeg/jpg (Size Should be greater than 50kb and less than 150kb)Age proof certificate*: Choose File No file chosen only jpeg/jpg (Size Should be greater than 50kb and less than 150kb)Bride's Scanned Aadhar Copy*: Choose File No file chosen only jpeg/jpg (Size Should be greater than 50kb and less than 150kb)Bride Groom's Scanned Aadhar Copy*: Choose File No file chosen only jpeg/jpg (Size Should be greater than 50kb and less than 150kb)Bride Mother's Scanned Bank pass book*: Choose File No file chosen only jpeg/jpg (Size Should be greater than 50kb and less than 150kb)Bride's Scanned Bank pass book*: Choose File No file chosen only jpeg/jpg (Size Should be greater than 50kb and less than 150kb)Please Enter the code in the image :

KALYANA LAKSHMI SCHEME

NAME : B.MANISHA

AGE : 24

HUSBAND NAME : SURYA

VILLAGE : JADCHERLA

QUESTIONS

1. Is kalyana Lakshmi is applicable For you are not ?

A) Yes (*) B)No ()

2.Can We apply for kalyana Lakshmi after 2 year's of marriage ?

A) Yes (*) B)No ()

3. Is there any age limit for kalyana Lakshmi ?

A) Yes (*) B)No ()

4. If the parents are Government employee did they get kalyana Lakshmi ?

A) Yes () B)No (*)

5. Will they give kalyana Lakshmi for only arrange marriages ?

A) Yes (*) B)No ()

6. Is there any cast difference for giving amount of kalyana Lakshmi ?

A) Yes (*) B)No ()

7. Is these scheme useful or not ?

A) Yes (*) B)No ()

8. Do you want any improvement in this scheme ?

A) Yes (*) B)No ()

9. Are you satisfied with this scheme ?

A) Yes (*) B)No ()

10 .Is Your family members utilizing your kalyana Lakshmi amount ?

A) Yes (*) B) No ()

KALYANA LAKSHMI SCHEME

NAME : SRIKALA

AGE : 25

HUSBAND NAME : NARESH

VILLAGE : GANGAPUR

QUESTIONS

1. Is kalyana Lakshmi is applicable For you are not ?

A) Yes (*) B)No ()

2. Can We apply for kalyana Lakshmi after 2 year's of marriage ?

A) Yes () B)No (*)

3. Is there any age limit for kalyana Lakshmi ?

A) Yes (*) B)No ()

4. If the parents are Government employee did they get kalyana Lakshmi ?

A) Yes () B)No (*)

5. Will they give kalyana Lakshmi for only arrange marriages ?

A) Yes (*) B)No ()

6. Is there any cast difference for giving amount of kalyana Lakshmi ?

A) Yes (*) B)No ()

7. Is these scheme useful or not ?

A) Yes (*) B)No ()

8. Do you want any improvement in this scheme ?

A) Yes (*) B)No ()

9. Are you satisfied with this scheme ?

A) Yes (*) B)No ()

10. Is Your family members utilizing your kalyana Lakshmi amount ?

A) Yes () B) No (*)

KALYANA LAKSHMI SCHEME

NAME : VANAJA
AGE : 23
HUSBAND NAME : NARASIMA
VILLAGE : KAVERAMMAPETA

QUESTIONS

1. Is kalyana Lakshmi applicable for you or not ?

A) Yes (*) B) No ()

2. Can we apply for kalyana Lakshmi after 2 years of marriage ?

A) Yes (*) B) No ()

3. Is there any age limit for kalyana Lakshmi ?

A) Yes (*) B) No ()

4. If the parents are Government employees, did they get kalyana Lakshmi ?

A) Yes () B) No (*)

5. Will they give kalyana Lakshmi for only arranged marriages ?

A) Yes (*) B) No ()

6. Is there any caste difference for giving the amount of kalyana Lakshmi ?

A) Yes (*) B) No ()

7. Is this scheme useful or not ?

A) Yes (*) B) No ()

8. Do you want any improvement in this scheme ?

A) Yes (*) B) No ()

9. Are you satisfied with this scheme ?

A) Yes (*) B) No ()

10. Is your family utilizing your kalyana Lakshmi amount ?

A) Yes (*) B) No ()

KALYANA LAKSHMI SCHEME

NAME : CHAMANTHI
AGE : 24
HUSBAND NAME : SHYAM
VILLAGE : NASRULLABAD

QUESTIONS

1.Is kalyana Lakshmi is applicable For you are not ?

A) Yes (*) B)No ()

2.Can We apply for kalyana Lakshmi after 2 year's of marriage ?

A)Yes (*) B)No ()

3.Is there any age limit for kalyana Lakshmi ?

A)Yes (*) B)No ()

4.If the parents are Government employee did they get kalyana Lakshmi ?

A)Yes () B)No (*)

5.Will they give kalyana Lakshmi for only arrange marriages ?

A)Yes (*) B)No ()

6.Is there any cast difference for giving amount of kalyana Lakshmi ?

A)Yes (*) B)No ()

7.Is these scheme useful or not ?

A)Yes (*) B)No ()

8.Do you want any improvement in this scheme ?

A)Yes (*) B)No ()

9.Are you satisfied with this scheme ?

