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Regional inequality in the Janani Suraksha Yojana (JSY) coverage in India: A Geographical spatial Analysis

30 Abstract

31 Introduction

32 Although India has made significant progress in institutional delivery after the
33 implementation of National Rural Health Mission under which the Janani SurakshaYojna
34 (JSY) is a sub-programme which played a vital role in the increase of institutional delivery in
35 public facilities. However, a huge gap still, persists in terms of coverage and utilization of the
36 JSY scheme, not only across socio-economic groups but also at district level in India.
37 Therefore, this paper aims to provide an understanding of the JSY coverage at the district
38 level in India. further, it tries to carve out the factors responsible for regional disparity of JSY
39 coverage at district levels.

40 Mehtods

41 The study used the fourth round of National Family Health Survey data and restricts sample
42 size ($n=148,145$) to the women aged 15-49 years who gave recent birth in the institution
43 during five years preceding the survey. Bivariate and multivariate regression analysis
44 was used to fulfill the study objectives. Additionally, Moran's I statistics and bivariate Local
45 Indicator for Spatial Association (LISA) maps were used to understand spatial dependence
46 and clustering of JSY coverage. Ordinary least square, spatial lag and spatial error models
47 were used to examine the correlates of JSY utilization.

48 Results

49 The value of spatial-autocorrelation for JSY was 0.71 which depicts high dependence of the
50 JSY coverage over districts of India. The overall coverage of JSY in India is 36.4% and it
51 highly varied across different regions, districts, and even socioeconomic groups. The spatial
52 error model depicts that if in a district the women with no schooling status increase by 10%
53 than the benefits of JSY get increased by 2.3%. Similarly, if in a district the women from
54 poor wealth quintile increases by 10% the benefits of JSY also increased by 4.6%. However
55 coverage of JSY made greater imperative to understand it due to its clustering among districts
56 of specific states only.

57 **Conclusion**

58 It is well reflected in the EAGs states in terms of spatial-inequality in service coverage. There
59 is a need to universalize the JSY programme at a very individual level. And, it is required to
60 revisit the policy strategy and the implementation plans at regional or district levels.

61 **Keywords:** Janani Suraksha Yojana; spatial analysis; LISA; India.

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69 **Introduction**

70 Despite given efforts by international, national, and local governments and agencies, the
71 utilization status of maternal and child health (MCH) care services is still low in many
72 developing countries, including India(Kruk, Prescott, & Galea, 2008; Blas et al., 2008;
73 Boerma, 2012; Heidkamp & Group, 2017; Baru et al., 2010; Lim et al., 2010; Paul, Paul, &
74 James, 2019). Although India has made considerable progress in reducing maternal mortality
75 through the interventions of different health policies and programs, the national rural health
76 mission (NRHM) is one of them and acting as multi-strategic policy interventions to promote
77 health care accessibility while reducing health inequity (Gupta, et al., 2016; Vellakkal, et al.,
78 2017a), however, kinds of literature show that the effectiveness and efficiency of the
79 programs are not the same across socio-economic groups and regions that led to slow, uneven
80 and unequal distribution of health and health care practices (Baru, et al., 2010; Borooah, et al.,
81 2012; Lim et al., 2010; Joe, et al., 2018; Paul, S., Paul, S., & James, K. S. 2019).

82 Still, a large proportion of women and children are not covered under the essential health
83 care services (Navarro et al., 2006; Kassebaum et al., 2016; Hunter et al., 2014; Murray, et al.,
84 2014; Paul et al., 2019) and particularly, those who are from the poor and marginalized groups
85 of the communities(CSDH, 2008; Baru, et al., 2010; Barros, et al., 2012). India is also facing
86 the same issue of health inequality, and even worse in the case of MCH care services(Panda
87 & Mohanty, 2019; Nair & Panda, 2011; Pathak, Singh, & Subramanian, 2010; Vellakkal, et
88 al., 2017a). In India, huge health disparities exist across different socio-economic groups,
89 regions, states, and districts level in terms of accessing and utilizing maternal and child health
90 care services(Powell-jackson et al., 2015). States like Uttar Pradesh, Bihar, Madhya Pradesh,
91 Rajasthan, Jharkhand, Chhattisgarh, Uttarakhand, and Orissa are going through tremendous
92 inequality in accessing equitable health care services(Lim, et al., 2010; Randive, Diwan, &
93 De Costa, 2014). These states are also together named EAGs (Empowered Action Group)

94 states, with low performing in socio-economic and health indicators, and that eventually lead
95 to high maternal and child mortality compared to other states (UNICEF & India, 2010; SRS,
96 2019).

