

# Whether Anticipation Of Cash Among Pregnant Women Linked To Better Dietary Practices - A Case Study From RajPusht Program In Rajasthan, India.



Faculty Guide  
Dr. Goutam Sadhu

Presented By-  
Dr. Arushi Arya  
Roll No. - 1476

# Contents

- **INTRODUCTION**
- **REVIEW OF LITERATURE**
- **RESEARCH OBJECTIVES**
- **MATERIALS AND METHODS**
- **RESULTS AND DISCUSSION**
- **CONCLUSION AND RECOMMENDATIONS**
- **REFERENCES**

# Introduction





# Malnutrition

Malnutrition encompasses a spectrum of nutritional imbalances, with undernutrition and overnutrition representing contrasting ends of this spectrum. Undernutrition manifests in various forms, notably stunting (low height for age), wasting (low weight for height), underweight (low weight for age), and deficiencies in essential micronutrients. Conversely, overnutrition pertains to an excess of dietary intake relative to energy expenditure, resulting in conditions such as overweight and obesity.



# Burden of Malnutrition

A Joint study by WHO, UNICEF, and World Bank (2020) revealed a significant global burden of child malnutrition, with 47 million (6.9%) children under five experiencing wasting and nearly 144 million (21.3%) suffering from stunting.

Asia alone faces a challenge with 79 million stunted and 32 million wasted children.

According to National Family Health Survey-5 (NFHS-5) data In India among children under five prevalence of stunting is 35.5%, wasting is 19.3%, and underweight is 32.1%

Rajasthan, a state within India, presents an alarming picture with underweight prevalence reaching approximately 27.6% in children and stunting (31.8%) and wasting (16.8%). Further, it has also been found that nearly half (47%) of pregnant women in Rajasthan are anaemic.







# RajPusht

- ❖ In response to the significant burden of malnutrition, the RajPusht project under the ages of IPE Global is implemented in Rajasthan to reduce the prevalence of low birth weight and wasting among children.
- ❖ RajPusht supports the Government of Rajasthan to facilitate cash benefits for pregnant and lactating women.
- ❖ The project aims to improve the effectiveness of two existing cash transfer schemes. One is the centrally sponsored Pradhan Mantri Matru Vandana Yojana (PMMVY), and the other is the state-sponsored Indira Gandhi Matritva Poshan Yojana (IGMPY) offers direct benefit transfers to mothers delivering their second child.
- ❖ Both schemes share the common goal of improving health outcomes for both expectant mothers and their unborn children.

## IGMPY Cash Transfer Conditions





- ❖ RajPusht program strategically integrates Social behavioural change Communication (SBCC) interventions alongside CCTs. SBCC utilizes a multifaceted approach to promote positive behaviour change related to maternal and child health (MCH) practices.
- ❖ SBCC interventions employ a variety of communication channels to reach beneficiaries and influence positive behaviour change. Community volunteers, known as Poshan Champions, conduct home visits and provide individual counselling sessions to pregnant and lactating women. Village Health, Sanitation, and Nutrition Committees (VHSNCs) are strengthened through Participatory Learning and Action (PLA) approaches and digital media platforms like WhatsApp, Facebook, Instagram, Moj, MX Takatak, and YouTube are utilized to deliver targeted messages.





# **Review of Literature**



Anticipation of cash is a phenomenon in which people expect cash flow in the near future. Anticipation of cash plays a crucial role in shaping the behaviour and spending patterns of consumers. As individuals navigate through their daily lives, both personal and professional, the ability to anticipate cash inflows and outflows becomes a vital factor in shaping their spending patterns and overall financial decisions. This anticipation of cash not only impacts individual consumers but also their household expenditures at a broader level.

