

REVIEW ARTICLE

Utilizing social psychology to drive financial policy solutions: Addressing female feticide and infanticide

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ABSTRACT

Female feticide and infanticide, are two of the most serious problems confronting Indian society. This issue is largely caused by the identification of female fetuses through technology, which frequently results in the termination of a pregnancy. Despite the government's efforts to curb these practices, progress has been limited. There are facilities in cities for determining the gender of an unborn child. The financial difficulty of raising a girl child is a key element in the preference for male offspring. The aim of this study is to propose innovative financial solutions that the government can implement to address this longstanding and complex issue. By exploring various financial inclusion strategies, this study seeks to identify effective measures that can bring about social change and promote gender equality.

Keywords: female feticide; gender; culture; policy; financial solutions

1. Introduction

India is a country of varied and rich cultures. This culture embodies both positive and negative aspects. On one side, we are close to the root of the family, while on the other side, there are some negative consequences, like female feticide and infanticide. India is heavily suffering from the negative impacts of female feticides^[1]. Indian society is predominantly patriarchal, as reflected by its religious, cultural, and social fibers, which significantly contributed to the inferior status of women^[2]. Portable ultrasound devices became a bane after 1990, projecting a bad picture of doctors who are responsible for eliminating the innocent fetus before she opens her eyes in the open world^[3]. The use of sex-selective abortions on a national scale has resulted in a masculinized sex ratio at birth in India^[4,5]. A large number of initiatives, like the enactment of the Pre-conception and Prenatal Diagnostic Techniques (PCPNDT) Act in 1994, have been taken by the government to stop this menace but still haven't achieved the desired results^[5,6]. Even though there is a restriction on prenatal sex detection, it is commonly claimed that doctors use descriptors to reveal the gender of the child to the parents^[7]. Prenatal sex determination and selective abortion are most likely to blame for the deficit of girls born as a second or third child after prior female birth^[8]. The declining sex ratio at an alarming rate is making it inevitable for a government to take some solid and practical steps that can be implemented quickly.

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According to the Census 2011, the child sex ratio (between 0–6 years) has declined from 927 to 914 from 2001–2011. 0.57 million girls are aborted every year due to female feticide^[9]. 86% of women are aware that the determination of prenatal sex is illegal^[10]. The discussion reflects the magnitude of the problem. There is a need to understand the factors responsible for the complex problem of female feticide and infanticide thoroughly and to design an imperative and multifaced solution to prevent female feticide^[6]. In India, policy conversations about gender bias should pay more attention to the high female mortality^[11]. This study provides food for thought for policymakers in the country to develop a strategy linked with the financial aspect to stop female feticide and infanticide. The next section discusses the factors responsible for female feticide and infanticide in India. Thereafter, existing legal and financial provisions combating female feticide and infanticide are presented, while the last two sections deal with prospective financial solutions for stopping female feticide/infanticide and draw conclusions.

2. Factors responsible for female feticide and infanticide

Improved development of advanced technologies, especially ultrasonography (USG), became the single most significant factor responsible for decreased sex ratios and growing female feticides^[12]. Today, thousands of ultrasound clinics operate in India with many of them easily accessible to families for sex determination who are prepared to shell out whatever sum they want^[13,14]. India's injustice against women is embedded in political, economic, and religious origins^[15]. Sons are supposed to be employed in various sectors, receiving better wages and caring for aging parents. Sons are thus seen as a type of insurance^[16]. It is widely a belief that the baby boy will be carrying on to the family legacy and will further protect the family tree also^[17]. The girl child has always been considered a burden for the family. The parents think that having a girl child will result in an extra financial burden on the family right to education to the family^[18]. Throughout India, the wicked custom of dowry is prevalent. As a result, females are considered an economic liability^[19]. Female feticide is a result of a conscious decision to raise sons instead of daughters because of “economic disincentives for girls”, while boys provide higher social and financial benefits^[20]. In addition, boys are supposed to stay with their elderly parents and take financial responsibility for them. The Boy wife then, therefore, becomes a means of immediate income from her dowry when the boy marries, which will further ensure the economic well-being of the parents of the son. It is also much more profitable, in accordance with what has already been discussed, to raise and spend on sons rather than daughters.

