

Quick Evaluation Study on Indira Gandhi Matritva Sahyog Yojana (IGMSY)



Development Monitoring and Evaluation Office (DMEO)

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ABBREVIATIONS

ANC	Ante Natal Care
ANM	Auxiliary nurse midwife
ASHA	Accredited social health activists
AWCs	Anganwadi Centres
BCG	Bacille Calmette Gueri
BDO	Block Development Officer
CCT	Conditional Cash Transfer
CHC	Community Health Centre
CMB	Conditional Maternity Benefit
DMLRMBS	Dr. Muthulakshmi Reddy Maternity Benefit Scheme
DMMAS	Dr. Muthulakshmi Maternity Assistance Scheme
DPT	Vaccines against Diphtheria, Pertussis (whooping cough), and Tetanus.
FGD	Focused Group Discussions
ICDS	Integrated Child Development Services
IGMSY	Indira Gandhi Matritva Sahyog Yojana
IFA	Iron Folic Acid
IYCF	Infant And Young Child Feeding
JSY	Janani Suraksha Yojana
MCH	Maternal and Child Health
MCP	Mother and Child Protection
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MMSY	Mukhyamantri Mazdoor Suraksha Yojana
NMBS	National Maternity Benefit Scheme
OPV	Oral Polio Vaccine
P&L	Pregnant and Lactating
PFMS	Public Finance Management System
PHC	Primary Health Centre
PNC	Pre Natal Care
PRI	Panchayati Raj Institution
RDMEO	Regional Development Monitoring and Evaluation Office
SC	Scheduled Caste
SNP	Supplementary Nutrition Programme
ST	Scheduled Tribe
TTI	Tetanus Toxide Injection
VHND	Village Health Nutrition Day

PEFACE

Indira Gandhi Matritva Sahyog Yojana (IGMSY) is a maternity benefit programme commenced in 2010 by the Ministry of Women and Child Development, Government of India. It is a conditional cash transfer programme for pregnant and lactating mothers of 19 years of age or above for first two live births. It provides partial wage compensation to the women for wage-loss during the childbirth and childcare and it also provides conditions for safe delivery and good nutrition and feeding practices. In 2013, the programme was brought under the National Food Security Act, 2013. At present, the programme is being implemented on pilot basis in 53 Districts spread over 36 States/UTs of the country.

At the instance of Prime Minister's Office (PMO), the Subject Matter Division in NITI Aayog requested the Development Monitoring and Evaluation Office (DMEO) to conduct a Quick Evaluation Study on IGMSY with an objective to assess the impact of programme on pregnant women and lactating mothers. The study was conducted in-house by DMEO. Reference period of the study was 2015-16 and 15 Districts, 45 Blocks, 180 villages, 1800 beneficiary and 900 non-beneficiary women spread over 15 sample States were covered in the study.

The Evaluation Report consists of 8 Chapters. The first chapter deals with the Introduction, Objectives and Methodology of the Study and the second chapter explains about the programme awareness and its coverage. Third chapter highlights eligibility conditions to receive benefits under IGMSY, whereas the fourth chapter deals with the programme issues related to the pregnancy and childbirth. Fifth chapter describes about the conditions of cash transfers and the sixth chapter summaries the opinion of beneficiaries about the programme. Similarly, a comparative statement between beneficiaries and non-beneficiaries is depicted in chapter seven. Finally, the eighth chapter explains about the study findings and suggestions to make IGMSY more effective.

The study received continuous support and encouragement of Vice Chairman and CEO, NITI Aayog. The study design was prepared by Dr. R.C. Dey, Research Associate, DMEO and Shri U.K. Verma, Economic Investigator. Field work was carried out by the 15 Regional Development Monitoring and Evaluation Offices. Shri Yaduvendra Mathur, Director General, and Dr. P.K. Anand, Senior Consultant provided guidance to DMEO in improving the Report. The efforts of the Officers and staff of DMEO Hqs. and RDMEOs in conducting and finalizing the study are gratefully acknowledged.

New Delhi:
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(C. A. Bodh)
Joint Secretary (DMEO)

Executive Summary

Indira Gandhi Matritva Sahyog Yojana (IGMSY) is a Conditional Maternity Benefit (CMB) Scheme of the Government of India launched in 2010. The scheme is being implemented by the Ministry of Women and Child Development (WCD), Government of India. The Subject Matter Division in NITI Aayog had requested the Development Monitoring and Evaluation Office (DMEO), NITI Aayog to conduct a quick evaluation of IGMSY with an objective to assess the impact of the programme on pregnant women and lactating mothers. The study has been conducted by DMEO in-house. The reference period of the study is 2015-16 (since IGMSY funds were not disbursed in UP in that year, 2014-15 is also included for the state), and it covered 15 Districts, 45 Blocks, 180 villages, 1,800 beneficiary women, and 900 non-beneficiary women spread over the 15 selected States of the country.

ES.1 Important Study Findings

ES.1.1 Coverage of scheme and awareness levels:

- a. 93% of the beneficiary mothers in the selected States were aware of the benefits under IGMSY,
- b. For 96% of the beneficiaries, the principal sources of information on the scheme were the Anganwadis, while 4% of them gathered information from auxiliary nurse midwives (ANMs). The percentage for the latter was relatively higher for Andhra Pradesh (17.5%) and Tamil Nadu (12.5%).
- c. For 63% of beneficiaries, the main purpose of the benefit during pregnancy was to provide food to the pregnant mothers. 24% thought that the main purpose is to take care of expenses of new born babies. 9.2% thought that it was for delivery while only 1.8% opined that the reason was that they did not have to work.
- d. Regarding purpose of cash incentive after delivery of the child, 45% of beneficiaries thought that it was for their food, 42% thought that it was for the new baby's expenses. For 4% of the beneficiaries, the purpose was delivery of the baby while 9% opined that it was so they need not work.
- e. 87% of non-beneficiaries were aware about IGMSY.
- f. 93% of the beneficiaries across the States were aware of all the required conditions to avail IGMSY benefits. However, in Odisha, none of the sample beneficiaries was aware of the eligibility conditions.
- g. 81% of the non-beneficiaries were aware about the procedure to avail funds under IGMSY. 84% of them knew about the amount of money to be received under the programme. 73% of the non-beneficiaries had made efforts to get the monetary benefits from IGMSY but were unable to get it. 70% of the non-beneficiaries reported knowing someone who had received monetary benefits under IGMSY. 86% of the non-beneficiaries knew someone who received the benefits. This proportion was lowest in Rajasthan (50%), Chandigarh (53.3%) and Karnataka (70%)

- h. Almost 100% of the beneficiaries (97% of non-beneficiaries) across the States were aware of the Mother and Child Protection (MCP) card.
- i. Regarding awareness of healthy nutrition practices after childbirth, 99% of mothers (both beneficiaries and non-beneficiaries) had started breast feeding just after the birth. 93% had continued breast feeding till at least six months. The difference between beneficiaries and non-beneficiaries was small.
- j. Some beneficiaries were not aware of installments and amount of money received under IGMSY. For instance in Himachal Pradesh, beneficiaries were credited the payments in their accounts without being intimated. Similar issues were reported from beneficiaries from Madhya Pradesh.
- k. Maharashtra covered the highest percentage (98%) of the targeted women under the programme, whereas Chandigarh was the lowest with 8% coverage.

ES.1.2 Profile of Beneficiaries and non-beneficiaries

- a. Education profile: 13% of the beneficiaries were illiterate, 14% had studied up to primary level, 23% up to the upper primary, 21% were matriculates, 18% intermediates, 8% graduates and 3% were post graduates. While 50% of beneficiaries in Bihar were illiterate, those in Maharashtra and Himachal Pradesh had some level of literacy. Out of the non-beneficiaries 15% were illiterate, 15% had studied up to primary level, 24% up to the upper primary, 19% were matriculates, 12% intermediates, 11% graduates and 3% were post graduates.
- b. Caste Group: 20% of the beneficiaries were from the general caste, 43% from Other Backward Castes (OBCs), 25% from Scheduled Castes (SCs), and 12% were from Scheduled Tribes (STs).
- c. Family Structure: Overall 65% of the beneficiaries were living in a joint family, and 35% in nuclear families. However, in case of outliers, 83% of the beneficiaries in Madhya Pradesh were staying in joint family and 75% of the beneficiaries in Bihar were living in nuclear families. Overall 60% of the non-beneficiaries were living in a joint family, and 40% in nuclear families.
- d. Mean age of beneficiary mothers was 25.02 years (s.d. 3.941), while that for non-beneficiaries at first pregnancy were 21.71 years (s.d. 3.73).
- e. Living with Husbands: 99% of the beneficiaries were staying with their husbands.
- f. Employment Status (of beneficiary): Around 80% of the beneficiaries were engaged in household work with the rest being engaged outside the household as well as daily wage earners.
- g. Job Cards: 14% of the beneficiaries had received job cards under Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA).
- h. Working with Government/Public Sector Undertakings (PSUs): Almost none of the beneficiaries were working with Government/PSUs (with the exception of three out of

1,800). 2.5% (22 out of 900) non-beneficiaries were employed with Government/PSUs

- i. Employment Status of Husband: Almost all beneficiaries' (with the exception of eight out of 1,800) husbands were not employed in a Government/ PSU job. Around 11% (92 out of 900) non-beneficiaries' husbands were employed with Government/PSUs
- j. 58% of the beneficiaries reported receiving money under JSY with highest proportion being in UP (95.7%) and lowest in Kerala (25%).

ES.1.3 Mother and Child Protection Card (MCP Card)

- a. 99% of them had received their MCP Cards (50% received their MCP Card from Anganwadi Centres (AWCs) and other 50% from other Health Centres).
- b. 86% of the respondents confirmed that they had received their MCP cards at the first instance at the Public Health Centre.
- c. MCP cards of 98% beneficiaries were recorded with the date of antenatal checkup. MCP cards of 93% beneficiaries were noted with the date of receipt of iron folic acid (IFA) tablets. MCP cards of 93% beneficiaries were recorded with Infant and Young Child Feeding (IYCF) counseling sessions attended by them. MCP cards of 90% beneficiaries were recorded with the number of (at least two) IYCF counseling sessions attended by them between three and six months at AWCs.

ES.1.4 Fulfillment of Eligibility Conditions

- a. Registration of Pregnancy: 99.9% of the beneficiaries of the sample States had registered their pregnancy at the AWCs. There was a lone case of a beneficiary in Karnataka who had not registered her pregnancy at the AWC, but availed IGMSY funds.
- b. Pregnancy Registered after Four Months: 97% of the beneficiaries of the selected States had registered their pregnancy at the AWCs within four months. Specifically in Bihar and Tamil Nadu, 26% and 11% beneficiaries had registered their pregnancy at AWCs after 4 months, respectively.
- c. Tetanus Injection during Pregnancy: 99.6% of the beneficiaries had taken tetanus injection during pregnancy.
- d. Iron Pills during Pregnancy: 98% of the beneficiaries had taken iron pills during pregnancy. On an average, beneficiaries had taken iron pills for 122 days instead of 180 days as required under IGMSY. Except for Maharashtra and Tamil Nadu, beneficiaries in all other States had taken the pills for less than the required number of days, i.e., 180 days.
- e. Iron Folic Tablets during Pregnancy: 99% of the beneficiaries had taken IFA tablets during their pregnancy.
- f. Antenatal Care (ANC)/Prenatal Care (PNC) Visit: With the exception of eight beneficiaries out of the total sample of 1,800 beneficiaries, almost all beneficiaries (99.6%) had attended the required number of antenatal and prenatal care sessions.

- g. Pregnancy and Child Birth: On an average, the selected beneficiaries had become pregnant twice and had two living children. 88% of the beneficiaries did not have any miscarriage and 97% of them had not done any abortions.
- h. Stay during Pregnancy and Child Birth: 73% of the beneficiary mothers stayed at their husband's house during pregnancy and child birth. 26% of the beneficiaries stayed at their parents' house. 1% of the beneficiaries stayed at their relatives' house.
- i. Working Hours during Pregnancy: 78% of the beneficiaries had reduced working hours during pregnancy with those from Kerala reporting the least proportion (31%). States such as Assam, Chandigarh, Karnataka and Odisha were on the lower side of the spectrum with only 60% of the beneficiaries reporting reduced working hours during pregnancy.
- j. While 77% of the deliveries took place in government hospitals or clinics and 20% took place in private clinics (which dominated in Kerala), deliveries at home accounted for 9.2% in West Bengal, 7.5% in Assam and 6.7% in Madhya Pradesh.

ES.1.5 Cash transfer (Overall) and utilization

The original scheme guidelines stipulate that the beneficiaries be paid Rs. 4,000 (now Rs. 6,000) in three installments per P&L women between the second trimester till the child attains the age of 6 months on fulfilling specific conditions related to maternal and child health. This is detailed in chapter 5. The primary objective is to compensate for loss in employment wages.

- a. 43% of beneficiaries received incentive (besides that for delivery) during pregnancy.
- b. 64% of beneficiaries spent the money on food (among other things) during pregnancy. 15% spent the amount on purchase of items for the new-borns and 12% on delivery of babies. 14% beneficiaries reported spending the amount on household expenses. 11% gave the money to the decision maker of the household.
- c. On average beneficiaries across selected states received Rs. 4,436, ranging from an average of Rs. 3,000 in Andhra Pradesh to Rs. 5,792 in Himachal Pradesh.

ES.1.6 Cash Transfer by States

- i. In Odisha, the amount Rs. 5000 was given to each beneficiary in four installments (1st installment of Rs. 1500; 2nd installment of Rs. 1500; 3rd installment Rs. 1000; and 4th installment of Rs. 1000.)
- ii. Tamil Nadu government provides, Rs. 12,000 as continuation of DMLRMBS. However, it was observed that the beneficiaries in the State did not get cash incentives on time and there were other implementation issues such as non-payment of 2nd instalment and incentive to AWW and Helper
- iii. In Assam, during the year 2013-14, beneficiaries received Rs. 4,000. During the year 2014-15, the beneficiaries received Rs. 6,000 each as lump sum as per the information given by the State authorities. However, the focus group discussion (FGD) members reported that the beneficiaries received Rs. 4,000 in one installment. Moreover, in

some of the Blocks of the selected Districts, the funds in year 2013-14 had not been released.

- iv. In West Bengal, Rs. 4,000 was given to the beneficiaries during 2013-14. There were delays and instances of one shot payments. The State authorities stated that the payment of Rs. 6,000 to each beneficiary as per National Food Security Act (NFSA) guidelines would be started once payments to the old beneficiaries were cleared.
- v. In Bihar, according to the state notification, Rs. 6,000 is to be disbursed in two equal installments of Rs. 3,000 each. However, beneficiaries report not receiving the payments on time
- vi. In Kerala, the beneficiaries received Rs. 6,000 in lump sum a year after delivery.
- vii. In UP, the beneficiaries received Rs. 4,000 in three installments in 2014-15 and no beneficiary received cash incentive the following year.

ES.1.7 Information collected from FGDs on cash incentives

FGDs were conducted in every selected village. Except for Chandigarh where 13 FGDs were conducted, 12 FGDs were conducted in rest of the 14 States.

- a. In Andhra Pradesh, Bihar, Chandigarh, Gujarat, Himachal Pradesh, Karnataka, Madhya Pradesh, Maharashtra, Rajasthan, and Tamil Nadu, the beneficiaries received IGMSY money in two installments.
- b. In Assam, the beneficiaries received IGMSY money in one installment.
- c. In Kerala, 25% beneficiaries and 75% beneficiaries received IGMSY money in one and two installments respectively. Similarly, in Uttar Pradesh, 50% of the beneficiaries received IGMSY money in two installments and the other 50% in one installment.
- d. In Odisha, the beneficiaries received IGMSY money in four installments.
- e. Notwithstanding facts in the previous section, FGDs in two villages in UP revealed that Rs. 6,000 was disbursed to the beneficiaries.
- f. It was also revealed in the FGDs that only about half of the PRIs were involved in the implementation of the scheme.

ES.1.8 Opening of Bank/Post-office Account

- a. 98% of the beneficiaries had bank accounts opened to avail money under IGMSY. 17% of the beneficiaries had opened Post-Office accounts for the purpose, driven mostly by beneficiaries in Bihar, Gujarat and West Bengal.
- b. Around 81% and 18% of the beneficiaries received IGMSY money directly from the bank and post-offices respectively. 1% of the beneficiaries received cash incentives from the Block or Panchayat.

ES.1.9 Opinion of Beneficiaries on Adequacy of IGMSY Fund and other issues

- a. Only 17% of the beneficiaries reported that the cash incentive of Rs. 6,000 was adequate to meet the pregnancy requirements. On an average, majority of the beneficiaries across the States wanted that the cash benefit under the scheme should be approximately Rs. 11,000
- b. 90% of the beneficiaries (out of 50) who reported giving bribes in order to obtain IGMSY cash transfer were from Bihar (31), Tamil Nadu (9) and Himachal Pradesh (5).

ES. 1.10 Behaviour of non-beneficiaries

- a. No significant difference in behavior is seen between beneficiaries and non-beneficiaries on the parameters to be fulfilled to get the first installment. 93% of non-beneficiary mothers (compared to all for beneficiaries) attended at least one parental care session at AWC. Similarly 97% non-beneficiary mothers took iron-folic tablets and TT injection.
- b. With respect to the condition to avail second installment, 94-96% of the non-beneficiary mothers got their children immunized for polio and DPT (compared to 98-99% of beneficiaries). 82% of non-beneficiary mothers had attended at least 2 growth monitoring sessions within three months of delivery compared to 89% of beneficiaries.

ES.2 Suggestions for Improvement of the Scheme

- a. During interaction with the members of FGDs at the village level, it was revealed that to avail IGMSY benefits and register pregnancy at AWCs/Healthcare Center, the mother should be at least 19 years of age. This debar a significant proportion of mothers below the age of 19 years from availing benefits. The women in tribal areas and remote rural areas often get married at an early age and thereby may bear children before 19 years. As a result, they are unable to avail the benefits of the scheme. Hence, it was suggested that this condition may be suitably modified to include this vulnerable/weaker section of women as well. But this implies coverage of marriage before stipulated age.
- b. During discussion with the beneficiaries, it was felt that the present amount of Rs. 6,000 was inadequate to improve the nutritional status of the mother and the child. Hence, it is suggested that the amount may be enhanced to Rs. 10,000 to be paid in two installments (during pregnancy and after child birth).

CHAPTER – I

Introduction, Objectives and Methodology of the Study

1.1. Introduction

The Indira Gandhi Matritva Sahyog Yojana (IGMSY) is a maternity benefit program run by the Government of [India](#). It was introduced in 2010 and is implemented by the [Ministry of Women and Child Development](#) (WCD). It is a [conditional cash transfer](#) scheme for pregnant and lactating mothers of 19 years of age or above for the first two live births. It provides partial wage compensation to women for wage-loss during the childbirth and childcare, and aims to promote conditions for safe delivery, good nutrition, and feeding practices. In 2013, the scheme was brought under the [National Food Security Act \(NFSA\), 2013](#) to implement the provision of cash maternity benefit of Rs. 6,000 stated in the Act. Presently, the scheme is implemented on a pilot basis in 53 selected Districts and proposals were under consideration to scale it up to 200 additional high burden Districts in 2015-16.

1.2. Objectives of IGMSY

- i. Promoting appropriate practice, care and institutional service utilization during pregnancy, delivery and lactation;
- ii. Encouraging the women to follow (optimal) nutrition and feeding practices, including early and exclusive breastfeeding for the first six months;
- iii. Providing cash incentives for improved health and nutrition to pregnant and lactating mothers;

The scheme attempts to partly compensate for wage loss to pregnant and lactating women both prior to and after delivery of the child.

1.3. Eligibility and Conditionalities

- i. Pregnant women above the age of 19 years are eligible for benefits under IGMSY for the first two live births.
- ii. All organized sector employees are excluded from the scheme as they are entitled for paid maternity leave.
- iii. The first transfer (at the end of second birth/pregnancy trimester) of Rs. 3,000 requires the mother to:
 - a. Register her pregnancy at the Anganwadi Center (AWC) within four months of conception;
 - b. Attend at least one prenatal care (PNC) session, and take iron folic (IFA) acid tablets and tetanus toxoid injection (TTI); and
 - c. Attend at least one counseling session at AWC or healthcare centre.
- iv. The second transfer (three months after delivery) of Rs.3,000 requires the mother to:
 - a. Register the birth;

- b. Immunize the child with oral polio vaccine (OPV) and Bacillus Calmette–Guérin (BCG) vaccine at birth, at six weeks, and at 10 weeks of age; and
 - c. Attend at least two growth monitoring sessions within three months of delivery.
- v. Additionally, the scheme requires the mother to:
- a. Exclusively breastfeed for six months and introduce complementary feeding as certified by the mother;
 - b. Immunize the child with OPV and diphtheria, pertussis, and tetanus (DPT) vaccine; and
 - c. Attend at least two counseling sessions on growth monitoring and infant and child nutrition and feeding between the third and the sixth month after delivery.

1.4 Modes of Cash Transfer

The modalities of cash transfer are decided by the State/Union Territory (UT) Governments. As per the scheme guidelines, transfer of amount to the beneficiary is done through bank or post office only. Generally, the modes of cash transfer include nationalized bank, post office, cooperative bank, business correspondent model of bank, etc. IGMSY is a Centrally Sponsored Scheme under which fund is given as grant-in aid to the State /UT Governments. The scheme is now covered under Direct Benefit Transfer (DBT) programme

1.5 Quick Evaluation Study of IGMSY

At the request of the Subject Matter Division (SMD) the Development Monitoring and Evaluation Office (DMEO) at NITI Aayog was entrusted to conduct a Quick Evaluation Study on IGMSY. The study has been conducted by DMEO in-house.

1.5.1 Study Objectives

The objectives of the Quick Study were to:-

- i. Assess awareness and coverage of the beneficiaries in the selected States and Districts;
- ii. Examine the timeliness of maternity benefits (payments) as provisioned in the scheme;
- iii. Assess the response of the beneficiaries regarding the conditionalities;
- iv. Assess whether the objectives and aims of the scheme were fulfilled, and whether beneficiaries could take adequate rest before and after the delivery and were not under compulsion to work till the last stage of pregnancy;
- v. Assess the impediments in the smooth implementation of the scheme i.e. whether the implementation machinery and infrastructure are in place to implement the scheme and deliver the services; and
- vi. Assess implementation of the scheme, in the light of provisions of NFSA.

1.5.2 Reference Period of the Study

The study was conducted in 15 selected States, and the reference period was 2015-16 for 14 States except for in Uttar Pradesh where it was two years – 2014-15 and 2015-16 – since IGMSY funds were not disbursed to the beneficiaries during 2015-16 in the State.

1.5.3 Sampling Methodology

A purposive stratified random sampling methodology was adopted for selecting States, Districts, Blocks, Villages, AWCs, Beneficiaries, Non-Beneficiaries, Health Representative (ASHA/ANM/Midwife), and Focused Group Discussions (FGDs).

1.5.4 Selection of States

From 2010-11 to 2015-16, the scheme has covered 30 States and 6 UTs. Out of the 30 States, 15 States were covered with two Districts each (1st stratum), 14 States were covered with one District each (2nd stratum), and 1 State was covered with three Districts (3rd stratum), whereas, all six UTs were covered with one District each (4th stratum).