Although there is a lack of literature specifically addressing the anticipation of cash transfers in the context of maternal health. However, people have studied anticipation of cash and it's in economic and financial perspective. Relevant insights can be drawn from a study conducted by Neil Thakral and Linh T., which sheds light on how anticipation duration influences consumer perceptions of windfall payments, transcending the binary classification of income as "future" or "current." In their study Longer anticipation periods were found to diminish anticipatory spending tendencies, thereby impacting the amount available for consumption upon receipt of the windfall income. This intricate relationship between anticipation duration and consumer behaviour underscores the need for nuanced understanding in designing financial interventions and policies to optimize consumer welfare and economic outcomes

Studies conducted in Kenya and Malawi provide insights into the impact of cash transfer programs on food demand, food security, and child health outcomes, shedding light on the role of anticipation in shaping program effectiveness. In Kenya, beneficiaries of a cash transfer program experienced a significant decrease in real food consumption amidst a price shock, highlighting the vulnerability of cash transfer recipients to market fluctuations. The anticipation of cash transfers, coupled with shifts in food demand, exacerbated consumption losses, emphasizing the importance of adjusting consumption expenditures in response to price inflation. Similarly, in another study conducted in Malawi found that the Social Cash Transfer Scheme (SCTS) positively influenced food security and child health outcomes among recipient households.

In a study conducted to explore the impacts of an unconditional cash transfer program for low-income pregnant women in Manitoba, Canada, a key informant stated that she does not believe she will receive any benefits from the scheme. She expressed concerns about privacy issues and anticipated that she would not derive any benefits. A study conducted in 2020 by the Tanzania Adolescent Cash Plus evaluation team found that there was a negative impact of anticipation of cash benefits which promoted school-going girls to drop out in anticipation of business grants.

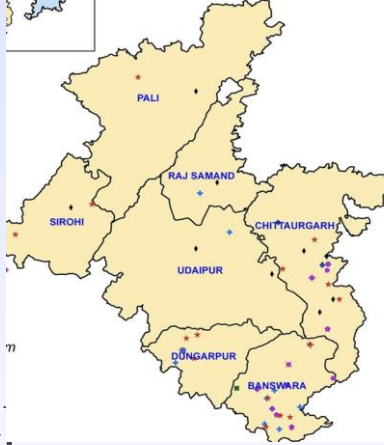
# **Research Objectives**



- 1. To study the anticipation of cash among women who are aware/ registered in cash transfer schemes.**
- 2. To explore the key enablers of anticipation of cash among pregnant women (AAA, Community meetings, peer groups, PC).**
- 3. To understand the processes through which anticipation of cash enables the consumption of nutritious food during pregnancy. (reallocation of existing household resources, improved consumption of particular food groups etc.)**
- 4. To identify the major challenges and barriers faced by pregnant women in receiving cash transfers under the RajPusht program.**

# **Materials and Methods**

# Study Area Selection



The study was conducted across three tribal districts in Rajasthan: Banswara, Dungarpur, and Udaipur. These districts were chosen from the five districts covered under the RajPusht project, based on their diverse anticipation status among beneficiaries. Anticipation refers to the beneficiaries' expectation of receiving cash benefits, even if they haven't received them yet. The districts were categorized into three groups based on the percentage of beneficiaries who reported anticipation without receiving the money and faced delays in cash transfers.

| District  | Anticipation Status | Percentage of Beneficiaries |
|-----------|---------------------|-----------------------------|
| Dungarpur | Low                 | 12%                         |
| Banswara  | Medium              | 15%                         |
| Udaipur   | High                | 32%                         |



# Sample Selection

The study involved interviewing beneficiaries registered under the RajPusht program through the Poshan Champion app. Additionally, frontline workers from the same blocks were interviewed to understand the operational and programmatic challenges. The data collection process spanned approximately one month.

## 1 Pregnant Women

Pregnant women at their first and second parity who were duly registered for the PMMVY and IGMPY cash transfer scheme were selected as the sample for the in-depth interviews and Focus Group Discussions.

## 3 Frontline Community Workers

Frontline community workers (AAA, Poshan champions, village lady supervisors, CDPO) were selected from the same blocks of districts where beneficiaries were interviewed.

## 2 Family Members

Household members of the beneficiaries, especially the husband, mother-in-law, and father-in-law, were selected based on their availability.



