



Digital Literacy and Awareness among Pregnant Women: A Study on the Pradhan Mantri Matritva Vandana Yojana (PMMVY)

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Abstract

Motherhood is a memorable experience that every woman deserves to go through smoothly and happily. Ensuring maternal well-being during pregnancy and the postpartum period should be a priority for every country. Mothers should be free from emotional, physical, and financial burdens during this critical phase. The Pradhan Mantri Matritva Vandana Yojana (PMMVY) aims to support maternal health by providing conditional cash benefits of ₹5,000 to pregnant and lactating mothers for their first living child. Awareness of this scheme among pregnant women, including their digital awareness, this study aimed to assess the knowledge and digital awareness regarding PMMVY among pregnant women in Sivagangai district, Tamil Nadu. It adopted a descriptive survey design, and data were collected using a structured questionnaire via Google Forms. A total of 150 pregnant women were approached through a convenient sampling technique. The findings revealed that 35% of pregnant women had excellent knowledge, 43% had good knowledge, and 21% had poor knowledge regarding PMMVY. The study also explored digital awareness, revealing that a significant proportion of pregnant women relied on mobile applications, government websites, and social media to access information, while others continued to depend on healthcare workers and offline sources. The study highlights that the majority of pregnant women in Sivagangai district had a high level of awareness regarding PMMVY, with digital platforms playing a crucial role in disseminating information about the scheme.

Keywords: *Awareness, Pradhan Mantri Matritva Vandana Yojana, Pregnant Women, Maternal Health, Digital Knowledge, Sivagangai District.*



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1. INTRODUCTION

Government schemes are designed to provide essential benefits to the people, with a

primary focus on ensuring good health and overall well-being in society. Pregnancy and childbirth are crucial phases in a woman's life,

impacting not only her health but also that of her family. Ensuring a smooth and healthy pregnancy is vital, and various government initiatives have been introduced to support pregnant and lactating mothers, helping them navigate this period without financial or emotional burden.

The Pradhan Mantri Matritva Vandana Yojana (PMMVY) was previously known as the Indira Gandhi Matritva Sahyog Yojana. Originally launched in 2010 under Prime Minister Indira Gandhi's administration, the scheme was renamed and restructured by Prime Minister Narendra Modi in 2017. PMMVY provides conditional cash benefits of ₹5,000 to pregnant and lactating mothers for their first living child. The primary objective of the scheme is to partially compensate for wage loss, allowing mothers to take adequate rest before and after delivery, thereby ensuring better maternal and child health. In recent years, digital awareness has played a significant role in increasing access to government schemes like PMMVY. With the rise of smartphones, internet penetration, and digital literacy initiatives, pregnant women now have greater opportunities to learn about and avail themselves of such benefits through government websites, mobile applications, and social media platforms. Digital platforms help in easy registration, tracking of benefits, and grievance redressal, making the scheme more accessible, especially for women in remote and rural areas. However, the level of digital awareness among pregnant women, and its impact on the utilization of PMMVY remains an important area of study. This study aims to assess the level of awareness, including digital knowledge, regarding PMMVY among pregnant women in Sivagangai district, Tamil Nadu.

2. LITERATURE REVIEW

➤ Knowledge and Utilization Patterns

Monika & Santosh Rani (2024) conducted a study in the Fatehabad district of Haryana, revealing that beneficiaries possessed a medium level of knowledge about PMMVY. The

majority utilized the scheme's benefits primarily for nutritional support during pregnancy.

Archana Admure (2023) assessed the knowledge of antenatal women regarding PMMVY through an online survey. The results indicated that 51% had excellent knowledge, 36% had good knowledge, and 13% had poor knowledge about the scheme.

Anita Yuvaraj Nawale et al. (2017) conducted a study in Pune city, finding that 50% of antenatal mothers had good knowledge, 30% had excellent knowledge, and 20% had poor knowledge about PMMVY.

➤ Digital Challenges and Barriers

Shukla, Vineeta et al. (2023) identified barriers in the implementation of PMMVY in a block of West Bengal. The study highlighted issues such as delays in cash transfers, exclusion of eligible beneficiaries, and poor monitoring mechanisms, which hindered the effective utilization of the scheme.

Mahima Singha & Dr. Barnali Hazarika (2024) evaluated the impact of PMMVY in Dakshin Bidyanagar village of Hojai district, Assam. The study emphasized that factors like age, education, and awareness significantly influenced the accessibility and utilization of PMMVY benefits.

3. OBJECTIVE

- Assess the awareness and digital knowledge of the Pradhan Mantri Matritva Vandana Yojana (PMMVY) among pregnant women.

4. METHODOLOGY

This study assessed the awareness and digital knowledge regarding the Pradhan Mantri Matritva Vandana Yojana (PMMVY) among pregnant women in Sivagangai district, Tamil Nadu. The study followed a descriptive survey design with a non-probability convenient sampling technique. A total of 150 pregnant women from five taluks in Sivagangai district were approached. Data were collected using a structured questionnaire.

