

“Turnaround Time of Beneficiary Payment under Janani Suraksha Yojana – A case study In Public Hospital, Rajnandgaon (Chhattisgarh)”

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Abstract:

JananiSurakshaYojana (JSY) is a fully central government sponsored scheme. The objective of the JSY scheme is to encourage pregnant women below poverty line to give birth in registered health institutions. Under this scheme, when women registers at a hospital for delivery financial assistance is provided for the delivery related needs. The present study assess the turn around time of beneficiary payment in District of Rajnandgaon (Chhattisgarh). The aim of the study was to assess the turnaround time of beneficiaries payment under JananiSurakshaYojna and understand the reasons associated with the delay of payment. A descriptive study was conducted with total of 100 samples collected through sequential random sampling and the difference between delivery date and date of payment was noted. Further reasons were evaluated for delay in payment. According to the guidelines the beneficiaries should be paid within 10 days but only 5% of the beneficiaries are getting paid on time. The documentation verification and approval from Public Fund Management System accounts for majority of the delays in financial disbursement. Process re-engineering is required to ensure timely financial assistance.

Key-words: *JananiSurakshaYojana, institutional delivery, financial assistance*

Introduction: The public health system of India has come a long way since independence but much needs to be done for maternal and child health. Every year approximately 8 million women suffer from pregnancy related complications and close to half million loose their lives. In order to improve maternal and child health the scheme JananiSurakshaYojana was launched on 12 April 2005. JSY is a fully centrally sponsored scheme. JananiSurakshaYojana was launched after revising the National Maternity Benefit Scheme (NMBS). Under this scheme, cash assistance is provided for delivery and post-natal care.¹ The success of this scheme is determined by the rate of increase in institutional deliveries among poor families. Cash benefit is an important component of the scheme. Under this scheme financial assistance is provided to pregnant women of below poverty line (BPL) category by the government for delivery. Cash incentives are given to women who opt for institutional deliveries and also to the local health functionary i.e. ASHA (Accredited Social Health Activists) who motivates the family for institutional delivery and helps them in obtaining ante-natal and post-natal services. Financial assistance of Rs. 1400 is given in rural areas and Rs. 1000 in urban areas to enable them to get post natal care and meet nutritional needs.^{2,3}

Eligibility for Cash Assistance:

Below poverty line (BPL) Certification – This is required in all states. However, where BPL cards have not yet been issued or have not been updated, States/UTs would formulate a simple criterion for certification of poor and needy status of the expectant mother's family by empowering the gram pradhan or ward member.^{4, 5}

Eligibility Criteria for Women:

- Below Poverty Line: As the poor and backward women are principally targeted under this scheme. Therefore, all the women of the BPL category have to apply for JSY card for availing the benefits of the scheme.
- Age: The age of the women applying shall be above 19 years. Monetary assistance will only be provided if the pregnant women falls in the category of above this age.
- Institutional Births: The birth of the child must be in a government hospital or any private hospital selected by the government. Only in these two cases, financial assistance will be provided to the pregnant women.
- Only 2 children: The services and financial assistance provided under this scheme are valid for only 2 children.
- Birth of Dead child: In such case, the financial assistance is given to the pregnant women as promised under the terms and conditions of the scheme agreed before enrolling.^{5, 6}

