

## **Maternity Entitlements in India**

### **What is the issue?**

- Maternity benefits in India are a non-issue which is worrisome.
- The Central government is clueless about their legal, financial and political aspects; as are the Opposition parties.

### **What is the current status in India?**

- Maternity benefits are reasonably generous (by international standards) for a small minority of Indian women employed in the formal sector and covered under the Maternity Benefit Act.
- However, the vast majority of pregnant women are left to their own devices.

### **What is the Jaccha-Bachcha Survey?**

- The Jaccha-Bachcha Survey (JABS) was conducted with student volunteers in 6 States of North India - Chhattisgarh, Himachal Pradesh, Jharkhand, Madhya Pradesh, Odisha and Uttar Pradesh.
- For lack of knowledge or power, most of the sample households were unable to take care of the special needs of pregnancy (food, rest or health care).
- Among women who delivered a baby in the preceding 6 months, only 31% had eaten more nutritious food than usual during their pregnancy.
- Their average weight gain during pregnancy was just 7 kg on average, compared with a norm of 13-18 kg for women with low body-mass index.
- Uttar Pradesh - 39% of the respondents had no clue whether they had gained weight during pregnancy and 36% had gone through it without a health check-up.
- Maternity benefits could help to relieve these hardships and give babies a chance of good health.
- Under the National Food Security Act (NFSA), 2013, all pregnant women (except those already receiving similar benefits under other laws) are entitled to maternity benefits of ₹6,000 per child.
- For more than 3 years, the Central government ignored to act on this.
- Whenever the Supreme Court enquired about it, the government made false promises.

### **What is PMMVY?**

- In December, 2016, the Prime Minister announced that pregnant women nationwide would soon be getting maternity benefits of ₹6,000.
- In pursuance of this announcement, a maternity benefit scheme was rolled out in 2017 - Pradhan Mantri Matru Vandana Yojana (PMMVY).
- However, the modalities of the scheme violate the NFSA: benefits are restricted to the first living child, and to ₹5,000 per woman.
- A provision of ₹2,700 crore was made for it in the 2017-18 budget, but a fraction of the ₹15,000 crore required for full-fledged implementation of maternity benefits as per NFSA norms.
- The actual expenditure was barely ₹2,000 crore; the allocation oddly reduced to ₹1,200 crore in the revised Budget of 2018-19.

### Why this scheme is less impressive than expected?

- Until recently, little was known about the performance of PMMVY, but two helpful sources of information are now available:
  1. Summary statistics obtained from the Ministry of Women and Child Development under the Right to Information Act, and
  2. The Jaccha-Baccha Survey (JABS) survey.
- According to the Ministry's response to our RTI query, 80 lakh women received at least one instalment of PMMVY money between April 1, 2018 and July 31, 2019, and 50 lakh received all 3 instalments.
- On a 12-month basis, this would correspond to 60 lakh and 37.5 lakh partial and full beneficiaries respectively in the year 2018-19.
- Based on an estimated population of 134 crore and a birth rate of 20.2 per thousand (2017 estimates), the annual number of births in India would be around 270 lakh.
- Of these, a little less than half would be first births.
- These figures imply that in 2018-19 only around 22% of all pregnant women received any PMMVY money, and around 14% received the full benefits.

### What factors suggests that PMMVY is ruined?

- **The coverage and benefits were reduced** compared with NFSA norms, which are very modest in the first place.
- This defused public demand for PMMVY. Had the benefits been higher and universal, the scheme would have been a hit.
- **The application process is tedious.** Aside from filling a long form for each instalment, women have to submit a series of documents.
- Essential details in different documents have to match, and the bank account needs to be linked with Aadhaar.
- **Frequent technical glitches** are there in the online application and

payment process.

- When an application is rejected, or returned with queries, the applicant may or may not get to know about it.
- Grievance redressal facilities are virtually non-existent.
- **Aadhaar-related problems** need a special mention.
- Some of them are replays of problems observed earlier with pensions, scholarships and the National Rural Employment Guarantee Act.
- For instance, more than 20% of the respondents mentioned that they had faced difficulties because the address on their Aadhaar card was that of their parents' home, not of their in-laws' house.

### **What are the examples of T.N., Odisha?**

- Meanwhile, some State governments have put in place effective maternity benefit schemes of their own.
- **Tamil Nadu** - The serial pioneer in the field of social security.
- Under the Dr. Muthulakshmi Reddy Maternity Benefit Scheme, pregnant women receive financial assistance of ₹18,000 per child for the first two births, including a nutrition kit.
- **Odisha** - Mamata scheme also covers 2 births, albeit with lower entitlements - ₹5,000 per child, as with the PMMVY.
- This scheme is working reasonably well: among women who had delivered in the last 6 months, 88% of those eligible for Mamata benefits had applied, and 75% had received at least one of the two instalments.
- It would take very little to extend and consolidate these initiatives on a national basis.
- Neither the Central government nor the Opposition parties is interested.

**Source: The Hindu**