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### Knowledge and utilization pattern of Pradhan Mantri Matru Vandana Yojana (PMMVY) among beneficiaries

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#### Abstract

The Pradhan Mantri Matru Vandana Yojana (PMMVY), which provides support to expectant and new mothers, the Indian government is going to give a new direction for better maternity health. The study was conducted in the two blocks of Fatehabad district of Haryana state. The total sample of 100 respondents was made. Majority of the beneficiaries were from age group of 24 to 29 with education upto higher and senior secondary level, having two miscarriage, belong to schedule caste, having agriculture labour as family occupation and belongs to nuclear family with upto 4 members in the family. The overall knowledge score of the beneficiaries regarding knowledge about scheme and the required installment conditions was medium degree of knowledge and the maximum utilization of the scheme benefit was utilized on nutritious food.

**Keywords:** Knowledge, maternity health, utilization

#### Introduction

In India, maternal health is an intricate topic and nation of women balancing their roles in the hopes of an easy transition into motherhood. However, in practice, they confront difficulties such as high rates of maternal death and a precarious situation with limited access to healthcare. A maternity benefit scheme called Pradhan Mantri Matru Vandana Yojana (PMMVY) was introduced on first January 2017 by the Indian government under the Ministry of Women and Child Development. Pregnant women and lactating mothers (PW&LM) receive financial help under this plan in the amount of Rs. 5000/-.

It aims to provide financial assistance to pregnant and lactating women to help them compensate for wage loss during childbirth and child care, and to ensure proper nutrition and rest during and after pregnancy.

#### Key features of the scheme

##### Objectives

1. To provide partial compensation for the wage loss during pregnancy.
2. To ensure women get adequate rest before and after delivery.
3. To improve health-seeking behavior amongst the Pregnant Women and Lactating Mothers.

##### Benefits

A total cash incentive of ₹5,000 is provided in three installments.

- **First installment:** ₹1,000 at the early registration of pregnancy.
- **Second installment:** ₹2,000 after six months of pregnancy on at least one antenatal check-up.
- **Third installment:** ₹2,000 after the childbirth is registered and the child has received the first cycle of BCG, OPV, DPT, and Hepatitis-B or its equivalent/substitute.

##### Eligibility

1. All Pregnant Women and Lactating Mothers (PW&LM) excluding those who are in regular employment with the Central Government or State Governments or PSUs or those who receive similar benefits under any law.
2. The scheme is applicable only for the first live birth and on second child, if it is girl child.

##### Application Process

1. Eligible women need to register under the scheme at the Anganwadi Centre (AWC) or the approved Health facility depending on the implementing department.
2. Necessary documents include proof of pregnancy, identity proof, and bank/post office account details.

##### Research methodology

The present study was conducted in Haryana state. Fatehabad district was selected randomly and two block Ratia and Bhuna were also selected randomly. Two villages from each block, total of four villages viz. Jandwala sottar

and Ahrawa village from Ratia block and Nadohi and Jandli village from Bhuna were selected randomly. From the selected village a sample of 25 respondents were selected and made a sample of total 100 respondents. Questionnaire was used for the data collection according to the objectives of the current study. The data was analyzed by frequency and percentage and correlation.

## Results and Discussion

**Table 1:** Personal profile of the beneficiaries

Sr. No.	Variables	Ratia (n=50) F (%)	Bhuna (n=50) F (%)	Total (n=100) %
<b>1.</b>	<b>Age (in years)</b>			
	19-23	17(34)	20(40)	37.0
	24-29	28(56)	25(50)	53.0
	30-32	5(10)	5(10)	10.0
<b>2.</b>	<b>Previous miscarriage/still birth</b>			
	1	1(2)	1(2)	2.0
	2	1(2)	0	1.0
	3	0	1(2)	1.0
<b>3</b>	<b>Caste</b>			
	Schedule caste	20(40)	25(50)	45.0
	Other Backward class	18(36)	8(16)	26.0
	General	12(24)	17(34)	29.0
<b>4</b>	<b>Education level</b>			
	Illiterate	4(8)	4(8)	8.0
	Primary school (Upto 5 std.)	3(6)	0(0)	3.0
	Middle school (6-8std.)	8(16)	13(26)	21.0
	High school	12(24)	16(32)	28.0
	Senior secondary	15(30)	12(24)	27.0
	Graduate	8(16)	5(10)	13.0

### Personal profile of beneficiaries

Table 3.1 describes the personal profile of beneficiaries in frequency and percentage distribution according to age, previous miscarriage/still birth, caste and education of respondents.