3. Existing legal and financial provisions combating female feticide and infanticide

- 1) According to Section 312 of the Indian Penal Code, whoever commits a voluntary abortion of a pregnant woman, and if such abortion is not done in good faith to save the life of the woman, he/she shall be sentenced to an imprisonment of three years that can be extended or economic punishment or both^[21].
- 2) According to Section 313 of the Indian Penal Code, whoever commits a miscarriage or commits an offense as defined in the preceding section, without the consent of any woman, whether or not that woman is vibrancy, shall be given life imprisonment, or for any term, he/she will be punished with imprisonment which may extend to ten years, and he/she shall also be liable to financial punishment^[21].
- 3) According to Section 314 of the Indian Penal Code, whoever commits an act for causing a miscarriage of a pregnant woman, which causes the death of the woman, he/she can be imprisoned for a period that may extend to ten years. He/she can be punished with economic punishment also^[21].
- 4) According to Section 315 of the Indian Penal Code, whoever shall do any work before the birth of an infant, with the intention of preventing the birth of that child alive or doing any work that leads to death

of the child after birth, the person shall be punished with imprisonment for a term which may extend to ten years or with economic punishment, or both^[21].

- 5) The Pre-conception and Prenatal Diagnostic Techniques (PCPNDT) Act, 1994 is a federal law passed by the Parliament of India to prevent female feticide and declining sex ratio in India. The act prohibits prenatal sex determination. The Pre-conception and Prenatal Diagnostic Techniques (PCPNDT) Act 1994, prohibits the examination of the prenatal sex of the infant. If there is a violation, there is a provision of punishment, economic fines, and even suspension from the Medical Council of India^[22].
- 6) Dowry Prohibition Act, 1961(Amended in 1986), The dowry prevention law was enacted in 1961 to eliminate the distortion of dowry in society, according to which not only taking dowry, giving dowry is also a crime^[23].
- 7) Immoral Traffic Prevention Act, 1956, Under the International Convention on the Prohibition of Unethical Trafficking, signed by India in 1950, a substantive Act called the Immoral Traffic (Prevention) Act was passed in 1956^[18].
- 8) Equal Remuneration Act, 1976, An Act to provide for the payment of equal pay to male and female workers and the prevention of discrimination based on gender, in the case of employment against women^[18].

4. Central government financial inclusion schemes for girl child

- 1) Sukanya Samridhi Yojana is a small savings scheme launched by the central government in the year 2015. It was started under the 'Beti Bachao Beti Padhao' campaign. This scheme helps in raising funds for the education and marriage of daughters. Currently, 7.6% interest is received under the scheme. Under Section 80C of the Income Tax Act, tax exemption is also available for investing in Sukanya Samridhi Yojana. However, the maximum age of entry is 10 years, which is a major drawback of the scheme.
- 2) Balika Samridhi Yojana^[24], under this scheme, financial assistance will be provided by the government on the birth of a daughter and completion of her studies. This financial assistance will be provided to improve negative thinking towards daughters in the country. Under this scheme, financial assistance of 500 rupees will be provided for the birth of a daughter. After this, by the time she reaches the tenth grade, she will be given a fixed amount every year. This financial assistance is being provided to promote the education of daughters. She can withdraw this amount from the bank on completion of 18 years. The major drawback of this scheme, it is only for below-poverty-line families, and the incentive amount is also a meagre one.