97 Higher maternal mortality rates and its variations across socio-geographical regions show that
98 there is inaccessibility, unavailability, and unaffordability of essential maternity services
99 that lead to under-utilization of MCH services among the poor and marginalized women (Baru
100 et al., 2010). For example, institutional delivery is an important maternity service that
101 prevents maternal and neonatal mortality. In India, still, 21% of childbirth delivery occurs at
102 home (IIPS & ICF, 2017). Although, institutional delivery in India has increased to 79% in
103 2015 from 39% in 2005; still, the gap has remained wide and persistent across socio-economic
104 groups, regions, and states (IIPS & ICF, 2017). Therefore, for plummeting health inequity and
105 fostering health equality development by promoting institutional delivery, the
106 *Janani Suraksha Yojana* (JSY) or ‘Safe Motherhood scheme’ was introduced in 2005, under the
107 National Rural Health Mission (NRHM), in which the poor and marginalized women
108 are provided with an incentive for delivering their child in public health facilities. It is a
109 conditional cash transfer scheme to promote institutional delivery in order to reduce mother
110 and child deaths (India & UNFPA, 2009).

111 The economic burden is one of the most important factors that restrict poor pregnant women
112 delivering their childbirth at health institutions (Jeffery & Jeffery, 2010; Mohanty & Kastor,
113 2017). Further, socio-economically vulnerable and marginalized women also suffer from
114 multiple deprivations/vulnerabilities in seeking maternal health care services, such as
115 prenatal, natal, post-natal care, and child immunization (Adam et al., 2005; Houweling,
116 Ronmans, & Kunst, 2007; Mohanty, 2012; Mishra & Syamala, 2019). The JSY scheme is
117 one of the most far-reaching demand-side financing programs in the world (Murray et al.,

118 2014; Purnell et al., 2016). And, it is associated with increasing institutional delivery among
119 the most deprived groups of people.

120 The provision of conditioning JSY cash payment scheme to all pregnant women is marked as
121 an irregularity to the beneficiaries and it has been found that after a decade of
122 implementation of the JSY scheme, a huge gap persists in terms of coverage and utilization
123 (Randive, Diwan, & De Costa, 2014; Vellakkal et al., 2017), not only across socio-economic
124 groups but also at regional and district-levels (A. Gupta et al., 2018; Powell-jackson et al.,
125 2015). Several studies found that the increasing trend of inequity and inequality in access to
126 JSY services and its coverage has created policy concerns (Gupta et al., 2018; Paul et al.,
127 2019; Randive, Diwan, & De Costa, 2014; Vellakkal et al., 2017); therefore, it requires
128 putting forth many questions against the policies and programme for its overall
129 coverage (Vellakkal, Reddy, Gupta, Chandran, et al., 2017)

130 The literature also shows that there is a significant variation in coverage of health policy and
131 programs interventions across the communities due to unawareness and lack of
132 knowledge (Barros et al., 2012; Jarris, Savage-narva, & Lupi, 2016; Lagarde, Haines, &
133 Palmer, 2009). Due to the policy coverage gap and lack of programme effectiveness across the
134 groups, regions, and states have made substantial increments in the health disparity. It is
135 evident in the study conducted by Vellakkal et al., that the use of JSY conditioning cash
136 transfer during pregnancy is varied considerably across socio-economic groups, and not all
137 eligible women get access to it (Vellakkal, Reddy, Gupta, Chandran, et al., 2017). Moreover,
138 it also varies across geographic regions and states in India (Lim et al., 2010; Powell-jackson,
139 Mazumdar, & Mills, 2015). Spatial disparity matters in the MCH services coverage and its
140 utilization (Biradar & Singh, 2020; Joe, Perkins, Kumar, Rajpal, & Subramanian, 2018;
141 Panda, Kumar, & Mishra, 2019). Studies show that there is a strong correlation between the

142 proximate determinants of spatial clustering and the service coverage (Panda, Kumar, &
143 Mishra, 2019).

144 As it was found that a huge gap persists in the JSY coverage across various socio-
145 econocmicgroups, states, and regions of India.Therefore, this paper aims to provide an
146 understanding of the JSY coverage at the district level. Moreover, it tries to carve out the
147 factors responsiblefor regionaldisparity for JSY coverage at district level.The study
148 hypothesized that there was no spatial auto-correlation between JSY coverage and districts of
149 India.