#### Age

Data depicted that the majority of beneficiaries (53%) were belonged to 24 to 28 years of age group followed by 37 per cent were belonged to 19 to 23 years age group and only 10 per cent were belonged to 29 to 32 years of age group, respectively. similar to the findings of the Admure (2023) [1].

#### Previous miscarriage

The data regarding previous miscarriage showed that Only two per cent beneficiaries had one miscarriage and only 1 per cent of beneficiaries had two and three miscarriage respectively.

#### Caste

As per the data shown in table 1 regarding caste, maximum beneficiaries were belongs to SC (45.0%) followed by general (29.0%) and OBC (26.0%) is contradiction with Mukherjee and Singh (2018) [6].

#### Education level

Data in table 1 showed that beneficiaries had education upto high school followed by senior secondary education (27%), middle school (21%), graduate (13%), illiterate (8%) and primary education (3%), respectively. These results were

similar to the study of Patel *et. al.* (2016) [3] who reported that 29.2 percent women were educated upto high school.

**Table 2:** Family details of beneficiaries

S. No.	Variables	Ratia (n=50) F (%)	Bhuna (n=50) F (%)	Total (n=100) %
<b>1.</b>	<b>Family education</b>			(n=298)
	Illiterate	45(90.0)	38(76.0)	83.0
	Primary school (Upto 5 std.)	20(40.0)	22(44.0)	42.0
	Middle school (6-8 std.)	9(18.0)	5(10.0)	14.0
	High School	36(72.0)	39(78.0)	75.0
	Senior secondary	35(70.0)	42(84.0)	77.0
	Graduate	5(10.0)	2(4.0)	7.0
<b>2.</b>	<b>Family occupation</b>			
	Agriculture	19(38.0)	14(28.0)	33.0
	Agriculture labour	20(40.0)	25(50.0)	52.0
	Govt. service	4(8.0)	3(6.0)	7.0
	Business	4(8.0)	3(6.0)	7.0
<b>3</b>	<b>Family size</b>			
	Upto 4 members	14(28.0)	21(42.0)	35.0
	5-6 members	20(40.0)	15(30.0)	35.0
	More than 6 members	16(32.0)	14(28.0)	30.0
<b>4</b>	<b>Family type</b>			
	Nuclear	28(56.0)	27(54.0)	55.0
	Joint	22(44.0)	23(46.0)	45.0
<b>5</b>	<b>Monthly income</b>			
	below 25,000	16(32.0)	19(38.0)	35.0
	25,001 to 50,000/-	30(60.0)	27(56.0)	57.0
	50,001 to 1,00,000	4(8.0)	4(8.0)	8.0

### Educational details of the family

In the Table 2, data of family education showed that majority of family members (83%) were illiterate followed by senior secondary education (77%), high school (75%), primary education (42%), middle school (14%) and graduation (7%), respectively.

### Family occupation

Data illustrated that agriculture labour was main family occupation of beneficiaries with (52%), followed by agriculture (33%), govt. Service (7%) and business (3%) respectively.

### Family size

The study revealed that beneficiaries had up to 4 and 5 to 6 members in the family (35.0%) followed by above 6 (30.0%).

### Family type

It was observed that more than half (55%) of beneficiaries had nuclear family followed by joint family (45%).

### Monthly income of family

Majority of the beneficiaries (57%) had monthly income range from Rs. 25,001 to 50,001 followed by below Rs. 25,000 (35%) and Rs. 50001 to 1,00,000 (8%), respectively.

### Source of information for PMMVY scheme

In Table-3 data showed that the source of information for PMMVY scheme among beneficiaries and it was observed that in electronic media thirty five per cent were used mobile phone and seven per cent were used television as

source of information.