# Sample Size

A total of 1,910 women across the three districts were identified as having anticipation (from CCM 6 data). In-depth interviews were conducted with 51 women, representing approximately 2.5% of the total group. The remaining sample of 45 women was triangulated with data from household members, frontline workers, Child Development Project Officers (CDPOs), and Lady Supervisors (LS). Additionally, 3 Focus Group Discussions (FGDs) with frontline workers in each district were conducted.

| District  | Pregnant Women |    | CDPO | PC | LS | AAA | Total |
|-----------|----------------|----|------|----|----|-----|-------|
| Udaipur   | 17             | 6  | 2    | 3  | 2  | 0   | 29    |
| Banswara  | 17             | 6  | 0    | 3  | 2  | 5   | 33    |
| Dungarpur | 17             | 6  | 2    | 3  | 1  | 4   | 34    |
| Total     | 51             | 18 | 4    | 9  | 5  | 9   | 96    |



# Triangulation for Robustness

To enhance the validity of our findings, we triangulated data from the interviews with information from other key informants, including household members, frontline workers, CDPOs, and LS. This triangulation ensured that our insights were corroborated by multiple perspectives, adding depth and credibility to our analysis.

1

## Multiple Sources

Data was collected from various sources, including pregnant women, family members, members, and frontline workers. This allowed for a comprehensive understanding of understanding of the experiences and challenges faced by the beneficiaries.