- i. Andhra Pradesh, Himachal Pradesh, and Kerala, (having more coverage of targeted women) have been selected from stratum one.
- ii. Assam, Bihar, Gujarat, Karnataka, Madhya Pradesh, Maharashtra, Tamil Nadu, Odisha, West Bengal, and Rajasthan were selected from stratum two having more coverage of targeted beneficiaries during the years.
- iii. Uttar Pradesh was selected from stratum three having maximum coverage of the districts.
- iv. Chandigarh (having more coverage of targeted beneficiaries) has been selected from stratum four.

1.5.5 Selection of Districts

From each State, one District was selected on simple random sample basis (wherever necessary) by the concerned Regional DMEO (RDMEO).

1.5.6 Selection of Blocks

From each District, 3 Blocks were selected on simple random sample basis by the concerned RDMEO.

1.5.7 Selection of Villages

From each Block, four villages were selected on simple random sample basis by the concerned RDMEO. In case of the non-availability of the required number of villages in the selected Block, the sample villages were substituted from the adjacent Blocks.

1.5.8 Selection of Beneficiaries

From each village, 10 beneficiaries were selected on simple random sample basis by the concerned RDMEO. In case of the non-availability of required number of beneficiaries in the selected village, the required samples were substituted from the adjacent villages.

1.5.9 Selection of Non-Beneficiaries

From each village, five non-beneficiaries (targeted women who have not received monetary benefit under IGMSY) were selected on simple random sample basis by the concerned RDMEO. In case of the non-availability of required number of beneficiaries in the selected village, the required samples were substituted from the adjacent village.

1.5.10 Selection of Focus Group Discussions (FGDs)

From each village, one FGD was constituted by taking members from Panchayat Raj Institutions (PRIs), the village heads, knowledgeable persons, along with beneficiaries and non-beneficiaries to ascertain aggregative and consensus on the implementation process and impact of IGMSY.

1.5.11 Sample Size

Sl.No	Category	Sample Size (Nos.)
1	States / UT	15
2	Districts	15
3	Blocks	45
4	Villages	180
5	Beneficiaries	1800
6	Non-Beneficiaries	900
7	FGDs	180

1.5.12 Schedules Canvassed

1. State level schedule - Nodal Officer for IGMSY.
2. District level schedule – District Programme Officer dealing with Integrated Child Development Services (ICDS).
3. Block level schedule – Child Development Programme Officer under ICDS.
4. Village level schedule – Supervisor of AWC under whom the village is covered.
5. Beneficiary level schedule – Beneficiaries
6. Non-Beneficiary level schedule – Non-Beneficiaries women.
7. FGD – Representatives selected from ASHAs, PRI members, Village Heads, knowledgeable persons, beneficiaries, and non-beneficiaries.

CHAPTER – II

Scheme Awareness, Coverage, and Targeting in the selected States and Districts

2.1 Awareness of the Program in Different States

2.1.1 The Evaluation Teams asked the beneficiary mothers whether they were aware of the benefits given under IGMSY. 1665 (93%) of them replied that they were aware of the programme, whereas 135 (7%) of them reported that they were not. The State specific information is indicated in the table below:

Table No. 2.1: Awareness of Benefits under IGMSY

Name of States	Yes		No	
	No.	% to total	No.	% to total
1. Andhra Pradesh	120	100.0%	0	0.0%
2. Assam	120	100.0%	0	0.0%
3. Bihar	120	100.0%	0	0.0%
4. Chandigarh	120	100.0%	0	0.0%
5. Gujarat	120	100.0%	0	0.0%
6. Himachal Pradesh	120	100.0%	0	0.0%
7. Karnataka	114	95.0%	6	5.0%
8. Kerala	120	100.0%	0	0.0%
9. Madhya Pradesh	120	100.0%	0	0.0%
10. Maharashtra	120	100.0%	0	0.0%
11. Odisha	29	24.2%	91	75.8%
12. Rajasthan	120	100.0%	0	0.0%
13. Tamil Nadu	120	100.0%	0	0.0%
14. Uttar Pradesh	82	68.3%	38	31.7%
15. West Bengal	120	100.0%	0	0.0%
Total	1665	92.5%	135	7.5%

2.1.2 It was found that except for in Karnataka, Odisha, and Uttar Pradesh, 100% of the sample beneficiaries of the 12 selected States knew about the benefits given under the programme. In Karnataka, 95% of the beneficiaries, followed by 68% of the beneficiaries in Uttar Pradesh, and 24% of the beneficiaries in Odisha were aware of the benefits under IGMSY.

2.2 Beneficiaries' Source of Information

2.2.1 Majority of the beneficiary mothers received information about IGMSY benefits from the AWCs and Healthcare Centres at the village and Gram Panchayat level. The Anganwadi workers (AWWs) and the ANMs are the prime informants of such benefits to the beneficiaries. The following table depicts the State-wise number of beneficiaries and their source of information.

Table No. 2.2: Source of Information on Benefits of IGMSY

Name of the States	AWW		ANM	
	No.	% to Total	No.	% to Total
1.Andhra Pradesh	99	82.5%	21	17.5%
2. Assam	120	100.0%	0	0.0%
3. Bihar	115	95.8%	5	4.2%
4. Chandigarh	118	98.3%	2	1.7%
5. Gujarat	117	97.5%	3	2.5%
6.Himachal Pradesh	116	96.6%	4	3.4%
7. Karnataka	114	100.0%	0	0.0%
8. Kerala	113	94.1%	7	5.9%
9.Madhya Pradesh	118	98.3%	2	1.7%
10. Maharashtra	115	95.8%	5	4.2%
11. Odisha	29	100.0%	0	0.0%
12. Rajasthan	119	99.2%	1	0.8%
13. Tamil Nadu	105	87.5%	15	12.5%
14.Uttar Pradesh	75	91.4%	7	8.6%
15. West Bengal	120	100.0%	0	0.0%
Total	1593	95.7%	72	4.3%

2.2.2 Out of the total beneficiary mothers in the selected States, 1,593 (96%) of them gathered information about the benefits under IGMSY from the AWWs and 4% from the ANMs. The State specific analysis indicates that except for Andhra Pradesh and Tamil Nadu, more than 90% of the beneficiaries in other States acquired information from the AWWs. None of the beneficiaries in Assam, Karnataka, Odisha, and West Bengal received information about the program from ANMs.

2.3 Profile of the beneficiaries

During the field investigation, the Evaluation Teams collected data on educational qualification, caste group, family particulars, living pattern, and employment particulars of the selected beneficiaries of different States as tabulated below:

2.3.1 Educational Qualification

2.3.2 Data on the educational qualification of the beneficiary mothers (Table 2.3) shows that out of 1,800 beneficiaries across the States, 227 (13%) of them were illiterate, 252 (14%) had primary qualification, 419 (23%) had studied up to upper primary, 380 (21%) were matriculates, 327 (18%) intermediates, 138 (8%) graduates and 49 (3%) were post graduates (Table No. 2.3).

2.3.3 The State specific information shows that 50% of the beneficiaries in Bihar were illiterate, which is the highest among all selected States. In contrast, all the beneficiaries of Maharashtra and Himachal Pradesh have at least some level of literacy. On an average, 21% and 18% of the beneficiaries had completed secondary and intermediate education.

Table No. 2.3: Educational Qualification of Beneficiary Mothers

States	Illiterate		Primary		Upper Primary		Matric	
	No.	% to total	No.	% to total	No.	% to total	No.	% to total
1. AP	2	1.6%	22	18.0%	17	13.9%	49	40.2%
2. Assam	7	5.8%	29	24.2%	54	45.0%	18	15.0%
3. Bihar	60	50.0%	28	23.3%	12	10.0%	10	8.3%
4. Chandigarh	10	8.5%	15	12.7%	19	16.1%	23	19.5%
5. Gujarat	19	15.8%	15	12.5%	55	45.8%	19	15.8%
6. HP	0	0.0%	2	1.7%	7	5.8%	23	19.2%
7. Karnataka	6	5.0%	9	7.5%	21	17.5%	51	42.5%
8. Kerala	1	.8%	0	0.0%	29	24.2%	30	25.0%
9. MP	19	15.8%	19	15.8%	28	23.3%	30	25.0%
10. Maharashtra	0	0.0%	2	1.7%	9	7.5%	28	23.3%
11. Odisha	8	6.7%	23	19.2%	45	37.5%	29	24.2%
12. Rajasthan	42	35.0%	23	19.2%	17	14.2%	15	12.5%
13. Tamil Nadu	9	7.5%	9	7.5%	24	20.0%	19	15.8%
14. UP	32	26.7%	30	25.0%	38	31.7%	9	7.5%
15. West Bengal	12	10.0%	26	21.7%	44	36.7%	27	22.5%
Total	227	12.6%	252	14.0%	419	23.3%	380	21.1%

Contd....2.3 Table above

	Intermediate		Graduate		Post Graduate		Others	
	No.	% to total	No.	% to total	No.	% to total	No.	% to total
1. AP	9	7.4%	19	15.6%	2	1.6%	0	0.0%
2. Assam	12	10.0%	0	0.0%	0	0.0%	0	0.0%
3. Bihar	5	4.2%	2	1.7%	0	0.0%	3	2.5%
4. Chandigarh	29	24.6%	16	13.6%	6	5.1%	2	1.6%
5. Gujarat	9	7.5%	2	1.7%	1	.8%	0	0.0%
6. HP	59	49.2%	13	10.8%	16	13.3%	0	0.0%
7. Karnataka	21	17.5%	10	8.3%	2	1.7%	0	0.0%
8. Kerala	39	32.5%	18	15.0%	3	2.5%	0	0.0%
9. MP	12	10.0%	9	7.5%	3	2.5%	0	0.0%
10. Maharashtra	64	53.3%	15	12.5%	1	.8%	1	0.8%
11. Odisha	13	10.8%	1	.8%	1	.8%	0	0.0%
12. Rajasthan	6	5.0%	10	8.3%	7	5.8%	0	0.0%
13. Tamil Nadu	37	30.8%	15	12.5%	5	4.2%	2	0.0%
14. UP	4	3.3%	6	5.0%	1	.8%	0	1.6%
15. West Bengal	8	6.7%	2	1.7%	1	.8%	0	0.0%
Total	327	18.2%	138	7.7%	49	2.7%	8	.4%

2.3.4 Caste Group

Table No. 2.4: Caste Group of the Beneficiary Mothers

	General		OBC		SC		ST		Others	
	No.	% to total	No.	% to total	No.	% to total	No.	% to total	No.	% to total
1. AP	18	14.8%	56	47.6%	45	36.9%	1	.8%	0	0.0%
2. Assam	56	46.7%	8	6.7%	38	31.6%	9	7.5%	0	0.0%
3. Bihar	1	.8%	88	73.3%	31	25.8%	0	0.0%	0	0.0%
4. Chandigarh	56	47.5%	32	26.6%	32	27.1%	0	0.0%	0	0.0%
5. Gujarat	14	11.7%	27	22.5%	8	6.7%	69	57.5%	2	1.7%
6. HP	72	60.0%	13	10.8%	33	27.5%	2	1.7%	0	0.0%
7. Karnataka	64	53.3%	19	15.8%	32	26.7%	5	4.2%	0	0.0%
8. Kerala	12	10.0%	93	77.5%	14	11.7%	1	.8%	0	0.0%
9. MP	3	2.5%	52	43.3%	7	5.8%	58	48.3%	0	0.0%
10. Maharashtra	13	10.8%	68	56.6%	29	24.2%	10	8.3%	0	0.0%
11. Odisha	3	2.5%	64	53.3%	23	19.2%	30	25.0%	0	0.0%
12. Rajasthan	14	11.7%	90	75.0%	13	10.8%	3	2.5%	0	0.0%
13. Tamil Nadu	6	5.0%	87	72.5%	27	22.5%	0	0.0%	0	0.0%
14. UP	10	8.3%	70	58.3%	37	30.8%	2	1.7%	1	.8%
15. West Bengal	21	17.5%	4	3.3%	61	50.8%	34	28.3%	0	0.0%
Total	363	20.2%	771	42.8%	439	24.4%	224	12.4%	3	.2%

2.3.5 The beneficiary mothers included 363 (20%) mothers from General Caste, 771 (43%) from OBCs, 439 (25%) from SCs, and 224 (12%) from STs. State specific data show that maximum number of beneficiaries from General Caste, OBCs, SCs and STs were from Himachal Pradesh (60%), Kerala (78%), West Bengal (51%), and Gujarat (12%) respectively.

2.3.6 Family Structure of Beneficiary Mothers

Table No. 2.5: Family Structure of Beneficiary Mothers

	Joint		Nuclear	
	No.	% to total	No.	% to total
1. Andhra Pradesh	60	50.0%	60	50.0%
2. Assam	56	46.7%	64	53.3%
3. Bihar	36	30.0%	84	70.0%
4. Chandigarh	74	62.7%	46	38.3%
5. Gujarat	99	82.5%	21	17.5%
6. Himachal Pradesh	100	83.3%	20	16.7%

7. Karnataka	67	55.8%	53	44.2%
8. Kerala	81	67.5%	39	32.5%
9. Madhya Pradesh	99	82.5%	21	17.5%
10. Maharashtra	87	72.5%	33	27.5%
11. Odisha	72	60.0%	48	40.0%
12. Rajasthan	92	76.7%	28	23.3%
13. Tamil Nadu	81	67.5%	39	32.5%
14. Uttar Pradesh	88	73.3%	32	26.7%
15. West Bengal	79	65.8%	41	34.2%
Total	1171	65.1%	629	34.9%

2.3.7 It was noticed that on average 65% of the beneficiaries in the selected States were living in joint family and 35% in nuclear families. However, 83% of the beneficiaries were staying in joint families in Madhya Pradesh, whereas 70% of the beneficiaries were living in a nuclear family in Bihar.

2.3.8 Beneficiaries Residing with Husbands

Table No. 2.6: Are You Living with Your Husband Presently?

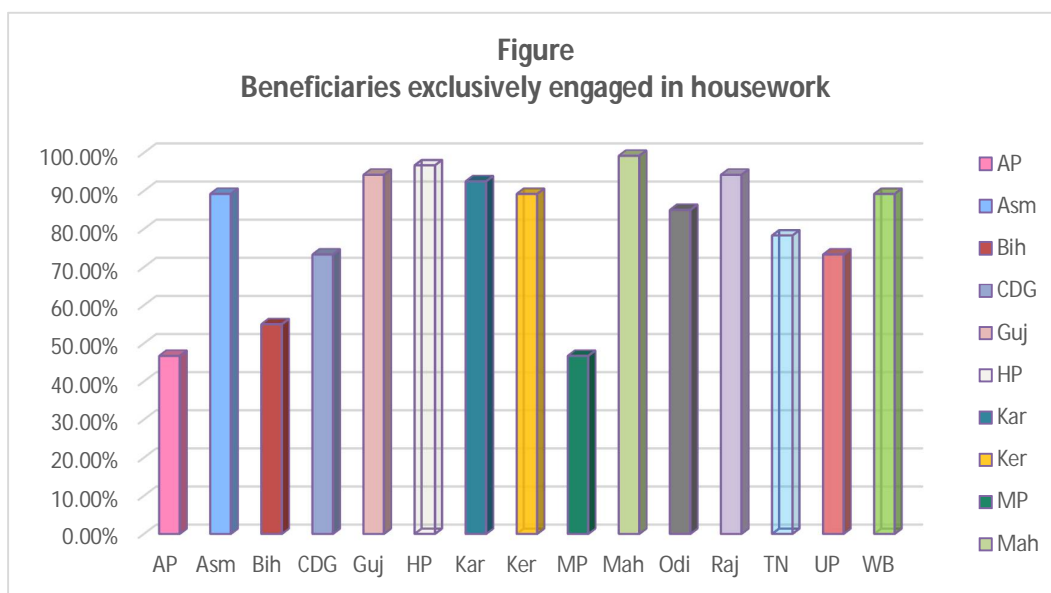
States	Yes		No	
	No.	% to total	No.	% to total
1. Andhra Pradesh	119	99.1%	1	0.9%
2. Assam	117	97.5%	3	2.5%
3. Bihar	120	100.0%	0	0.0%
4. Chandigarh	116	96.6%	4	3.4%
5. Gujarat	120	100.0%	0	0.0%
6. Himachal Pradesh	117	97.5%	3	2.5%
7. Karnataka	120	100.0%	0	0.0%
8. Kerala	120	100.0%	0	0.0%
9. Madhya Pradesh	120	100.0%	0	0.0%
10. Maharashtra	118	98.3%	2	1.7%
11. Odisha	119	99.2%	1	.8%
12. Rajasthan	120	100.0%	0	0.0%
13. Tamil Nadu	120	100.0%	0	0.0%
14. Uttar Pradesh	118	98.3%	2	1.7%
15. West Bengal	113	94.2%	7	5.8%
Total	1777	98.7%	23	1.3%

2.3.9 During field visit, the DMEO field teams enquired whether the beneficiaries were staying with their husbands. In reply, 99% of the beneficiaries informed that they were staying with their husbands at that time.

2.3.10 Engagement in Household work

Table No. 2.7: Are You Engaged Only in Household Work?

States	Yes		No	
	No.	% to total	No.	% to total
1. Andhra Pradesh	56	46.7%	64	53.3%
2. Assam	107	89.2%	13	10.8%
3. Bihar	66	55.0%	54	45.0%
4. Chandigarh	88	73.3%	32	26.7%
5. Gujarat	113	94.2%	7	5.8%
6. Himachal Pradesh	116	96.7%	4	3.3%
7. Karnataka	111	92.5%	9	7.5%
8. Kerala	107	89.2%	13	10.8%
9. Madhya Pradesh	56	46.7%	64	53.3%
10. Maharashtra	119	99.2%	1	.8%
11. Odisha	102	85.0%	18	15.0%
12. Rajasthan	113	94.2%	7	5.8%
13. Tamil Nadu	94	78.3%	26	21.7%
14. Uttar Pradesh	88	73.3%	32	26.7%
15. West Bengal	107	89.2%	13	10.8%
Total	1443	80.2%	357	19.8%



2.3.11 It is established from the table above that 80% of the beneficiaries were exclusively engaged in household work. In Maharashtra, 99% of the beneficiaries were engaged only in

household work. However, in Andhra Pradesh and Madhya Pradesh, over 50% of the beneficiaries were engaged in non-household work as well.

2.3.12 Engagement both in household and outside work

Table No. 2.8: Are You Engaged Both in Household Work and Outside Work?

States	Yes		No	
	No.	% to total	No.	% to total
1. Andhra Pradesh	69	57.5%	51	42.5%
2. Assam	13	10.8%	107	89.2%
3. Bihar	52	43.3%	68	56.7%
4. Chandigarh	5	4.2%	115	95.8%
5. Gujarat	25	20.8%	95	79.2%
6. Himachal Pradesh	2	1.7%	118	98.3%
7. Karnataka	8	6.7%	112	93.3%
8. Kerala	10	8.3%	110	91.7%
9. Madhya Pradesh	61	50.8%	59	49.2%
10. Maharashtra	6	5.0%	114	95.0%
11. Odisha	18	15.0%	102	85.0%
12. Rajasthan	8	6.7%	112	93.3%
13. Tamil Nadu	24	20.0%	96	80.0%
14. Uttar Pradesh	28	23.3%	92	76.7%
15. West Bengal	13	10.9%	107	89.1%
Total	342	19.0%	1458	81.0%

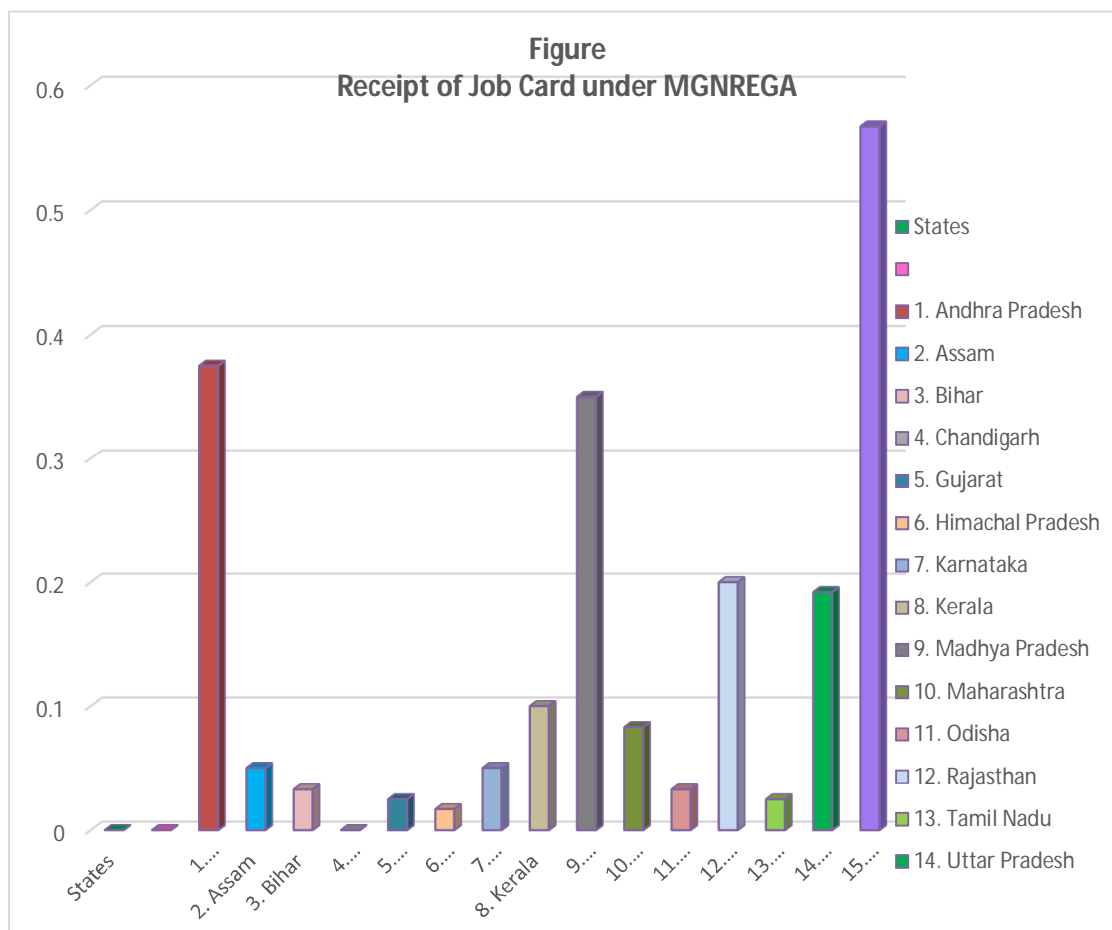
2.3.13 It was found that 19% of the beneficiaries reported that they were engaged in work both within and outside the household. The proportion was highest in Andhra Pradesh, and lowest in Himachal Pradesh.