In print media sources, it was observed that thirty nine per cent of beneficiaries used posters followed by banners (20%), newspapers (6%) and only three per cent used pamphlet as a source of information.

In cosmopolite source, cent per cent beneficiaries from Anganwadi workers and sixty per cent of beneficiaries

sought information from health workers.

In localite source, thirty six per cent of beneficiaries had information from neighbours followed by relatives (21%) and friends (19%), respectively. These results were line with the findings of Vinaya and Shantha (2015) who observed that majority of the respondents (40%) used to contact mostly with Anganwadi workers.

**Table 3:** Source of information for PMMVY scheme

S. No.	Source of information	Ratio (n=50)	Bhuna (n=50)	Total (n=100)
		F(%)	F(%)	%
1.	<b>Electronic</b>			
	Television	5(10.0)	2(4.0)	7.0
	Mobile phone	20(40.0)	15(30.0)	35.0
2.	<b>Print</b>			
	Newspaper	2(4.0)	4(8.0)	6.0
	Pamphlet	0(0)	3(6.0)	3.0
	Poster	15(30.0)	24(48.0)	39.0
	Banners	6(12.0)	14(28.0)	20.0
3.	<b>Cosmopolite</b>			
	Anganwadi worker	50(100)	50(100)	100
	Extension worker	0(0)	0(0)	0.0
	Health worker	25(50.0)	35(70.0)	60.0
4.	<b>Localite</b>			
	Friends	10(20.0)	9(18.0)	19.0
	Neighbours	15(30.0)	21(42.0)	36.0
	Relatives	8(16.0)	13(26.0)	21.0

**Table 4:** Knowledge regarding PMMVY scheme among beneficiaries

S. No.	Statement	Ratio (n=50)	Bhuna (n=50)	Total (N=100)
		F (%)	F (%)	%
<b>A.</b>	<b>Knowledge about basic details of the scheme</b>			
1.	PMMVY scheme previously known as Indira Gandhi Matritva Sahyog Yojana (IGMSY)	10(20.0)	6(12.0)	16.0
2.	launching year is 2017	26(52.0)	21(42.0)	47.0
3.	Full name of PMMVY is	20(40.0)	26(54.0)	46.0
4.	Implemented by Ministry of Women and Child Development	27(54.0)	11(22.0)	38.0
5.	Provide partial compensation for wage loss in terms of cash incentives	26 (52.0)	24(48.0)	50.0
<b>B.</b>	<b>Criteria/eligibility of the scheme</b>			
1.	Age 19 years or above	32 (64.0)	28(56.0)	60.0
2.	All pregnant women and lactating mothers who have their pregnancy on or after 01.01.2017 for first child in the family	33(66.0)	23(46.0)	56.0
3.	All pregnant women expect employees of central and state government and public sector undertaking	17(34.0)	10(20.0)	27.0
4.	All pregnant women expect those who receive similar benefits from any other scheme	17(34.0)	14(28.0)	31.0
<b>C.</b>	<b>Key features of scheme</b>			
1.	Aims to improved health behaviour among the pregnant women and lactating mothers	44(88.0)	27(54.0)	71.0
2.	Centrally sponsored	16(32.0)	12(24.0)	28.0
3.	Mother security	50(100)	50(100)	100
4.	Promotes institutional delivery	22(44.0)	18(36.0)	40.0
5.	Provides conditioned cash transfer benefit to beneficiaries.	50(100)	50(100)	100
6.	Provides cash benefits of Rs. 5000/- per beneficiaries.	50(100)	50(100)	100
7.	In case of miscarriage or still birth, the beneficiary would be eligible to claim the remaining install-ments in event of any future pregnancy.	27(54.0)	37(74.0)	64.0
<b>D.</b>	<b>Know about changes in the scheme</b>			
1.	The changes were introduced on 01-04-2022.	12(24.0)	35(70.0)	47.0
2.	Providing additional cash incentive for the second child, if that is a girl child	25(50.0)	33(66.0)	58.0
3.	For the second child, the benefit of 6000/- is to provided in one installment after birth	24(48.0)	33(66.0)	57.0

#### Knowledge about the scheme

Data in table-4 showed the basic knowledge of the scheme by using 20 statements regarding general information like basic knowledge, eligibility criteria and changes made in scheme etc.