2

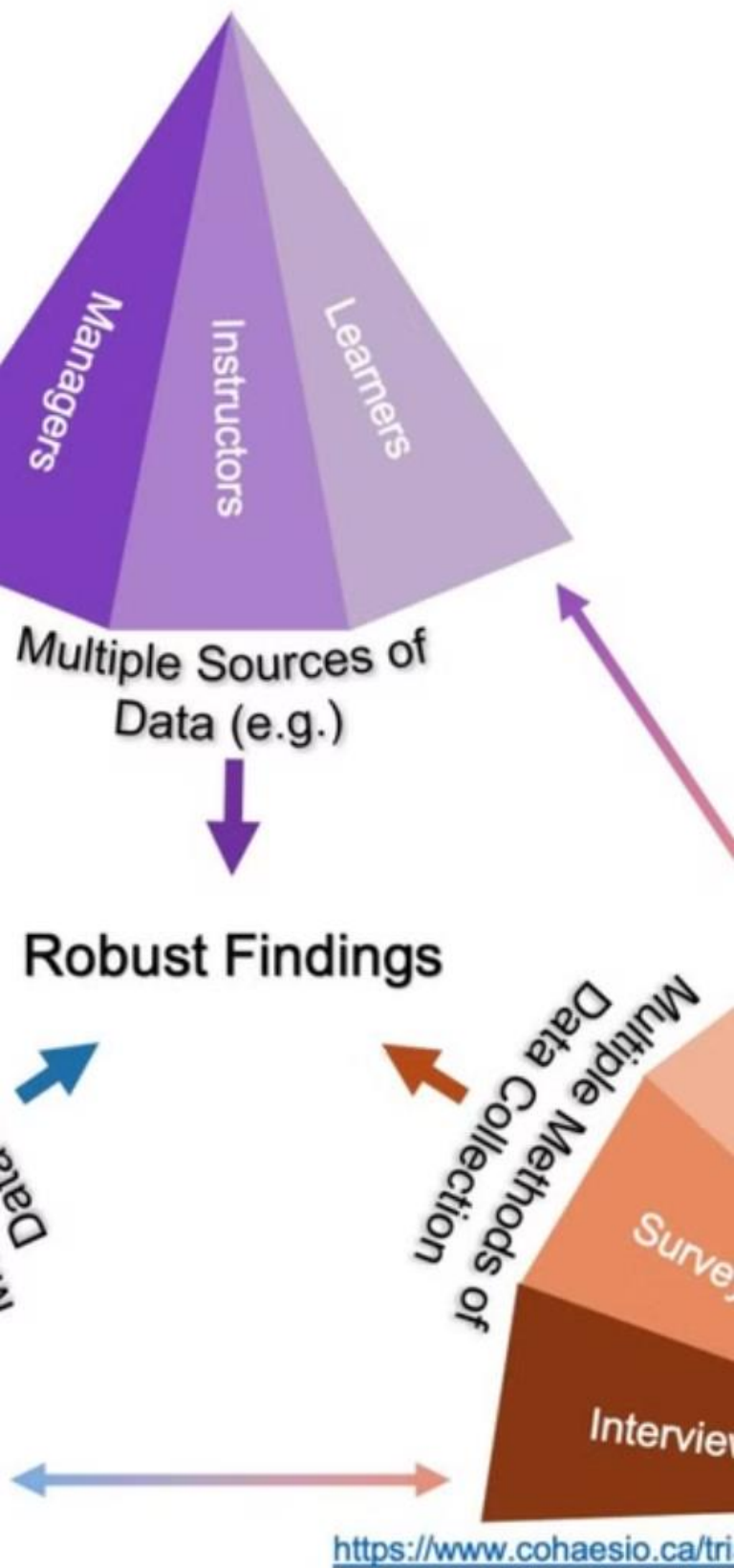
## Cross-Verification

The information obtained from the women was cross-verified with data from other from other key informants. This ensured that the insights were corroborated by corroborated by multiple perspectives, adding depth and credibility to the analysis.

3

## Holistic Understanding

This approach allowed for a more holistic understanding of the experiences and and challenges faced by the beneficiaries, providing a richer and more nuanced nuanced perspective.





# Data Collection Techniques

Both quantitative and qualitative techniques of data collection were adopted. Qualitative data was collected by the researchers, while quantitative data was utilized from concurrent monitoring (CCM) data of the RajPusht program, collected biannually by third-party enumerators. Data for the analysis was utilized from the latest survey round, conducted in January to March 2024.

## Quantitative Technique

Data from 6775 pregnant women was analyzed, collected through a structured questionnaire tool on a mobile-based application. Close-ended questions related to demographics, socioeconomic status, knowledge about prenatal care, awareness about various government cash transfer schemes, knowledge and behavior towards anticipation of cash, and utilization of cash incentives received under the program were included.

## Qualitative Technique

A comprehensive array of instruments including Focus Group Discussion (FGD), In-depth interview checklists, and Key Informant interview checklists were utilized. In-depth interviews were conducted with a stratified purposive sample of women who have participated in the RajPusht program, exploring their perceptions of cash transfers, understanding of SBCC messages, changes in behavior regarding savings and investment in nutrition, and perceived impacts on maternal and child health.

# **Results and Discussion**

# Findings based on Quantitative Data

## 1 High Registration Rates

Data from CCM-6 revealed that 75% of surveyed women were registered under conditional cash transfer schemes for their first and second pregnancies.

## 3 Impact on Food Spending

Women experiencing delays in cash transfers spent more on food in anticipation of benefits, while those receiving funds promptly exhibited lower food spending.

## 2 Anticipation of Cash Benefits

Of the registered women, 54.5% anticipated receiving cash benefits in the near future, with timely disbursements correlating to higher anticipation.

## 4 Trust and Anticipation

Higher anticipation of cash transfers was linked to greater trust in Anganwadi Workers (AWW), Auxiliary Nurse Midwives (ANM), Accredited Social Health Activists (ASHA), and Poshan Champions.



# Dietary Investment and Consumption

## Increased Dietary Investment

60% of women reported investing more in a nutritious diet, driven by the anticipation of future cash benefits.

## PLA Impact

Participation in Participatory Learning and Action (PLA) activities motivated 23% of women to increase their expenditure on nutritious food during pregnancy.

## Dietary Diversity

Women anticipating cash benefits exhibited higher consumption of food from at least five different food groups, indicating a positive correlation between anticipation and dietary diversity.





# Qualitative Findings: Personal Experiences

Qualitative analysis delved deeper into the personal experiences and perceptions of women regarding cash transfer schemes and their impact on pregnancy-related expenditures. In-depth interviews and focus group discussions revealed specific challenges and benefits encountered by pregnant women and their families.





# Awareness and Timeliness of Cash Benefits

## Awareness of Schemes

Interviewed women beneficiaries were aware of the cash transfer schemes (Pradhan Mantri Matru Vandana Yojana and Indira Gandhi Matritva Poshan Yojana IGMPY), but expressed concerns about timeliness and conditionalities.