2.3.14 Receipt of Job Card under MGNREGA

Table No. 2.9: Received Job Card under MGNREGA

States	Yes		No	
	No.	% to total	No.	% to total
1. Andhra Pradesh	45	37.5%	75	62.5%
2. Assam	6	5.0%	114	95.0%
3. Bihar	4	3.3%	116	96.7%
4. Chandigarh	0	0.0%	12	100.0%
5. Gujarat	3	2.5%	117	97.5%
6. Himachal Pradesh	2	1.7%	118	98.3%
7. Karnataka	6	5.0%	114	95.0%
8. Kerala	12	10.0%	108	90.0%
9. Madhya Pradesh	42	35.0%	78	65.0%
10. Maharashtra	10	8.3%	110	91.7%

11. Odisha	4	3.3%	116	96.7%
12. Rajasthan	24	20.0%	96	80.0%
13. Tamil Nadu	3	2.5%	117	97.5%
14. Uttar Pradesh	23	19.2%	97	80.8%
15. West Bengal	68	56.7%	52	43.3%
Total	252	14.0%	1548	86.0%



3.15 Only 14% of beneficiaries received job cards under MGNREGA. The lowest number was recorded in Chandigarh (among the States, the lowest number was observed in Himachal Pradesh) and the highest in West Bengal, where 56.7% of the beneficiaries received job cards under MGNREGA.

2.3.16 Employment under Government/PSU Job

Table No. 2.10: Are You Employed under any Government/PSU Job?

State	Yes		No	
	No.	% to total	No.	% to total
1. Andhra Pradesh	0	0.0%	120	100.0%
2. Assam	0	0.0%	120	100.0%

3. Bihar	0	0.0%	120	100.0%
4. Chandigarh	0	0.0%	120	100.0%
5. Gujarat	0	0.0%	120	100.0%
6. Himachal Pradesh	0	0.0%	120	100.0%
7. Karnataka	0	0.0%	120	100.0%
8. Kerala	0	0.0%	120	100.0%
9. Madhya Pradesh	0	0.0%	120	100.0%
10. Maharashtra	1	0.8%	119	99.2%
11. Odisha	0	0.0%	120	100.0%
12 Rajasthan	0	0.0%	120	100.0%
13. Tamil Nadu	0	0.0%	120	100.0%
14. Uttar Pradesh	1	0.8%	119	99.2%
15. West Bengal	1	0.8%	119	99.2%
Total	3	0.2%	1797	99.8%

2.3.17 The information collected during the field investigation showed that a negligible number of beneficiaries were employed under a Government/PSU job, i.e. on an average only 0.2% were engaged in such employment.

2.3.18 Employment of Husband under Government/PSU Job

Table - 2.11: Is Your Husband Employed under any Government/PSU Job?

State	Yes		No	
	No.	% to total	No.	% to total
1. Andhra Pradesh	0	0.0%	120	100.0%
2. Assam	0	0.0%	120	100.0%
3. Bihar	0	0.0%	120	100.0%
4. Chandigarh	0	0.0%	120	100.0%
5. Gujarat	0	0.0%	120	100.0%
6. Himachal Pradesh	0	0.0%	120	100.0%
7. Karnataka	0	0.0%	120	100.0%
8. Kerala	0	0.0%	120	100.0%
9. Madhya Pradesh	3	2.5%	117	97.5%
10. Maharashtra	1	0.8%	119	99.2%
11. Odisha	0	0.0%	120	100.0%
12 Rajasthan	0	0.0%	120	100.0%
13. Tamil Nadu	3	2.5%	117	97.5%
14. Uttar Pradesh	1	0.8%	119	99.2%
15. West Bengal	0	0.0%	120	100.0%
Total	8	0.4%	1792	99.6%

2.3.19 Similarly, negligible number of beneficiaries' husbands in the selected States were employed under Government/PSU jobs.

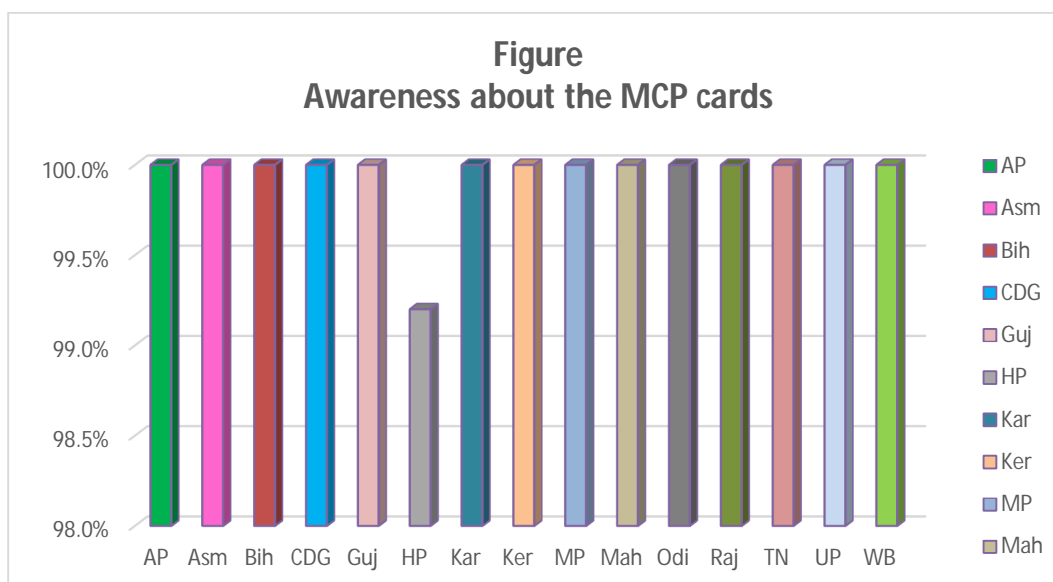
2.4 Mother Child Protection Cards

Under IGMSY, Mother and Child Protection Cards are provided to the mothers to track nutritional status, immunization schedule and developmental milestones for the child and lactating mother. Study reveals different aspects pertaining to MCP Cards in districts of various States.

2.4.1 Awareness about the MCP Cards

To begin with, the beneficiary sample in all states showed 100% awareness about Mother Child Protection Cards. In all 15 states, the respondents were largely aware of this protection card which was indeed very positive.

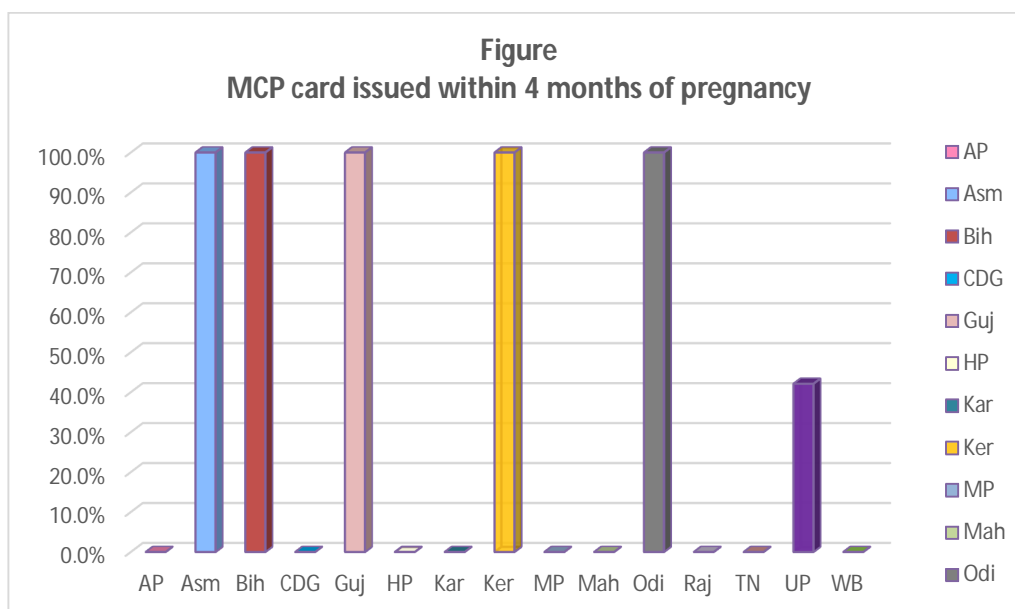
Name of the State	Yes		No	
	No.	% to total	No.	% to total
Andhra Pradesh	120	100%	0	0.0%
Assam	120	100%	0	0.0%
Bihar	120	100%	0	0.0%
Chandigarh	120	100%	0	0.0%
Gujarat	120	100%	0	0.0%
Himachal Pradesh	119	99.2%	0	0.0%
Karnataka	120	100%	0	0.0%
Kerala	120	100%	0	0.0%
Madhya Pradesh	120	100%	0	0.0%
Maharashtra	120	100%	0	0.0%
Odisha	120	100%	0	0.0%
Rajasthan	120	100%	0	0.0%
Tamil Nadu	120	100%	0	0.0%
Uttar Pradesh	120	100%	0	0.0%
West Bengal	120	100%	0	0.0%



2.4.2 Issuance of beneficiary card

The respondents were asked if they were issued the MCP card on the first information of pregnancy to the AWC/Health Centre. While 87.6% responses were in affirmation, the rest said that cards were not issued on the first information. States like Odisha, Bihar and Uttar Pradesh had maximum respondents stating that cards were not issued to them on the first information of pregnancy. Details for each state are provided below.

Name of the State	Yes		No	
	No.	% to total	No.	% to total
Andhra Pradesh	120	100%	0	0.0%
Assam	110	91.7%	10	8.3%
Bihar	49	40.8%	71	59.2%
Chandigarh	120	100%	0	0.0%
Gujarat	105	87.5%	15	12.5%
Himachal Pradesh	119	99.2%	1	0.8%
Karnataka	120	100%	0	0.0%
Kerala	115	95.8%	5	4.2%
Madhya Pradesh	120	100%	0	0.0%
Maharashtra	120	100%	0	0.0%
Odisha	38	31.7%	82	68.3%
Rajasthan	120	100%	0	0.0%
Tamil Nadu	119	99.2%	1	0.8%
Uttar Pradesh	82	68.3%	38	31.7%
West Bengal	120	100%	0	0.0%
Total	1577	87.6%	223	12.4%



2.4.3 Details in the MCP Cards

i) Date of antenatal check up

Out of a total of 1800 respondents in 15 states, 1745 said that their MCP card was noted with the date of antenatal check-up. Uttar Pradesh was the only state with 30% respondents stating that their card was not noted with the date of antenatal check-up.

Name of the States	MCP Card noted with the date of antenatal check-up							
	Yes		No		Other		Cannot Say	
	No.	% to total	No.	% to total	No.	% to total	No.	% to total
Andhra Pradesh	119	100.0%	0	0.0%	0	0.0%	0	0.0%
Assam	120	100.0%	0	0.0%	0	0.0%	0	0.0%
Bihar	114	95.0%	6	5.0%	0	0.0%	0	0.0%
Chandigarh	119	100.0%	0	0.0%	0	0.0%	0	0.0%
Gujarat	119	99.2%	1	.8%	0	0.0%	0	0.0%
HP	118	98.3%	2	1.7%	0	0.0%	0	0.0%
Karnataka	120	100.0%	0	0.0%	0	0.0%	0	0.0%
Kerala	120	100.0%	0	0.0%	0	0.0%	0	0.0%
MP	120	100.0%	0	0.0%	0	0.0%	0	0.0%
Maharashtra	120	100.0%	0	0.0%	0	0.0%	0	0.0%
Odisha	118	98.3%	2	1.7%	0	0.0%	0	0.0%
Rajasthan	120	100.0%	0	0.0%	0	0.0%	0	0.0%
Tamil Nadu	119	100.0%	0	0.0%	0	0.0%	0	0.0%
Uttar Pradesh	79	69.9%	34	30.1%	0	0.0%	0	0.0%
West Bengal	120	100.0%	0	0.0%	0	0.0%	0	0.0%
Total	1745	97.5%	45	2.5%	0	0.0%	0	0.0%

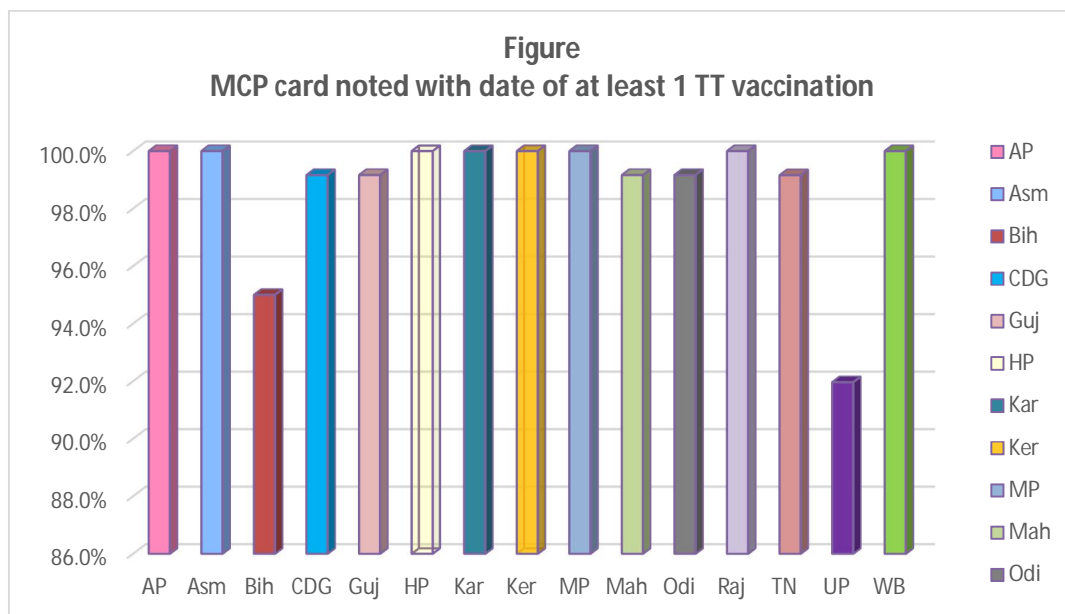
ii) Date of receipt of IFA tablets

92.5% of total respondents noted that the MCP card has date of receipt of IFA tablets noted on it. However, in few states several respondents reported that MCP card was not noted with the date. In Bihar, 59.2% respondents said their cards did not have the date and in Uttar Pradesh, 35.1%.

Name of the States	MCP Card noted with date of the received of IFA tablets							
	Yes		No		Other		Cannot Say	
	No.	% to total	No.	% to total	No.	% to total	No.	% to total
Andhra Pradesh	119	100.0%	0	0.0%	0	0.0%	0	0.0%
Assam	120	100.0%	0	0.0%	0	0.0%	0	0.0%
Bihar	49	40.8%	71	59.2%	0	0.0%	0	0.0%
Chandigarh	120	100.0%	0	0.0%	0	0.0%	0	0.0%
Gujarat	119	99.2%	1	.8%	0	0.0%	0	0.0%
HP	117	97.5%	3	2.5%	0	0.0%	0	0.0%
Karnataka	120	100.0%	0	0.0%	0	0.0%	0	0.0%
Kerala	120	100.0%	0	0.0%	0	0.0%	0	0.0%
Madhya Pradesh	120	100.0%	0	0.0%	0	0.0%	0	0.0%
Maharashtra	119	99.2%	1	.8%	0	0.0%	0	0.0%
Odisha	102	85.0%	18	15.0%	0	0.0%	0	0.0%
Rajasthan	120	100.0%	0	0.0%	0	0.0%	0	0.0%
Tamil Nadu	118	99.2%	1	.8%	0	0.0%	0	0.0%
Uttar Pradesh	72	64.9%	39	35.1%	0	0.0%	0	0.0%
West Bengal	120	100.0%	0	0.0%	0	0.0%	0	0.0%
Total	1655	92.5%	134	7.5%	0	0.0%	0	0.0%

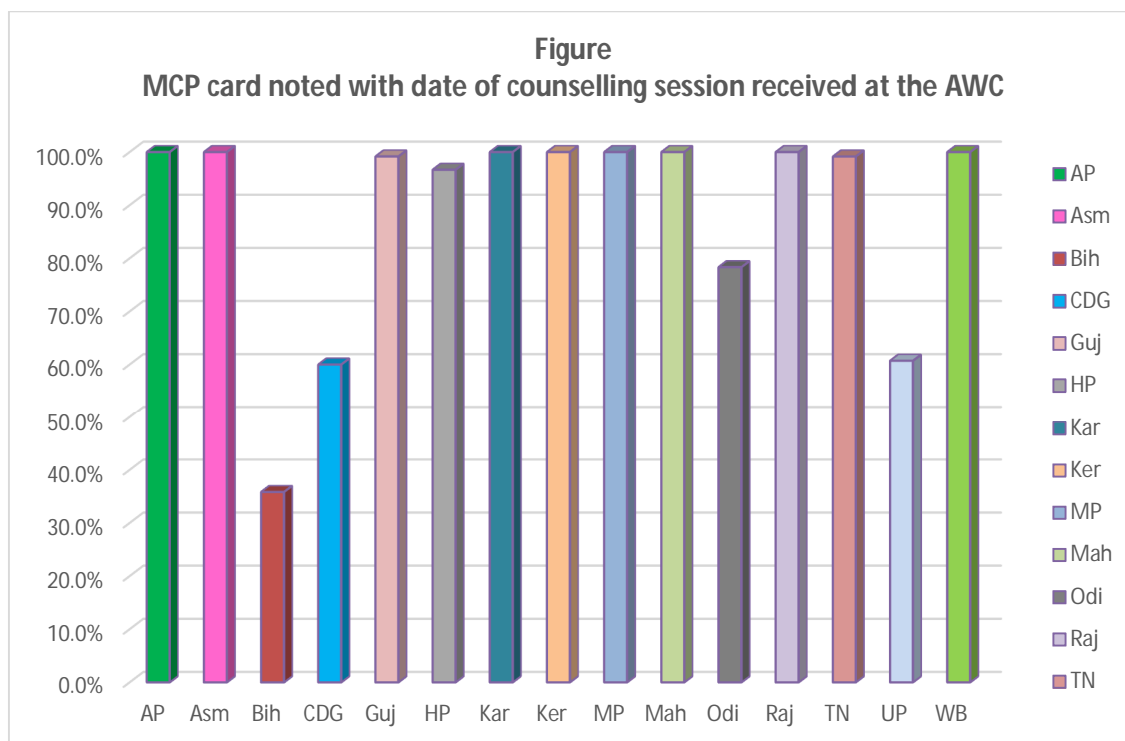
iii) MCP card noted with date of receipt of at least 1 TT vaccination

Almost all the respondents noted that their card was noted with date of receipt of at least 1 TT vaccination, as is evident from the graph below.

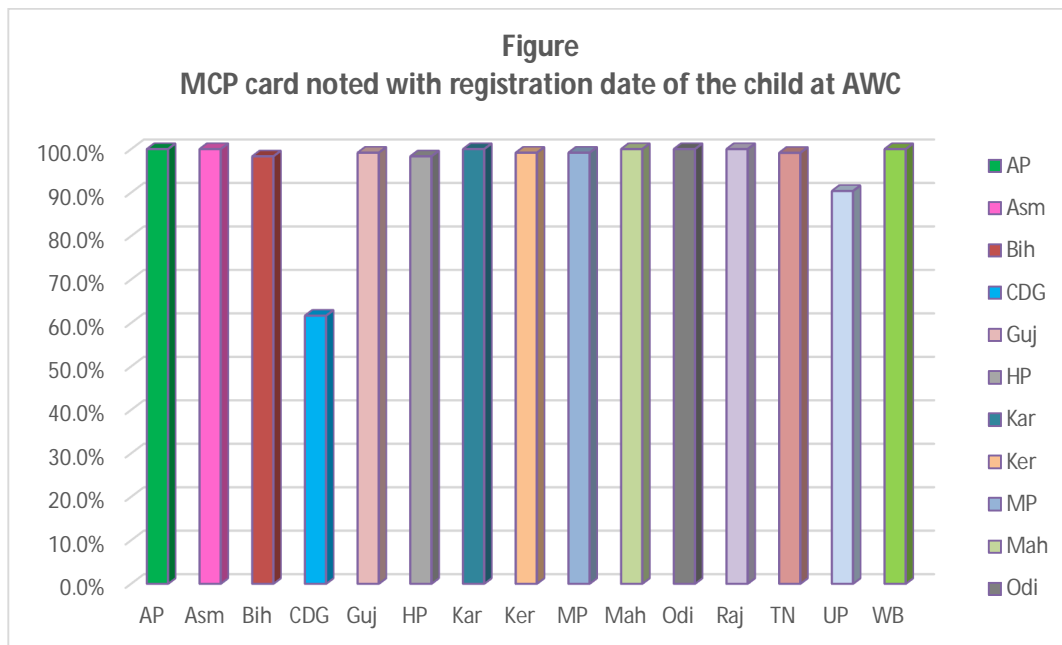


iv) MCP card noted with date of counselling session received at the AWC

States like Andhra Pradesh, Karnataka, and West Bengal among others had 100% respondents stating that their MCP card was noted with date of counselling session received at the AWC. However, in case of Bihar, Chandigarh and Uttar Pradesh several respondents denied the same. The graphs below reveal the findings.

