



PMMVY promoting women's empowerment in Karnataka: Assessing the impact and challenges

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DOI: <https://doi.org/10.5281/zenodo.15589643>

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Abstract

The Pradhan Mantri Matru Vandana Yojana (PMMVY) has played a crucial role in promoting women's empowerment in Karnataka by providing financial assistance to pregnant and lactating mothers. This scheme has enabled women to take better care of their health and nutrition, which in turn has a positive impact on their children's health and well-being. The PMMVY scheme has also provided economic benefits to women, helping them become financially independent and improve their standard of living. In Karnataka, the Department of Women and Child Development has reported a success rate of 85% in schemes introduced for supporting women's empowerment, including the PMMVY. However, there are challenges to the effective implementation of the PMMVY scheme in Karnataka. One of the major challenges is creating awareness about the scheme among the target audience. The government has taken steps such as training and capacity building, mobile technology, awareness campaigns, and grievance redressal mechanisms to address this.

Keywords: PMMVY, women empowerment, health and nutrition, awareness

Introduction

Women's empowerment is a critical component of achieving sustainable development and social justice in India, the government has launched several schemes aimed at promoting women's empowerment, including the Pradhan Mantri Matru Vandana Yojana (PMMVY). The PMMVY scheme provides financial assistance to pregnant and lactating mothers, enabling them to take better care of their health and nutrition. Karnataka, being one of the progressive states in India, has been at the forefront of implementing various women empowerment schemes, including the PMMVY. The state government has taken several initiatives to promote women's empowerment, including education, economic empowerment, and social justice. However, despite these efforts, women in Karnataka continue to face various challenges, including limited access to education, healthcare, and economic opportunities. The PMMVY scheme has the potential to address some of these challenges by providing financial assistance to pregnant and lactating mothers. This study aims to assess the impact and

challenges of the PMMVY scheme in promoting women's empowerment in Karnataka. The study will examine the implementation, outcomes, and challenges of the scheme, as well as the perceptions and experiences of women beneficiaries.

Review of Literature

Shruthi, M V *et al.* (2024) ^[6] in their research paper "Performance of Pradhan Mantri Matru Vandana Yojana: An Empirical Evaluation in Karnataka." The paper analyses the Pradhan Mantri Matru Vandana Yojana's (PMMVY) impact on maternal health and nutrition among low-income women in India. It highlights the program's role in addressing malnutrition and financial insecurity. Despite notable achievements, implementation gaps hinder effectiveness. Recommendations for policy enhancements are provided to improve program execution. Sasmita Behera (2023) ^[7] in their entitled article "Pradhan Mantri Matru Vandana Yojana (PMMVY): A Review" This research investigates the advantages and obstacles of the Pradhan

Mantri Matru Vandana Yojana (PMMVY) for the government and citizens. Maternal healthcare remains a critical concern in India's socioeconomic development. To improve PMMVY's effectiveness, changes are needed, including fund disbursement, corruption reduction, and simplified procedures. These modifications will enhance the program's nationwide impact. Sukhender Kumar. *et al.* (2024), in their entitled article "Impact, Challenges, Opportunities: A Literature Review of the Pradhan Mantri Matru Vandana Yojana in Addressing Maternal, Child Health and Nutrition in India" explored that Pradhan Mantri Matru Vandana Yojana (PMMVY) aims to support pregnant and lactating mothers through conditional cash transfer. A literature review of 21 studies found that PMMVY increased the utilization of maternal and child health services. However, its impact on nutrition outcomes was mixed, and execution challenges like delayed cash transfers and poor monitoring were identified. Recommendations include streamlining cash transfers, increasing awareness, and strengthening monitoring and evaluation efforts.

Objectives of the Study

1. To assess the impact of PMMVY on women's empowerment in Karnataka.
2. To identify the challenges faced by women in accessing and benefiting from PMMVY in Karnataka.