## Confusion Regarding Schemes

Beneficiaries reported confusion between PMMVY, IGMPY, and other state-funded schemes such as Janani Suraksha Yojana (JSY), and Rajshree.

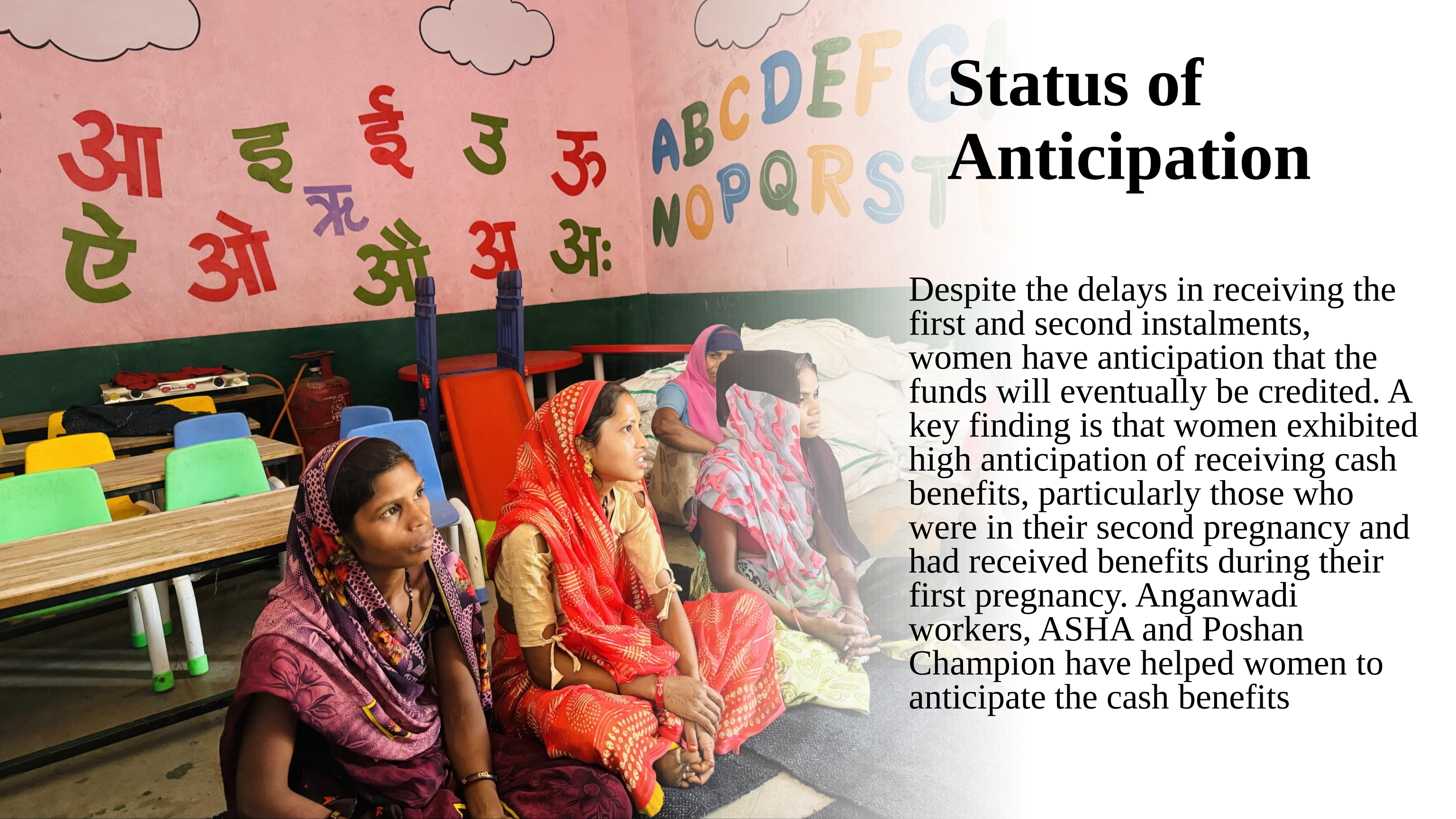
## Delays in Cash Transfers

Beneficiaries reported delays in receiving the first and second instalments, with some not receiving any instalments even by the ninth month of their pregnancy.