150 ***Janani Suraksha Yojana (Safe Motherhood Programme):*** India has launched several health
151 policies and programs to protectmother and child health and to improve their survival.
152 India's flagship scheme ofJSY launched in 2005under the auspicious program of National
153 Rural Health Mission (NRHM)with a particular focus on reducing maternal and infant
154 mortality through promoting antenatal, natal, and postnatal care. It is a conditioning cash-
155 incentive scheme that promotes among pregnant women to deliver their child at public health
156 institutions. Since, in India,one-fifth of childbirths stilltake place at home delivery (IIPS &
157 ICF, 2017).It ensures safe delivery to all women who belong to ScheduledCastes, Scheduled
158 Tribes, and those women who are living below the poverty line (BPL) with the age of 19
159 yearsand above during delivery. The ASHAas a community health worker (Accredited Social
160 Health Activist) acts as an intermediate person to track from pregnancy to childbirth and
161 postnatal care in the community in this scheme.In this way, ASHA is engaged with the JSY
162 scheme to set up a linkage between the government health system and the beneficiary woman
163 (NRHM, 2005).

164 **Methods**

165 The data from the National Family Health Survey round four (NFHS-4) was used to
166 understand the spatial pattern and correlates affecting the JSY service utilization in India.
167 NFHS is a cross-sectional national representative survey, conducted in 2015-16 under the
168 stewardship of the Ministry of Health and Family Welfare (MoHFW), Government of India.
169 The survey provides detailed information on population, fertility, familyplanning,
170 reproductive right and health issue, HIV/AIDS, gender issues,women empowerment, and
171 domestic violence. NFHS used a two-stage stratified sampling design to give the estimates at
172 state (36) as well as district level (640). The detailed methodology and complete information
173 on the survey design and data collection published elsewhere(IIPS & ICF, 2017). The survey
174 collected information from 601,509 households, 699,686 women, and 112,122 number of
175 men for the response rate of 98 percent, 97 percent, and 92 percent respectively. The study
176 restricts sample size (n=148,145) to the women aged 15-49 years who gave recent birth in the
177 institution during five years preceding the survey.

178 *Outcome variable*

179 The outcome variable for the analysis is the coverage (percentage) of the JSY scheme. The
180 question was asked to the women ‘did you receive any financial assistance for delivery care?’
181 Further, the question was asked ‘from where did you get assistance? The response was
182 dichotomous 1 ‘Yes (received JSY assistance)’ and 0 ‘No (not receive)’.

183 *Independent variable*

184 The predictor variables for this were theeducation of the women (no schooling and literate),
185 wealth of the households (poor and non-poor), place of residence (rural and urban), caste
186 (scheduled caste/scheduled tribe and others), religion (Hindu and non-Hindu), and mass
187 media exposure (no exposure and some exposure)(Kumar & Dhillon, 2020).

188 Statistical analysis

189 Bivariate and multivariate logistic regression analysis was used to analyse the
190 data. Additionally, for spatial analysis in terms of coverage of JSY among women in India
191 univariate and bivariate Moran's I index measurements were used along with the usage of
192 spatial regression models(Anselin et al., 2006). Spatial auto-correlation is being measured by
193 using Moran's I statistics. Spatial autocorrelation represents the extent to which data points
194 are similar or dissimilar to their spatial neighbours(Yandell & Anselin, 1990).

195 Univariate Moran's I measure the spatial auto-correlation of neighbourhood values around a
196 specific spatial location. It determines the extent of spatial non-stationary and clustering
197 present in the data. Bivariate Moran's I examines the local correlation between an outcome
198 variable and certain characteristics of the region. While both univariate and bivariate Moran's
199 I aim to measure similarities and dissimilarities of spatial data, they are found to be less
200 useful in case of uneven spatial clustering(Srivastava et al., 2019). The formula to calculate
201 the Moran's *I* statistic is as follows:

$$202 \text{Univariate Moran's } I = \frac{n}{S_O} \times \frac{\sum_i \sum_j W_{ij}(x_i - \bar{x})(x_j - \bar{x})}{\sum_i (x_i - \bar{x})^2}$$

203 Where x is the variable of interest and \bar{x} is the mean of x; n is the number of spatial units;
204 W_{ij} is the standardized weight matrix between observation i and j with zeroes on the
205 diagonal; and S_O is the aggregate of all spatial weights, i.e. $S_O = \sum_i \sum_j W_{ij}$

206

$$207 \text{Bivariate Moran's } I = \frac{n}{S_O} \times \frac{\sum_i \sum_j W_{ij}(x_i - \bar{x})(y_j - \bar{y})}{\sum_i (y_i - \bar{y})^2}$$

208

209 Where x and y are the variables of interest; \bar{X} is the mean of x; \bar{Y} is the mean of y; n is
210 number of spatial units; W_{ij} is the standardized weight matrix between observation i and j
211 with zeroes on the diagonal; and S_O is the aggregate of all spatial weights, i.e. $S_O = \Sigma_i \Sigma_j W_{ij}$.