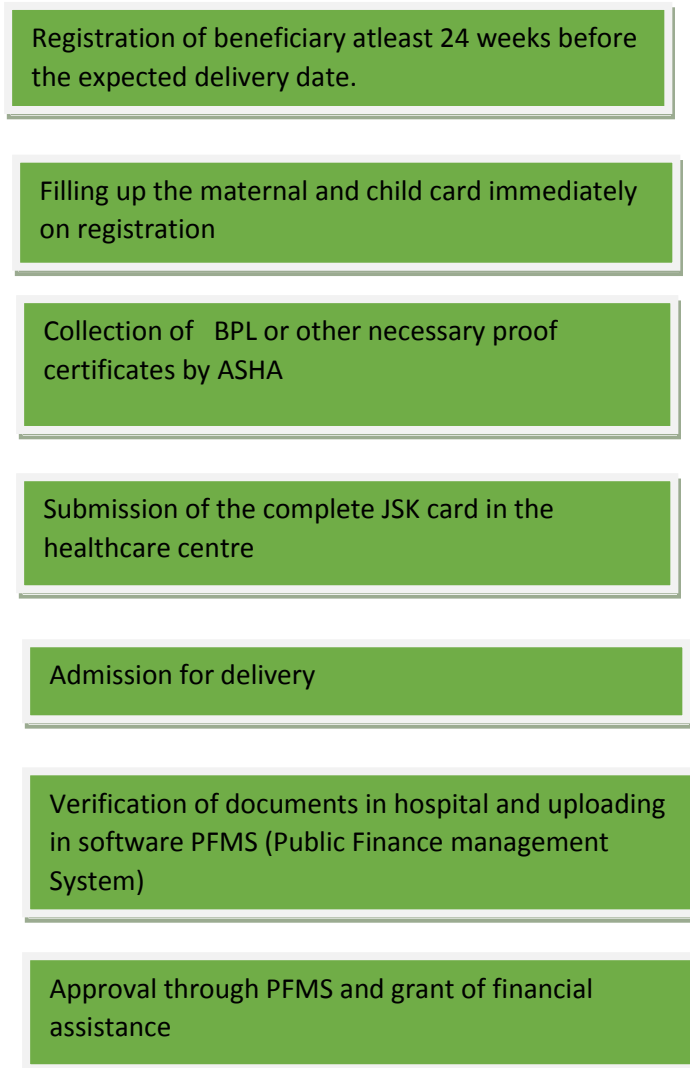
Financial assistance is an important driver of the scheme and significantly affects post-natal and new born care. Timely financial disbursement is important as so as to meet the healthcare needs on time as well as to ensure people's trust in the scheme. With this objective the study was carried out in District Hospital of Rajnandgaon (Chhattisgarh) to assess the turnaround time for beneficiary payment and reasons associated with delays.

Aim & Objectives - The aim of the study was to assess the Turnaround time of beneficiaries paid under jananisurakshayojna. The objectives were to understand the reasons associated with the delay of payment.

Subjects and Methods:

A Retrospective study was carried out for the period of 2 months (June – July 2019) in the district hospital Rajnandgaon (Chhattisgarh).during which data for the months February – May 2019 was analysed. The sequence of the process of cash disbursement was studied in detail. The same has been represented in Fig 1.

Fig 1 Process flow for benefits under JSY



Primary Data has been collected through Hospital records through sequential random sampling method. A total of 100 samples were collected and the difference between delivery date and date at which payment was disbursed was noted. BPL women fitting into the eligibility criteria with complete records were included in the study. Eligible women but with incomplete records were excluded. Data analysis was done through MS Excel the analysis of the data is represented in the form of tables and graphs.

Results: According to the JSY guidelines the beneficiaries should be paid within 10 days of the delivery. In the study only 5 % of the beneficiaries received financial assistance on time i.e. within 10 days.