#### Basic knowledge of scheme

It was found that in basic knowledge of scheme, half of the beneficiaries (50%) knew about partial compensation for wage loss in terms of cash incentives, followed by

launching year (47%), full name of the scheme (46%), implementing ministry of the scheme (38%) and previous name of scheme (16%), respectively.

### Eligibility criteria of the scheme

In table-4 the data revealed that in majority of the beneficiaries knew about age criteria (60.0%) followed by all pregnant and lactating mothers who have their pregnancy on and after 01.01.2017 in the family (56.0%), pregnant women expect those who receive similar benefits from any other scheme (31.0%) and all pregnant women expect employees of central and state government and public sector undertaking (27.0%).

### Key features of scheme

It was found in that cent per cent of beneficiaries knew that it is a mother security scheme, provide conditioned cash transfer benefit and provide Rs.5000/- of cash benefit followed by (71.0%) knew about aim of improved health behaviour among pregnant and lactating mothers, (64.0%) were knew about case of miscarriage and still birth and (40.0%) of beneficiaries knew it promotes institutional delivery and (28.0%) knew that it is centrally sponsored scheme.

### Know about Changes

Majority of the beneficiaries (58%) knew about the additional cash incentive for the second child followed by (57%) had knowledge of cash incentive that is 6000/- rs. for second girl child is provided in one installment after birth and (47%) knew about that the changes were made on first April, 2022.

**Table 5:** Knowledge regarding installment condition of scheme

S.no.	Particulars	Frequency	Percentage
1	Low (0-7)	32	32.0
2	Medium (7-14)	47	47.0
3	High (15-20)	21	21.0

### Knowledge level of beneficiaries regarding scheme

The data in the table- 5 maximum number (47.0%) of beneficiaries had medium knowledge about scheme followed by low (32.0%) and high knowledge level (21%) respectively. Similar with the study of Nawale (2020) [5] who found that 50% of antenatal mothers had good knowledge.

### First installment

The results showed that cent percent of beneficiaries knew about the amount of first installment that is 1000/- rs. and joint accounts are not acceptable followed by identity proof (88.0%), documents required (82.0%), MCP card (67.0%), application form 1-A (61.0%), registration of pregnancy within 150 days from last LMP date (51.0%) and these results were had contradiction with the study of Sekher and Alagarajan (2019) [4].

**Table 6:** Knowledge regarding installment conditions of PMMVY scheme among beneficiaries

S. No.	Statements	Ratio (n=50) F(%)	Bhuna (n=50) F(%)	Total (n=100) %
<b>A First installment</b>				
1.	Registration of pregnancy within 150 days from last LMP date	25(50.0)	26(52.0)	51.0
2.	Duly filled application 1-A	23(46.0)	38(76.0)	61.0
3.	MCP card	40(80.0)	27(54.0)	67.0
4.	Identity proof	50(100)	38(76.0)	88.0
5.	Documents required (bank/post office account passbook) of beneficiary only.	44(88.0)	38(76.0)	82.0
6.	Joint accounts are not acceptable.	50(100)	50(100)	100
7.	Amount for first installment is Rs. 1000/-	50(100)	50(100)	100
<b>B Second installment</b>				
1.	Received at least one antenatal checkup	41(82.0)	46(82.0)	87.0
2.	After 6 months of (180 days) of LMP date	24(48.0)	38(76.0)	62.0
3.	If 1 ANC is received, can be applied by a beneficiary before completion of 180 days.	18(36.0)	36(72.0)	54.0
4.	Duly filled application form 1B	16(32.0)	34(68.0)	50.0
5.	Amount for installment is Rs.2000/-	50(100)	50(100)	100
<b>C Third installment</b>				
1.	Child birth is registered	49(98.0)	35(70.0)	84.0
2.	Child has first cycle of BCG, OPV, DPT and hepatitis-B or its equivalent/substitute	27(54.0)	32(64.0)	59.0
3.	Duly filled application form 1C	20(40.0)	40(80.0)	60.0
4.	MCP card and Adhaar ID	26(52.0)	44(88.0)	70.0
5.	Birth certificate	48(96.0)	41(82.0)	89.0
6.	Availing maternity benefit within 730 days	16(32.0)	21(42.0)	37.0
7.	Amount for installment is Rs. 2000/-	50(100)	50(100)	100