212

213 Value of Moran's- I ranges from -1 (indicating perfect dispersion) to +1 (perfect correlation).
214 A zero value indicates a random spatial pattern. Negative (positive) values indicate a negative
215 (positive) spatial autocorrelation. Positive autocorrelation indicates that points with similar
216 attribute values are closely distributed in space, whereas negative spatial autocorrelation
217 indicates that closely associated points are more dissimilar(Srivastava et al., 2019).

218 Univariate LISA calculates the spatial-correlation of neighbourhood values around the
219 specific spatial location(Anselin, 1995). It determines the extent of spatial randomness and
220 clustering present in the data. The measure (I_i) is given by the following:

221
$$\text{Univariate LISA: } I_i = \frac{n \cdot (x_i - \bar{X})}{\Sigma_i (x_i - \bar{X})^2} \Sigma_j w_{ij} (x_j - \bar{X})$$

222 Bivariate Local Indicator of Spatial Association (LISA) measures were estimated to analyse
223 the association of certain characteristics of regions with different outcomes of child
224 immunization The bivariate LISA presented as below:

225
$$\text{Bivariate LISA: } I_i = \frac{n \cdot (x_i - \bar{X})}{\Sigma_i (y_i - \bar{Y})^2} \Sigma_j w_{ij} (y_j - \bar{Y})$$

226 Four types of spatial auto-correlation were generated based on the four quadrants of Moran's I
227 scatter plots which are defined as follows:

- 228 • **Hot Spots:** districts with high values, with similar neighbours (High-High).
229 • **Cold Spots:** districts with low values, with similar neighbours (Low-Low).

230 • **Spatial Outliers**: districts with high values, but with low-value neighbours (High-Low) and districts with low values, but with higher values of neighbours (Low-High).

232 The spatial weights W_{ij} are non-zero when i and j are neighbours, else it remains zero (Bivand, 233 2015). The weight used in the analysis is Queen Contiguity weights which represents whether 234 spatial units share the boundary or not. If the set of boundary points of unit I is denoted by the 235 band (i), then the Queen Contiguity Weight is defined by:

$$236 W_{ij} = \begin{cases} 1 & , bnd(i) \cap bnd(j) \neq \emptyset \\ 0 & , bnd(i) \cap bnd(j) = \emptyset \end{cases}$$

237 However, this allows the possibility that spatial units share only a single boundary point 238 (such as a shared corner point on a grid of spatial units). Hence a stronger condition is to 239 require that some *positive* portion of their boundary be shared.

240 In order to determine the significant correlates of coverage of Janani Suraksha Yojana (JSY) in 241 India, a set of regression models had been used. Spatial ordinary least square (OLS) 242 regression model was used to see the extent of autocorrelation in the error term. Since the 243 OLS confirmed spatial autocorrelation in its error term for the dependent variable, we further 244 estimated spatial lag model (SLM) and spatial error model (SEM) (Sharma et al., 2020). The 245 underlying assumption of a spatial lag model is that the observations of the outcome variable 246 are affected in the neighbourhood areas whereas the spatial error model is used to consider 247 the effect of those variables which are absent in the regression model but had an effect on the 248 outcome variable. The basic difference between the two models is that the spatial lag model 249 unlike the spatial error model does not consider the spatial dependence of the error term.

250 The basic equation for OLS is as follows:

$$251 Y = \alpha + BX + \varepsilon$$

252 Where Y is the outcome variable, X is the vector of predictor variables and α is the model
253 intercept and β is the corresponding coefficient vector.

254 Spatial lag model suggests that the units are spatially dependent on each other and lagging to
255 each in the nearby spatial locations(Sharma et al., 2020). A typical spatial lag model can be
256 written as follows:

257

$$Y_i = \delta \sum_{j \neq i} W_{ij} Y_j + \beta X_j + \varepsilon_j$$

258

259 Here Y_i denotes the JSY coverage for the i^{th} district, δ is the spatial autoregressive
260 coefficient, W_{ij} denotes the spatial weight of proximity between district i and j, Y_j is the JSY
261 coverage in the j^{th} district, β_j denotes the coefficient, X_j is the predictor variable and ε_j is the
262 residual.

