

CHAPTER-V

UTILIZATION OF JSY BENEFITS AND PROCESSES

Monetary incentive given under the JSY scheme to both ASHA as well beneficiaries for institutional deliveries in any Govt. health facilities was the core of the scheme. While incentive given to ASHA was for motivating the mothers for institutional deliveries, provision of monetary incentive for mothers was for inducing behavioral change in the long run towards the institutional deliveries. A lump sum amount of Rs. 600/- was given to ASHA. Beneficiary receives an amount of Rs. 1400/-. This chapter deals with information obtained from the mothers regarding arrangement of transport to reach the health facility, person who made the payment, receipt of monetary benefit, process of payment, amount received, time and problems if any faced in the receipt of JSY benefit and help received in this context from ASHA and others. Besides, analysis of data about JSY benefit received by mothers for 'home' deliveries who fulfilled all four conditions to be eligible for the benefits of the scheme. The four conditions included i. family possessed BPL card, ii. age of mother more than 18 yrs at the time of delivery iii. parity of mother being 2 and delivery conducted by a Govt. health functionary.

5.1 Arrangement of transport

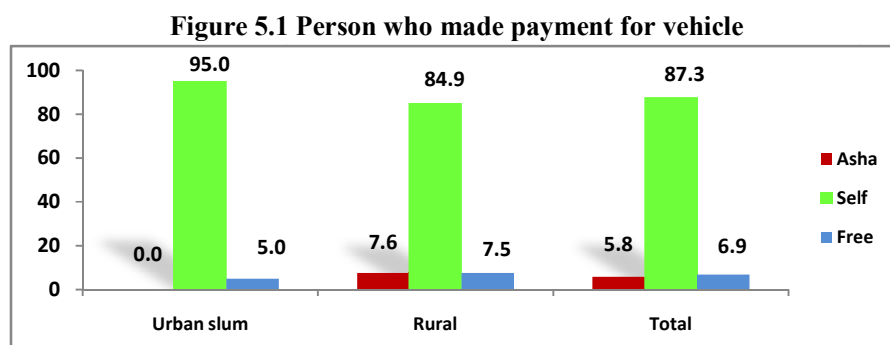
Ninety-four percent of the mothers who had delivered in Govt. health outlets told that the arrangement of transport was made to reach the facility for delivery. A comparatively higher proportion of mothers reported so in rural (95 percent) than their counterparts in urban slum (89 percent). As for the person who made arrangement, 90 percent of the mothers told self/family dealt with the transportation to and from the health facility. While 87 percent of mothers had reported so in rural areas, almost all mothers in urban slum told self/family made own arrangement. Only in about one-tenth of the cases ASHA took up the responsibility of arranging transport. Availability of hired transport was reported to be a tough task particularly in rural areas.

Table- 5.1 Percent of women reporting about arrangement of vehicle for delivery at Govt. health facility and person who arranged

Particulars	Urban Slum	Rural	Total
Whether vehicle was arranged			
Yes	89.3	95.3	93.8
No	10.7	4.7	6.2
Total Percent	100.0	100.0	100.0
Number of women who delivered	1236	3716	4952
Person who arranged the vehicle			
Self/family	97.3	87.0	89.5
ANM/LHV	0.8	0.8	0.8
ASHA	0.0	11.7	8.9
Others	2.0	0.3	0.8
Total Percent	100.0	100.0	100.0
Number of women who reported using vehicle	1102	3541	4643

