An Analysis of Pradhan Mantri Matru Vandana Yojana

Why in news?

Five years since its introduction, there is vast scope for improvement in the Pradhan Mantri Matru Vandana Yojana (PMMVY).

What is PMMVY?

> *India accounts for a fifth of the total childbirths in the world, with a maternal mortality rate of 113 per 1,00,000 live births.*

- The Pradhan Mantri Matru Vandana Yojana (PMMVY) is a maternity benefit programme that was rolled out by the Government of India in 2017.
- Under PMMVY, a cash incentive of Rs. 5000 is provided directly to the Bank / Post Office Account of Pregnant Women and Lactating Mothers for first living child of the family subject to fulfilling specific conditions relating to Maternal and Child Health.
- The cash incentive will be provided in three instalments
- It is aimed at improving health-seeking behaviour and to compensate for wage loss for pregnant women, particularly in the unorganised sectors.
- PMMVY is implemented using the platform of Anganwadi Services scheme of Umbrella ICDS under **Ministry of Women and Child Development.**

How the PMMVY fares?

- **Performance**- Since its inception in 2017, the PMMVY has covered 2.01 crore women nationally, disbursing a total amount of Rs. 8,722 crore.
- But the annual estimate of the targeted beneficiaries by the Government of India has remained the same over the years.
- **Target**- While the estimated eligible population of pregnant and lactating mothers in India was 128.7 lakh for 2017-18, the target set by the Government was 51.70 lakh beneficiaries, which is only 40% of the eligible population.
- This means that we have an exclusion error of at least 60% since 2017.
- **Enrolment and Disbursement-** The enrolment and disbursements under the scheme have witnessed a downward fall in the last two years as per the data of the Ministry of Women and Child Development.
- In 2020-21, more than 50% of registered beneficiaries did not receive all three instalments and there was a 9% drop in enrolment under the scheme.
- **Budgetary allocation-** The overall budget for women and child development was reduced by 20% for 2021-22.
- Additionally, Budget allocation for the PMMVY has also been reduced as it has been clubbed under SAMARTHYA which was allocated Rs. 2,522 crore.

*SAMARTHYA is a scheme under the umbrella scheme **Mission Shakti** (Mission for Protection and Empowerment for Women). It includes schemes such as*

1. *Beti Bachao Beti Padhao*
2. *Creche*
3. *Pradhan Mantri Matru Vandana Yojana*
4. *Gender Budgeting/Research/ Training*

What were the efforts taken by State Governments for maternity benefit?

- **Odisha Mamata Yojana (2011)-** The Government of Odisha has launched the scheme to provide monetary incentives for pregnant and lactating mothers.
- Financial incentive of **Rs 5000** will be offered in **two installments** of Rs 3000 and Rs 2000 subject to fulfillment of certain conditions.
- Under this scheme, all those women who have attained at least 19 years of age and are either pregnant or lactating will get the benefit of this scheme.
- The benefit of this scheme will be provided only for the **first two live births**.
- The payment to the beneficiary will be made through e transfer by child development project officer concern into the beneficiary account.
- The PMMVY shows poor performance with a 52% drop in the number of beneficiaries covered while MAMATA showcased a 57% increase in women who received all the instalments.
- **KCR Kit Scheme (2017) -** The Telangana government has launched this scheme for pregnant women who give birth at a government hospital.
- Under this scheme, pregnant women will be provided with financial assistance of **Rs. 12,000** in **three phases**.
- In case of a baby girl, an additional amount will be given by the government.
- KCR Kit contains 16 items such as baby oil, soaps useful for mother and child, mosquito net, dresses, Handbag, toys for child, diapers, powder, shampoo, sarees, towel and napkins, baby bed.
- Pregnant women can utilize this scheme for maximum **2 deliveries**.
- The idea is to encourage more and more deliveries in the government hospitals, reduce the infant mortality rate and female foeticide.
- **Dr. Muthulakshmi Reddy Maternity Benefit Scheme (1987) -** It provides for the financial assistance of **Rs.18000** to pregnant mothers in **5 installments**.
- Nutritional kit containing health mix, dry dates, iron tonic, protein biscuits, ghee, disinfectants, towel and tablets will also be provided.
- It is applicable only for **two deliveries**.
- The Tamilnadu Government has decided to implement the PMMVY scheme in combination with the Dr.Muthulakshmi Reddy Maternity Benefit Scheme (State scheme) for the eligible primi mothers.

What steps must be taken for the PMMVY?

- **Expansion of the scheme**- Of the total live births in India, 49.5% comprises first-order births and 29.9% are second-order births, as per Sample Registration Survey 2018.
- The maternity benefit under the PMMVY has to be extended to the second live birth similar to the predecessor scheme, the Indira Gandhi Matritva Sahyog Yojana.
- **Increase the maternity benefit amount**- The current entitlement of Rs. 5,000 provided over

one year amounts to one month's wage loss (as per the Mahatma Gandhi National Rural Employment Guarantee Act wage rate of Rs. 202).

- There must be an increase in the maternity benefit amount since the primary objective of the PMMVY is to provide partial wage compensation.
- Most women continue to work during and post-pregnancy since they cannot afford to lose wages.
- Additionally, they also spend on out-of-pocket expenses during pregnancy.
- In line with the Maternity Benefit Act, 1961 which mandates 12 weeks of maternity leave for women with two or more children, pregnant and lactating mothers should receive 12 weeks of wage compensation amounting to Rs. 15,000.
- **Simplification of the process-** The reduced coverage can be attributed to the lack of awareness within targeted beneficiaries, process level challenges, requirement of a mother and child protection (MPC) card, husband's Aadhaar card, bank passbook and registration form for each of the three instalments, etc.
- A simplification of the process can result in increased registration of beneficiaries.
- **Revisit the design**- To fulfil India's commitment towards the Sustainable Development Goal of improving maternal health, the POSHAN Abhiyan and a national maternity benefit scheme are promising initiatives by the Centre.
- However, there is a need to revisit the design and implementation of this scheme, drawing lessons from States such as Odisha which are successfully prioritising maternal health and nutrition in a pragmatic manner.

References

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