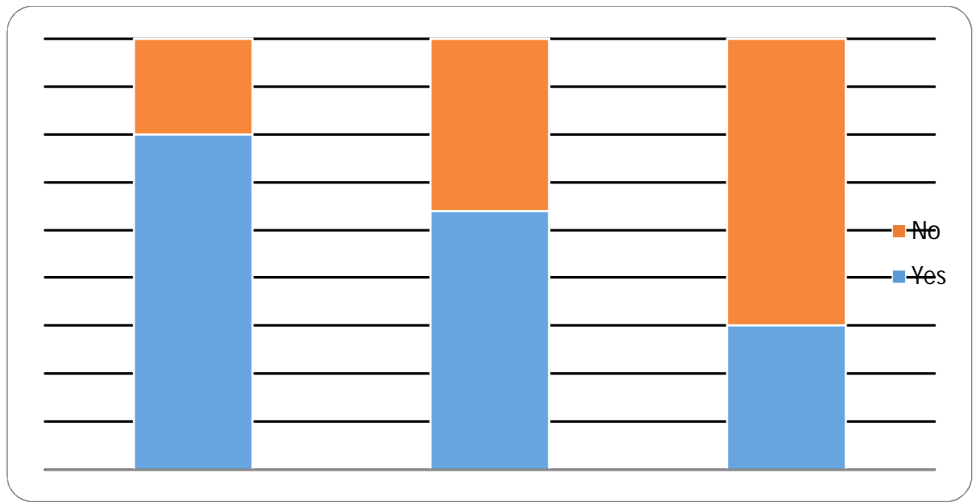


v) Registration date of child in the AWC noted in MCP card



Several respondents in different states said that registration date of child in the AWC was noted in the MCP card. Chandigarh, however was a slight exception with 38.3% respondents saying that date was not noted, followed by Uttar Pradesh at 9.6%.

vi) MCP card noted with date of getting Polio & DPT-1, Polio & DPT -2 and Polio DPT -3

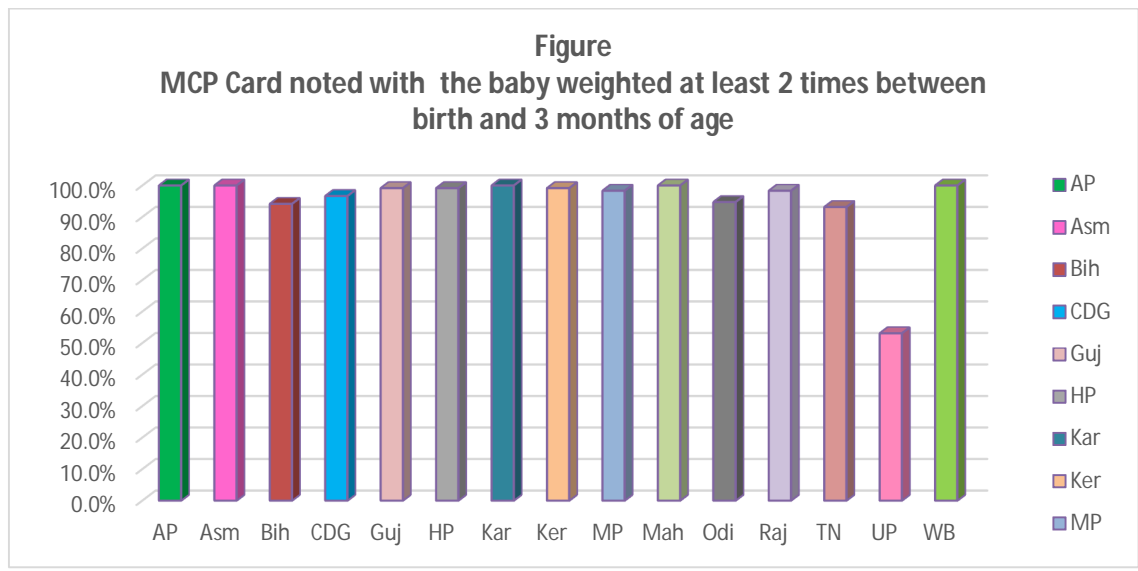


Responses	Polio & DPT -1	Polio & DPT -2	Polio & DPT -3
Yes	99%	98.20%	97%
No	1%	1.80%	3%

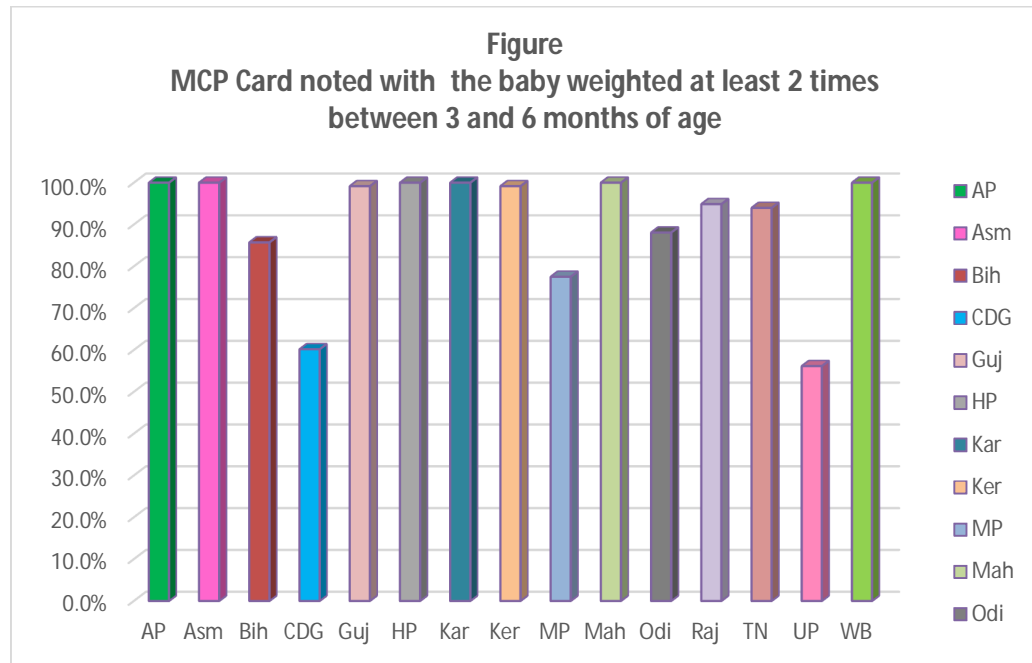
2.4.4 Child Weight

The MCP card notes several aspects of weight of the child, like keeping a record of weight of child between the times he or she is born to three months, from three to six months. In addition, it also keeps a track whether the child weight is normal or below normal. Below are the findings from different states of the aforementioned parameters.

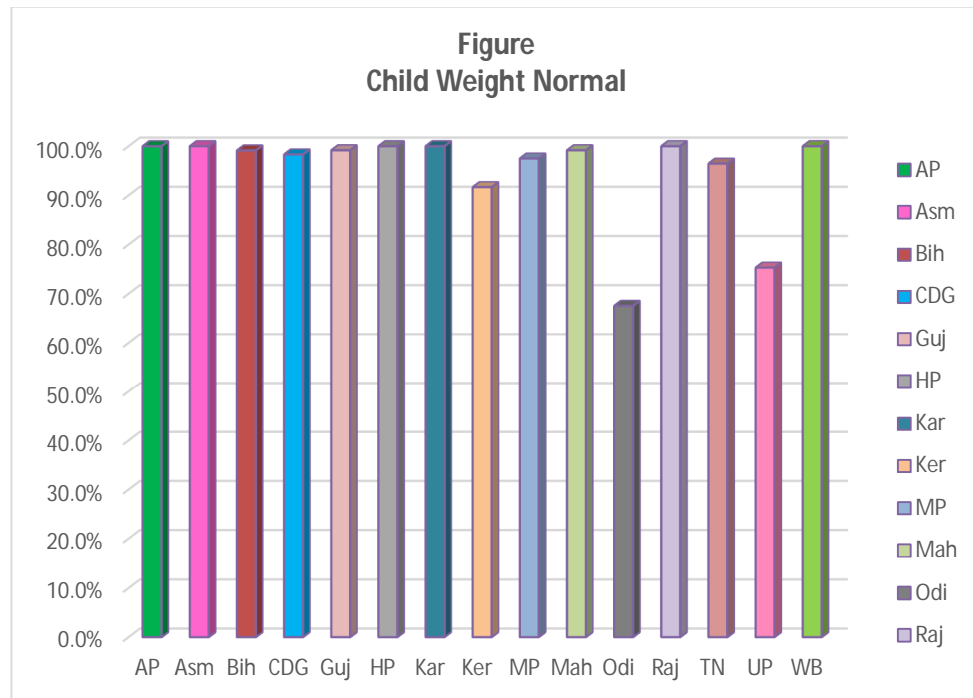
i) MCP Card noted with baby weighted at least 2 times between birth and 3 months of age



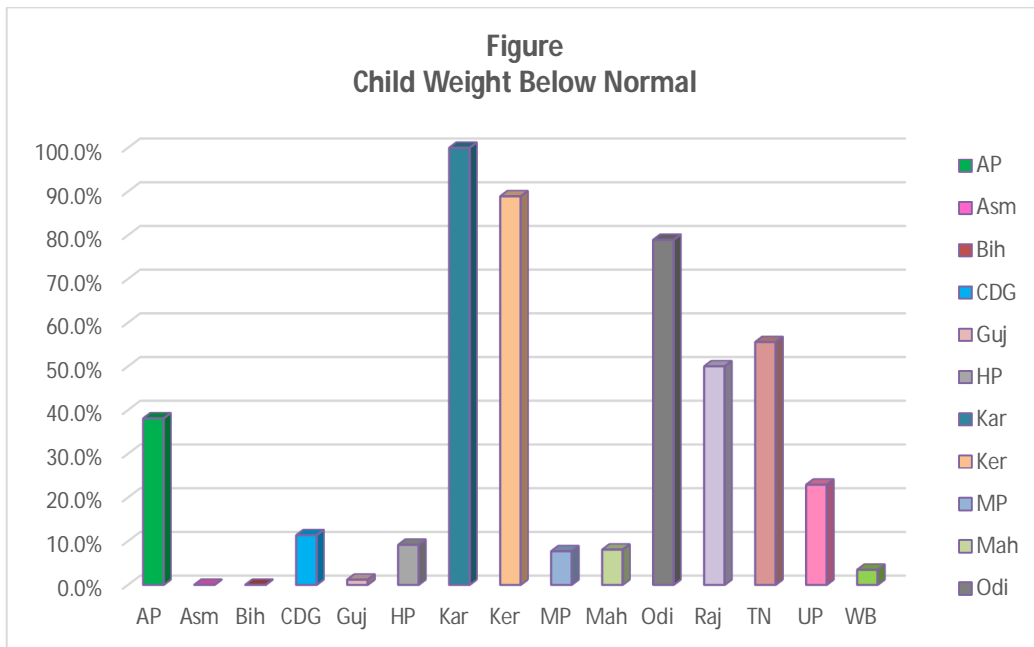
ii) MCP Card noted with baby weighted at least 2 times between 3 and 6 months of age



iii) Whether child weight is normal

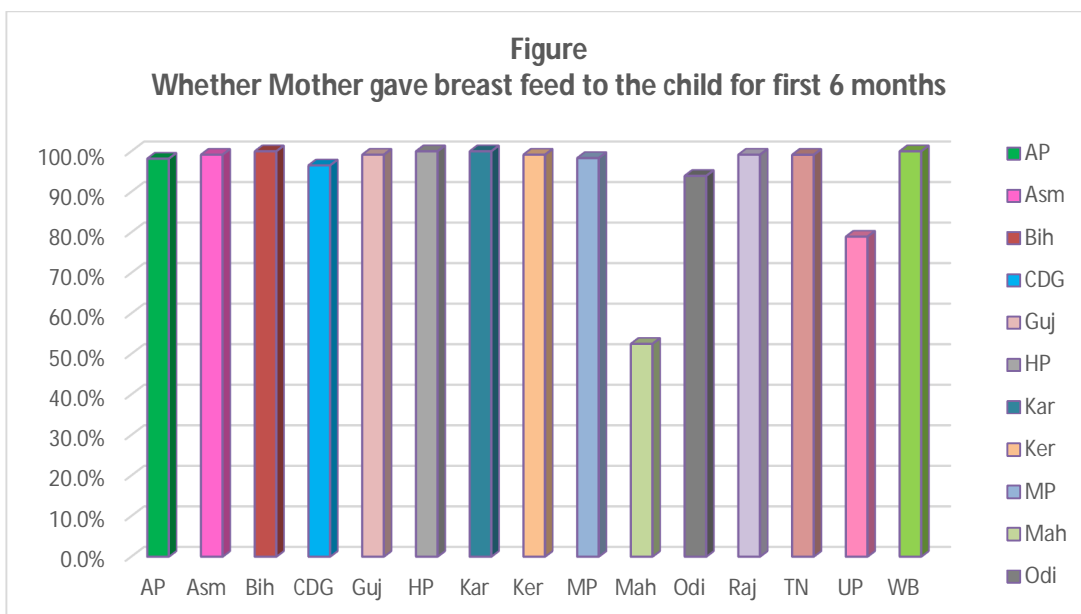


iv) Whether the child weight is below normal

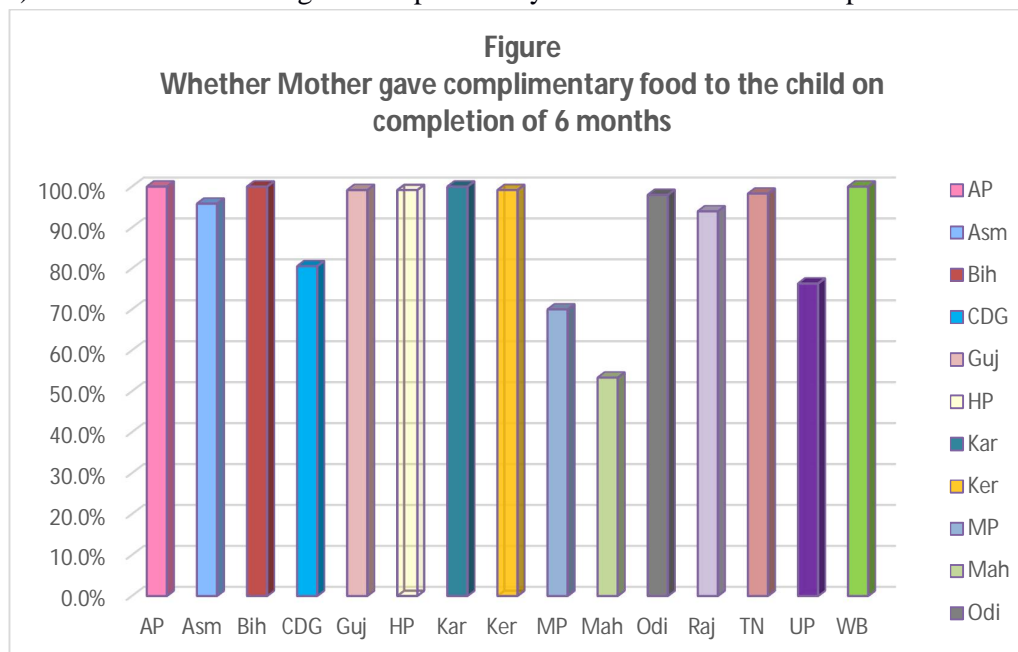


2.4.5 Child Nutrition

i) After child birth whether mother gave breast feed to the child for first 6 months



ii) Whether mother gave complimentary food to the child on completion of 6 months



2.4.6 Counselling

Name of the States	After delivery did mother attend to IYCF counselling sessions at AWC?							
	Yes		No		Other		Cannot Say	
	No.	% to total	No.	% to total	No.	% to total	No.	% to total
AP	115	100.0%	0	0.0%	0	0.0%	0	0.0%
Assam	120	100.0%	0	0.0%	0	0.0%	0	0.0%
Bihar	115	95.8%	5	4.2%	0	0.0%	0	0.0%
Chandigarh	113	94.2%	7	5.8%	0	0.0%	0	0.0%
Gujarat	117	99.2%	1	.8%	0	0.0%	0	0.0%
HP	116	96.7%	4	3.3%	0	0.0%	0	0.0%
Karnataka	119	100.0%	0	0.0%	0	0.0%	0	0.0%
Kerala	119	99.2%	1	.8%	0	0.0%	0	0.0%
MP	118	98.3%	2	1.7%	0	0.0%	0	0.0%
Maharashtra	117	97.5%	3	2.5%	0	0.0%	0	0.0%
Odisha	58	50.9%	56	49.1%	0	0.0%	0	0.0%
Rajasthan	117	98.3%	2	1.7%	0	0.0%	0	0.0%
Tamil Nadu	109	94.8%	6	5.2%	0	0.0%	0	0.0%
UP	68	59.6%	45	39.5%	0	0.0%	0	0.0%
West Bengal	119	100.0%	0	0.0%	0	0.0%	0	0.0%
Total	1640	92.5%	132	7.4%	0	0.0%	0	0.0%

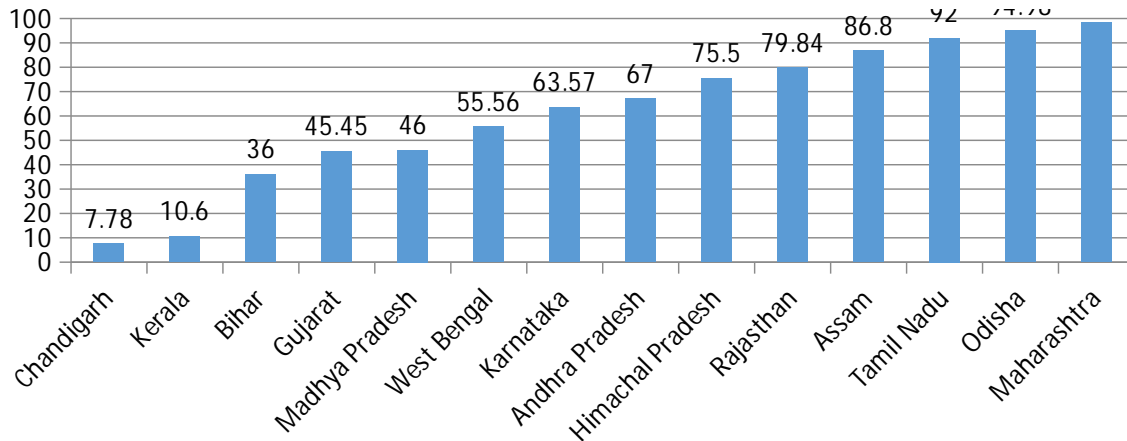
Name of the States	Whether the mother attended at least 2 IYCF counselling sessions between 3 & 6 months at AWC?							
	Yes		No		Other		Cannot Say	
	No.	% to total	No.	% to total	No.	% to total	No.	% to total
1. AP	115	100.0%	0	0.0%	0	0.0%	0	0.0%
2. Assam	120	100.0%	0	0.0%	0	0.0%	0	0.0%
3. Bihar	103	86.6%	16	13.4%	0	0.0%	0	0.0%
4. Chandigarh	67	57.3%	50	42.7%	0	0.0%	0	0.0%
5. Gujarat	118	99.2%	1	.8%	0	0.0%	0	0.0%
6. HP	120	100.0%	0	0.0%	0	0.0%	0	0.0%
7. Karnataka	120	100.0%	0	0.0%	0	0.0%	0	0.0%
8. Kerala	117	97.5%	3	2.5%	0	0.0%	0	0.0%
9. MP	117	97.5%	3	2.5%	0	0.0%	0	0.0%
10. Maharashtra	120	100.0%	0	0.0%	0	0.0%	0	0.0%
11. Odisha	54	49.5%	55	50.5%	0	0.0%	0	0.0%
12. Rajasthan	111	94.9%	6	5.1%	0	0.0%	0	0.0%
13. Tamil Nadu	110	94.8%	6	5.2%	0	0.0%	0	0.0%
14. UP	71	62.3%	43	37.7%	0	0.0%	0	0.0%
15. W. Bengal	119	100.0%	0	0.0%	0	0.0%	0	0.0%
Total	1582	89.6%	183	10.4%	0	0.0%	0	0.0%

2.5 Programme Focus

2.5.1 IGMSY is not a new concept for Maharashtra where other maternity benefit programmes for women already existed since 1995. Two programmes named Navsanjivani Yojana and Matrutva Anudan Yojana were launched during 1995-97 which provide monetary benefits to the tribal mothers. The study found that in the selected District, 98% of the targeted women who had registered their pregnancy were covered under the scheme during 2015-16. Similarly, the coverage was good in Odisha as well, which launched a State specific conditional cash transfer (CCT) programme, MAMATA, in 2011. Similarly, Tamil Nadu has the history of implementing maternity benefit scheme, DMMAS, since way back in 1987. About 92% of the registered pregnant women were benefited in 2015-16 in the State. The coverage was also good in Assam, Rajasthan, and Himachal Pradesh. The Evaluation Team in Himachal Pradesh observed that coverage of eligible women was very good. Although the District level data showed coverage of about 76%, the team could not find required number of the non-beneficiaries in the selected District for the study. The WCD Department in the District had made it mandatory in the District to register pregnancy in AWCs/Health Centres within 70 days (10 weeks) against a national norm of four months for availing benefit under the scheme.

2.5.2 On the contrary, only 8% and 11% of the targeted women were covered in Chandigarh and in the selected District of Kerala respectively. In Bihar, only about 36% women who had registered their pregnancies were benefited from the scheme in the selected District in 2014-2015. There was no disbursement of IGMSY money in 2015-16 in the District. The District level coverage data for Uttar Pradesh was not available.

Figure No. 1: Percentage Coverage in the Selected District



2.5.3 Targeting programme to the specific class of beneficiaries generates two types of error: inclusion and exclusion. Inclusion errors occur when programme benefits reach some unintended beneficiaries, whereas exclusion errors occur when programme benefits do not reach to all of the intended beneficiaries.

2.5.4 Under IGMSY pregnant women (excluding Government employees) of 19 years of age and above are entitled for the benefits under IGMSY for the first two live births subject to the fulfilling of some conditions as stated earlier. Out of the 1,800 selected beneficiaries, only one beneficiary was found to be younger than 19 years (18 years). The mean age of beneficiary mothers was 25.02 years (standard deviation=3.941).

2.5.5 Out of the 900 selected non-beneficiary mothers, only 2% (17 mothers) of them were below the age of 18 years. Mean age of the non-beneficiary women at first pregnancy is 21.71 years (SD=3.73). Furthermore, 22 mothers were employed and 92 husbands of the beneficiaries were employed in Government or PSUs. Among them, in some cases both husband and wife were employed. In total, 98 (11.26%) non-beneficiaries were ineligible for scheme benefits.

2.5.6 One apparent factor responsible for exclusion of the eligible population of any social programme is unawareness of the programme. About 81% of the selected non-beneficiary mothers were aware of the things a new mother has to do in order to get the cash benefit under IGMSY. Hence, it is clear that unawareness is not a reason for the exclusion error. About 72% of such women had even tried to get the benefit. Notwithstanding the fact that 91% beneficiaries were aware of all the conditions to avail benefits under IGMSY, there is considerable heterogeneity across States among non-beneficiaries as far as level of awareness is concerned. In Odisha where conditional cash transfer scheme MAMATA is being

implemented since 2011, none of the beneficiaries was aware of all the conditions to avail benefits under IGMSY. In Karnataka only one third of the selected beneficiaries were aware.

CHAPTER – III

Eligibility Conditions to Receive Benefits under IGMSY

3.1 Awareness of Conditions

3.1.1 During the field investigation, the beneficiary mothers were asked if they knew about all the conditions to be met for availing benefits under IGMSY. Their replies are tabulated and summarized below.

Table No. 3.1: Are You Aware of all the Conditions to Avail Benefits under IGMSY?

Name of the States	Yes		No	
	No.	% to total	No.	% to total
1. Andhra Pradesh	120	100.0%	0	0.0%
2. Assam	88	73.9%	32	26.1%
3. Bihar	119	99.2%	1	0.8%
4. Chandigarh	117	97.5.0%	3	2.5%
5. Gujarat	120	100.0%	0	0.0%
6. Himachal Pradesh	120	100.0%	0	0.0%
7. Karnataka	34	28.30%	86	70.40%
8. Kerala	115	95.83%	5	4.17%
9. Madhya Pradesh	120	100.0%	0	0.0%
10. Maharashtra	120	100.0%	0	0.0%
11. Odisha	0	0.0%	120	100.0%
12. Rajasthan	120	100.0%	0	0.0%
13. Tamil Nadu	118	98.33.%	2	0.0%
14. Uttar Pradesh	113	94.3%	7	5.7%
15. West Bengal	120	100.0%	0	0.0%
Total	1544	85.7%	256	14.3%

3.1.2 The data collected indicated that in Odisha none (100%) of the respondents were aware of the conditions to be fulfilled for availing IGMSY. In all other selected States (excluding Odisha, Karnataka and Assam), most (92.5%) of the beneficiaries were aware of the conditions.

3.2 Compliance to Conditions

3.2.1 The scheme guidelines specify a number of eligibility conditions for availing the benefits under the programme. Compliance to these conditions are analyzed in the following sections.

3.3 Registering Pregnancy

3.3.1 To avail IGMSY benefits, the pregnant women are required to register their pregnancies at AWCs within four months of their pregnancy. The summarized data on the registration of pregnancies at the AWCs of different States is given in the following tables.

Table No. 3.2: Was Pregnancy Recorded in the Register at Anganwadi Centre?