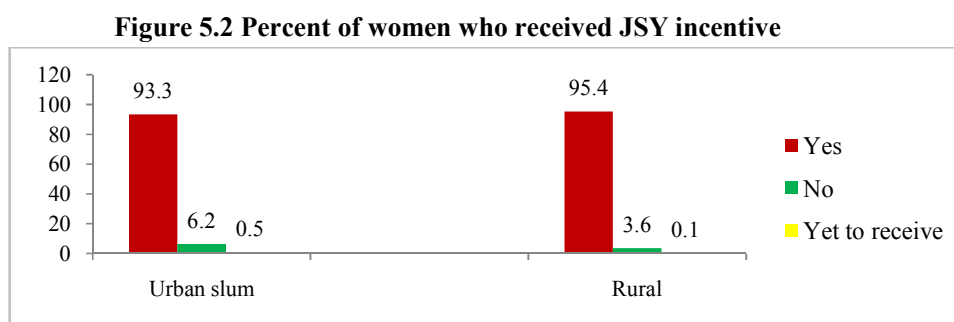
5.1.1 Person who made payment

All the mothers were further asked about the person who paid for the expenses towards arrangement of transport to reach the health facility. As can be observed in Figure 5.1, 87 percent of mothers or their families met the expenses towards the transportation arrangement. Eighty-five percent reported paying themselves in rural areas while the corresponding figure for urban slums was 95 percent. Less than one-tenth (8 percent) in rural areas also indicated that ASHA made the payment. Interestingly, around seven percent respondents had mentioned about free transport. Discussions also revealed that in some cases beneficiaries were picked and dropped by 108 Ambulance. Informal discussion had revealed that awareness about 108 was poor among the beneficiaries.



5.2 Receipt of JSY Incentive

Table 5.2 shows the percentage of mothers who received the monetary benefit under JSY for delivery in a Govt. health outlet. Ninety three percent of the mothers in urban slum and 95 percent in rural areas were reported to have received the incentive (Figure 5.2).



It is evident from the analysis in table 5.2 that among those who had received the JSY incentive about 96 percent got the full amount of Rs. 1400/- for the delivery in Govt. health institutions. Again, almost all the mothers in urban areas who had delivered in Govt. health outlets had received the entire amount of Rs.1000/-. Around 80 percent in urban areas were reported to have received entitled amount of Rs. 1000/- while another 19 percent received more than Rs. 1000/- It may please be noted here that such mothers had received the higher amount because of the fact that though they

were staying in town areas but their deliveries were conducted in CHC/PHC hence the amount received was higher than the entitled amount for urban areas.

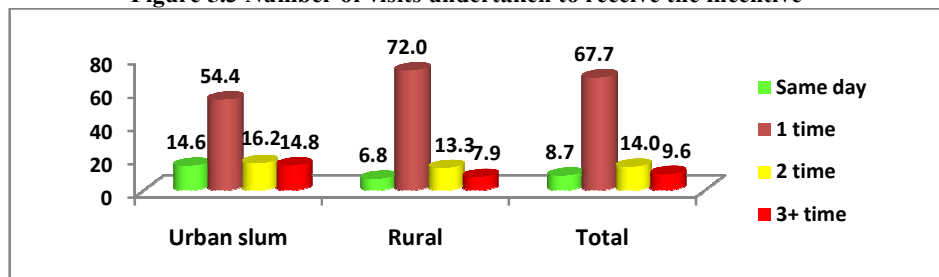
Table- 5.2 Percent of mothers who received the JSY incentive for delivering in a Govt. health facility

Particulars	Urban Slum	Rural
Received JSY incentive		
Yes	93.3	95.4
No	6.2	3.6
Yet to receive	0.5	0.1
Total Percent	100.0	100.0
Number of women who delivered in Govt. hospital	1233	3713
Amount received (in Rs.)		
Less than 1000	0.7	
1000	78.9	
Above 1000	20.4	
Average amount received in 'Urban' (in Rs.)	1081	
Less than 1400		2.5
1400		95.8
Above 1400		1.7
Average amount received in 'Rural' (in Rs.)		1395
Total Percent	100.0	100.0
Number of women who received the incentive	1151	3544

5.2.1 Number of visits made to receive the incentive

All the mothers who received the JSY incentive were asked how many times they had to visit the facility to receive the amount. Less than one-tenth of the mothers had received the amount on the same day. A little more than two-third (68 percent) had received the amount in one visit, while 14 percent had to make 2 visits to the health facility. Analysis by urban-rural breakup shows that 72 percent of mothers in rural areas received the amount in one visit as compared to 54 percent in urban slum. Fifteen percent in urban slum as compared to 7 percent in rural areas received the amount on the 'same day' (Figure 5.3).