A)Yes (*) B)No ()

10.Is Your family members utilizing your kalyana Lakshmi amount ?

A)Yes () B)No (*)

3. SUMMARY AND CONCLUSIONS

Given the importance of marriage in the society and an individual's life, the scheme proved to be a boon to poor and vulnerable communities. It is filling a void left by the banks and other financial institutions, which focus only on the 'productive' purposes, 'bankable' projects and 'bankable' sections of the people. The beneficiaries have utilised the funds for the marriage and loan repayments which were originally taken for that purpose.

The survey findings also reveal that the poorest of poor beneficiaries such as the landless and those having an annual income below Rs.75,000 were benefitted from the scheme.

The average age of the SC bride was reported to be 22.5 years, while the ST brides was 21.5 years. More than one-third (40 percent) of the brides were reported to be illiterate and thus remained housewives or unskilled labour.

Despite many challenges such as the process of cadre bifurcation, work pressure, identification of beneficiaries, etc., the scheme is being implemented effectively. One of the reasons for the smooth implementation of the scheme could be the involvement of middlemen. But the transaction cost for accessing the scheme benefit seemed to be high for a few beneficiaries.

Even after deducting various payments made and the opportunity cost due to foregoing their wage labour, the beneficiaries are left with a significant amount of money (cash benefit), which was used for the marriage. The restaurant high level satisfaction/welfare are reflected in the rating given by the beneficiaries.

On an average, beneficiaries reported to have spent around Rs.1,800 towards obtaining certificates, filling the application and other services. On average each beneficiary's family had to spend over 20 days to attend the application processes and procedures. Hence, getting different certificates during the application stage was reported to be the major challenge.

There are minor incidences of off-targeting which is common in popular, large scale welfare schemes, especially which involve huge subsidies and fewer conditions and procedures. The profiles of a few sample beneficiaries seem to be relatively better off compared to the rest of the population. 56 percent of the beneficiaries had agricultural land, while 44 percent were landless. More than 50 percent of sample had a graduate or above educated persons in the family. Over 15 percent of samples had a family member with salaried income. About 95 percent beneficiaries owned a house and about 70 percent beneficiaries lived in RCC or tiled houses. It may be noted that about 30 percent of beneficiaries reported that formal field verification was not done at their homes.

Overall, the scheme empowered the beneficiary brides and their families, to have better options for the marriage & bridegroom.

Stages of Stude The following steps were involved in finalizing the Citizen Feedback report, as detailed below:

1. The CFS questionnaire was designed with the support of UNICEF representatives, taking into consideration the above objectives. The questionnaire was discussed for 3-4 rounds with the Directors, CPOs and ADs. A state level meeting was held on discussing the purpose of the Citizen Feedback survey on the Kalyana Lakshmi scheme and sharing the questionnaire. The draft questionnaire was pilot tested in one of the mandal's in Rangareddy district. Based on the testing experiences and other inputs, the final questionnaire was designed along with the sampling design and instruction manual.

2. District level trainings were held on the questionnaire and instructions for canvassing to the ASOs under the guidance of their respective CPOs. The questionnaire underwent one more final round of scrutiny, taking into account the suggestions from the ASOs.

3. The beneficiary data under the Kalyana Lakshmi scheme was requested from Scheduled Caste Development Dept., and Tribal Welfare Dept., who in turn directed CGG to share the beneficiary data with DES.

4. Upon receipt of the beneficiary data, the following sampling design was adopted to select the beneficiaries to be interviewed.

i. All the mandals across Telangana were selected for the study to have a complete representation.

ii. Five percent of the sample beneficiaries were taken into account from each mandal, separately under the SC and ST category.

iii. Based on the proportion of the overall beneficiaries in the mandals, a representative number of beneficiaries were sampled.

iv. Random numbers were generated and applied to the beneficiary list through systematic circular random sampling, to finalise on the sample beneficiaries to be interviewed.

v. The list of beneficiaries to be covered was prepared district wise, segregating each of them by mandals, SC/ST and Rural/Urban categories. A separate list of substitute beneficiaries was also prepared and shared with all the districts, in case of non-availability of a beneficiary.

5. While the canvassing was being planned and executed by the respective CPOs, computerized data entry screens were designed at the DES Head office. This was tested with dummy data from the pilot testing schedules and the programmers was fine-tuned accordingly. Output tables for data compilation and analysis were also developed and shared with CGG.

6. After obtaining data from the districts, it was cleaned, verified and cross validated at the DES level, before handing over to CGG for analysis. The output tables were generated, interpreted and the draft report has been developed. Based on the comments from various persons, the final report has been submitted.

Kalyana Lakshmi Pathakam is a well known scheme for the marriage gifted for females it is so useful for the poor girls for covering the marriage expenses caused by the marriage event of the poor families. The scheme started by the government to support the financial lower background peoples in order to support the

Kalyana Lakshmi is one of the finest schemes which was launched by the Telangana Government in order to help the poor families of the state. The primary focus of this scheme is to offer the best possible financial guidance and support to the bride who is soon getting married. K. Chandrashekar Rao who is the Telangana Chief Minister launched the Kalyana Laxmi Scheme which proved to be one of the most helpful schemes for poor families.