### Second installment

The data in the table 6 revealed that cent per cent beneficiaries knew about the amount for second installment is rs. 2000/- followed by (87.0%) knew that received at least one checkup, (62.0%) knew that installment received after 6 months (180 days) of LMP date, (54.0%) of beneficiaries knew that if 1 ANC is received, can be applied before completion of 180 days and (50.0%) knew about application form 1B.

### Third installment

It was observed from the results that cent per cent beneficiaries knew about the amount for third installment is rs. 2000/- followed by knew about birth certificate (89.0%), child birth is registered (84.0%), MCP card and Adhaar card ID (70.0%), application form 1C (60.0%), about child first cycle of immunization, (59.0%) and knew that maternity benefit can be availed in 730 days (37.0%).



**Table 7:** Knowledge level of beneficiaries regarding installment conditions of PMMVY scheme

Sr. No.	Particulars	Frequency	Percentage
1	Low (0-6)	3	3
2	Medium (7-13)	50	50
3	High (14-19)	47	47

**Knowledge level of beneficiaries regarding installment conditions among beneficiaries**

Table 7 shows that half of the (50%) beneficiaries had medium knowledge about the installment conditions, followed by (47%) had high knowledge and (3%) had low knowledge regarding the installment conditions of the scheme.

**Table 8:** Relation between selected independent variables with knowledge about scheme PMMVY among beneficiaries

Independent variables	Correlation
Age	0.116 <sup>NS</sup>
Education	0.198*
Family occupation	0.032 <sup>NS</sup>
Family size	0.012 <sup>NS</sup>
Family type	0.020 <sup>NS</sup>
Monthly income	0.283**
Caste	0.113 <sup>NS</sup>

**Relation between selected independent variables with knowledge about scheme PMMVY among beneficiaries**

Table 8 shows the correlation between the independent variables and knowledge about the scheme among beneficiaries. Variables education (0.198\*) and monthly income of family (0.283\*\*) were found to be positive and significant correlation at 5 per cent of level.

**Table 9:** Utilization pattern of the scheme among beneficiaries

S.no.	Statements	Ratia n=50 F(%)	Bhuna n=50 F(%)	Total n=100 %
1	Prenatal checkups	25(50)	16(32)	41.0
2	Supplements	6(12)	11(22)	17.0
3	Nutritious food	25(50)	20(40)	45.0
4	Hospital charges	3(6)	5(10)	8.0
5	Postnatal care	5(10)	12(24)	34.0
6	Baby care	35(70)	22(44)	57.0
7	Household needs	41(82)	37(74)	78.0

**Utilization pattern of the scheme among beneficiaries**

It was observed from the table 3.9 that the maximum utilization of the scheme was on household needs (78.0%) followed by baby care (57.0%), nutritious food (45.0%), prenatal checkups (41.0%), postnatal care (34.0%) supplements (17.0%) and hospital charges (8.0%), respectively.

**Conclusion and Recommendations**

It was concluded from the study that majority of the beneficiaries (60%) were belonged to age group 24 to 29 followed by 19 to 23 years (37%) and had medium level of knowledge about basic and installment conditions of the scheme. Maximum utilization of the scheme was on household needs with (78%) followed by baby care (57%). Based on the findings of present study, the following

suggestions are made:

- Strengthen awareness campaigns to reach more beneficiaries and provide simple, clear, and concise information about the PMMVY scheme's benefits, eligibility and application processes as the findings of the study shows beneficiaries had less knowledge about application process and related documents and implementing staff also faced problems due to incomplete documents of the beneficiaries.
- Foster community support and encouragement for beneficiaries to prioritize nutritious food and should be some specific conditions for cash transfer, such as purchasing nutritious food or attending nutrition counseling sessions because results showed that the majority of the beneficiaries used benefits on household needs.

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