Figure 5.3 Number of visits undertaken to receive the incentive

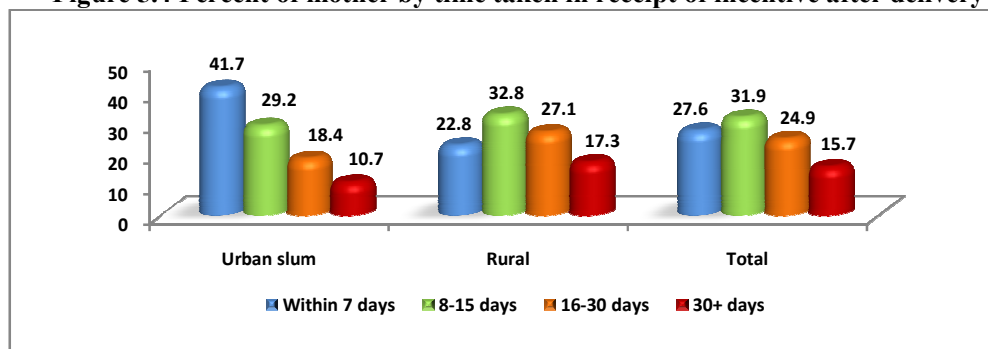


These visits were often due to reasons such as mothers leaving the facility earlier than mandatory period of 48 hours stay at the facility. Secondly, all the required documents that were part of the process to be submitted to claim the amount were not complete.

5.2.2 Time taken in release of JSY incentive

Around 28 percent mothers had received the incentive within 7 days while another 32 percent in 8-15 days time. Nearly a quarter of them received it in 16-30 days time. Proportion of mothers reported receiving incentive within 7 days in urban areas (42 percent) was almost double to that of the rural areas (23 percent). Analysis infers that payment process to the beneficiaries was comparatively better in urban areas than in rural areas (Figure 5.4).

Figure 5.4 Percent of mother by time taken in receipt of incentive after delivery



5.2.3 Help received in getting JSY incentive

Fifty six percent of the mothers reported that they had received help in getting JSY amount from ASHA and other health workers. While around two-third of the mothers (66 percent) received help, a little more than one-fourth (26 percent) of mothers reported so in urban slums. Among them 95 percent of mothers in rural areas had received the help from ASHA; 52 percent reported receiving help in urban areas from ANM/LHV/Nurse. Slightly more than one-third (36 percent) in urban slums were helped by some other health workers in receiving the JSY amount (Table 5.3).

Table-5.3 Percent of women who received help from anyone in getting JSY incentive according to place of residence

Particulars	Urban Slum	Rural	Total
Received any help in getting JSY incentive			
Yes	26.3	66.3	56.5
No	73.7	33.7	43.5
Total Percent	100.0	100.0	100.0
Number of women delivered in Govt. facility	1151	3544	4695
Person who helped			
ASHA	NA	94.7	84.0
ANM/Nurse	52.5	1.9	7.7
AWW	3.9	0.4	0.8
Any other health worker	35.6	0.9	4.7
Others	8.0	2.1	2.8
Total Percent	100.0	100.0	100.0
Number of women who received help	303	2351	2654

5.2.4 Problem faced in getting JSY incentive

Figure 5.5 shows the percent of mothers who faced problem in getting JSY incentive. Nearly nine in every ten mothers told that they did not face any problem. Majority of the mothers who faced problems reported that they had to make repeat visits to the facility to get the JSY incentive (53 percent). Further ‘process was complicate’ (19 percent) and distance of the facility’ (11percent) was mentioned by a sizeable proportions of mothers (Table 5.4).

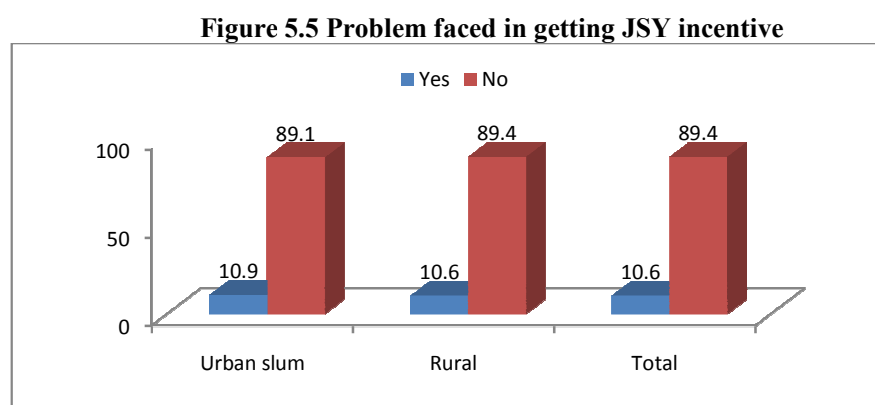


Table- 5.4 Percent of women who faced problems in getting JSY incentive according to place of residence