Materials and Methods

Data Sources

Secondary data: National Family Health Survey (NFHS), District Level Household Survey (DLHS), and official reports from the Ministry of Women and Child Development. library books, women empowerment-related articles, newspapers, monthly magazines, encyclopaedias, census reports, Karnataka state gazetteers, census reports of Bengaluru Central legislature, University libraries, and also published and unpublished literature through various websites. PMMVY is a crucial component of India's strategy to address maternal mortality, infant mortality, and malnutrition, focusing on improving mothers' and newborns' health outcomes. It integrates into the government's broader mission to ensure better maternal and childcare services through financial incentives. The scheme was introduced as a replacement for the Indira Gandhi Matritva Sahyog Yojana (IGMSY) and aligned with the National Food Security Act (NFSA) 2013.

Objectives PMMVY scheme

The primary objectives of the PMMVY scheme are:

1. To provide partial compensation for wage loss during pregnancy and early childhood.
2. To promote health and nutrition among pregnant and lactating women.
3. To reduce maternal and infant mortality rates.
4. To improve the overall health and well-being of mothers and children.

Eligibility Criteria

To be eligible for the PMMVY scheme, a woman must:

1. Be a pregnant or lactating mother.
2. Be a resident of India.
3. Be 19 years of age or older.

4. Have a valid bank account.
5. Not be a beneficiary of any other maternity benefit scheme.

Table 1: Benefits under the PMMVY scheme

Instalment	Cash Benefit	Conditions/Timing
First Instalment	₹1,000	Early registration of pregnancy at an Anganwadi centre or a health facility.
Second Instalment	₹2,000	After six months of pregnancy, upon receiving at least one antenatal check-up.
Third Instalment	₹2,000	After childbirth, on registration of the birth and completion of the first vaccination cycle.

Source: Indian Economic Survey

Pradhan Mantri Matru Vandana Yojana (PMMVY) 2.0

The PMMVY scheme is implemented by the Ministry of Women and Child Development, Government of India, in collaboration with state governments and union territories.

The Pradhan Mantri Matru Vandana Yojana (PMMVY) is a maternity benefit scheme providing ₹5,000 as conditional cash transfers to Pregnant Women and Lactating Mothers (PWLM). Implemented by the Ministry of Women and Child Development (MWCD), it aims to promote health-seeking behavior and compensate for wage loss during pregnancy and a few months after birth.

In the Financial Year (FY) 2021-22, the scheme was merged with the newly restructured Mission Shakti scheme and is a part of the Samarthya sub-scheme for economic empowerment of women. Further, based on the scheme guidelines released in July 2022, the scheme now provides an additional cash transfer for the second live birth, in case it is a girl, and is called PMMVY 2.0.

The primary objectives of PMMVY 2.0 are:

To provide partial compensation to PWLM for the wage loss suffered and, therefore, to enable adequate rest before and after delivery

To improve health-seeking behaviour among PWLM

To promote positive behavioural change towards the girl child.

Table 2: Cash Benefits by Live Birth Order

Live Birth Order	Cash Benefit	Payment Structure	Conditions/Remarks
First Live Birth	₹5,000	Two instalments	Provided upon fulfilling certain health-seeking practices
Second Live Birth (Girl)	₹6,000	One-time lump sum	Provided after the birth of a girl to promote positive behavioural change

Source: Indian Economics Survey.

The health department implements the scheme in at least six states and Union Territories (UTs), including Andhra Pradesh, Meghalaya, Chandigarh, Tamil Nadu, Telangana, and Uttar Pradesh.

Funding

Cost share and implementation: PMMVY and JSY are implemented by the Ministry of Women and Child Development (MWCD) and the Ministry of Health and Family Welfare (MoHFW), respectively. Funds for

PMMVY are shared between the Government of India and states in a 60:40 ratio, whereas Gol fully funds JSY. PMMVY's funding ratio is 90:10 for the North Eastern Region (NER) and the Himalayan states. In January 2023, 2,048 crore was allocated to PMMVY 2.0 in the Budget Estimates (BEs) for FY 2022-23.

