

## WITHOUT MATERNITY BENEFITS

Relevant for: Government Policies & Welfare Schemes | Topic: Welfare of Women - Schemes & their performance; Mechanisms, Laws, Institutions & Bodies

Yashoda Devi was five months pregnant with her third child when we met her in Jharkhand in June. She was in extreme pain. The doctor had told her that she was very weak and had advised her to improve her nutritional intake. But Ms. Devi did not have money to follow the doctor's advice.

Ms. Devi was one of the 98 women we interviewed in the course of a small survey in 12 villages spread across two blocks of Jharkhand: Manika in Latehar district and Khunti in Khunti district. We enquired about the financial and physical hardships experienced by the respondents during pregnancy and delivery, and also studied the implementation of the Pradhan Mantri Matru Vandana Yojana (PMMVY), a maternity benefit programme, nearly one year after it was officially launched.

Under the National Food Security Act (NFSA) of 2013, every pregnant woman is entitled to maternity benefits of 6,000, unless she is already receiving similar benefits as a government employee or under other laws. The PMMVY was announced by Prime Minister Narendra Modi on December 31, 2016. Unfortunately, it violates the NFSA in several ways. First, the benefits have been reduced from 6,000 to 5,000 per child. Second, they are now restricted to the first living child. Third, they are further restricted to women above the age of 18 years.

The scheme largely defeats the purpose it is supposed to serve: according to a recent analysis, it excludes more than half of all pregnancies because first-order births account for only 43% of all births in India. In our sample, less than half of the women met the PMMVY eligibility criteria. Among those who were eligible, a little over half had applied for maternity benefits.

The application process is cumbersome and exclusionary: a separate form has to be filled, signed and submitted for each of the three instalments, along with a copy of the applicant's mother-child protection card, her Aadhaar card, her husband's Aadhaar card, and the details of a bank account linked to her Aadhaar number. The compulsory linking of the applicant's bank account with Aadhaar often causes problems. Further, the PMMVY provides little assistance to women who lose their baby, because the successive payments are made only if the corresponding conditionalities are met.

The worst form of hardship reported by pregnant women in our sample, among those related to lack of funds, was the inability to improve their nutritional intake or even to eat properly during pregnancy.

Ms. Devi, during and before her second pregnancy, was working in someone else's field where she was paid in kind (5 kg of grain per day). This time, as she was in pain, she was unable to work for wages during her pregnancy. This reduced the family's income, already strained by the last delivery's debts when they had to spend more than 12,000 by borrowing and selling assets. Ms. Devi said that if she had received maternity benefits under the PMMVY, she could have used the money to take care of her health and eat nutritious food as advised by the doctor. Like her, 42% of respondents in the sub-sample of women who were working for wages before pregnancy with an average wage of 126 per day of work could not work during their pregnancy and earned zero wages. In our sample, on average, respondents spent 8,272 on their deliveries

alone. Half of the respondents who had spent money during delivery or pregnancy said that they had to borrow money to meet the expenses. It was also common for the families of the respondents to sell assets or migrate to cover these costs. The PMMVY could help protect poor families from these financial contingencies.

The provision for maternity entitlements in the NFSA is very important for women who are not employed in the formal sector. The PMMVY, however, undermines this provision due to the dilution of the entitled amount and the exclusion criteria. Even in this restricted form, the scheme is yet to reach eligible women as the implementation record has been dismal till date. In our sample, 30 women had applied for maternity benefits, but none of them had actually received any PMMVY money. No doubt some women did receive PMMVY benefits in both districts by June (this was confirmed by the block offices), but the numbers were so small that none of them emerged in our sample. The scheme seems to be achieving very little for now, in Jharkhand at least. There is an urgent need for better implementation as well as for compliance of the scheme with the NFSA. Maternity benefits should be raised to 6,000 per child at least, for all pregnancies and not just the first living child.

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Blaming Gandhi for Partition and by implication lionising his assassin is the worst form of historical revisionism

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