Type of problems faced*	Urban Slum	Rural	Total
Amount paid through bearer cheque	13.6	24.1	21.4
Paid some amount to get the JSY incentive	30.4	26.2	27.3
Process is complicated	20.0	18.2	18.6
Live at a distant place hence the delay	10.4	11.5	11.2
Had to visit too many times to get money	58.1	51.9	53.5
Others	2.4	2.7	2.6
Number of women who delivered in Govt. health facilities	125	374	499

*Percent would exceed 100 due to multiple responses

5.3 Satisfied with benefits received under JSY

Around 90 percent of the mothers were found to be satisfied with the benefits received under JSY scheme. No urban slum-rural differential was observed in percentage of mothers in this context. (Table 5.5).

Table- 5.5 Percent of women satisfied with benefits received under JSY according to place of residence

Satisfied with JSY benefits	Urban Slum	Rural	Total
Yes	90.6	89.7	89.9
No	9.4	10.3	10.1
Total Percent	100.0	100.0	100.0
Number of women delivered in Govt. health facility	1233	3713	4946

Further as can be seen in table 5.6, among those who were not satisfied cited reasons such as ‘had to spent more than what was received as incentive’ (62 percent) and ‘got no/less incentive (28 percent).

Table 5.6 Percent of women reporting different reasons for dissatisfaction

Reasons for dissatisfaction			
Have to spent more than what we get as incentive	50.9	65.0	61.7
Got no/less incentive	36.2	25.6	28.1
Delay in getting incentive	0.9	2.6	2.2
Have to make many visit	12.1	3.9	5.8
Document was not completed	4.3	6.3	5.8
Total Percent	100.0	100.0	100.0
Number of women who were not satisfied	116	383	499

*Percent would exceed 100 due to multiple responses

5.4 JSY incentive received by BPL mothers who delivered at ‘Home’

BPL mothers who delivered at ‘Home’ were also entitled for JSY incentive that fulfilled the four conditions mentioned earlier. An attempt has been made in this section to present the data related to BPL mothers who were found eligible for JSY benefits.

5.4.1 Place of delivery of all BPL mothers covered in the study

Table 5.7 shows the place of delivery of all BPL mothers. Interestingly, slightly more than half of BPL mothers had delivered in Govt. health facilities (52 percent). Significantly higher proportion of BPL mothers delivered in Govt. health facilities in rural areas (55 percent) than those belonging to urban slum (39 percent). On the other hand, proportion of BPL mothers delivering in Pvt. Institutions in urban areas (26 percent) was considerably higher than the BPL mothers in rural areas (15 percent). In all, more than two-third of the BPL mothers had delivered in Govt. and Pvt. Health institutions while proportion of those who delivered in Home was 31 percent.

Table 5.7 Percent of BPL mothers by place of delivery

Place of delivery	Urban slum	Rural	Total
Govt. Health facility	39.0	54.7	51.6
Pvt./NGO health facility	25.7	15.2	17.2
Home	30.2	30.1	31.1
Total Percent	100.0	100.0	100.0
Number of BPL mothers	428	1837	2265

As it is evident, 31 percent of BPL mothers (n=704) had delivered at ‘Home’. Out of a total of 704, only 38 mothers (6 percent) were found eligible for JSY benefits fulfilling the four stipulated conditions as described earlier. Thus the following analysis regarding receipt of various JSY benefits and on various related issues was based on 38 BPL mothers who were asked these questions.

5.5 Receipt of JSY Incentive by BPL mothers

Table 5.8 shows the percentage of BPL mothers who received the JSY benefits for 'Home' base deliveries. More than one-third (36 percent) received the incentive in rural areas while slightly less than one-third had got it in urban slum. All of them who reported receiving the incentive both in urban slum and rural areas had received Rs. 500/- or more.