States	Yes		No	
	No.	% to total	No.	% to total
1. Andhra Pradesh	120	100.0%	0	0.0%
2. Assam	120	100.0%	0	0.0%
3. Bihar	120	100.0%	0	0.0%
4. Chandigarh	120	100.0%	0	0.0%
5. Gujarat	120	100.0%	0	0.0%
6. Himachal Pradesh	120	100.0%	0	0.0%
7. Karnataka	119	99.2%	1	0.8%
8. Kerala	120	100.0%	0	0.0%
9. Madhya Pradesh	120	100.0%	0	0.0%
10. Maharashtra	120	100.0%	0	0.0%
11. Odisha	120	100.0%	0	0.0%
12. Rajasthan	120	100.0%	0	0.0%
13. Tamil Nadu	120	100.0%	0	0.0%
14. Uttar Pradesh	120	100.0%	0	0.0%
15. West Bengal	120	100.0%	0	0.0%
Total	1799	99.9%	1	0.1%

3.3.2 It may be seen that on an average across all the States, almost 100% of the beneficiaries who had availed funds under IGMSY, had registered their pregnancy at the AWCs.

Table No. 3.3: Pregnancies Registered after Four Months

States	Beneficiaries registered after 4 months of pregnancy	
	Number	In percentage
1. Andhra Pradesh	0	0.0%
2. Assam	0	0.0%
3. Bihar	31	25.8%
4. Chandigarh	3	2.5%
5. Gujarat	1	0.8%
6. Himachal Pradesh	3	2.5%
7. Karnataka	0	0.0%
8. Kerala	0	0.0%
9. Madhya Pradesh	0	0.0%
10. Maharashtra	0	0.0%
11. Odisha	1	0.8%
12. Rajasthan	0	0.0%
13. Tamil Nadu	13	10.8%
14. Uttar Pradesh	1	0.8%
15. West Bengal	1	0.8%
Total	54	3%

3.3.3 Out of the 1800 beneficiaries, 97% of the beneficiaries had registered their pregnancy at AWCs within four months. In Bihar and Tamil Nadu, 26% and 11% of the beneficiaries, respectively, registered their pregnancy at AWCs after four months.

3.4 Tetanus Injection during Pregnancy

3.4.1 The State-wise numbers of beneficiaries who had taken TTIs from the Healthcare Centres (District hospital, PHCs, CHCs and sub-centers) are reflected in the table below:

Table No. 3.4: Did You Get Any Tetanus Injections While You Were Pregnant?

States	Yes		No	
	No.	% to total	No.	% to total
1. Andhra Pradesh	120	100.0%	0	0.0%
2. Assam	120	100.0%	0	0.0%
3. Bihar	119	99.2%	1	0.8%
4. Chandigarh	117	97.5%	3	2.5%
5. Gujarat	120	100.0%	0	0.0%
6. Himachal Pradesh	118	98.3%	2	1.7%
7. Karnataka	120	100.0%	0	0.0%
8. Kerala	119	99.2%	1	0.8%
9. Madhya Pradesh	118	98.3%	2	1.7%
10. Maharashtra	120	100.0%	0	0.0%
11. Odisha	120	100.0%	0	0.0%
12. Rajasthan	120	100.0%	0	0.0%
13. Tamil Nadu	120	100.0%	0	0.0%
14. Uttar Pradesh	120	100.0%	0	0.0%
15. West Bengal	120	100.0%	0	0.0%
Total	1793	99.6%	7	0.4%

3.4.2 Analysis of the State-wise data shows almost complete compliance in all the States.

3.5 Iron Pills during Pregnancy

3.5.1 The information of the respondents about taking iron pills during the pregnancy time is consolidated and tabulated as below:

Table No. 3.5: Did You Take Any Iron Pills During Pregnancy?

States	Yes		No	
	No.	% to total	No.	% to total
1. Andhra Pradesh	120	100.0%	0	0.0%
2. Assam	116	96.7%	4	3.3%
3. Bihar	116	96.7%	4	3.3%
4. Chandigarh	119	99.2%	1	0.8%
5. Gujarat	120	100.0%	0	0.0%
6. Himachal Pradesh	120	100.0%	0	0.0%
7. Karnataka	119	99.2%	1	0.8%

States	Yes		No	
	No.	% to total	No.	% to total
8. Kerala	120	100.0%	0	0.0%
9. Madhya Pradesh	116	96.7%	4	3.3%
10. Maharashtra	120	100.0%	0	0.0%
11. Odisha	120	100.0%	0	0.0%
12. Rajasthan	106	88.3%	14	11.7%
13. Tamil Nadu	119	99.2%	1	0.8%
14. Uttar Pradesh	119	99.2%	1	0.8%
15. West Bengal	120	100.0%	0	0.0%
Total	1770	98.3%	30	1.7%

3.5.2 A total of 1770 (98.3%) beneficiaries took iron pills during their pregnancy. However, the number was low in Rajasthan as compared to the overall average, i.e. 88.3%. In all other States, the percentage was more than 95%.

Table No. 3.6: For how many days did you take the iron pills during pregnancy?

States	Mean	Maximum	Minimum
1. Andhra Pradesh	91	120	30
2. Assam	95	160	40
3. Bihar	79	100	30
4. Chandigarh	102	900	60
5. Gujarat	136	330	60
6. Himachal Pradesh	90	120	20
7. Karnataka	98	120	90
8. Kerala	118	180	30
9. Madhya Pradesh	113	450	20
10. Maharashtra	197	270	24
11. Odisha	111	330	30
12. Rajasthan	94	270	10
13. Tamil Nadu	180	300	10
14. Uttar Pradesh	81	100	30
15. West Bengal	130	210	60
All India	122	900	10

3.5.3 According to the IGMSY guidelines, the beneficiaries are required to take a total of 180 pills. However, while conducting the field surveys it was observed that, except in Tamil Nadu, average consumption in all States was less than 180.

3.6 IFA Tablets during Pregnancy

3.6.1 The beneficiary women are also prescribed to take IFA tablets during pregnancy for better health of both the mother and the child. The summarized data including the State-specific data of the respondents are synthesized in the following table.

Table No. 3.7 Taking IFA Tablets by the Beneficiary

States	Yes		No	
	No.	% to total	No.	% to total
1. Andhra Pradesh	120	100.0%	0	0.0%
2. Assam	116	96.7%	4	3.3%
3. Bihar	116	96.7%	4	3.3%
4. Chandigarh	119	99.2%	1	0.8%
5. Gujarat	120	100.0%	0	0.0%
6. Himachal Pradesh	120	100.0%	0	0.0%
7. Karnataka	119	99.2%	1	0.8%
8. Kerala	120	100.0%	0	0.0%
9. Madhya Pradesh	120	100.0%	0	0.0%
10. Maharashtra	120	100.0%	0	0.0%
11. Odisha	120	100.0%	0	0.0%
12. Rajasthan	119	99.2%	1	0.8%
13. Tamil Nadu	120	100.0%	0	0.0%
14. Uttar Pradesh	117	97.5%	3	2.5%
15. West Bengal	120	100.0%	0	0.0%
All India	1786	99.2%	14	0.8%

3.6.2 Out of the total beneficiaries, 99.2% reported that they had taken iron folic tablets during their pregnancy.

3.7 ANC/PNC Visit

3.7.1 As per the guidelines, the beneficiaries under the programme should attend at least one ANC/PNC session organized at the AWCs/Health Care Centres. The data collected on the ANC visit by the beneficiaries is presented and highlighted in the following table:

Table No. 3.8: Did You Attend at least One Prenatal Care Session at AWC/Health Centre?

States	Yes		No	
	No.	% to total	No.	% to total
1. Andhra Pradesh	119	99.2%	1	0.8%
2. Assam	120	100.0%	0	0.0%
3. Bihar	120	100.0%	0	0.0%
4. Chandigarh	120	100.0%	0	0.0%
5. Gujarat	119	99.2%	1	0.8%
6. Himachal Pradesh	118	98.3%	2	1.7%
7. Karnataka	119	99.2%	1	0.8%
8. Kerala	120	100.0%	0	0.0%
9. Madhya Pradesh	120	100.0%	0	0.0%
10. Maharashtra	120	100.0%	0	0.0%
11. Odisha	120	100.0%	0	0.0%

12. Rajasthan	120	100.0%	0	0.0%
13. Tamil Nadu	119	99.2%	1	0.8%
14. Uttar Pradesh	118	98.3%	2	1.7%
15. West Bengal	120	100.0%	0	0.0%
Total	1792	99.6%	8	0.4%

3.7.2 It is seen from the above table that on an average, 1792 (99.6%) of the beneficiaries attended at least one prenatal care session at the AWC or Health Center.

CHAPTER – IV

Pregnancy and Child Birth

4.1 Number of Pregnancies and Children with the Beneficiaries

Table No. 4.1: Pregnancy Time and No. of Children

Sl. No.	States	How many times have you become pregnant till today	How many living children do you have?
		Mean	Mean
1	Andhra Pradesh	1.47	1.35
2	Assam	1.81	1.57
3	Bihar	1.94	1.76
4	Chandigarh	1.78	1.53
5	Gujarat	1.72	1.59
6	Himachal Pradesh	1.61	1.48
7	Karnataka	1.82	1.74
8	Kerala	1.95	1.70
9	Madhya Pradesh	1.53	1.41
10	Maharashtra	1.59	1.42
11	Odisha	1.67	1.38
12	Rajasthan	1.79	1.57
13	Tamil Nadu	1.97	1.44
14	Uttar Pradesh	2.10	1.89
15	West Bengal	1.75	1.70
	Total	1.77	1.57

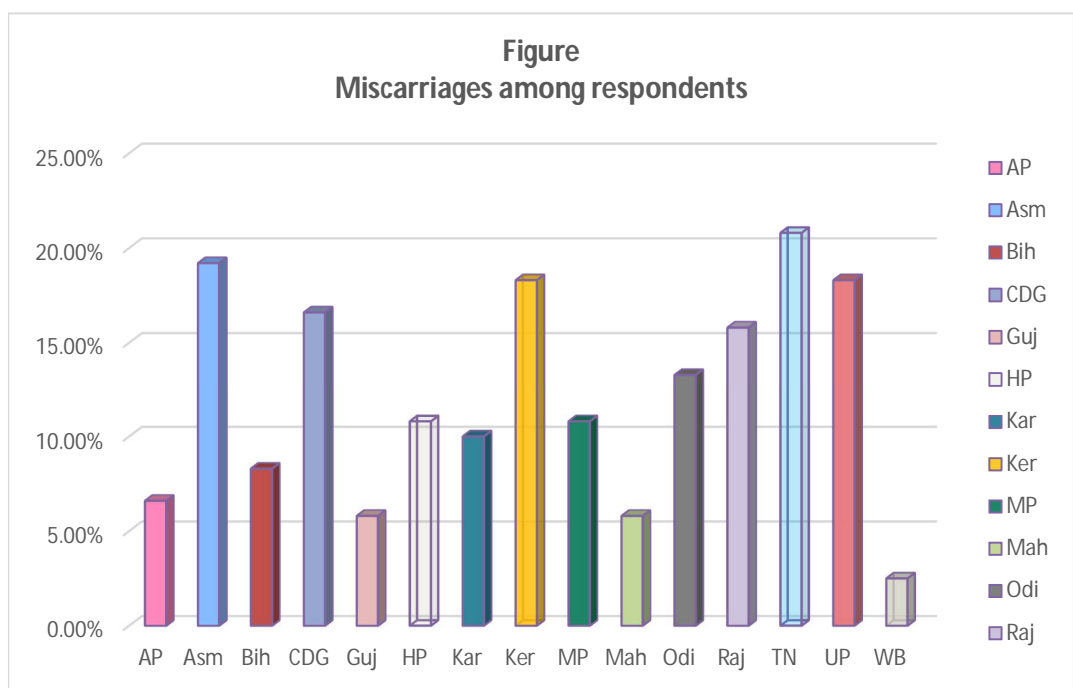
4.1.1 The national average for the selected States was 1.8 and 1.6 for the number of pregnancies till date and number of children, respectively.

4.2 Miscarriages and Abortion

Table No. 4.2: Have You Ever Had any Miscarriages?

States	Yes		No	
	No.	% to total	No.	% to total
1. Andhra Pradesh	8	6.6%	112	93.4%
2. Assam	23	19.2%	97	80.8%
3. Bihar	10	8.3%	110	91.7%
4. Chandigarh	20	16.6%	100	83.4%
5. Gujarat	7	5.8%	113	94.2%
6. Himachal Pradesh	13	10.8%	107	89.2%
7. Karnataka	12	10.0%	108	90.0%
8. Kerala	22	18.3%	98	81.7%
9. Madhya Pradesh	13	10.8%	107	89.2%

10. Maharashtra	7	5.8%	113	94.2%
11. Odisha	16	13.3%	104	86.7%
12 Rajasthan	19	15.8%	101	84.2%
13. Tamil Nadu	25	20.8%	95	79.2%
14. Uttar Pradesh	22	18.3%	98	81.7%
15. West Bengal	3	2.5%	118	97.5%
Total	220	12.2%	1580	87.8%



4.2.1 88% of the beneficiaries across the selected reported not having a miscarriage. In Tamil Nadu 20.8% of the beneficiaries reported miscarriages which were highest among all States.

Table No. 4.3: Have you had an abortion?

State	Yes		No	
	No.	% to total	No.	% to total
1. Andhra Pradesh	2	1.7%	118	98.3%
2. Assam	2	1.7%	118	98.3%
3. Bihar	3	2.5%	117	97.5%
4. Chandigarh	9	7.6%	111	92.5%
5. Gujarat	0	0.0%	120	100.0%
6. Himachal Pradesh	4	3.3%	116	96.7%
7. Karnataka	8	6.7%	112	93.3%
8. Kerala	2	1.7%	118	98.3%
9. Madhya Pradesh	0	0.0%	120	100.0%
10. Maharashtra	6	5.0%	114	95.0%

11. Odisha	6	5.0%	114	95.0%
12 Rajasthan	1	.8%	119	99.2%
13. Tamil Nadu	3	2.5%	117	97.5%
14. Uttar Pradesh	3	2.5%	117	97.5%
15. West Bengal	1	.8%	119	99.1%
Total	50	2.8%	1750	97.2%

4.2.2 97.2% of the beneficiaries stated that they had not carried out any abortion.

4.3 Place where beneficiary stayed after Pregnancy and during Child Birth

Table No. 4.4: Where did Beneficiary Stay after Pregnancy and during Child Birth?

States	Husband's House	Parents' House		Relative's House		
	No.	% to total	No.	% to total	No.	% to total
1. Andhra Pradesh	14	11.7%	101	84.2%	5	4.1%
2. Assam	114	95.0%	5	4.16%	1	.84%
3. Bihar	98	81.7%	22	18.3%	0	0.0%
4. Chandigarh	111	92.5%	9	7.5%	0	.0%
5. Gujarat	82	68.3%	38	31.7%	0	0.0%
6. Himachal Pradesh	120	100.0%	0	0.0%	0	0.0%
7. Karnataka	46	38.3%	70	58.3%	4	3.4%
8. Kerala	49	40.8%	69	57.5%	2	1.7%
9. Madhya Pradesh	117	97.5%	1	0.8%	2	1.7%
10. Maharashtra	56	46.7%	60	50.0%	4	3.3%
11. Odisha	115	95.8%	5	4.2%	0	0.0%
12. Rajasthan	74	61.7%	45	37.5%	1	.8%
13. Tamil Nadu	76	63.3%	39	32.5%	5	4.2%
14. Uttar Pradesh	120	100.0%	0	0.0%	0	0.0%
15. West Bengal	115	95.8%	5	4.2%	1	0.0%
Total	1307	72.6%	468	26.0%	25	1.4%

4.3.1 The average figure indicates that a high proportion of the beneficiaries (72.6%) stayed at their husband's house after pregnancy and during the childbirth. It was highest in the States of Uttar Pradesh and Himachal Pradesh where all beneficiaries reported staying at their husband's house. On the other hand, the State of Andhra Pradesh recorded the lowest number i.e. only 11.7% reported staying at their husband's house and most of the beneficiaries (84.4%) reported staying at their parents' house.

4.4 Place of Delivery of Child

Table No. 4.5: Where was the Baby Born?

States	Govt. hospital or clinic		Private clinic		Home		Other	
	No.	% to total	No.	% to total	No.	% to total	No.	% to total
1. Andhra Pradesh	66	56.9%	50	43.1%	4	3.3%	0	0.0%
2. Assam	98	82.4%	13	10.9%	9	7.5%	0	0.0%
3. Bihar	114	95.0%	3	2.5%	3	2.5%	0	0.0%
4. Chandigarh	114	95.0%	6	5.0%	0	0.0%	0	0.0%
5. Gujarat	83	69.2%	25	20.8%	3	2.5%	9	7.5%
6. Himachal Pradesh	117	97.5%	3	2.5%	0	0.0%	0	0.0%
7. Karnataka	76	63.3%	44	36.7%	0	0.0%	0	0.0%
8. Kerala	40	33.3%	79	65.8%	0	0.0%	1	.8%
9. Madhya Pradesh	106	88.3%	4	3.3%	8	6.7%	2	1.7%
10. Maharashtra	86	71.7%	34	28.3%	0	0.0%	0	0.0%
11. Odisha	85	70.8%	19	15.8%	3	2.5%	13	10.8%
12. Rajasthan	91	76.5%	26	21.8%	3	2.5%	0	0.0%
13. Tamil Nadu	85	71.4%	34	28.6%	1	1.8%	0	0.0%
14. Uttar Pradesh	110	92.4%	9	7.6%	1	1.8%	0	0.0%
15. West Bengal	105	87.5%	4	3.3%	11	9.2%	0	0.0%
Total	1376	76.8%	353	19.7%	46	2.5%	25	1.4%

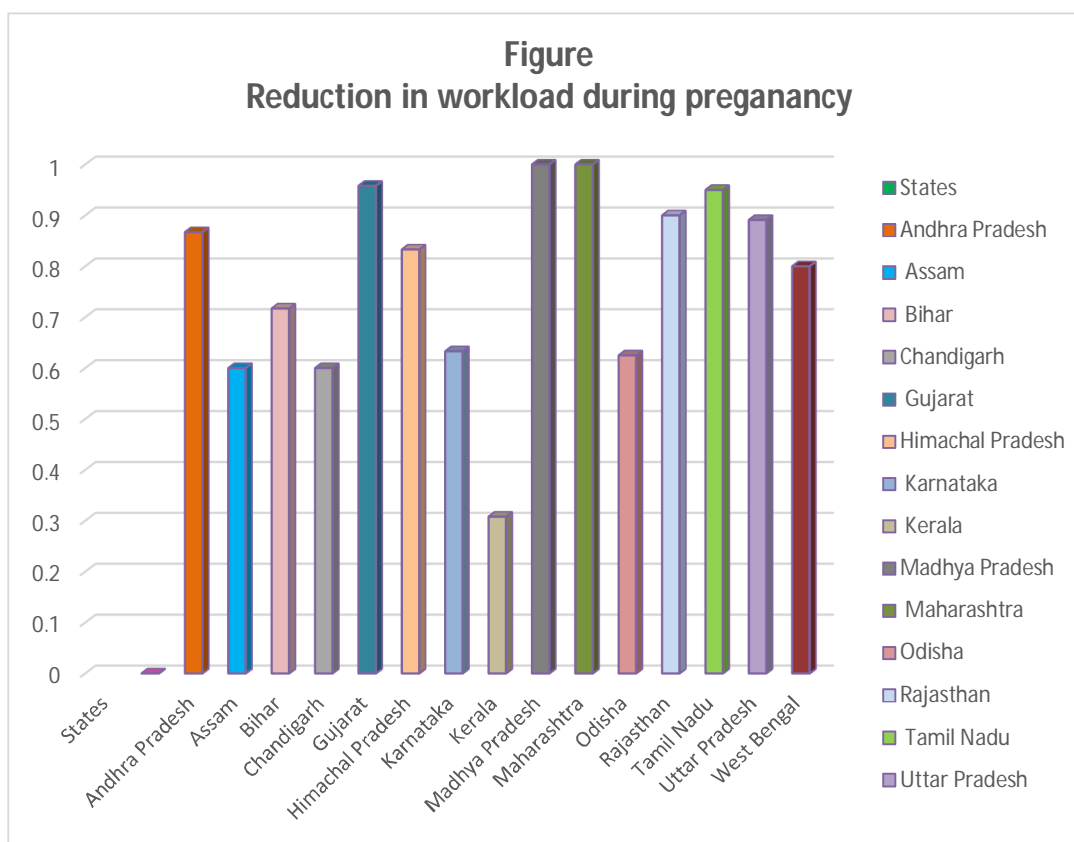
4.4.1 According to the data collected team during the field investigation, on an average, 76.8% of the deliveries took place in Government hospitals or clinics. The highest proportion (97.5%) of the deliveries happened at a Government hospital or clinic in Himachal Pradesh. However, it has emerged that in Kerala only 33.3% deliveries took place in a Government hospital or clinic and a significant number (65.8%) took place at a private clinic. On average, only 2.5% of the beneficiaries delivered the baby at home with Assam, Madhya Pradesh, and West Bengal having the highest proportions.

4.5 Reduction in Working hours during Pregnancy

Table No. 4.6: was there a reduction in your workload during pregnancy?

States	Yes		No	
	No.	% to total	No.	% to total
1. Andhra Pradesh	104	86.7%	16	13.3%
2. Assam	72	60.0%	48	40.0%
3. Bihar	86	71.7%	34	28.3%
4. Chandigarh	72	60.0%	48	40.0%
5. Gujarat	115	95.8%	5	4.2%
6. Himachal Pradesh	100	83.3%	20	16.7%
7. Karnataka	76	63.3%	44	36.7%
8. Kerala	37	30.8%	83	69.2%

States	Yes		No	
	No.	% to total	No.	% to total
9. Madhya Pradesh	120	100.0%	0	0.0%
10. Maharashtra	120	100.0%	0	0.0%
11. Odisha	75	62.5%	45	37.5%
12 Rajasthan	108	90.0%	12	10.0%
13. Tamil Nadu	114	95.0%	6	5.0%
14. Uttar Pradesh	106	89.1%	14	11.6%
15. West Bengal	96	80.0%	24	20.0%
Total	1401	77.9%	399	22.1%



4.5.1 During the field investigation, 77.9% of the beneficiaries told that their working hours had reduced during pregnancy. In Maharashtra and Madhya Pradesh, all the beneficiaries reported reduction in their working hours. In contrast, in Kerala a high proportion (69.2%) of beneficiaries reported that there had been no reduction in working hours, along with Odisha, Assam, and Karnataka.

CHAPTER – V

Conditional Cash Transfer: Vision and Implementation

5.1 Conditional Cash Transfer

5.1.1 Article 39 Clause (e) of the Directive Principles of State Policy directs that the health and strength of workers, men and women, and the tender age of children are not abused and that citizens are not forced by economic necessity to enter vocations unsuited to their age or strength. Article 42 states, “The State shall make provision for securing just and humane conditions of work and for maternity relief.”

5.1.2 With the passing of The Maternity Benefit Act, 1961, relief was provided to the women employed in factories, mines or plantations in the form of financial incentive and maternity leave. Till 1980, the need for maternity benefits for the women outside the organised sector was not recognized by the Governments (Centre and the States). Many schemes were launched for providing maternity benefit after 1980. Dr. Muthulakshmi Maternity Assistance Scheme (DMMAS) of Government of Tamil Nadu launched in 1987 was the first to provide cash benefit to all pregnant women of the State to meet childbirth expenses. Later on (2006-07), the scheme was made applicable to the below poverty line (BPL) women and conditions were attached to it. Government of Madhya Pradesh in 2007 started the Mukhyamantri Mazdoor Suraksha Yojana (MMSY), which provides cash incentive to the pregnant women of agricultural labourers. Similarly, the Government of Odisha started MAMATA in 2011 which is also a conditional cash transfer scheme.