5. State government financial inclusion schemes for girl child

- 1) Ladli Scheme - Delhi
- 2) Ladli Lakshmi Yojana - Madhya Pradesh
- 3) Bhagyalakshmi Scheme - Karnataka
- 4) Balri Rakshak Yojana - Punjab
- 5) Ladli Scheme - Haryana
- 6) Kanyadan scheme - Madhya Pradesh
- 7) Girl Child Protection Scheme - Andhra Pradesh
- 8) Indira Gandhi Balika Suraksha Yojna - Himachal Pradesh
- 9) Mukhya Mantri Kanya Vivah Yojana - Bihar
- 10) Rajalakshmi scheme - Rajasthan
- 11) Balika Samrudhi Yojana - Gujarat
- 12) Balika Samrudhi Yojana - Himachal Pradesh

- 13) Kunwarbainu Mameru scheme - Gujarat
- 14) Beti Hai Anmol Scheme - Himachal Pradesh
- 15) Mukhya Mantri Kanya Suraksha Yojana - Bihar

In the last twenty years, the various state governments have come up with financial incentive schemes to control the declining sex ratio in their respective states. Some of these programs are particularly designed for people from low-income backgrounds (Below the poverty line). However, there are a few programs that are available to all types of households, regardless of their education, wealth, or caste. The majority of these schemes have suffered from challenges ranging from eligibility criteria and conditionalities, procedures of registration, field-level monitoring, grievance redressal mechanisms, and lack of coordination that has seriously affected the scheme’s implementation and goal achievement^[25].

6. Proposed financial inclusion solutions

Female feticide and infanticide in India are complex problems with an amalgamation of various factors including social, cultural, and economic factors. However, many authors suggested economic factors (**Table 1**) as one of the prime factors for female feticide and infanticide in India.

Table 1. Literature support for economic factors.

References	Findings
[26]	1. “Severe poverty and the inability to feed the child” 2. “Labelling daughters as goods on which money is lost”
[27]	1. “Extremes of devaluation of females collude with severe poverty” 2. “Socially determined roles of females in the home do not easily attract visible revenue” 3. “Girls are not seen to earn cash or other tradeable commodities”
[18]	“An economic burden”
[28]	1. “Resented for the financial burden she imposes on her parents” 2. “The value of the bride is often measured by how much her parents are willing to pay for her”
[20]	1. “Net value (both economic and cultural) of boys” 2. “Putative purpose of dowry is to compensate the groom’s family for the acquisition of a non-productive dependent”

According to traditional economic theory; higher benefits automatically contribute to higher commitment^[29]. Monetary rewards are frequently used as a method of motivation for people^[30,31]. Cash transfer programs employ monetary transfers to give short-term financial assistance and to encourage behavioral changes in parents and communities^[32,33]. There is much scientific evidence on the relationship between financial incentives and empowerment of girl children worldwide (**Table 2**).

Table 2. Evidence on the relationship between financial incentives and empowerment of girl child.

References	Financial incentives
[34]	In Haryana, India those eligible for the Apni Beti Apna Dhan (‘Our Daughter, Our Wealth’) Conditional cash transfer program had greater improvements in the survival rate of female children between 1993 and 2006.
[33]	Even if they received a decent marriage proposal for their daughter, 78% of beneficiary parents of (Dhanlakshmi programme, India-Monetary incentives to support the

Table 2. (Continued).

References	Financial incentives
	retention and education of daughters) said they would not arrange her marriage until she is 18 years old. Conditional cash transfer programmes aimed at girls' education have had a favorable impact on lowering the gender gap in school enrollment and retention.
[35]	1. The Female Secondary School Stipend Programme (Bangladesh), which provided financial incentives to encourage girls' education, had a considerable impact in extending the age of marriage. 2. Save the Children's (Bangladesh) girls' empowerment initiative provided conditional stipends to families of adolescent girls, lowering the possibility of girls marrying before the age of 18 by 22% and, as a result, enhancing their educational enrollment.
[36]	According to research on the Punjab Female School Stipend Programme (FSSP) (Pakistan), participating girls postpone marriage by more than a year.
[37]	There is evidence that girls are becoming significantly more valued because of financial incentives.
[38]	1. Educational stipend programmes that improve females' education have the potential to increase future productivity and desired fertility. 2. According to Research on FSSSP (Female Secondary School Stipend Programme), increasing female education through such stipend programmes can promote family planning, elevate women's socioeconomic standing, and improve gender equality in the long run.
[39]	To Counter rapidly dropping Fertility ,Pro-natalist cash transfers have improved birth rates and changed the desire for sons in South Korea.
[40]	According to research on the Janani Suraksha Yojna programme (Cash Transfer Scheme to combat Sex selection in India) has resulted in increased number of females born.
[41]	Programs that rely only on financial incentives retain the emphasis on parents as decision-makers.