*A beneficiary in Udaipur said, “hum PMMVY yojana ke baare mein jante hain, usme 6000 rupee milte hain par who bache ke hone ke baad milte hain.”*

*In an interview with women beneficiary in Udaipur, she stated, maine 3 baar apna khata check karliya par abhi tak koi paisa nahi mila, maine anganwadi madam se bhi poocha par unhone bola abhi samay lagega par miljayega.”*





# Status of Anticipation

Despite the delays in receiving the first and second instalments, women have anticipation that the funds will eventually be credited. A key finding is that women exhibited high anticipation of receiving cash benefits, particularly those who were in their second pregnancy and had received benefits during their first pregnancy. Anganwadi workers, ASHA and Poshan Champion have helped women to anticipate the cash benefits



# Enablers of Anticipation

## Anganwadi Workers

Anganwadi workers raised awareness about the schemes through weekly meetings and regular interactions with beneficiaries, providing reassurance during delays.

When asked about why you anticipate that you will receive the cash incentive beneficiary stated the following:  
*“anganwadi madam ne mujhe is scheme ke bare mei. Batayaaur unhone hi mere saare kagaj bhare*

## Poshan Champions

Poshan Champions motivated women to adopt healthier eating habits, highlighting the long-term benefits of participating in the scheme.

A beneficiary in Dungarpur told : *“Ramji (Poshan Champion) abhi tak 2 baar mere ghar aaye hain who mera wajan dekhte hain aur khaane peene ke baare mein batate hain.”*

## Community/Surrounding Influence

Observing others in the community receiving benefits fostered anticipation among beneficiaries.

In an interview with beneficiary in Banswara she said, *“meri bhabhi ko bhi paise mile the unke bache ke time pe toh mere bhi aa jayenge”*

# Managing Expenses

## Kitchen Gardens/Livestock



Households managed expenses independently through farming and livestock rearing, providing access to fresh produce and dairy products.

## Husbands and Family Members

Husbands working in adjacent states sent money home, while extended family support played a crucial role in managing finances.

## Women Self-Help Groups (Samooths)



Women's self-help groups provided access to collective funds for managing expenses.

## Savings

Beneficiaries reported saving money specifically for their pregnancies, utilizing earnings from daily wage labor, stitching, or other employment.



# Utilization of Cash Benefits

When asked how they would utilize the cash benefits if received on time, many women indicated they would spend the money on nutritious food, such as ghee, dry fruits, fruits, and coconut water. They also expressed a desire to save a portion for future delivery expenses, medicines, and the future needs of their child.



# Challenges Faced by Pregnant Women

## 1 Jan Aadhar

Incomplete documentation, particularly the lack of Jan Aadhaar cards, posed a significant barrier to accessing benefits.



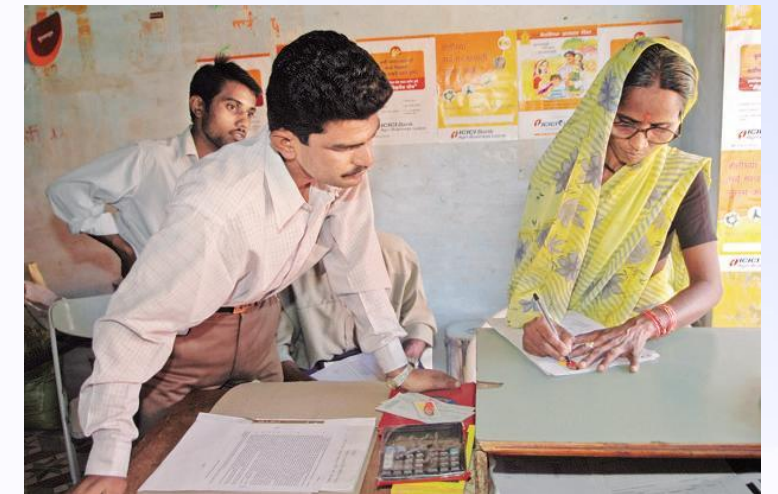
## 2 Nata Pratha

The practice of Nata Pratha, where women enter into relationships without legal formalities, often resulted in incomplete documentation and difficulty in accessing benefits.