5.1.3 There are many schemes of Central Government which provides maternity support to the expecting and lactating mothers. They ICDS, Supplementary Nutrition Programme (SNP), JSY, and National Maternity Benefit Scheme (NMBS).

5.1.4 However, except MMSY of Madhya Pradesh Government, none of them have the objective of providing wage compensation to the women during pregnancy as IGMSY. They recognize mother’s maternal needs with reference to the Family Planning, and Maternal and Child Health (MCH). However, they have missed comprehending the paid and unpaid work roles that women play which intermesh with their maternal roles. IGMSY attempts to partially compensate for wage loss both prior to and after the delivery of baby.

5.1.5 IGMSY is a Conditional Maternity Benefit (CMB) scheme launched in 2010 initially on pilot basis in 52 selected Districts across the country. Under this scheme each pregnant and lactating mother receives a total cash of Rs. 4000 (now Rs. 6000) in three installments between second trimester till the child attains age of six months subject to the fulfillment of following conditions:

Installment	Amount	Conditions
First	Rs. 1,500	1. Registration of pregnancy within four months of pregnancy 2. At least one ANC with IFA tablets and TTI 3. To attend at least one counseling session at AWC/VHND
Second	Rs. 1,500	1. Registration of birth of the child

		<ol style="list-style-type: none"> 2. Prescribed OPV, BCG, DPT from birth till 10 weeks 3. Attended at least two growth monitoring and Infant and Young Child Feeding (IYCF) counseling sessions within three months of delivery
Third	Rs. 1,000	<ol style="list-style-type: none"> 1. Exclusive breastfeeding for six months and introduction of complementary feeding 2. Third dose to OPV and DPT to the child 3. Attended at least two growth monitoring and IYCF counseling sessions between 3rd and 6th months of delivery

The NFSA passed in 2013 besides other things, specifies cash maternity benefit not less than Rs. 6,000 to every pregnant and lactating woman through a scheme as the Central Government would prescribe. The Ministry of WCD has modified the conditions, installments and amount which are as follow:

Installment	Amount	Conditions
First	Rs. 3000	<ol style="list-style-type: none"> 1. Registration of Pregnancy 2. At least two ANC with IFA tablets and TTI
Second	Rs. 3000	<ol style="list-style-type: none"> 1. Registration of birth of child 2. BCG, DPT I, 2 and 3 and 3 doses of OPV to the child 3. Attended at least three growth monitoring and IYCF counseling session within three months of delivery 4. Exclusive breast feeding for six months and complementary feeding to the child

5.1.6 Although IGMSY was launched as a partial wage compensation as well as CCT scheme, its revision under the NFSA has changed its nature from being a mere scheme benefit to a legal entitlement. Additionally, the objective of CCTs is human capital formation whereas that of cash maternity entitlement was to provide economic security to women.

5.1.7 In Odisha, as stated earlier, the State Government was implementing a CCT maternity benefit scheme named MAMATA even before the introduction of IGMSY in 2011. The State specific scheme provided cash incentive of Rs. 4000 in three installments. After the implementation of IGMSY (in the two districts) Government of Odisha provided additional Rs. 1,000 in 4th installment to all the beneficiaries including IGMSY Districts.

5.1.8 The Government in Tamil Nadu has been implementing a similar scheme Dr. Muthulakshmi Reddy Maternity Benefit Scheme in the State since 2006-2007, which provides CCT of Rs. 12,000 to the beneficiary women. The funds received from the Government of India for the implementation of IGMSY on a pilot basis in the two Districts is utilized for augmenting the State funds. In the selected District i.e. Erode, the benefit amount of Rs. 12,000 is to be paid as per the details given below:

1. Rs. 3000 (IGMSY) + Rs.1000 (DMLRMBS) – on registration with AWC/PHC, immunization, scan, TTI, iron tablets.
2. Rs. 4000 (DMLRMBS) – after delivery in Government hospital.

3. Rs. 3000 (IGMSY) + 1000 (DMLRMBS) – four months after delivery in Government hospital.

5.1.9 It was observed those beneficiaries are not paid cash incentive in time. Furthermore, it was observed that in some cases, the 1st installment was paid, but the 2nd installment was not paid as the beneficiary delivered the baby in private hospital. And also, AWW and Helper are not paid incentive Rs. 200/ Rs.100 as prescribed.

5.1.10 In Assam, in all the selected villages, people reported that they received the payment in one installment. (See Table 5.1). In Assam, the scheme was implemented in the year 2013-14. The beneficiaries were given Rs. 4000 in one installment and since the fund was released late, the beneficiaries got the three installments (Rs. 1,500, Rs. 1,500, and Rs. 1,000) all at once. Some beneficiaries had received onetime payment of Rs. 2500 (second and third installment) only. The authorities informed that the funds released for 2014-15 (and 2013-14 in some areas) had been in accordance to the NFSA i.e. Rs. 6,000 in one installment. However, the information collected through FGDs in the selected villages revealed that the beneficiaries received only Rs. 4,000 in one installment. (See Table 5.2). The funds for the year 2014-15 had also not been released at the time of study. In some Blocks of the selected Districts, the funds for 2013-14 had not been released.

5.1.11 In West Bengal, Rs. 4,000 is given in three installments to beneficiaries registered till 4th July 2013. It was observed that the transfer of the IGMSY grant of Rs. 4,000 was delayed and in many cases given at one shot after the baby's delivery. Hence, the very purpose of the grant was defeated. The state implementing authorities have said that payment of Rs. 6,000 as per NFSA guidelines will be started, once payments to old beneficiaries are cleared.

5.1.12 In Bihar, as per the state government notification, the entire IGMSY money of Rs. 6,000 is being disbursed in two equal installments of Rs. 3,000 each. (Table 5.1). However, this benefit was not received by the beneficiary in time. This issue is discussed later in this chapter.

5.1.13 In Kerala it was reported that most of the beneficiaries had received it in single installment after a year of delivery. However, out of the 12 selected villages, in 9 villages FGDs revealed that the cash was received in two installments and rest three villages reported that they received the cash in one installment. As funds are not received on time, the implementing agencies are forced to give a lump sum amount to the beneficiaries. Most of the beneficiaries had received the funds after a year of delivery. Therefore, many of them had spent it on household expenses. Such untimely installment of benefits has defeated the very purpose of the scheme.

5.1.14 In some cases, the beneficiaries were not aware of the number of installment and the amount of money they had received under IGMSY. As observed by the field team, in Himachal Pradesh, the District authorities credited the payments in the account of the beneficiary without intimating the beneficiary (or AWWs) as they rarely get their passbooks updated.

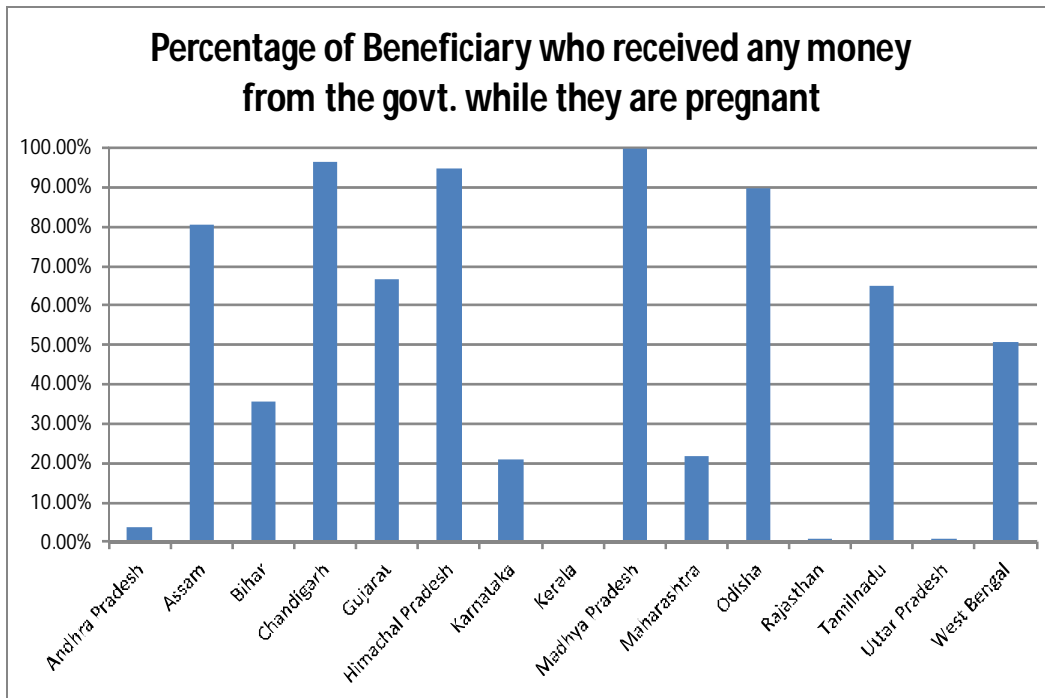
Table No. 5.1: Information Collected through FGD on the number of installments

States	Number of FGDs Reporting Given Number of Installments			
	1	2	3	4
Andhra Pradesh	0	12	0	0
Assam	12	0	0	0
Bihar	0	12	0	0
Chandigarh	0	13	0	0
Gujarat	0	12	0	0
Himachal Pradesh	0	12	0	0
Karnataka	0	12	0	0
Kerala	3	9	0	0
Madhya Pradesh	0	12	0	0
Maharashtra	0	12	0	0
Odisha	0	0	0	12
Rajasthan	0	12	0	0
Tamil Nadu	0	12	0	0
Uttar Pradesh	6	6	0	0
West Bengal	0	0	12	0

5.1.15 Contrary to the information received from FGDs, most of the selected beneficiaries in Himachal Pradesh reported that they received the cash incentive in one installment. Many of them had received the cash many months after the delivery.

5.1.16 In many states the first installment to the pregnant mothers was not given. Only about 48.7% of the beneficiary mothers had received any money from the Government (besides for the delivery) while they are pregnant.

Figure No. 2: Percentage of Mothers Who Received Money during Pregnancy



5.1.17 As we may see in the above chart, in Kerala none of the beneficiaries received first installments during pregnancy. In Rajasthan, Uttar Pradesh, and Andhra Pradesh too very few beneficiary mothers received the first installment during pregnancy. In Bihar, as per the notification of the State Government, the first installment of Rs. 3,000 is to be given to a beneficiary six months after her pregnancy. However, only about 36% of the beneficiaries got any cash incentive during pregnancy. It was observed that the money is released to a group of beneficiaries irrespective of the dates of registration of pregnancy. It was reported that bank and post office personnel caused deliberate delays to seek some commission from the beneficiaries. Furthermore, no disbursement was made in the selected District during 2015-16 as technical problem was created due to the introduction of PFMS.

5.1.18 The purpose of provision of cash benefit to the pregnant women is to partly compensate for wage loss. It also expected to bring behavioural and attitudinal change. A majority of mothers who had received the cash benefit during pregnancy said that the purpose of this incentive is to provide food for them. About one fourth of them said that the purpose was to take care of the expenses on new born babies.

5.1.19 Around 43% of the selected beneficiaries had received incentive from the Government during pregnancy. About 63% of the beneficiaries who had received cash benefit during the pregnancy told that the main purpose of this benefit was to provide food to the pregnant mothers. About 64% mothers reported that the money was also spent on food for the pregnant mothers. About 24% of the beneficiary mothers thought that the main purpose of the benefit is to take care of expenses of new born babies. About 15% of the mothers reported that the money was spent on the purchase of items for the new born babies and 12% said that the money was spent for delivery of babies. About 14% of the beneficiary mothers reported that the money was spent on household expenses and 11% reported that money was given to the person who made household decisions.

Figure No. 3: Opinion of The Beneficiaries on the Purpose of Cash Incentive during Pregnancy

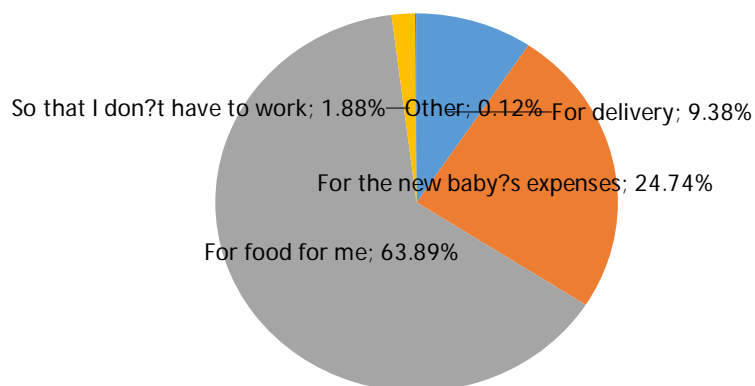
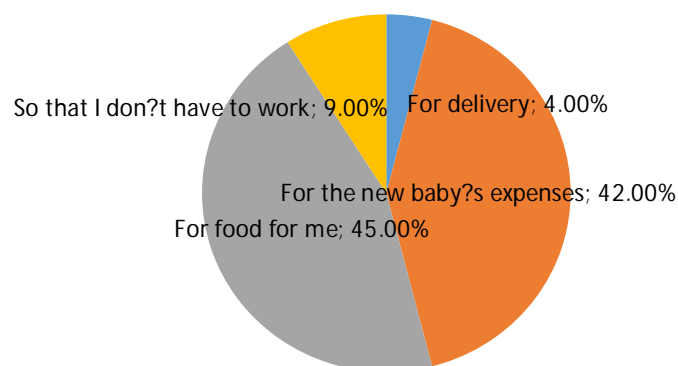


Figure No. 4: Beneficiaries opinion on Cash Incentive after Delivery of Child



5.1.20 It appeared that most of the beneficiaries were not aware of the scheme objectives. However, the scheme has contributed in achieving the desired goals. It has impacted the behavioral change of the pregnant mothers on nutrition. 51% of the mothers reported that they ate more than the normal during pregnancy. The money received under IGMSY, whenever and in whichever form, was important and helped in reducing the overall economic burden of the beneficiaries. But, whether it helped in providing rest during pregnancy, is doubtful.

5.1.21 Regarding the amount of cash incentive, it may be seen from the following table that except for Assam, Odisha, and West Bengal, in all the selected States the beneficiaries receive Rs. 6,000 as cash incentive.

Table No. 5.2: No. of FGDs indicating the given installment amount

State	Amount of cash incentive given to each beneficiaries (in Rs.)					
	1500	3000	4000	4500	5000	6000
Andhra Pradesh	NA	NA	NA	NA	NA	NA
Assam			12			
Bihar						12
Chandigarh						13
Gujarat						12
Himachal Pradesh						12

State	Amount of cash incentive given to each beneficiaries (in Rs.)					
	1500	3000	4000	4500	5000	6000
Karnataka						12
Kerala						12
Madhya Pradesh						12
Maharashtra						12
Odisha					12	
Rajasthan						12
Tamil Nadu						12*
Uttar Pradesh	3	6		1		2
West Bengal			12			

* Excluding the fund received under DMLRMBS

5.1.22 In Uttar Pradesh in 2014-15, the beneficiaries received Rs. 4,000 in three installments (as per the old version of IGMSY). Not all the beneficiaries had received the all installments till the visit of Evaluation Team. As per the information collected, no beneficiary was given any cash incentive in 2015-16 due to the non-validation of previous year expenditure. However, FGDs in two villages revealed that Rs. 6,000 was disbursed to the beneficiaries.

5.2 Availing Funds under IGMSY by the Beneficiaries

5.2.1 Opening of Bank Account to avail money under IGMSY

Table No. 5.3: Have you opened any Bank Account to avail money under IGMSY?

States	Yes		No	
	Number	% of Total	Number	% of Total
1. Andhra Pradesh	118	98.3%	2	1.7%
2. Assam	120	100.0%	0	0.0%
3. Bihar	27	22.5%	93	77.5%
4. Chandigarh	119	99.1%	1	0.8%
5. Gujarat	0	0.0%	120	100.0%
6. Himachal Pradesh	120	100.0%	0	0.0%
7. Karnataka	119	99.2%	1	.8%
8. Kerala	116	96.7%	4	3.3%
9. Madhya Pradesh	120	100.0%	0	0.0%
10. Maharashtra	120	100.0%	0	0.0%
11. Odisha	120	100.0%	0	0.0%
12. Rajasthan	119	99.2%	1	.8%
13. Tamil Nadu	120	100.0%	0	0.0%
14. Uttar Pradesh	120	100.0%	0	0.0%
15. West Bengal	55	48.7%	65	51.3%
Total	1513	84%	287	26%

5.2.1.1 The summarized data above clearly show that on an average, 84% of the beneficiaries had opened bank accounts to avail money under IGMSY. In most of the selected States, more than 98% beneficiaries had opened bank account for this purpose. However, while 22.5% of the beneficiaries opened bank accounts to avail IGMSY benefits in Bihar, the same figure was 0% in Gujarat.

5.2.2 Opening of Post-office Account to avail money under IGMSY

Table No. 5.4: Have you opened Post Office Account to avail IGMSY money?

State	Yes		No	
	No.	% to total	No.	% to total
1. Andhra Pradesh	3	2.5%	117	97.5%
2. Assam	0	0.0%	120	100.0%
3. Bihar	93	77.5%	27	22.5%
4. Chandigarh	1	0.8%	119	99.2%
5. Gujarat	120	100.0%	0	0.0%
6. Himachal Pradesh	4	3.3%	116	96.7%
7. Karnataka	0	0.0%	120	100.0%
8. Kerala	4	3.3%	116	96.7%
9. Madhya Pradesh	7	5.8%	113	94.2%
10. Maharashtra	5	4.2%	115	95.8%
11. Odisha	0	0.0%	120	100.0%
12. Rajasthan	2	1.7%	118	98.3%
13. Tamil Nadu	11	9.2%	109	90.8%
14. Uttar Pradesh	0	0.0%	120	100.0%
15. West Bengal	63	52.5%	57	47.5%
Total	313	17.40%	1487	82.60%

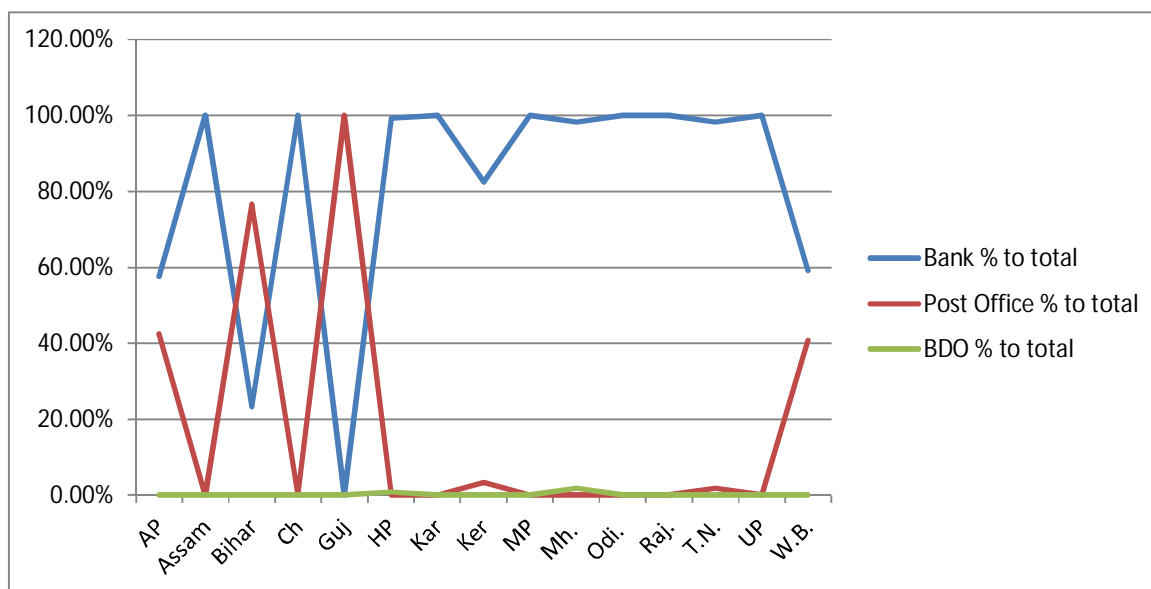
5.2.2.1 On an average, only 17.4% of the beneficiaries opened a Post Office account to avail the benefits under IGMSY. In States of Assam, Karnataka, Odisha, and Uttar Pradesh, none of the beneficiaries had opened a post office account to avail benefits. In contrast, all the beneficiaries opened such accounts in Bihar, which is highest among all the other States.

5.2.3 Source of Receipt of IGMSY Money

Table No. 5.5: From where did You Receive Money under IGMSY?

States	Bank		Post Office		BDO		Others	
	No.	% to total	No.	% to total	No.	% to total	No.	% to total
1. AP	69	57.5%	51	42.5%	0	0.0%	0	0.0%
2. Assam	120	100.0%	0	0.0%	0	0.0%	0	0.0%
3. Bihar	28	23.4%	92	76.6%	0	0.0%	0	0.0%
4. Chandigarh	120	100.0%	0	0.0%	0	0.0%	0	0.0%
5. Gujarat	0	0.0%	120	100.0%	0	0.0%	0	0.0%

6. HP	119	99.2%	0	0.0%	1	.8%	0	0.0%
7. Karnataka	120	100.0%	0	0.0%	0	0.0%	0	0.0%
8. Kerala	99	82.5%	4	3.3%	0	0.0%	17	14.2%
9. MP	120	100.0%	0	0.0%	0	0.0%	0	0.0%
10. Maharashtra	118	98.3%	0	0.0%	2	1.7%	0	0.0%
11. Odisha	120	100.0%	0	0.0%	0	0.0%	0	0.0%
12. Rajasthan	120	100.0%	0	0.0%	0	0.0%	0	0.0%
13. Tamil Nadu	118	98.3%	2	1.7%	0	0.0%	0	0.0%
14. UP	120	100.0%	0	0.0%	0	0.0%	0	0.0%
15. West Bengal	71	59.2%	49	40.8%	0	0.0%	0	0.0%
Total	1458	81.00%	318	17.70%	3	0.20%	17	1.00%



5.2.3.1 Analysis of the data collected during field investigation indicated that overall, majority of the beneficiaries (81%) received money under IGMSY directly from the banks. In Assam, Chandigarh, Karnataka, Odisha and Rajasthan, all the beneficiaries received payments directly from the bank. Post Office was a significant source of receipts for beneficiaries in Andhra Pradesh, Bihar, Gujarat and West Bengal.

5.2.4 Payment made to receive Cash Incentive under IGMSY

Table No. 5.6: Did You Pay Somebody to Get IGMSY Money?