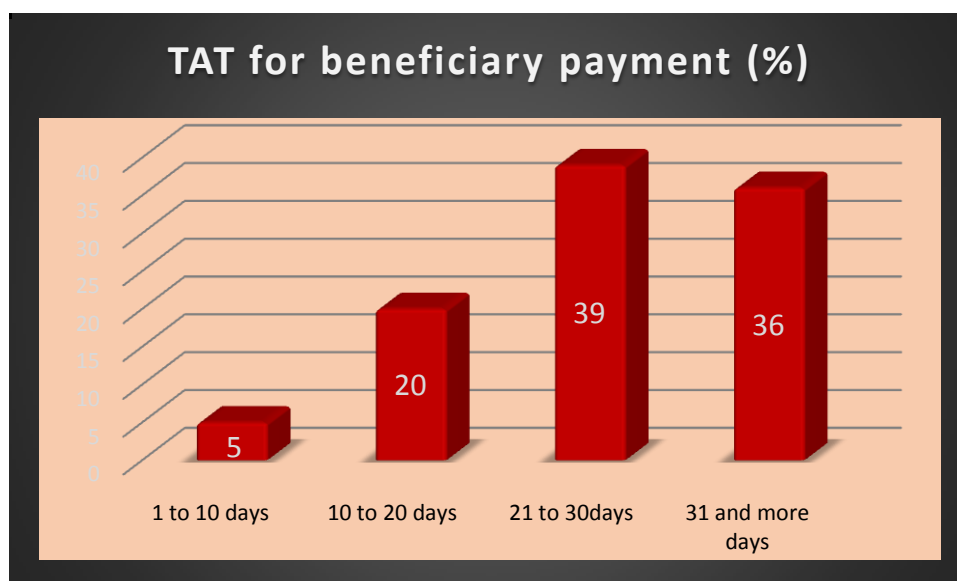


Fig 2 Turnaround time for beneficiary payment

Further reasons for delay were analysed and categorized into the following categories

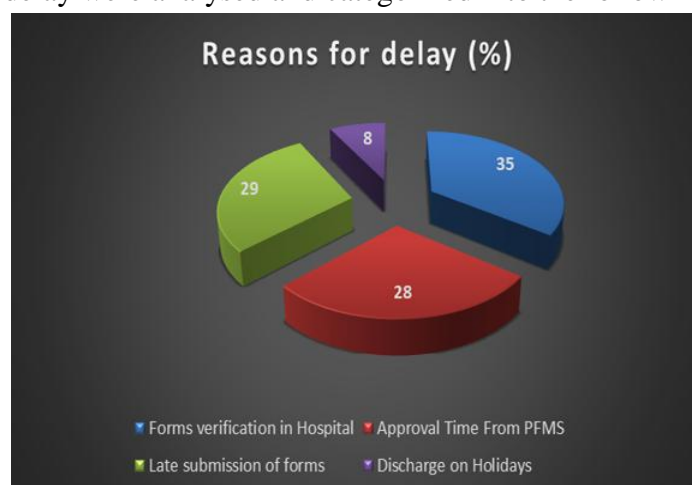


Fig 3- Analysis of reasons for delay

Discussion:

The study found out various causes affecting the turn around time for payment and are discussed below

1. Document verification in Hospital - 35% of the observed cases showed delay due to the forms and documents verification in Hospital. The documents needs to be checked for accuracy and completeness and then submitted to (Public Finance management System)PFMS portal for disbursement of finances. This process consumed much time as some documents are not checked at the time of admission and checked later on.
- 2) Approval Time From (Public Finance management System)PFMS – 28% of the cases showed delays associated with PFMS. After the data has been uploaded to the portal of PFMS it is to be verified. Accordingly the form gets approved or rejected. Sometimes it took them more than 2 weeks for the approval which delays in making payment on time. Only after the application gets approved the amount is transferred to the bank account of the beneficiary.
3. Late submission of forms -The beneficiaries or the relatives of the patient can submit the form between 11:00 am to 5:00pm at the hospital. Considering these hours the delay occur in form submission as it co- incides with the work hours of relatives.

4) Discharges on Holidays- 8% of the delays occurred due to discharges on holidays. If the women is discharged on non- working day, the documents submission has to be done on next working day. This causes delay in the submission of the form. If its along weekend this increases the gap between the delivery date to the receiving of the payment date.

Conclusion-

According to the guidelines the beneficiaries should be paid within 10 days but only 5% of the beneficiaries are getting paid on time. The documentation verification and approval from Public funds management system accounts for majority of the delays in financial disbursement. Process re-engineering is required for document verification and forms submission, which can ensure timely financial assistance and trust in this scheme.

Recommendations to improve turnaround time

1. Completion of documentation and forms at the time of admission only.
2. Empowering and training ASHA workers to check the completeness and accuracy of the documents.
3. Frequent audit should be carried out in hospital to study turnaround time.

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Conflict of interest – None

Ethical considerations – IEC of Symbiosis International (Deemed university)

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