5. ANALYSIS OF DEMOGRAPHIC DATA

Table-1: Distribution of Pregnant Women Based on Their Demographic Variables (**n = 150**)

S.No	Demographic Variables	Frequency (f)	Percentage (%)
1.	Age (in years)		
	19 - 24	79	52.6%
	25 - 29	52	34.6%
	30 - 34	13	8.6%
	35 - 40	6	4%
2.	Education Level		
	Primary	19	12.6%
	Secondary	48	32%
	Degree	69	46%
	No formal education	14	9.3%
3.	Occupation		
	Organized sector	42	28%
	Un organized sector	64	42.6%
	Entrepreneur	23	15.3%
	Agriculture	27	18%
	Homemaker	13	8.6%
4.	Monthly Family Income (INR)		
	Less than 15,000	28	18.6%
	15,001 - 20,000	47	31.3%
	20,001 - 25,000	29	19.3%
	25,001 - 30,000	18	12%
	More than 30,000	20	13.3%
5.	Duration of Marriage (in years)		
	1 - 5	68	45.3%
	6 - 10	52	34.6%
	11 - 15	19	12.6%
	More than 15	11	7.3%
6.	Residence		
	Rural	81	54%
	Urban	69	46%
7.	Family Type		
	Nuclear	78	52%
	Joint	56	37.3%
	Extended	16	10.6%
8.	Pregnancy Order		
	First pregnancy	92	61.3%
	Multiple pregnancies	58	38.6%
9.	Duration of Present Pregnancy (in months)		
	1 - 3 months	46	30.6%

	4 - 6 months	64	42.6%
	7 - 9 months	40	26.6%

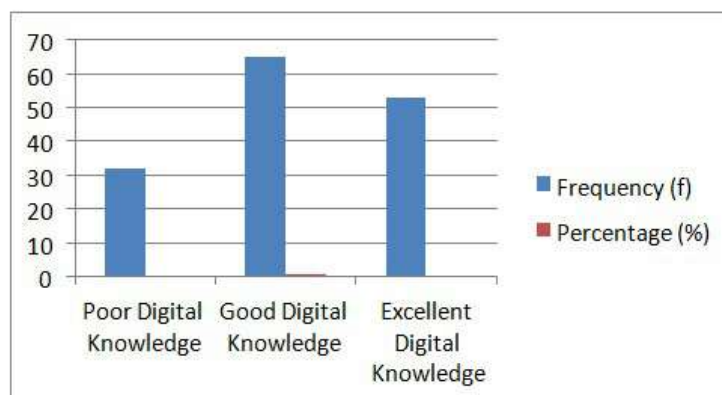
Demonstrates that the majority of the women, i.e., 42.6% (79), belonged to the age group of 19-24. 52%, 46% of pregnant mothers were degree holders. The occupational status, the majority of pregnant women, i.e., 42.6%, 64, were doing private jobs. The monthly family income, the majority of pregnant women, i.e., 31.3% (47), was between Rs. 15,001-20,000. The

majority of pregnant women's, i.e., 45.3% (68), duration of marriage in years, was 1-5 years. The residence, majority of antenatal mothers i.e. 54% (81), were residing in Rural areas. 61.3% (92) of pregnant women were first-time pregnant. The duration of present pregnancy, the majority, i.e., 42.6% (64), were in the second trimester.

6. DIGITAL KNOWLEDGE AND AWARENESS REGARDING PMMVY

Table-2: Distribution of pregnant women based on the PMMVY awareness and Digital knowledge score. (n=150)

S. No	Marks obtained	Scores	Frequency(f)	Percentage (%)
1.	0-7	Poor knowledge Digital	32	21%
2.	8-19	Good knowledge Digital	65	43%
3.	21-30	Excellent knowledge Digital	53	35%



Implies that most of the samples, i.e., 35%, had excellent knowledge regarding PMMVY, 43% had good knowledge, and 21% of

the pregnant women had poor knowledge regarding the PMMVY scheme.

Table-2: Mean score and standard deviation of pregnant women's awareness and Digital knowledge regarding the PMMVY. (n=150)

Mean	SD
15.41	7.82

The minimum score of awareness regarding birth preparedness among pregnant women who participated in the study is 0, while

the maximum score is 30, with a mean of 15.41 and a standard deviation of 7.82.