## 3 Bank Account Issues

Mismatches between registered bank accounts and active accounts prevented beneficiaries from receiving their cash benefits.







## Household environment and family support

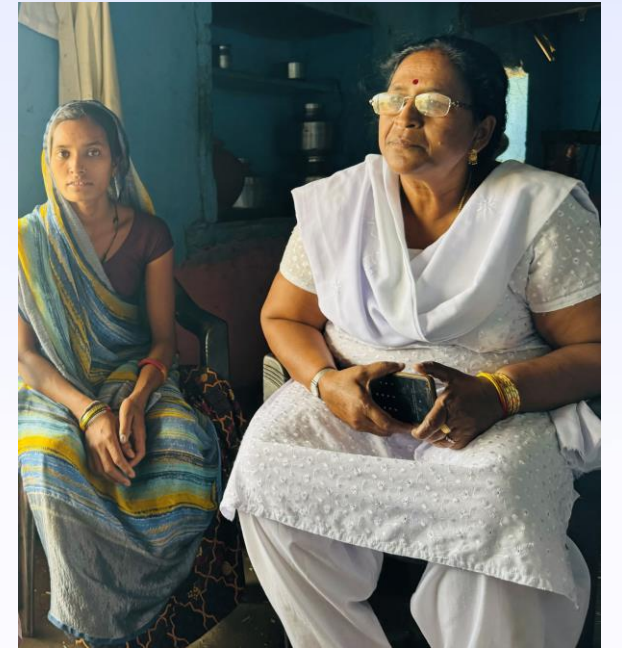
Family members also played a crucial role in encouraging pregnant women to maintain a nutritious diet. The support and motivation from the family helped reinforce the messages delivered by Anganwadi workers and Poshan Champions, creating a supportive environment that prioritized the health of pregnant women and their babies.

A beneficiary in Udaipur told that : *“Pregnancy ke time meri saas mera bahot khyaal rakhatii hain aur mujhe batati hain ki mujhe kyaa khanaa hai. meri saas mujhe din men do baar doodh deti hain aurr fal khane ke liye bhi kehti hain.”*



# Challenges Faced by Frontline Workers

- 1 Convincing Beneficiaries
- 2 Geographical Barriers
- 3 Systematic Delays
- 4 Incomplete Documentation
- 5 Technological Literacy
- 6 Staff Shortage



# **Conclusion and Recommendations**



# Anticipation of Cash Benefits

The study concluded that pregnant women, particularly those with previous positive experiences, exhibited a significant level of anticipation regarding cash transfers. Factors such as trust in frontline workers (AWW, ASHA, ANM, and PC) and peer influence within the community played crucial roles in shaping this anticipation. However, misconceptions regarding the timing and conditionalities of benefits remained prevalent among beneficiaries

*Hence the study recommends the Comprehensive Information Dissemination that us to Implement extensive educational campaigns to clarify timelines, conditionalities, and benefits of cash transfer schemes. Utilize community meetings, local media like ( moj,takatak ) and digital channels to reach a broad audience*

# Key Enablers of Anticipation

Community engagement facilitated through AAA, community meetings, and peer groups, emerged as key enablers of anticipation among pregnant women. Regular interactions with Anganwadi workers and Poshan Champions provided reassurance and support, fostering trust in the cash transfer schemes. Additionally, observing others in the community benefiting from the schemes motivated women to anticipate and seek out their expected benefits.

*Hence the study recommends frontline workers (including Poshan champions) to conduct more meetings and interactions to create more anticipation among the beneficiaries and their households.*





## Processes Enabling Nutritious Food Consumption

While the anticipation of cash benefits positively influenced spending on nutritious food, the study found a mixed utilization pattern. Some beneficiaries reported allocating the cash towards purchasing nutritious food and supplements, while others prioritized saving for future child-related expenses. However, the study highlighted the need for complementary interventions such as nutritional counselling and behaviour change communication to ensure that cash benefits are invested effectively in improving maternal nutrition.

