

### **3. One in Three Payments for Maternity Benefit Scheme credited to Wrong Account**

**Prelims Level: Governance - Schemes**

**Mains Level: GS-II Issues relating to development and management of Social Sector/Services relating to Health, Education, Human Resources.**

#### **Why in News?**

- The progress report on Poshan Abhiyan released by Niti Aayog recently has flagged the failure of Aadhaar-based payments under Pradhan Mantri Matru Vandana Yojana.

#### **Issues Highlighted by the Report:**

##### **1. Faulty Payment System**

- ✓ Only 66% of pregnant and lactating mothers under PMMVY are getting the benefits from Aadhaar-based payment system.
- ✓ Out of that, about 28% of total Aadhaar-based DBT towards Pradhan Mantri Matru Vandana Yojana was credited to a Wrong Bank Account.

##### **2. Delay in Payment:**

- ✓ According to the report a huge number of beneficiaries had not received the Cash Incentive since 2 years.
- ✓ This was as a result of red tapism that has been so vividly entrenched across data entry operators at taluk-level offices who has to update the data.

##### **3. Cumbersome Application**

- ✓ Besides it is said that the application form required to be filled up for availing the benefits under the scheme is too long and cumbersome (32 pages).

#### **About Poshan Abhiyaan:**

- POSHAN Abhiyaan (National Nutrition Mission) was launched by the government in 2018.
- The Abhiyaan targets to reduce stunting, undernutrition, anemia and low birth weight by 2%, 2%, 3% and 2% per annum respectively.
- **Mission 25:** The target of the mission is to bring down stunting among children in the age group 0-6 years from 38.4% to 25% by 2022.
- POSHAN Abhiyaan aims to ensure service delivery and interventions by use of technology, behavioural change through convergence and lays-down specific targets to be achieved across different monitoring parameters.

- Under the Abhiyaan, Swasth Bharat Preraks will be deployed one in each district for coordinating with district officials and enabling fast and efficient execution of the Abhiyaan across the country. Swasth Bharat Preraks would function as catalyst for fast tracking the implementation of the Abhiyaan.

### **About Pradhan Mantri Matru Vandana Yojana:**

- Pradhan Mantri Matru Vandana Yojana (PMMVY) is a maternity benefit programme being implemented in all districts of the country from 2017.
- It is a centrally sponsored scheme being executed by the Ministry of Women and Child Development.
  - ✓ **Direct Benefit Transfer Scheme:** Cash benefits are provided to pregnant women in their bank account directly to meet enhanced nutritional needs and partially compensate for wage loss.

### **Target Beneficiaries:**

- All Pregnant Women and Lactating Mothers (PW&LM), excluding those who are in regular employment with the Central Government or the State Governments or PSUs or those who are in receipt of similar benefits under any law for the time being in force.
- All eligible Pregnant Women and Lactating Mothers who have their pregnancy for the first child in the family.

### **Benefits under the Scheme:**

- Under PMMMY cash incentive of Rs 5000 is provided to pregnant and lactating mothers in three installments.
  - ✓ 1<sup>st</sup> installment of Rs 1000/ - on early registration of pregnancy at the Anganwadi Centre
  - ✓ 2<sup>nd</sup> installment of Rs 2000/ - after six months of pregnancy on receiving at least one ante-natal check-up (ANC)
  - ✓ 3<sup>rd</sup> installment of Rs 2000/ - after child birth is registered and the child has received the first cycle of BCG, OPV, DPT and Hepatitis - B, or its equivalent/ substitute.
- The eligible beneficiaries also receive cash incentive under Janani Suraksha Yojana (JSY). Thus, on an average, a woman gets Rs. 6,000.

### **Distinctive Feature:**

- Implementation of the scheme is closely monitored by the central and state governments through the Pradhan Mantri Matru Vandana Yojana - Common Application Software (PMMVY-CAS).

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- PMMVY-CAS is a web based software application that enables tracking the status of each beneficiary under the scheme, resulting in expedited, accountable and better grievance redressal.