263 Spatial error model, on the other hand, considers the contribution of omitted variables that are
264 not included in the model but can have a significant effect in the analysis(Sharma et al.,
265 2020).A Spatial Error Model (SEM) is expressed as follows:

266

267

$$Y_i = \beta X_j + \lambda \sum_{j \neq i} W_{ij} Y_j \varepsilon_j + \varepsilon_i$$

268

269 Here, Y_i denotes the JSY coverage for the i^{th} district, λ is the spatial autoregressive
270 coefficient, W_{ij} denotes the spatial weight of proximity between district i and j, Y_j is JSY
271 coverage in the j^{th} district, β_j denotes the coefficient, X_j is the predictor variable and ε_i is the
272 residual.

273 **Results**

274 **Background analysis**

275 Table-1 represents the socio-economic profile of the study population in India. As per 2015-
276 16 estimates, 36.4% of women in India got benefited from JananiSurakshaYojana (JSY). Of
277 the total women selected 21.6% were having no schooling. Every 3 in 10 women were from
278 the Scheduled Caste/Scheduled Tribe caste category. About 8 in 10 women were from the
279 Hindu religion. About 37.6% of women belonged to poor wealth quintile and 19% of women
280 had no media exposure. About 67% of women belonged to rural areas in India.

281 Table-2 depicts bivariate and logistic regression analysis to find an association between JSY
282 and background factors in India, 2015-16. Women who were educated were having
283 significantly lower odds for receiving JSY benefits in reference to women who had no
284 schooling [OR: 0.80, p<0.01]. Odds for JSY benefits were higher among women those from
285 Scheduled Caste/Scheduled Tribe category than women from non-Scheduled Caste/
286 Scheduled Tribe [OR: 0.80, p<0.01]. Women from non-Hindu religion were 25% significantly
287 less likely to receive benefits form JSY in comparison to women from Hindu religion[OR:
288 0.75, p<0.01]. Women from non-poor wealth quintiles were 52% significantly less likely to
289 receive JSY benefits in comparison to women from Poor wealth quintile[OR: 0.48, p<0.01].
290 Women who had some media exposure had lower odds of receiving JSY benefits than
291 women who had no media exposure [OR: 0.90, p<0.01].Odds for receiving JSY benefits were
292 higher for women from a rural place of residence than women from urban areas [OR:1.56,
293 p<0.01].

294 Table-3 presents the values of univariate and bivariate Moran's I statistics. Univariate
295 Moran's I statistics represent the spatial auto-correlation of outcome and predictor variables.
296 The value of spatial-autocorrelation for JSY was 0.71 which depicts high dependence of the
297 outcome variable over districts of India. Additionally, highest Moran's I value among

298 predictor variables was witnessed by women from poor wealth quintile (0.75) followed by
299 women from Hindu religion (0.74) and women who had no mass media exposure (0.72). It
300 was found that the spatial auto-correlation of JSY and women with no schooling was 0.35
301 and that with women from poor wealth quintile was 0.52. Additionally, the spatial auto-
302 correlation of JSY and women from rural areas was 0.31, and women who had no media
303 exposure was 0.42.

304 Table 4 provides estimates for spatial regression estimates for JSY and its predictors for 640
305 districts of India. From the OLS estimates, it was confirmed that no schooling status [β :
306 0.169, $p < 0.05$], poor wealth quintile [β : 0.648, $p < 0.05$] and rural place of residence [β : 0.100,
307 $p < 0.05$ were found to be significant spatial predictors of JSY in India. The value of adjusted
308 R-square was 0.45 and the value for AIC was found to be 5509.

309 The value of lag coefficient was 0.71 ($p < 0.01$) from the SLM which signifies that a change in
310 the JSY coverage in a particular district may statistically lag the rate of JSY coverage by 71%
311 in the neighboring districts. In the spatial lag model, it was found that no schooling status [β :
312 0.128, $p < 0.05$], poor wealth quintile [β : 0.251, $p < 0.05$], rural place of residence [β : 0.087,
313 $p < 0.05$] and no mass media exposure [β : -0.157, $p < 0.05$] were significantly associated with
314 JSY coverage in India. The respective model splits the value of adjusted R-square as 0.75 and
315 value for AIC was found as 5096.