Table-3 : PMMVY awareness and Digital knowledge

S. No	PMMVY awareness and Digital knowledge Questions	Correct Answers	
		Frequency (f)	Percentage (%)
1.	What was the previous name of the PradhanMantriMatritvaVandanaYojana (PMMVY)?	89	59.3
2.	In which year was the PMMVY scheme originally launched?	90	60
3.	How many times can a mother avail of the PMMVY benefit?	112	74.6
4.	What is the age requirement for a mother to receive PMMVY benefits?	110	73.3
5.	Are you aware that PMMVY applications can be submitted online?	97	64.6
6.	What are the cash benefits provided under PMMVY?	122	81
7.	Where can a mother apply to avail of the maternity benefit under PMMVY?	125	83
8.	Do you know how to apply for PMMVY through the official website?	90	60
9.	What documents are required for the first instalment of PMMVY?	127	84.6
10.	How can a PMMVY beneficiary receive the payment?	98	65
11.	Who renamed the PMMVY scheme?	89	59
12.	Have you heard about the PMMVY mobile app for tracking application status?	95	63
13.	Within how many days from the Last Menstrual Period (LMP) must the beneficiary register her pregnancy?	110	73
14.	Can a mother who is on paid maternity leave avail of PMMVY benefits?	90	60
15.	What documents are required for the second instalment of PMMVY?	125	83
16.	Do you know how to check your PMMVY payment status online?	96	64
17.	What are the conditions to be fulfilled for receiving the first instalment of PMMVY?	98	65.3
18.	At least how many antenatal checkups are required for the second instalment?	120	80
19.	Have you used digital payment methods (UPI/bank transfer) to receive PMMVY benefits?	95	63
20.	What documents are required for the third instalment of PMMVY?	125	83
21.	Do you know where to get help if you face digital issues while applying for PMMVY?	98	65
22.	Have you attended any digital awareness programs regarding PMMVY?	89	59
23.	Before claiming the third instalment, what condition must be fulfilled?	110	73

24	Have you faced any difficulty in submitting your PMMVY application online?	85	56.6
25	Do you have access to a smartphone or computer to apply for PMMVY online?	90	60

7. FINDINGS

The majority of respondents (approximately 89%–92%, i.e., 89–127 out of 140) demonstrated a high level of awareness regarding various aspects of the PMMVY scheme, such as eligibility criteria, application procedures, required documentation, and the cash benefits provided. This suggests that a significant portion of antenatal women possess a strong understanding of the scheme's provisions.

8. DIGITAL AWARENESS

There is a relatively good level of digital awareness, with around 97–125 respondents (approximately 69%–89%) familiar with online submission processes, application tracking, mobile applications, and digital payment options. However, the fact that 85 respondents (about 61%) reported facing challenges indicates the presence of digital literacy gaps and difficulties in navigating digital platforms.

9. POTENTIAL GAPS

Despite the overall positive awareness levels, areas such as knowledge of the PMMVY mobile app (95 respondents, ~68%), usage of digital payments (95 respondents, ~68%), and difficulties encountered during online submissions (85 respondents, ~61%) reveal opportunities to improve digital literacy and user-friendliness of the scheme's digital processes.

10. RECOMMENDATIONS

➤ Strengthen Digital Literacy Programs

Organize regular digital awareness workshops at Primary Health Centres (PHCs), Anganwadi Centres, and Village Health Sanitation & Nutrition Days (VHSNDs). Special focus should be given to rural and low-literate women, helping them navigate PMMVY mobile apps, websites, and digital payment methods. Develop User-Friendly Digital Interfaces. The official PMMVY portal and mobile app should be made more intuitive, available in regional languages,

and include visual/audio guides for women with limited digital exposure. Voice-based navigation features or chatbot assistance in Tamil and other local languages can reduce confusion.

➤ Training for Frontline Workers

Train ASHA, ANM, and Anganwadi workers to provide on-the-spot assistance to pregnant women in applying digitally for PMMVY. Ensure that frontline staffs are regularly updated on latest digital protocols and able to troubleshoot common user errors.

➤ Improved Communication and Information Materials

Design simplified IEC (Information, Education and Communication) materials including posters, leaflets, and short videos on the steps for online registration and tracking PMMVY benefits.

These materials should be disseminated through local health workers, self-help groups (SHGs), and Gram Sabha meetings.

➤ Monitoring and Feedback Mechanism

Establish a feedback system where beneficiaries can report difficulties faced during online submission or digital payment. Include a helpline or grievance redressal system integrated within the app or accessible via phone calls.

➤ Ensure Infrastructure Support

Provide Wi-Fi access or internet booths at PHCs or Anganwadicentres to help women who lack smart phones or digital access at home. Encourage partnerships with NGOs or CSR initiatives to supply basic digital devices to SHG members for use in community support.

11. CONCLUSION

The findings of this study reveal that the majority of antenatal mothers in Sivagangai district have a good to excellent level of knowledge regarding the Pradhan Mantri Matritva Vandana Yojana (PMMVY). While

awareness of the scheme and its benefits is high, there are still gaps in digital literacy that hinder optimal utilization, especially in online submission and digital payment processes. The study recommends implementing targeted digital literacy programs and simplifying digital procedures to enhance accessibility. Similar research should be conducted on a larger scale to generalize findings and improve implementation strategies.

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