With literature suggesting strong support for economic factors behind female feticide and infanticide, they are taken as primary factors to suggest solutions. In addition to it, with the help of economic theory, it is clear that human motivation can be influenced by monetary aspects, therefore the suggested solutions are based on the incentives that can be provided by different financial instruments and utilities used by the general public to influence their behavior and decision-making regarding the girl children. India is a large country with a population of more than a billion consisting of many income classes. The suggested solutions are carefully selected with the objective of maximum penetration in the population with easy implementation so that comprehensive coverage of the suggested solutions can be achieved

Major types of financial instruments and public utilities have been taken as their reach in different income classes of the population is wider.

7. Financial inclusion solutions for stopping female feticide and infanticide

- 1) Tax exemption: Any Tax payee having a girl child should be awarded an extended tax exemption apart from what has been proposed under section 80C. The benefit should be extended to 0–18 years of the girl child. All parents will thus have the advantage of both the tax exemption as well as a social betterment.

In this way, increasingly parents will be encouraged to have a girl child. Those parents who have been ill-treating their girl children will stop doing so due to the benefits provided to them for having the girl. Such a step by the government will act as the major boost for the prevention of crime against the girl child, prominent being the problem of female feticide and infanticide. The parents having the girl child will thus begin to treat their child with better provision of education and personal care.

- 2) Bonds: Like the government initiative in the promotion of education through the education cess (Tax) and development of infrastructure through infrastructure bonds, the government should initiate the release of similar bonds for girl child welfare. Such an initiative should be promoted with the participation of private companies. Such bonds should be promoted as the “save-the girl child” bond. Under such a scheme, the benefit of tax exemption should be given to the maturity amount. Besides, the government and the corporate should extend the benefits of having such bonds to all parents who have a girl child.
- 3) Low premium Insurance policy: Both the government entity like LIC (Life Insurance Corporation of India) and private companies should bring out the insurance policies which should have special provisions for the girl child. One thing that could be suggested is the low premium payment option in comparison to the other insurance policies promoted by such companies. The benefits that could be proposed and provided under such a policy should also be different from the regular ones. Fringe benefits like the guaranteed maturity amount should be added to such policies to make them lucrative for the parents. This benefit could be provided to the parents who have a minor girl child.
- 4) High-interest rate in Savings Accounts and fixed deposits: Like the fixed deposits for senior citizens, the banks should provide a higher interest rate for all the Fixed deposits which bear the name of the girl child. Since all the prime investment option for the middle-class masses is the fixed deposits, as a result, people who have the girl child would like to take advantage of such schemes. The current rate for the fixed deposit is 5–6%, the benefit provided to the senior citizens is about half percent more than the current market rate. The same should be extended to the fixed deposits which have the name of the girl child. The similarly higher interest rate can be offered in the savings account held in the name of the girl child without attaching any terms and conditions. The Jan Dhan Yojana has tremendously boosted the penetration of savings bank accounts in India among the lower strata of society. Therefore, both saving accounts and fixed deposits are perfect instruments to offer incentives for protecting a girl child.
- 5) Discount on NAVs (Net Asset Value) in Mutual Fund: The mutual fund is the best instrument for indirect investment in the equity market. Hence, if the proper initiative is taken like the discount on the NAVs in terms of the percentage like 5% on the current NAV, it will result in the more unit purchase option for the parents who have the girl child. This will prompt more parents to take up such funds in the name of their girl children.
- 6) Discount on interest rate for various types of loans: Credit creation can play a social transformation role, also, any parent having a bank account will be eligible for a discount (1–2%) on loans (housing loan, car loan, personal loan, educational loans) on the interest rate if the couple is having a girl child in their family. This will act as a booster, and more parents would like to have a girl child in their family.
- 7) Discount on Electricity Bills: The majority of Indian households have electricity connections. Each month’s electricity bill creates an expenditure for Indian families. The rate of electricity is ranging from 2 rupees per unit to 10 rupees per unit in different states. One rupee per unit discount exclusively for families having a girl child can be a great incentive for promoting and bringing social change in the society and it will create a positive perception towards the girl child.
- 8) LPG (Liquefied petroleum gas) Subsidy: The exclusive subsidy option on LPG cylinders for those parents having a girl child can play an important role and will act as an incentive for parents. More parents and young couples will be encouraged to have a girl child in their families as LPG is a vital and clean source