316 However, as per the theory of spatial regression models, the model with the lowest AIC value
317 and highest R-square value is considered to be the best fit model. Therefore, as per our model
318 estimates the lowest AIC and highest adjusted R-square value was found to be of spatial error
319 model (SEM) which makes it the best fit model among all the three models. The spatial error
320 model was having an AIC value of 5062.4 and an adjusted R-square value of 0.77.
321 Interestingly the value of Lambda (spatial autoregressive coefficient)/error lag value was 0.81

322 (p<0.01) which signifies that spatial influence on JSY coverage through the omitted variables
323 not present in the SEM.

324 The model depicts that if in a district the women with no schooling status increase by 10%
325 than the benefits of JSY get increased by 2.3%. Similarly, if in a district the women from
326 poor wealth quintile increases by 10% the benefits of JSY also increased by 4.6%. However,
327 if in a district there is a 10% increase of women who had no mass media exposure than the
328 JSY benefits get declined by 1.4%.Moreover, rural place of residence [β : 0.030, p>0.05],
329 Scheduled caste/Scheduled tribe status residence [β : 0.024, p>0.05] and Hindu religion status
330 residence [β : 0.081, p>0.05]were positively associated with JSY estimates, but the results
331 were not significant except for Hindu religion status. The results simply imply that districts
332 with a higher percentage of women having no schooling status and belong to poor wealth
333 quintile had higher chances to get benefited from the JSY programme.

334 Map-1 shows the coverage and spatial distribution of the JSY scheme across the districts of
335 India. The colour pattern shows the spatial differences in the service utilization of the JSY
336 scheme. Moreover, deeper colour indicates a higher proportion of JSY coverage and light
337 colour indicates the lower coverage. More than 50% of the women utilizing JSY services in
338 the districts of Odisha, Chhattisgarh, Madhya Pradesh, Uttar Pradesh, Uttarakhand, Assam,
339 and few districts of Rajasthan, Bihar, Jharkhand, and Meghalaya.

340 Figure-1represents univariate LISA (cluster and significance) maps for dependent and
341 outcome variables for districts of India, 2015-16.A significant high-high clustering of JSY
342 service utilizing found in 162 districts, which belonged to the above-mentioned states. There
343 were 162 cold spots in Gujarat, Maharashtra, Telangana Andhra Pradesh, Punjab,
344 Chandigarh, and Haryana showed lower service utilization of the JSY scheme.

345 On the other hand, no schooling hotspots (132 districts) were found in Rajasthan, Bihar, and
346 few districts of Madhya Pradesh, Uttar Pradesh, and Odisha. While the clustering of poor
347 women were more in (160 districts) the districts of Uttar Pradesh, Bihar, Jharkhand,
348 Chhattisgarh, Odisha, and few parts of Assam. Furthermore, the hotspots (151 districts) of the
349 Hindu religion were found in empowering action group states and the clustering of no mass
350 media was high (123 districts) Uttar Pradesh, Bihar, Jharkhand, and few districts of
351 Maharashtra.

352 Figure-2 displays the bivariate LISA cluster map which indicated that 117 of 640 districts had
353 the highest JSY service utilization and no schooling among women. These districts mostly
354 from Rajasthan, Madhya Pradesh, and some parts of Uttar Pradesh, Bihar, and Odisha.
355 However, cold spots (127 districts) of JSY utilization and no education were found in the
356 southern part of India. Bivariate LISA map suggested that around 142 districts constitute the
357 hot spots of high JSY utilization and high poverty. Majority of these districts from Uttar
358 Pradesh, Bihar, Jharkhand, Chhattisgarh, Odisha, West Bengal, and Assam. Only 85 districts
359 constitute the hot spots of high JSY coverage and rural areas. These districts from Uttar
360 Pradesh, Bihar, and few districts from Chhattisgarh, Odisha, and Assam. About 20% of
361 districts (121 districts) of India were observed as hot spots (high JSY utilization and high
362 Hindu religion population) while 53 districts were found as cold spots (low JSY coverage and
363 low Hindu population). Mostly hot spots districts from Madhya Pradesh, Chhattisgarh,
364 Odisha, and some part of Uttar Pradesh and Uttarakhand. Similarly, around 109 districts were
365 identified as hot spots (high JSY coverage and high no mass media exposure) and 147
366 districts as cold spots (low JSY coverage and low no mass media coverage). These hot spots
367 district from Uttar Pradesh, Bihar, Jharkhand, and few districts from Madhya Pradesh
368 whereas cold spots were found in the southern part of India and the states of Punjab
369 Chandigarh, Haryana, and Himachal Pradesh.

