



# Without maternity benefits

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## **Without maternity benefits-The government's maternity benefit programme must be implemented better and comply with the Food Security Act**

- It was 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 Rs.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 National Food Security Act(NFSA) in several ways.
- 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.
- 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.

### **Many hardships**

- 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.
- 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.
- There is an urgent need for better implementation as well as for compliance of the scheme with the NFSA.

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