State	Yes		No	
	No.	% to total	No.	% to total
1. Andhra Pradesh	0	0.0%	120	100.0%
2. Assam	0	0.0%	120	100.0%
3. Bihar	31	25.8%	89	74.2%

4. Chandigarh	0	0.0%	120	100.0%
5. Gujarat	1	.8%	119	99.2%
6. Himachal Pradesh	5	4.2%	115	95.8%
7. Karnataka	0	0.0%	120	100.0%
8. Kerala	0	0.0%	120	100.0%
9. Madhya Pradesh	0	0.0%	120	100.0%
10. Maharashtra	0	0.0%	120	100.0%
11. Odisha	0	0.0%	120	100.0%
12. Rajasthan	1	.8%	119	99.2%
13. Tamil Nadu	9	7.5%	111	92.5%
14. Uttar Pradesh	3	2.5%	117	97.5%
15. West Bengal	0	0.0%	120	100.0%
Total	50	2.80%	1750	97.20%

5.2.4.1 It was found that 2.8% of beneficiaries reported bribing someone in order to get the IGMSY money. The number recorded in Bihar and Tamil Nadu was much higher, where 25.8% and 7.5% of the beneficiaries respectively reported paying somebody to get funds under IGMSY. In all other States, more than 90% beneficiaries reported not paying bribes to get IGMSY funds.

5.2.5 Total Amount Received

Table No. 5.7: What was the Total Amount You Received?

State	Mean	Maximum	Minimum
1. Andhra Pradesh	3000	3000	3000
2. Assam	3900	4000	2500
3. Bihar	5350	6000	3000
4. Chandigarh	3150	6000	3000
5. Gujarat	5367	6000	3000
6. Himachal Pradesh	5792	10000	1500
7. Karnataka	4513	6000	0
8. Kerala	4333	6000	0
9. Madhya Pradesh	4325	60000	3000
10. Maharashtra	5067	6000	2000
11. Odisha	3871	5000	1500
12. Rajasthan	4200	6000	0
13. Tamil Nadu	4613	6000	3000
14. Uttar Pradesh	2671	3000	1500
15. West Bengal	4988	40000	1000
Total	4436	60000	0

5.2.5.1 The beneficiaries across the selected States had received Rs. 4,436, on an average. The lowest amount was recorded in Andhra Pradesh where beneficiaries on an average

received only Rs. 3,000. On the other hand, in Himachal Pradesh the amount received on an average was the highest among selected States, at Rs.5,792.

5.2.6 Sufficiency of Funds given under IGMSY

Table No. 5.8: Is Rs. 6,000 under IGMSY to a Beneficiary Adequate?

Name of States	Yes		No	
	No.	% to total	No.	% to total
1. Andhra Pradesh	2	1.7%	118	98.3%
2. Assam	29	24.2%	91	75.8%
3. Bihar	46	38.3%	74	61.7%
4. Chandigarh	17	14.2%	103	85.8%
5. Gujarat	27	22.5%	93	77.5%
6. Himachal Pradesh	19	15.8%	101	84.2%
7. Karnataka	0	0.0%	120	100.0%
8. Kerala	14	11.7%	106	88.3%
9. Madhya Pradesh	54	45.0%	66	55.0%
10. Maharashtra	6	5.0%	114	95.0%
11. Odisha	8	6.7%	112	93.3%
12. Rajasthan	22	18.3%	98	81.7%
13. Tamil Nadu	8	6.7%	112	93.3%
14. Uttar Pradesh	6	5.0%	114	95.0%
15. West Bengal	49	40.8%	71	59.2%
Total	307	17.10%	1493	82.90%

5.2.6.1 Only 17.10% of the beneficiaries felt that the present amount of Rs. 6,000 under IGMSY was sufficient, while the most of them i.e., 82.90% felt that the amount was inadequate. In Karnataka, all sampled beneficiaries felt that the funds were inadequate.

5.2.7 Expected Amount

Table No. 5.9: How Much Did You Expect?

	State/UT	Mean (Rs.)
1	Andhra Pradesh	9582
2	Assam	8267
3	Bihar	8784
4	Chandigarh	8694
5	Gujarat	8860
6	Himachal Pradesh	8590
7	Karnataka	10633
8	Kerala	11528
9	Madhya Pradesh	8682
10	Maharashtra	9719
11	Odisha	9362
12	Rajasthan	9408
13	Tamil Nadu	16616
14	Uttar Pradesh	9500
15	West Bengal	25130

5.2.7.1 During the field investigation, it was found that the mean expected income under the programme was Rs. 10,748. The amount expected by the beneficiaries in West Bengal was the highest at Rs. 25,130 whereas it was lowest in Assam at Rs.8267. Beneficiaries in most of the other States expected an amount between Rs. 8500 to Rs. 10,000.

5.2.8 Money received under other schemes- JSY

Table No. 5.10: Did You get Money (under JSY) for Delivering Baby at Hospital?

States	Yes		No	
	No.	% to total	No.	% to total
1. Andhra Pradesh	32	28.1%	88	73.3%
2. Assam	84	71.2%	36	30.0%
3. Bihar	114	95.0%	7	5.0%
4. Chandigarh	9	7.5%	111	92.5%
5. Gujarat	51	42.5%	69	57.5%
6. Himachal Pradesh	34	28.3%	86	71.7%
7. Karnataka	59	49.6%	61	50.8%
8. Kerala	30	25.0%	89	74.2%
9. Madhya Pradesh	102	85.0%	18	15.0%
10. Maharashtra	56	46.7%	64	53.3%
11. Odisha	93	78.2%	27	22.5%
12 Rajasthan	89	74.8%	31	25.8%
13. Tamil Nadu	86	72.3%	34	28.3%

14. Uttar Pradesh	110	95.7%	10	8.3%
15. West Bengal	88	75.2%	32	26.6%
Total	1037	57.6%	763	42.4%

5.2.8.1 In the selected States, 57.6% of the beneficiaries received money under JSY, a similar scheme of the Government of India for delivering baby at hospitals. The highest number was reported in Uttar Pradesh (95.7%) and Bihar (95%). By contrast, in Kerala, only 25% of the beneficiaries received money under JSY for deliveries in hospitals.

Table No. 5.9: How much money did you receive under JSY?

	States	Mean
1	Andhra Pradesh	Rs. 1269
2	Assam	Rs. 1423
3	Bihar	Rs. 1511
4	Chandigarh	Rs. 572
5	Gujarat	Rs. 573
6	Himachal Pradesh	Rs. 904
7	Karnataka	Rs. 738
8	Kerala	Rs. 713
9	Madhya Pradesh	Rs. 1341
10	Maharashtra	Rs. 754
11	Odisha	Rs. 1400
12	Rajasthan	Rs. 2415
13	Tamil Nadu	Rs. 691
14	Uttar Pradesh	Rs. 1451
15	West Bengal	Rs. 1568
	Total	Rs. 1296

5.2.8.2 On an average, the beneficiaries received Rs.1,296 (ranging from Rs. 573 in Gujarat to Rs. 2,415 in Rajasthan) under JSY for delivering child in hospitals.

CHAPTER – VI

Opinion of Non-Beneficiaries and FGD Members on IGMSY

6.1 During the field investigation, 900 non-beneficiary mothers (60 from each State) were also interviewed on various aspects of IGMSY. Moreover, aggregate data was also collected on the IGMSY scheme from the 180 selected villages by constituting FGDs comprising members of beneficiaries, non-beneficiaries, knowledgeable persons, and PRI members. This data have been summarized and presented in the table below.

Table No. 6.1: Awareness about the Maternity Benefit Programme

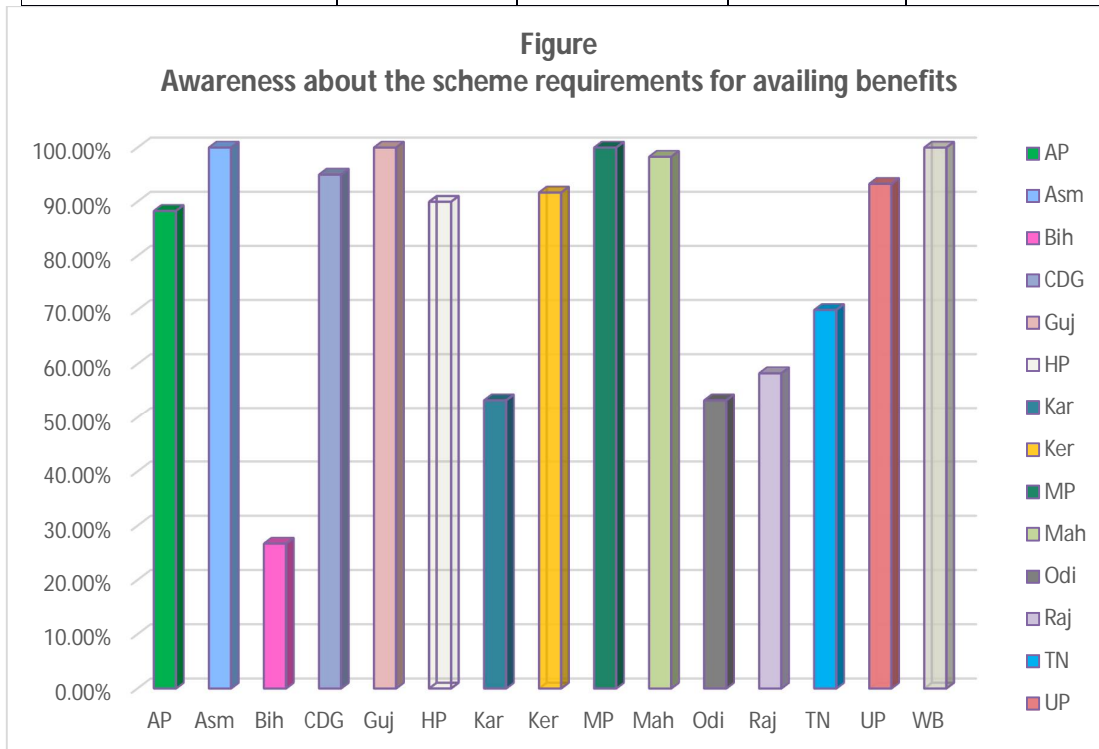
States	Yes		No	
	No.	% to total	No.	% to total
1. Andhra Pradesh	58	96.7%	2	3.3%
2. Assam	60	100.0%	0	0.0%
3. Bihar	16	26.7%	44	73.3%
4. Chandigarh	58	96.7%	2	3.3%
5. Gujarat	60	100.0%	0	0.0%
6. Himachal Pradesh	60	100.0%	0	0.0%
7. Karnataka	44	73.3%	16	26.7%
8. Kerala	56	93.3%	4	6.7%
9. Madhya Pradesh	60	100.0%	0	0.0%
10. Maharashtra	60	100.0%	0	0.0%
11. Odisha	50	83.3%	10	16.7%
12 Rajasthan	39	65.0%	21	35.0%
13. Tamil Nadu	50	83.3%	10	16.7%
14. Uttar Pradesh	53	88.3%	7	11.7%
15. West Bengal	60	100.0%	0	0.0%
Total	784	87.0%	116	12.9%

6.2 87% of the non-beneficiaries across the States had heard of a maternity benefits programme for the pregnant and new mothers. State data revealed significant differences. The highest proportion was observed in Assam, Himachal Pradesh, and Madhya Pradesh. However, in Bihar the proportion was lowest at 26.7% of the non-beneficiaries.

Table No. 6.2: Awareness about the Scheme Requirements for Availing Benefits

States	Yes		No	
	No.	% to total	No.	% to total
1. Andhra Pradesh	53	88.3%	7	11.7%
2. Assam	60	100.0%	0	0.0%
3. Bihar	16	26.7%	44	73.3%

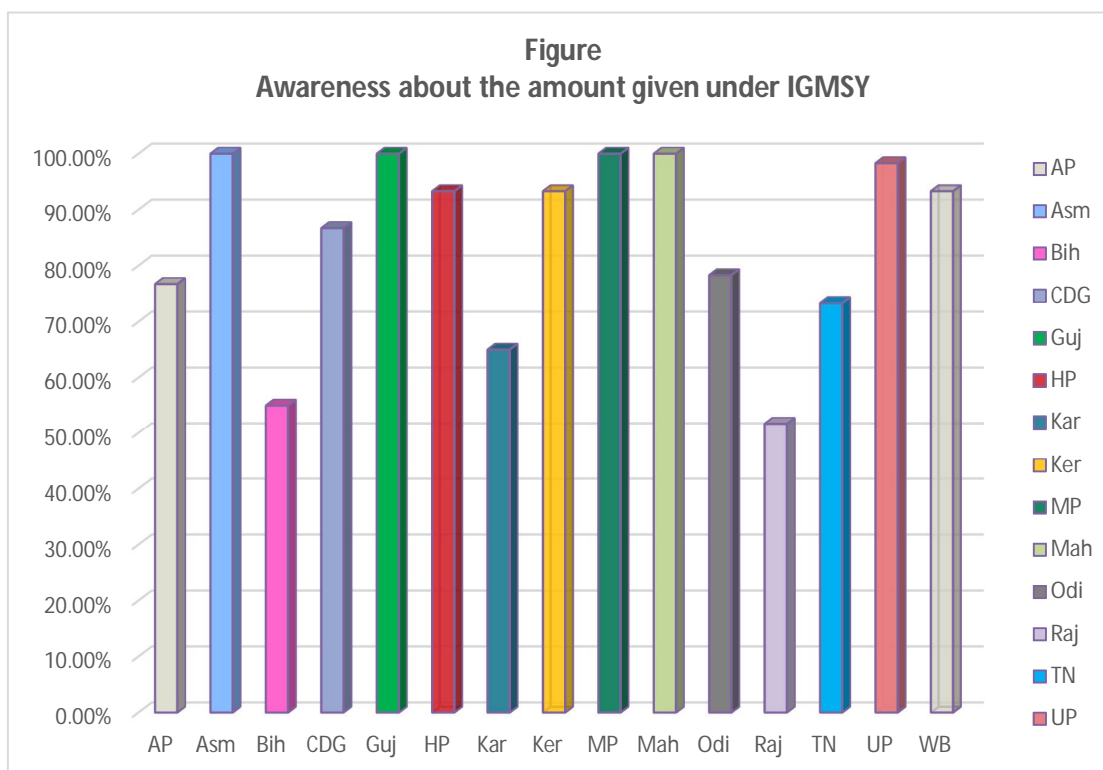
4. Chandigarh	57	95.0%	3	5.0%
5. Gujarat	60	100.0%	0	0.0%
6. Himachal Pradesh	54	90.0%	6	10.0%
7. Karnataka	32	53.3%	28	46.7%
8. Kerala	55	91.7%	5	8.3%
9. Madhya Pradesh	60	100.0%	0	0.0%
10. Maharashtra	59	98.3%	1	1.7%
11. Odisha	32	53.3%	28	46.7%
12 Rajasthan	35	58.3%	25	41.7%
13. Tamil Nadu	42	70.0%	18	30.0%
14. Uttar Pradesh	56	93.3%	4	6.7%
15. West Bengal	60	100.0%	0	0.0%
Total	731	81.2%	169	18.8%



6.3 The data collected through field investigations indicated that on an average, 81.2% of the non-beneficiaries knew what a new mother has to do in order to get the money under IGMSY. Notably, 100% of the non-beneficiaries in Assam, Gujarat, Himachal Pradesh, and West Bengal knew the conditions. However, the numbers were significantly lower in Karnataka, Odisha, and Rajasthan, i.e., 53.3%, 53.3% and 58.3% respectively.

Table No. 6.3: Awareness about the Amount given under IGMSY

State	Yes		No	
	No.	% to total	No.	% to total
1. Andhra Pradesh	46	76.7%	14	23.3%
2. Assam	60	100.0%	0	0.0%
3. Bihar	33	55.0%	27	45.0%
4. Chandigarh	52	86.7%	8	13.3%
5. Gujarat	60	100.0%	0	0.0%
6. Himachal Pradesh	56	93.3%	4	6.7%
7. Karnataka	39	65.0%	21	35.0%
8. Kerala	56	93.3%	4	6.7%
9. Madhya Pradesh	60	100.0%	0	0.0%
10. Maharashtra	60	100.0%	0	0.0%
11. Odisha	47	78.3%	13	21.7%
12 Rajasthan	31	51.7%	29	48.3%
13. Tamil Nadu	44	73.3%	16	26.7%
14. Uttar Pradesh	59	98.3%	1	1.7%
15. West Bengal	56	93.3%	4	6.7%
Total	759	84.3%	141	15.7%



6.4 Out of the total non-beneficiaries interviewed, 84.3% of them knew about the amount of money given under the programme. All the non-beneficiaries in Assam, Gujarat, Madhya Pradesh, and Maharashtra were informed on this matter. However, the corresponding figure

was very low in Rajasthan and Bihar where only 51.7% and 55% of the non-beneficiaries were aware of the amount given under the scheme.

Table No. 6.4: Did You Try to Get this Money?

State	Yes		No	
	No.	% to total	No.	% to total
1. Andhra Pradesh	15	25.0%	45	75.0%
2. Assam	60	100.0%	0	0.0%
3. Bihar	59	98.3%	1	1.7%
4. Chandigarh	57	95.0%	3	5.0%
5. Gujarat	60	100.0%	0	0.0%
6. Himachal Pradesh	54	90.0%	6	10.0%
7. Karnataka	24	40.0%	36	60.0%
8. Kerala	51	85.0%	9	15.0%
9. Madhya Pradesh	60	100.0%	0	0.0%
10. Maharashtra	41	68.3%	19	31.7%
11. Odisha	13	21.7%	47	78.3%
12 Rajasthan	15	25.0%	45	75.0%
13. Tamil Nadu	25	41.7%	35	58.3%
14. Uttar Pradesh	60	100.0%	0	0.0%
15. West Bengal	59	98.3%	1	1.7%
Total	653	72.5%	247	27.5%

6.5 The field investigations revealed that 72.5% of the non-beneficiaries had actually tried to receive funds under IGMSY. In the States of Assam, Gujarat, Madhya Pradesh, and Uttar Pradesh, all the non-beneficiaries tried to get the funds. In sharp contrast, only 21.7%, 25% and 25% of such women attempted to get funds under IGMSY in Odisha, Andhra Pradesh, and Gujarat respectively.

Table No. 6.5: Do You Know Anyone Else Who Received the Money?

State	Yes		No	
	No.	% to total	No.	% to total
1. Andhra Pradesh	52	86.7%	8	13.3%
2. Assam	60	100.0%	0	0.0%
3. Bihar	58	96.7%	2	3.3%
4. Chandigarh	32	53.3%	28	46.7%
5. Gujarat	60	100.0%	0	0.0%
6. Himachal Pradesh	52	86.7%	8	13.3%
7. Karnataka	42	70.0%	18	30.0%
8. Kerala	55	91.7%	5	8.3%
9. Madhya Pradesh	60	100.0%	0	0.0%
10. Maharashtra	51	96.2%	9	1.9%
11. Odisha	58	96.7%	2	3.3%

12 Rajasthan	30	50.0%	30	50.0%
13. Tamil Nadu	50	83.3%	10	16.7%
14. Uttar Pradesh	55	93.2%	5	6.8%
15. West Bengal	55	91.7%	5	8.3%
Total	775	86.1%	125	13.9%

6.6 86.1% of the non-beneficiaries reported knowing someone who had received the benefits. The average is representative of most States where more than 80% of such women knew someone who received the benefits. At the same time, the proportion recorded is lowest in Rajasthan, Chandigarh and Karnataka with 50%, 53.3% and 70% respectively.

Table No. 6.6: Whether PRI Members are involved in IGMSY Implementing?

State	Yes		No	
	No.	% to total	No.	% to total
1. Andhra Pradesh	4	33.3%	8	66.7%
2. Assam	0	0.0%	12	100.0%
3. Bihar	5	41.7%	7	58.3%
4. Chandigarh	5	38.5%	7	61.5%
5. Gujarat	1	8.3%	11	91.7%
6. Himachal Pradesh	2	16.7%	10	83.3%
7. Karnataka	11	91.7%	1	0.0%
8. Kerala	12	100.0%	0	0.0%
9. Madhya Pradesh	12	100.0%	0	0.0%
10. Maharashtra	12	100.0%	0	0.0%
11. Odisha	12	100.0%	0	0.0%
12. Rajasthan	12	100.0%	0	0.0%
13. Tamilnadu	0	0.0%	12	100.0%
14. Uttar Pradesh	1	8.3%	11	91.7%
15. West Bengal	0	0.0%	12	100.0%
Total	89	49.2%	91	50.3%

6.7 The aggregative views of 89 (49.2%) of the FGD members were that the PRI Members such as Village Ward Members, Sarpanchs and Panchayat Samiti chairmen were involved in the implementing process of the scheme. Whereas, 91(50.6%) of the FGD members disagreed with the former's views.

CHAPTER – VII

Comparison between Beneficiaries and Non-Beneficiaries

7.1 The Evaluation Teams collected data about the Beneficiaries/non-beneficiaries who tried or not tried to get the benefit available under IGMSY and the information is tabulated below:

Table No. 7.1: Beneficiaries/Non-Beneficiaries who tried to get Benefit

Eligible/ Non-eligible	Who tried to get IGMSY benefit	Who did not try to get IGMSY benefit
Eligible beneficiaries	83.9%	16.1%
Non-eligible beneficiaries	14.9%	58.2%

7.2 The information about the awareness among the beneficiaries and non-beneficiaries about the requirements which need to be fulfilled to avail benefits under IGMSY Programme was collected by the Evaluation Teams and the information is tabulated below:

Table No. 7.2: IGMSY Awareness among beneficiaries and non-beneficiaries

States	Awareness about the requirements to avail benefits under IGMSY Programme	
	Beneficiary	Non-beneficiary
1. Andhra Pradesh	100.0%	88.3%
2. Assam	73.9%	100.0%
3. Bihar	99.2%	26.7%
4. Chandigarh	97.5%	95.0%
5. Gujarat	100.0%	100.0%
6. Himachal Pradesh	100.0%	90.0%
7. Karnataka	29.6%	53.3%
8. Kerala	95.8%	91.7%
9. Madhya Pradesh	100.0%	100.0%
10. Maharashtra	100.0%	98.3%
11. Odisha	0%	53.3%
12. Rajasthan	100.0%	58.3%
13. Tamil Nadu	98.3%	70.0%
14. Uttar Pradesh	94.3%	93.3%
15. West Bengal	100.0%	100.0%
Total	85.7%	81%

7.3 In Odisha none of the beneficiaries of IGMSY Districts had awareness about the name of IGMSY. They knew MAMATA as a scheme which is a scheme implemented by the

Government of Odisha also in the IGMSY covered Districts. But most of the beneficiaries were aware of all the condition to avail the benefits under MAMATA which are very similar to the conditions attached to IGMSY. In seven out of the 15 States, the beneficiaries' awareness about the requirements to avail IGMSY benefits was 100% and even among the remaining States (except Odisha) it was significantly high. On the other hand, in four out of 15 States, the non-beneficiaries' awareness was 100% with Bihar at the lowest with 26.7%.

7.4 Education of an individual is an important factor to make him or her aware of the government schemes. However, from the following table it is clear that there is no difference in the educational level of those who availed the benefit and those who did not. The non-parametric test also established that the difference is not significant.

Table No. 7.3: Educational Qualification of Beneficiaries and Non-Beneficiaries

	Educational Qualifications						
	Illiterate	Primary	Upper Primary	Matric	Intermediate	Graduate	Post Graduate
Non Beneficiary	131	132	207	161	107	98	28
	15.1%	15.2%	23.8%	18.5%	12.3%	11.3%	3.2%
Beneficiary	227	252	419	380	327	138	49
	12.6%	14.0%	23.3%	21.1%	18.2%	7.7%	2.7%
Total	358	384	626	541	434	236	77
	13.4%	14.4%	23.5%	20.3%	16.3%	8.8%	2.9%

It may be seen from the above that the educational background of the targeted beneficiaries and or non-beneficiaries had not impacted the implementation and coverage under the scheme.