370 **Discussion**

371 Regional inequality and high severity in social policies have made profound effects on MCH
372 outcomes in many developing countries, including India. Historically, a lack of policy
373 consistency and programme intervention on evidence-based maternal healthcare in India has
374 made a lesser imperative in the development of mother and child health. Further, there has
375 also been a little intervention on socio-behavioral change in the community that paved to
376 rural women to deliver their child at health institutions except for JSY that helps financially
377 after the child born at public health institutions (Lim et al., 2010). Although the program was
378 to support rural pregnant women to deliver their baby in public health institutions, however,
379 the results show that there is still inequality in the distributional patterns of service utilization
380 among the population who are eligible to have it (Randive et al., 2014). The findings of this
381 study clearly show that the service utilization among the poor and disadvantaged groups of
382 women is higher compared to their counterparts, even though the programme was for the
383 targeted groups, however, the results showed that it is still lacking the full coverage of service
384 utilization among them (Chaturvedi, Randive, Diwan, & De Costa, 2014). As the previous
385 studies have also provided the evidence and supported the analysis in the context of service
386 coverage where the women deprived from multiple grounds face inequity in the use of JSY
387 service (Gupta et al., 2018; Vellakkal, et al., 2017). Moreover, previous literature argued that
388 after JSY in 2005-07, the benefit was more weighted towards rural, illiterate and women from
389 lower socio-economic strata (S. K. Gupta et al., 2012). Additionally, it was also argued that the
390 concentration of JSY coverage was high among women from low socio-economic strata
391 because of cash incentive system of JSY (Powell-jackson et al., 2015). The use of public
392 institutional delivery has increased many folds among the poor socio-economic women after
393 the launch of the National Rural Health Mission (NRHM) in 2005 and it turned up as pro-
394 poor programme(Joe et al., 2018). However, the gap remained the same in accessing the JSY

395 service (Under the NRHM) by marginalized and disadvantaged women which are shown in
396 this study as well. The findings are also consistent with previous evidence that the probability
397 of service utilization is more among those who not deprived of multiple socio-economic and
398 political grounds(Jeffery & Jeffery, 2010).

399 In the present study, it was found that regional disparity was visible in the case of JSY
400 coverage across districts of India. For instance, the concentration of JSY coverage among
401 illiterate women was visible in states of Rajasthan, Madhya Pradesh, Uttar Pradesh, Bihar and
402 Orissa which are considered as empowered action group(EAG)(Arokiasamy & Gautam,
403 2008) states. Moreover, the spatial auto-correlation of JSY and women from poor wealth
404 status was concentrated in the entire central and eastern part of India which has lower socio-
405 economic development in comparison to other parts of India (Kumari et al., 2017; Rasul &
406 Sharma, 2014).The regional disparity also remained the same in the coverage of the
407 programme, although the financial incentives have led to the poor women in more service
408 utilization under the NRHM policy (Powell-jackson et al., 2015), but, there is evidence that
409 shows the targeted groups are lacking in availing the services (Paul et al., 2019) which need
410 to be enhanced with the universalization of the programme to every individual. Though this
411 spatial analysis of the JSY coverage is an attempt to find the clustering of exposure to the
412 programme at the district level in India. The paper is acknowledged with several interesting
413 findings, firstly, there is a need to improve the policy coverage at the very household level so
414 that, it can make thrive the concept of universal access and enhance the socio-spatial
415 coverage too. Secondly, in receiving the JSY services by the beneficiary groups of people,
416 there are multiple social determinants of health that affect accessing it and therefore need to
417 be prioritized at the individual, household, and community levels. Thirdly, a high health
418 inequity is seen across the spatial-regional distributional patterns of JSY service and it

419 concentrated at one particular geographical region and it also extremely varied within and
420 between regions.

421 The major finding of this study is that the regions which were already facing high inequity in
422 health service coverage yet again spotted with socio-spatial inequality in the JSY coverage.
423 Overall, the high concentration region of JSY coverage is shown in the central region (states
424 included as Madhya Pradesh, Uttar Pradesh, and Chhattisgarh), the eastern region (Bihar,
425 Jharkhand, and Orissa) and the northern region (Uttarakhand and Rajasthan and Jammu &
426 Kashmir). These regions or states are having huge health disparities that can be also seen in
427 the distribution of JSY services(Carvalho & Rokicki, 2019; Vellakkal, Reddy, Gupta, &
428 Chandran, 2017). Contrary to that, the southern and western part of India is partially covering
429 the programme, although there are some patches in Tamil Nadu (South Indian state) showed
430 the coverage of the JSY. However, southern states are falling back with the programme
431 coverage. Even though the southern states, the private institutional deliveries have increased
432 irrespective of the socio-economic conditions in the last decade (IIPS and ICF, 2017),
433 moreover, some households are eligible to get the JSY services, are still lacking in access to
434 the services. The regional inequality in the JSY coverage has also put women's health at risk
435 and therefore the regional planning and policy concern is highly required in India. Lower the
436 coverage lesser the inequality, and higher the coverage the highest inequality is seen in the
437 JSY utilization.

