



Performance of Pradhan Mantri Matru Vandana Yojana

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(Mains GS 2 : Welfare schemes for vulnerable sections of the population by the Centre and the States and the performance of these schemes.)

Context:

The performance of the Pradhan Mantri Matru Vandana Yojana (PMMVY) scheme has been found deficient which necessitating urgent need for improvement especially when the novel coronavirus pandemic has resulted in economic shocks for 260 lakh women who deliver on an average a child each year in India.

About the scheme:

- **Pradhan Mantri Matru Vandana Yojana (PMMVY)** is a maternity benefit program under the **Ministry of Women and Child Development**.
- The Pradhan Mantri Matru Vandana Yojana (PMMVY), is a conditional cash transfer scheme where a cash incentive of ₹5,000 is provided directly to the bank/post office account of pregnant women and lactating mothers for the first living child of the family.
- It is aimed at improving health-seeking behaviour and to compensate for wage loss for pregnant women, particularly in the unorganised sectors.

Downward fall:

- Since its inception, the PMMVY has covered 2.01 crore women nationally, disbursing a total amount of ₹8,722 crore but the annual estimate of the targeted beneficiaries by the Government of India has remained the same over the years.

- While the estimated eligible population of pregnant and lactating mothers in India was 128.7 lakh for 2017-18 (as in a report by the Centre for Policy Research 2019-20), the target set by the Government was 51.70 lakh beneficiaries, which is only 40% of the eligible population which means an exclusion error of at least 60% since 2017.
- Further, the enrolment and disbursements under the scheme have witnessed a downward fall in the last two years as 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.

Reduced budget:

- Despite the Government's continued emphasis on maternal and child health, the overall budget for women and child development was reduced by 20% for 2021-22.
- Additionally, Budget allocation for the PMMVY has also been slashed as it has been clubbed under SAMARTHYA along with multiple other schemes such as Beti Bachao Beti Padhao, Mahila Shakti Kendra and Gender Budgeting/Research/Training.
- The overall budget of SAMARTHYA is ₹2,522 crore, which is nearly equivalent to the budget of PMMVY alone in the previous financial years.

Inclusive and efficient approach:

- While the Centre rolled out the PMMVY scheme at the national level, States such as Odisha, Telangana and Tamil Nadu, respectively, chose to implement State-specific schemes for maternity benefits.
- For example: Odisha's MAMATA scheme has been offering a conditional cash transfer of ₹5,000 as maternity benefit for up to two live births for more than a decade now.
- In a comparative analysis between the **PMMVY** and **MAMATA** for 2020-21, 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.
- The scheme stands as a testament to an inclusive and efficient implementation of the maternity benefit programme, thereby serving as promising evidence for the Centre to improve the PMMVY in line with the Odisha Government Scheme.

Way forward:

Include second live birth:

- The **PMMVY scheme** needs to extend the maternity benefit to the second live birth as its predecessor scheme, the Indira Gandhi Matritva Sahyog Yojana was applicable for two live births.
- As per Sample Registration Survey 2018, of the total live births in India, 49.5% comprises first-order births and 29.9% are second-order births.

- It is imperative to include second live birth under the maternity benefit cover particularly for women in the unorganised sector who are more vulnerable to economic shocks and nutrition loss for all child births.

Increase amount:

- There must be an increase in the maternity benefit amount as 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.
- The current entitlement of ₹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 ₹202).
- 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 ₹15,000.

Reduce implementation gaps:

- The implementation gaps in the PMMVY scheme lead to reduced coverage which stem from a lack of awareness within targeted beneficiaries and process level challenges.
- The current registration form requires a mother and child protection (MPC) card, husband's Aadhaar card, bank passbook and registration form for each of the three instalments, resulting in delayed, rejected or pending applications.
- Thus a simplification of the process can result in increased registration of beneficiaries.

Conclusion:

POSHAN Abhiyan and a national maternity benefit scheme are promising to fulfil India's commitment towards the Sustainable Development Goal however, targets can be achieved only if we 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.