7.5 The proportion of mothers from joint families, who availed benefits under the scheme, is little higher if we compare them with the non-beneficiaries. Again, this difference is not significant.

Table No. 7.4: Family type and employment in government/PSU of Beneficiaries and Non-Beneficiaries

	Family Type		Employed under any Govt./PSU job	Husband employed in Govt./PSU job
	Joint	Nuclear		
Non Beneficiary	522	344	22	92
	60.05%	39.5%	2.5%	10.6%
Beneficiary	1171	629	3	8
	65.1%	34.9%	0.2%	0.4%
Total	1693	973	25	100
	65.0%	35.0%	0.9%	3.8%

It was found that the beneficiaries and non-beneficiaries both preferred joint family over the nuclear family structure. The number of the beneficiaries or their husband being employed in the Government sector was found to be very small.

7.6 The nature of the scheme is CCT. We have already discussed about two eligibility conditions (age and employment in government or PSU) and found that most of the beneficiary fulfilled these conditions. We will discuss now about other conditions. The first installment of cash benefit is subject to the fulfillment of following conditions:

- Registration of Pregnancy at AWC/health centers within four months of pregnancy
- At least one ANC with IFA and TTI

7.7 Before 2013, there was one more condition to be fulfilled i.e. “attendance of at least one counseling session at AWC/VHND”. The fulfillments of the above conditions are to be verified from MCP Cards. However, it was observed that among the non-beneficiaries about 94% had registered their pregnancy within 4 months at the nearest AWC. About 35% of such women got their pregnancy registered at the nearest Government health center. About 2.4% got themselves registered at empaneled Doctors under JSY.

7.8 We can also see in the following table that there is no big difference between beneficiary and non-beneficiary on the parameters or the conditions to be fulfilled to get the first installment. While almost all beneficiary mothers attended at least one parental care session at the AWC/Health Centre, the percentage for non-beneficiary mothers was at 93%. Similarly, while 99% of the beneficiary mothers took IFA tablets and almost all of them took TTIs, about 97% non-beneficiary mothers took IFA tablets and TTIs.

Table No. 7.5: Comparison of Beneficiary and Non-Beneficiary on Conditions for First Installment

	Attended at least one prenatal care session at AWC/Health Centre	Took iron-folic acid tablets	Took Tetanus Toxoid injections
Non Beneficiary	809	847	848
	93.1%	97.4%	97.5%
Beneficiary	1792	1786	1792
	99.6%	99.2%	99.6%
Total	2601	2633	2640
	97.5%	98.6%	98.9%

7.9 According to the old scheme guidelines, the second cash benefit is given three months after the delivery. This cash transfer is supposed to be given only if the child receives OPV and BCG at birth, OPV and DPT at six weeks and OPV and DPT at 10 weeks. Furthermore, the mother has to attend at least two growth monitoring and IYCF counseling session within three months of delivery. The modified version of the scheme since 2013 added new condition. These are, one additional counseling session, exclusive breastfeeding for six months and complementary feeding.

Table No. 7.6: Comparison of Beneficiary and Non-Beneficiary on Conditions for Second Installment

	At birth (Polio & DPT 1)	At six weeks (Polio & DPT 2)	At 10 weeks (Polio & DPT3)
Non Beneficiary	808	798	788
	96.3%	95.5%	94.3%
Beneficiary	1785	1767	1736
	99.8%	98.9%	97.6%
Total	2593	2565	2524
	98.7%	97.8%	96.5%

7.10 We can see in the above tables that most of the mothers did follow the immunization schedules with respect to the polio and DPT. About 98-99% of beneficiary mothers reported that their children were given Polio and DPT at birth and six weeks and 10 weeks after the birth. The percentage of such mothers who did not avail scheme benefits is 94-96%. About 89% of the beneficiary mothers and 82% of the non-beneficiary mothers had attended at least two growth monitoring sessions within the three months of delivery.

7.11 We can see in the Table below about the awareness among mothers (beneficiary and non-beneficiary) of the healthy nutrition practices after the childbirth. About 99% of the mothers had started breast feeding just after the birth. It was satisfactory to note that a significant 93% of the mothers had continued breast feeding till (and more than) six months. About 93% of the mothers started complementary food just after six months and only about 18% mothers provided complementary food before the six months. Though the percentage of beneficiary households pursuing healthy practices is little higher than the percentage of non-beneficiary mothers, the difference was small.

Table No. 7.7: Comparison of Beneficiary and Non-Beneficiary on Conditions to be fulfilled

	Compliment-ary food after 6 months	Complimentary food before 6 months	Started breast feeding just after birth	Continued breast feeding for 6 months and above
Non Beneficiary	664	155	805	688
	90.2%	20.4%	96.3%	88.7%
Beneficiary	1567	286	1784	1585
	94.5%	16.5%	99.6%	94.9%
Total	2231	441	2589	2273
	93.2%	17.7%	98.6%	92.9%

7.12 All the conditions are to be verified from the MCP card. It is therefore utmost important that the mothers should be aware of the MCP Card. About 99% of the beneficiary and 97% of non-beneficiary mothers were aware of MCP cards. Almost all the households who had received benefits under IGMSY had MCP cards. Given that 97% of the non-

beneficiary mothers had MCP cards, apparently not having MCP card does is not a reason for not getting benefits.

7.13 The payments to the beneficiary mothers are to be made directly to their bank account through Aadhar Payment Bridge System (APBS). Although, it is reported that in some States (like Assam) payment is not made fully through APBS, having an account is important for getting the cash benefits. About 82% of the selected households had bank accounts and about 15% had accounts in post offices. In Gujarat, all IGMSY beneficiaries' accounts were in post offices. Proportion of the beneficiaries having accounts in banks or post offices is higher than that of the non-beneficiaries. However, not having an account in bank and post office is apparently not a reason for not getting the benefit as this difference is not significant

Table No. 7.8: Percentage of Beneficiary and Non-Beneficiaries Having Account

	Bank Account	Post Office Account
Non Beneficiary	660	90
	75.9%	10.4%
Beneficiary	1513	313
	84.5%	17.5%
Total	2173	403
	81.7%	15.2%

CHAPTER – VIII

Study Findings, Observations and Suggestions

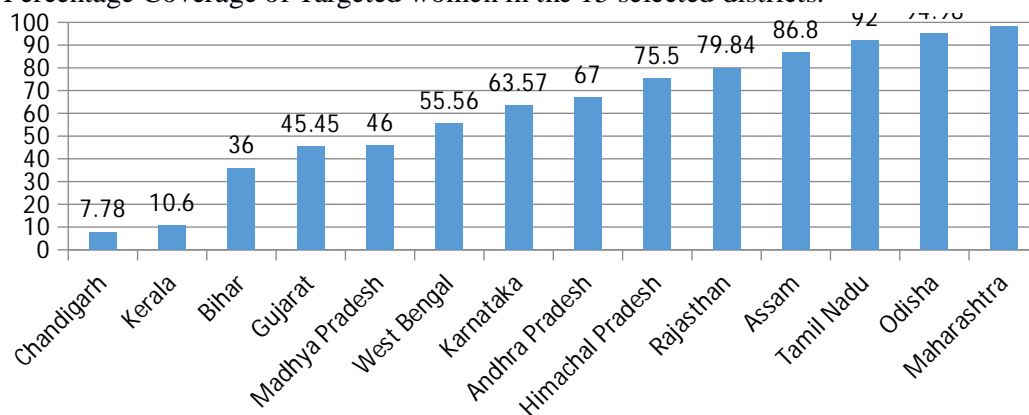
The quick study was conducted in 15 selected States/UTs of the country i.e. Andhra Pradesh, Assam, Bihar, Chandigarh, Gujarat, Himachal Pradesh, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Rajasthan, Tamil Nadu, Uttar Pradesh, and West Bengal. The important findings, observations and suggestions emerged from data analysis of the selected states are indicated in this chapter.

8.1 Study Findings

The findings of the study are grouped into the following heads to get a summarized picture on different indicators addressing the objectives of the scheme

8.1.1 Awareness of Benefits under IGMSY:

- 93% of the beneficiary mothers in the selected States were aware of the benefits under IGMSY. 96% of the beneficiaries got the information on the scheme from the Anganwadis while 4% of them gathered such information from the ANMs.
- Percentage Coverage of Targeted women in the 15 selected districts.



Maharashtra covered the highest percentage (98%) of the targeted women, whereas Chandigarh covered the lowest (8%) of the targeted women.

8.1.2 Profile of the Beneficiaries

- Education: 13% of the beneficiaries were illiterate, 14% had studied up to primary level, 23% had studied up to upper primary, 21% were matriculates, 18% intermediates, 8% graduates and 3% were post graduates.
- Caste Groups: 20% of the beneficiary mothers were from general caste, 43% from OBC, 25% from SCs, and 12% were from STs.
- Family Structure: 65% of the beneficiaries were living in a joint family and 35% were residing in nuclear families. However, 83% of the beneficiaries in Madhya Pradesh were

staying in joint family and 75% of the beneficiaries in Bihar were living in nuclear families

- d. Beneficiaries living with husbands: 73% of the beneficiaries were staying with their husbands, whereas 27% of them were not residing with their husbands.
- e. Employment Status: 80% of the beneficiaries were engaged in household work and 20% of them were performing other works. Majority i.e. of the outside workers were mostly working as daily wage earner.
- f. Job Cards: 14% of the beneficiaries had received job card under MGNREGA.
- g. Jobs in Govt. /PSUs: 99.8% beneficiaries were not working in the Govt. /PSU. But only 3 beneficiaries (one each from Orissa, Uttar Pradesh and West Bengal) were employed with the Govt. / PSU job.
- h. Employment Status of Husband: Husbands of 99.6% beneficiaries were not employed in the Govt. / PSU jobs. However, husbands of 8 beneficiaries (3 in MP, 3 in TN, 1 each in Maharashtra and UP) were engaged in Govt. / PSU jobs.

8.1.3 Mother Child Protection Card

On an average, 100% of the beneficiaries across the States were aware of MCP Cards. 99% of the beneficiaries had received their MCP Cards (50% received their MCP Card from AWC and other 50% received it from Health Centers). Also, 86% respondents confirmed that they had received MCP cards at their first visit to the Public Health Centre. MCP Cards of 98% beneficiaries were recorded with the date of antenatal checkup. MCP Cards of 93% beneficiaries were recorded with the date of receipt of IFA tablets and 98% of them had date of antenatal checkup in their cards. MCP Cards of 93% beneficiaries were recorded with IYCF counselling sessions attended by them and 90% beneficiaries had the number of (at least 2) IYCF counselling sessions attended by them between 3 and 6 months at AWCs, recorded in their cards.

8.1.4 Eligibility Conditions

93% of the beneficiaries across the States were aware of all the required conditions to avail the IGMSY benefits, however, 7% of them did not know. In the case of Orissa, 0% of the beneficiaries were aware of all the conditions to avail benefits under IGMSY.

- a. Registration of Pregnancy: Almost all beneficiaries of the sample States who had availed IGMSY funds, had registered their pregnancy at the Anganwadi Centers.
- b. Pregnancy registered after four months: 3% of the beneficiaries of the selected States had registered their pregnancy at AWCs after 4 months. Specifically in Bihar and Tamil Nadu, 26% and 11% beneficiaries had registered their pregnancy at AWCs after 4 months, respectively.
- c. Tetanus Injection during Pregnancy: 99.6% of the beneficiaries had taken Tetanus injection during pregnancy. Only 0.4% (7 out of 1800) had not taken Tetanus injection during pregnancy.

- d. Iron Pills during Pregnancy: 98% of the beneficiaries had taken Iron Pills during pregnancy. However, 2% did not take iron pills. On an average beneficiaries had taken iron pills for 122 days instead of 180 days as required under IGMSY. Except Maharashtra and Tamil Nadu, beneficiaries in all other states had taken less than required number of iron pills, i.e., 180.
- e. Iron Folic tablets during Pregnancy: 99% beneficiaries had taken Iron Folic Acid Tablets during their pregnancy.
- f. ANC/PNC Visits: Almost all beneficiaries had attended required number of antenatal and prenatal care sessions.
- g. Pregnancy and Child Birth: On an average, the selected beneficiaries had become pregnant twice and had two living children. 88% of the beneficiaries did not have any miscarriage. 97% of the beneficiaries had not done any abortions.
- h. Stay during Pregnancy and Child Birth: 73% of the beneficiary mothers stayed at their husband's house during pregnancy and child birth. 26% of the beneficiaries stayed at their parents' house. 2% of the beneficiaries stayed at their relatives' house.
- i. 78% of the beneficiaries had reduced working hours during pregnancy but for 22% of beneficiaries, there was no reduction in their working hours.
- j. Figures for non-beneficiaries:
 - o 87% non-beneficiaries opined that they had known about the maternity benefits under IGMSY, whereas 13% of them did not know about it.
 - o 81% of the non-beneficiaries were aware about the procedure to avail funds under IGMSY. But 19% of them were not aware about the same.
 - o 98% of the non-beneficiaries knew about the amount of money to be received under the programme.
 - o 73% of the non-beneficiaries had made efforts to get the monetary benefits from IGMSY but were unable to get it.
 - o 70% of the non-beneficiaries reported knowing someone who had received the monetary benefits.
- k. 49% of the FGD members informed that PRI members were involved in the implementing process of the scheme. But 51% of the FGD members told that the PRI members were not involved in the implementing process of the scheme.

8.1.5 Cash Transfer

8.1.5.1 Information on cash incentives collected from the beneficiaries

The information collected from the beneficiaries about the amount of cash paid to them and payment installment varied from State to State as given below:

- a. In Orissa, the amount Rs. 5,000 was given to each beneficiary in 4 installments (1st installment Rs. 1,500; 2nd installment Rs. 1,500; 3rd installment Rs. 1,000; 4th installment Rs. 1,000).

- b. In Tamil Nadu, Rs. 12,000 was given to the beneficiaries and it was observed that the beneficiaries did not get cash incentives on time.
- c. In Assam, during the year 2013-14, beneficiaries received Rs. 4,000. During the year 2014-15, the amount was Rs. 6,000 in lump sum as per information received by the State authorities. However, the FGD members reported that the beneficiaries received was Rs. 4,000 in lump sum. Moreover, in some of the Blocks of the selected Districts, the funds in year 2013-14 had not been released.
- d. In West Bengal, Rs. 4,000 was given to the beneficiaries during the year 2013-14. The State authorities stated that the payment of Rs. 6,000 to each beneficiary as per NFSA guidelines would be started once payments to the old beneficiaries were cleared.
- e. In Kerala, the beneficiaries received Rs. 6,000 in lump sum after a year of delivery.
- f. In Himachal Pradesh, even the beneficiaries were not aware of the installments and money received under the scheme as the authorities credited the payment directly into the accounts of the beneficiaries without intimating them.
- g. In Madhya Pradesh, most of the beneficiaries reported that they were not informed of the transfers to their accounts as the banks did not issue passbooks to them.

8.1.5.2 Information on cash incentives collected from FGD Members

The FGDs were conducted in every selected village. Out of the 15 selected states, in 14 states, 12 FGDs were conducted except Chandigarh where 13 FGDs were conducted.

- a. In Andhra Pradesh, Bihar, Chandigarh, Gujarat, Himachal Pradesh, Karnataka, Madhya Pradesh, Maharashtra, Rajasthan and Tamil Nadu the beneficiaries received IGMSY money in two installments.
- b. In Assam, the beneficiaries received IGMSY money in one installment.
- c. In Kerala, 25% beneficiaries and 75% beneficiaries received IGMSY money in one and two installments respectively.
- d. In Odisha, the beneficiaries received IGMSY money in four installments.
- e. In Uttar Pradesh, 50% of the beneficiaries received IGMSY money in two installments and other 50% in one installment

8.1.6 Opening of Bank/Post-office account of beneficiary

98% of the beneficiaries opened their bank accounts to avail money under IGMSY. 17% of the beneficiaries had opened Post-Office accounts for this purpose. 81% of the beneficiaries received IGMSY money directly from the bank and 18% of them from the Post-Office. 1% of the beneficiaries received cash incentives from Block or Panchayat.

8.1.7 Opinion of beneficiaries on adequacy of IGMSY Fund and other issues

17% of the beneficiaries told that Rs. 6,000 was adequate to meet the pregnancy related expenses whereas, 83% reported that the amount was inadequate. On an average, majority of the beneficiaries across the States wanted that the cash benefit under the scheme should be

approximately Rs. 11,000. Also, 58% of the beneficiaries told that they had received fund (Rs. 1300) under JSY scheme as well.

8.2 Observations and Conclusions

8.2.1 Positive impact of the Scheme

- a. Awareness: Most of the findings of the study show that the programme is successful on an average. Out of the total 1,800 beneficiaries selected across the 15 States, 93% were aware of the benefits of the programme and 96% of them gathered all the information from Anganwadis located in their area.
- b. MCP: Almost all (100%) the beneficiaries in the selected states were also aware of the Mother Child Protection card. Similarly, 86% beneficiaries received the MCP cards at the first health-checkup at the health care centers.
- c. Positive behavioural changes: The survey result indicated that 99.9% of the beneficiaries in selected states had registered their pregnancy at the Anganwadi Centers within 4 months of their pregnancy, 99.6% beneficiaries got Tetanus injection, 98% had taken iron pills during their pregnancy. Similarly, 99.6% had attended antenatal and prenatal care sessions. It has emerged from these findings that most of the beneficiaries had meticulously obeyed the conditions for the programme.

8.2.2 Drawbacks in Implementation of the Scheme

Although the programme is running successfully across the country, the implementation of scheme in some States was not satisfactory.

- a. Coverage of targeted women is below 50% in 4 States namely Madhya Pradesh (46%), Gujarat (45%), Bihar (36%), Kerala (11%) and Chandigarh (8%). Similarly, coverage of targeted women is below 80% in Himachal Pradesh- 67%, Karnataka-64%, Andhra Pradesh-67%, West Bengal-56%.
- b. 100% and 70% beneficiaries in Odisha and Karnataka respectively, were not aware of all the conditions to avail benefits under IGMSY.
- c. In Bihar, 26% beneficiaries had registered their pregnancy after 4 months. Similarly in Tamil Nadu, 11% beneficiaries had registered after 4 months.
- d. On an average, there was no reduction in workload of 22% of the beneficiaries during pregnancy and during child birth. Specifically in Kerala, 69% of beneficiaries had not reduced their working hours which is against the provision of IGMSY.
- e. One alarming observation of the study is providing less than the prescribed funds, i.e. Rs. 6,000 in two installments to the individual beneficiary, under IGMSY. In Odisha, instead of Rs. 6,000, the State Government paid Rs. 5,000 (Rs. 4,000 from IGMSY Fund and Rs. 1,000 from State Government fund) in four installments to the beneficiaries. In West Bengal, Rs. 4,000 is given during 2013-14, however, the State authorities reported that Rs. 6,000 would be given to each beneficiary once payments to old beneficiaries were cleared. In Kerala, Rs. 6,000 has been given after one year of the delivery.
- f. In Himachal Pradesh, even the beneficiaries were not aware of the installments and the amount they received under the scheme as the authorities credited the payment of installments in the account of beneficiaries without intimating them. Similarly, in

Madhya Pradesh, most of the beneficiaries reported that they were not informed of the transfer to their account as the banks did not issue pass books to the beneficiaries.

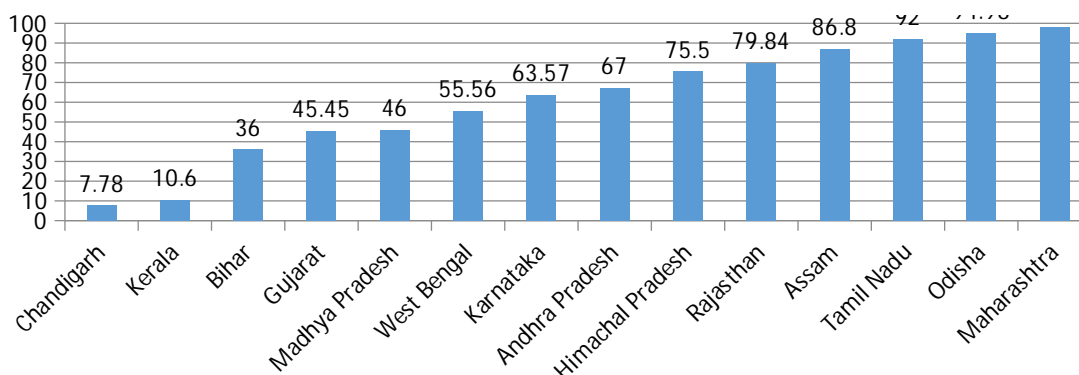
8.3 Suggestions

8.3.1 Age Factor: During interaction with the members of FGDs at the village level, it was revealed that to avail IGMSY benefits and register pregnancy at AWC/Healthcare Center, the mother should be at least 19 years of age. This is debarring a significant proportion of the mothers below the age of 19 years from availing scheme benefits. Especially the women in the tribal areas and remote rural areas often get married at an early age and thereby may bear children before 19 years. Hence, this condition may be reviewed to incorporate suitable changes thereby covering the vulnerable/weaker section of the society as well.

8.3.2 Amount of Cash Incentive: During discussion with the beneficiaries, it was observed that the present amount of Rs. 6,000 was inadequate to improve the nutritional status of the mothers and the children. Hence, the Ministry is advised to review and enhance it to Rs. 10,000 to be paid in two installments.

8.3.3. Timely release of funds: The timely release of installments in accordance to the programme guidelines is very important for the effectiveness of the programme and this need to be closely monitored. If funds are released late as observed in many States, the very purpose of the programme is defeated. Also, if the funds are directly transferred to the bank/Post Office accounts of the beneficiaries, they need to be intimated about that.

8.3.3 Coverage: The percentage coverage of the targeted women in the 15 selected districts is tabulated as below.



The Governments need to make suitable efforts to increase the coverage of the programme in those States where programme coverage is low especially in Chandigarh and Kerala.

8.3.4 Eligibility Conditions: Though, 93% of the beneficiaries across the states were aware of all the conditions to avail the IGMSY benefits, it was nil in the case of Orissa. The Governments need to make suitable efforts to improve the position in Odisha.

8.3.5 Registration of Pregnancy: In Bihar and Tamil Nadu, 26% and 11% of the beneficiaries, respectively had not registered their pregnancy at the Anganwadi Centers within four months of their pregnancy. This issue of heterogeneity across states needs to be addressed by way of further research.

8.3.6 Iron Pills during Pregnancy: On an average, the beneficiaries had taken iron pills for 122 days instead of 180 days as required under IGMSY. Except Maharashtra and Tamil Nadu, the beneficiaries in all other States had taken less than 180 pills which need to be corrected.

8.3.7 Awareness about Programme: 13% of the non-beneficiaries opined that they had not known about IGMSY and 19% of them were not aware about the procedure to avail programme benefits. This needs to be suitably addressed.

8.3.8 Involving PRIs in implementation: 51% of the FGD members informed that PRI members were not involved in the implementing process of the scheme which is a serious concern.