Impact

The PMMVY scheme has had a positive impact on the health and well-being of pregnant and lactating women, with:

1. **Increased institutional deliveries:** PMMVY encourages institutional deliveries by providing financial assistance to pregnant women. This incentive motivates them to deliver at healthcare facilities rather than at home, ensuring safe childbirth under medical supervision.
2. **Improved antenatal care:** Women receiving PMMVY benefits are required to register their pregnancy at government health centres and undergo regular antenatal check-ups.
3. **Enhanced nutrition and health outcomes:** The financial assistance under PMMVY helps pregnant women afford nutritious food, essential medicines, and health supplements.
4. **Reduced maternal and infant mortality rates:** By ensuring better healthcare access, improved nutrition, and safe deliveries, PMMVY contributes to lowering maternal and infant mortality rates.

Challenges

The PMMVY scheme faces challenges such as

1. **Delayed payments:** One of the major challenges faced by beneficiaries is the delay in receiving financial assistance. The multi-step verification process, bureaucratic inefficiencies, and issues with Aadhaar-linking often lead to months-long delays.
2. **Low awareness:** Many eligible women, especially in rural Karnataka, are unaware of PMMVY due to poor outreach efforts. Illiteracy, lack of proper communication by healthcare workers, and inadequate promotion of the scheme lead to low enrolment. As a result, women miss out on crucial financial and medical support during pregnancy.
3. **Limited access to healthcare facilities:** Despite PMMVY promoting institutional deliveries and antenatal care, many rural areas still lack well-equipped healthcare centres. Long distances to hospitals, poor road connectivity, and a shortage of trained medical staff discourage women from seeking institutional care, limiting the scheme's benefits.

Findings

- This scheme is successful in reaching most of the women who are economically poor and who do not possess higher education.
- Under Pradhan Mantri Matru Vandana Yojana (PMMVY), more than 3.78 crores beneficiaries have been enrolled since the inception of the Scheme in 2017-18 and till 29.01.2024. Further, more than ₹14,758.87 crores of maternity benefits have been

disbursed to more than 3.29 crores beneficiaries during the period above.

- From the Ministry of Women and Child Development of India, office Information shows that the amount released to all enrolled beneficiaries is reached through the Women and Child Development department with the help of Anganwadi and Asha workers and effectively utilised during pre-pregnancy and post-pregnancy, enhancing the adequacy of the program.
- The Government must provide proper training and remuneration for the people who work at the grassroots level, like Anganwadi and Asha workers, to reach the beneficiaries.
- The government must also take measures to promote family planning.

Suggestions

Enhance awareness campaigns by partnering with self-help groups (SHGs) and NGOs to conduct rural workshops, leveraging Karnataka's successful SHG model for financial literacy. Simplify enrolment processes by reducing documentation burdens and integrating PMMVY with Janani Suraksha Yojana (JSY) for streamlined service delivery. increase transfer amount: Raise the cash incentive from ₹5,000 to ₹8,000 to align with rising healthcare costs and inflation. strengthen monitoring: implement blockchain-based tracking systems to ensure timely transfers and reduce corruption. complementary interventions: integrate PMMVY with nutrition programs and skill-development initiatives to address multidimensional poverty.

Conclusion

The Pradhan Mantri Matru Vandana Yojana (PMMVY) has emerged as a vital policy instrument aimed at improving maternal health and empowering women, particularly in economically disadvantaged segments of Karnataka. Through conditional cash transfers, it has contributed to increased institutional deliveries, better antenatal care, and enhanced nutritional outcomes. The scheme aligns well with the broader objectives of social justice and gender equity. Despite its achievements, challenges such as delayed payments, limited awareness, and poor access to healthcare continue to hinder its full potential. Many women remain excluded due to procedural complexities and low outreach in rural areas. Strengthening grassroots workers, simplifying registration, and integrating the scheme with other maternal health programs can enhance its impact. Improved training and compensation for ASHA and Anganwadi workers are essential for effective last-mile delivery. Increasing the financial assistance to reflect rising healthcare costs is also recommended. Monitoring mechanisms need to be more robust and transparent. Digital solutions like blockchain could reduce corruption and streamline disbursements. Furthermore, promoting awareness through SHGs and NGOs can bridge the information gap. Overall, PMMVY is a progressive step, but stronger policy execution is necessary. Empowering mothers is central to empowering society. Karnataka's success with PMMVY can set a model for other states. Sustained effort and innovation can transform this scheme into a cornerstone of women's empowerment.

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