*Hence the study recommends to introduce financial programs focusing on budgeting, savings, and managing pregnancy-related expenses. Promote saving schemes tailored for maternal health needs.*



## Challenges and Barriers

Several barriers hindered women's access to the full benefits of cash transfer schemes. Incomplete documentation, particularly the lack of a Jan Aadhaar card, and issues with incorrect bank account linkages were major obstacles. The practice of Nata Pratha further complicated eligibility and documentation processes, exacerbating the challenges faced by pregnant women in accessing cash transfers.

*Hence the study recommends to implement targeted interventions to support women involved in Nata Pratha and other vulnerable groups. Adjust documentation requirements to accommodate changes in marital status and socio-cultural practices and provide short-term training on scheme details, digital form filling, and grievance redressal, and ensure close monitoring of nutritious food deliveries by AWWs and special camps to be organized to enable the target women to get benefits.*



# Limitations of the study



1. **Geographical Constraints:** The study was conducted in specific regions of Rajasthan, which may limit the generalizability of the findings to other states or regions with different socio-economic and cultural contexts.
2. **Sample Size:** The sample size was limited, which may not fully capture the diversity of experiences and perspectives of all pregnant women in the study area.
3. **Self-Reported Data:** The reliance on self-reported data from participants could introduce bias, as respondents might underreport or overreport their awareness and utilization of cash benefits.
4. **Limited Focus on Male Perspectives:** While the study acknowledges the role of husbands and family members, it primarily focuses on the experiences of pregnant women, potentially overlooking the influence of male family members on the utilization of benefits.
5. **Technological Barriers:** The study did not extensively explore the impact of technological barriers faced by frontline workers in implementing the schemes, which could affect the accuracy and timeliness of service delivery.
6. **Context-Specific Barriers:** Some barriers, such as those related to the Nata Pratha practice, are highly context-specific and may not be applicable to other regions, limiting the broader applicability of certain findings.

# References

- Nutrition Report The Nutrition Accountability Framework The NAF Commitment Tracker Country Nutrition Profiles Resources Blog Events 2018 Global Nutrition Report.
- Malnutrition.
- A future for the world's children? A WHO–UNICEF–Lancet Commission.
- UNICEF WHO and World Bank. Levels and trends in child malnutrition: Key Findings of the 2020 Edition of the Joint Child Malnutrition Estimates. Geneva: World Health Organisation . 2020;
- FAO. The state of food security and nutrition in the world. Safeguarding against economic slowdowns. Rome; 2019.
- Uauy R, Desjeux JF, Ahmed T, Hossain M, Brewster D, Forbes D, et al. Global efforts to address severe acute malnutrition. J Pediatr Gastroenterol Nutr. 2012 Nov;55(5):476–81.
- National Family Health Survey (NFHS-5), 2019-21, India Report. .National Family Health Survey - 5 State Fact Sheet Rajasthan 2020-21.
- Zulfiqar H, Shah IU, Sheas MN, Ahmed Z, Ejaz U, Ullah I, et al. Dietary association of iron deficiency anemia and related pregnancy outcomes. Food Sci Nutr. 2021 Aug 1;9(8):4127–33.
- .Kumar R. Anemia: A Common Health Problem, Consequence and Diet Management among Young Children and Pregnant Women. Available from: [www.anemia.com](http://www.anemia.com).
- Thakral N, Tô LT, Drake M, Hicks B, Lam L, Lee S, et al. Anticipation and Consumption [Internet]. 2022. Available from: <https://ssrn.com/abstract=3756188>
- Dietrich S, Schmerzeck G. For real? Cash transfers' effects on food consumption during price shocks in Kenya. J Dev Effect. 2022;14(2):160–88.
- Miller CM, Tsoka M, Reichert K. The impact of the Social Cash Transfer Scheme on food security in Malawi. Food Policy. 2011 Apr;36(2):230–8.
- Struthers A, Metge C, Charette C, Enns JE, Nickel NC, Chateau D, et al. Understanding the Particularities of an Unconditional Prenatal Cash Benefit for Low-Income Women: A Case Study Approach. Inquiry (United States). 2019 Aug 1;56.

# **Thank You**

## For Your Attention!

### Any Questions