of energy for the middle class and lower middle class. With almost 98% penetration of LPG, cylinders make it a perfect instrument to offer an incentive in the form of subsidy exclusively for parents of a girl child to bring a significant social change.

8. Conclusion

In conclusion, this paper has undertaken the intricate task of explaining the multifaceted issues surrounding female feticide and infanticide in India. It has shed light on the interconnected factors contributing to this deep-seated societal challenge, emphasizing the persistent influence of economic considerations, cultural norms, and gender biases that collectively extend the alarming trends of sex-selective practices.

The contention that economic factors play a pivotal role in driving the preference for male offspring finds extensive support in the literature. Mungello^[26] underscores how severe poverty often leads to the perception of female children as an economic burden. Roberts^[27] further elucidates the link between extreme devaluation of females and economic constraints, highlighting how socially determined roles limit girls. Tandon and Sharma^[18] emphasize the economic burden associated with raising female children, while Penn and Nardos^[28] add that girls are often disliked for the financial strain they impose on their parents.

Drawing on this foundation, the proposed financial solutions align with evidence from various global contexts where monetary incentives have demonstrated positive impacts on social behavior. Studies in Haryana, India, indicate that conditional cash transfer programs, such as the 'Apni Beti Apna Dhan' initiative, resulted in improved survival rates for female children^[34]. The Dhanlakshmi program, offering monetary incentives for the education of daughters, influenced parents' decisions to delay their daughters' marriages^[33]. Similar positive outcomes were observed in Bangladesh, where financial incentives for girls' education delayed the age of marriage significantly^[35].

However, it is crucial to acknowledge the potential limitations of these proposed financial interventions. Amin et al.^[41] caution against relying solely on financial incentives, emphasizing the need for a comprehensive approach that considers diverse cultural, social, and psychological factors influencing family planning decisions.

Furthermore, the efficacy of financial solutions is contingent upon robust policy implementation, a challenge often encountered in the complex landscape of social change. Existing legal provisions, such as the Pre-conception and Prenatal Diagnostic Techniques (PCPNDT) Act and the Dowry Prohibition Act, although well-intentioned, have faced hurdles in enforcement^[6]. Bridging the gap between policy formulation and effective implementation remains a pressing concern.

Moving forward, it is imperative to view financial interventions as part of a broader strategy aimed at dismantling deep-rooted gender norms and fostering societal transformation. Beyond economic incentives, fostering awareness, education, and challenging cultural narratives are essential components of any comprehensive solution.

This paper extends an invitation for continued research and collaboration, urging policymakers, scholars, and stakeholders to critically engage with the proposed financial solutions. By addressing the inherent complexities and limitations, we can collectively strive towards a society where every child, irrespective of gender, is embraced, valued, and provided with equal opportunities for growth and development.

Ethical approval

This article does not contain any studies with human participants performed by any of the authors. Instead, this work is based exclusively on desk-based research, relying on commentary from legal texts and scholarly

documents that are freely available in the public domain. As such, it presupposes no activity for which ethical approval would be needed at the authors' academic institutions.

Informed consent

This article does not contain any studies with human participants performed by any of the authors.

Data availability

Data sharing is not applicable to this research as no data were generated or analyzed.

Author contributions

All authors have contributed equally to the research and manuscript. All authors have read and agreed to the published version of the manuscript.

Conflict of interest

The authors declare no competing interests.

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