Table- 5.8 Percent of women from BPL households reporting 'Home' deliveries received the JSY incentive

Particulars	Urban Slum	Rural
Received JSY incentive		
Yes	31.3	36.4
No	68.7	63.6
Yet to receive	0.0	0.0
Total Percent	100.0	100.0
Number of BPL women	16	22
Amount received (in Rs.)		
500	60.0	75.0
Above 500	40.0	25.0
Total Percent	100.0	100.0
Number of BPL women	5	8

5.5.1 Help received in getting JSY incentive

Table 5.9 shows the percent of mothers of BPL households who received help from anyone in getting JSY incentive. While all BPL mothers in rural areas received help from someone while six in every ten got help in getting the JSY amount in urban slum. All mothers in rural areas received help from 'ASHA' whereas those in urban slum reported getting help from ANM/LHV.

Table- 5.9 Percent of BPL women reporting 'Home' deliveries received help from anyone in getting JSY incentive

Particulars	Urban Slum	Rural	Total
Received any help in getting JSY incentive			
Yes	60.0	100.0	84.6
No	40.0	0.0	15.4
Total Percent	100.0	100.0	100.0
Number of BPL women	5	8	13
Person who helped			
ASHA	0.0	100.0	72.7
ANM/LHV	100.0	0.0	27.3
AWW	0.0	0.0	0.0
Pradhan	0.0	0.0	0.0
Any other health worker	0.0	0.0	0.0
Others	0.0	0.0	0.0
Total Percent	100.0	100.0	100.0
Number of women who received help	3	8	11

5.5.2 Problems faced in getting JSY incentive

More than a quarter of BPL mothers who received the JSY incentive reported that the process to get amount was complicated. Less than two mothers in every ten reported that they had to pay some bribe to get the amount while a similar proportion among them had complained about long distance as the problem that caused them discomfort. *Nevertheless, these figure needs to be taken with a bit of caution as the base is small.*

Table- 5.10 Percent of BPL women reporting ‘Home’ deliveries faced problems in getting JSY incentive

Problems faced*	Urban Slum	Rural	Total
No problem faced	25.0	18.1	18.4
Amount paid through bearer cheque	6.3	13.7	10.5
Paid some amount to get the JSY incentive	12.5	18.1	15.7
Process is complicated	24.7	31.8	26.4
Live at a distant place hence the delay	12.6	22.6	15.7
Number of BPL women	16	22	38

*Percent would exceed 100 due to multiple responses

5.5.3 BPL mothers satisfied with JSY incentive

BPL mothers who delivered at ‘Home’ and were found eligible for JSY benefit were asked whether they were satisfied with JSY benefits. Nearly two-third of these mothers were not satisfied. While seven in ten mothers in urban and more than 6 in every 10 in rural areas were found dissatisfied. Majority of them cited ‘received no incentive’ as the reason for dissatisfaction. The other important reason mentioned was that ‘nobody told about the JSY incentive for BPL mothers delivering at home’ (Table 5.11). It had been revealed during discussions at various levels that many among health functionaries at the grassroots including ASHAs were not aware about the four conditions that entitled BPL mothers delivering at home for JSY incentive.

Figure 5.6 Percent of BPL mothers satisfied with JSY incentive

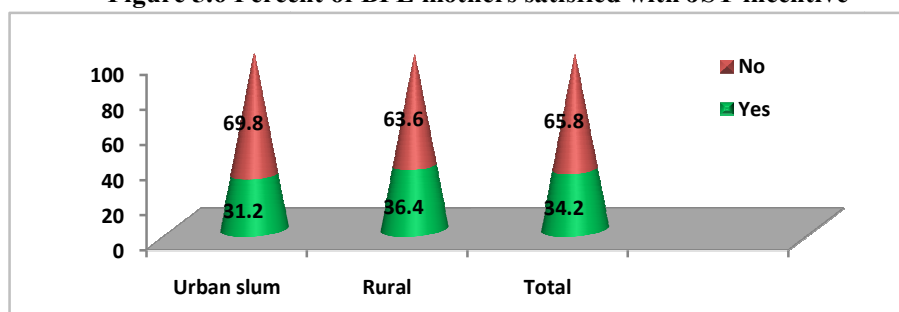


Table- 5.11 Reasons for dissatisfaction of BPL women reporting ‘Home’ deliveries (%)

Reasons for dissatisfaction*	Urban Slum	Rural	Total
Got no incentive	63.7	35.7	48.0
No one informed that incentive is given in case of home delivery	54.5	71.4	64.0
Number of BPL women who were dissatisfied	11	14	25

*Percent would exceed 100 due to multiple responses