438 Although the study had some limitations too. For instance, recent advancements and
439 implementations under the JSY could not be analyzed as the data source used of 2015-16.
440 However, the analysis provided a broad perspective regarding inequality in JSY coverage
441 across districts of India.

442 **Conclusion**

443 The overall utilization of JSY services in India after the launch of programme in 2005 is 36
444 percent. The coverage of JSY highly varied across different regions, districts, and even
445 socioeconomic groups. It was reflected that the coverage was concentrated in EAG states and
446 among poor and illiterate women. There is a need to mobilize the resource and implement
447 JSY in every district of the country so that every woman should get benefit from JSY.
448 Though the JSY programme has been less known among families, for example, those who
449 had have no mass media exposure, no education, lower-caste groups, and poorer households.
450 Also, to counter social determinants of women health a need-based policy intervention is
451 required. To make an effective the programme, the CHWs (community health workers) need
452 to be trained and engaged for diffusing the information at the individual and household
453 levels.

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470 **Declarations**

471 **Ethics approval and consent to participate:** The data is freely available in public domain
472 and survey agencies that conducted the field survey for the data collection have collected a
473 prior consent from the respondent. Local ethics committee of International Institute for
474 Population Sciences (IIPS), Mumbai, ruled that no formal ethics approval was required to
475 carry out research from this data source.

476 **Consent for publication:** Not applicable

477 **Availability of data and materials:** The study utilises secondary source of data which is
478 freely available in public domain through <http://iipsindia.org>.

479 **Competing Interests:** The authors declare that they have no competing interests.

480 **Funding:** Authors did not received any funding to carry out this research.

481 **Author's Contribution:** The concept was drafted by PSM; PK and SS contributed to the
482 analysis design; PSM and SS advised on the paper and assisted in paper conceptualization;
483 PSM, PK and SS contributed in the comprehensive writing of the article. All authors read and
484 approved the final manuscript.

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Table-1. Socio-demographic profile of the study population in India, 2015-16

Variables	N=148,185
	[n(weighted %)]
Received Janani SurakshaYojana	
No	84,520 (63.6)
Yes	63,665 (36.4)
Educational level	
No schooling	33,814 (21.6)
Educated	114,371 (78.4)
Caste	
Scheduled caste/scheduled tribe	51,896 (31.0)
Non-scheduled caste/scheduled tribe	90,060 (69.0)
Religion	
Hindu	111,810 (80.6)
Non-hindu	36,375 (19.4)
Wealth index	
Poor	59,298 (37.6)
Non-poor	88,887 (62.4)
Mass media exposure	
No exposure	29,725 (19.0)
Some exposure	118,460 (81.0)
Place of residence	
Urban	42,215 (33.1)
Rural	105,970 (66.9)

%: percentage; N: Sample

Table-2. Results from bivariate and logistic regression analysis for JSY utilization by background factors in India, 2015-16		
Variables	JSY (%)	OR [95% C.I.]
Educational level		
No schooling	51.4	Ref.
Educated	32.3	0.80***(0.78 -0.82)
Caste		
Scheduled caste/scheduled tribe	44.3	Ref.
Non-scheduled caste/scheduled tribe	33.0	0.80***(0.78 -0.82)
Religion		
Hindu	37.9	Ref.
Non-hindu	29.9	0.75***(0.73 -0.77)
Wealth index		
Poor	53.2	Ref.
Non-poor	26.2	0.48***(0.47 -0.49)
Mass media exposure		
No exposure	54.4	Ref.
Some exposure	32.12	0.90***(0.87 -0.93)
Place of residence		
Urban	21.4	Ref.
Rural	43.8	1.56***(1.52 -1.6)

JSY: Janani Suraksha Yojana; OR: Odds Ratio; CI: Confidence Interval; ***if $p < 0.01$; Ref: Reference; %: percentage

Table-3 Univariate and Bivariate Moron's I Values for outcome and predictors in India, 2015-16

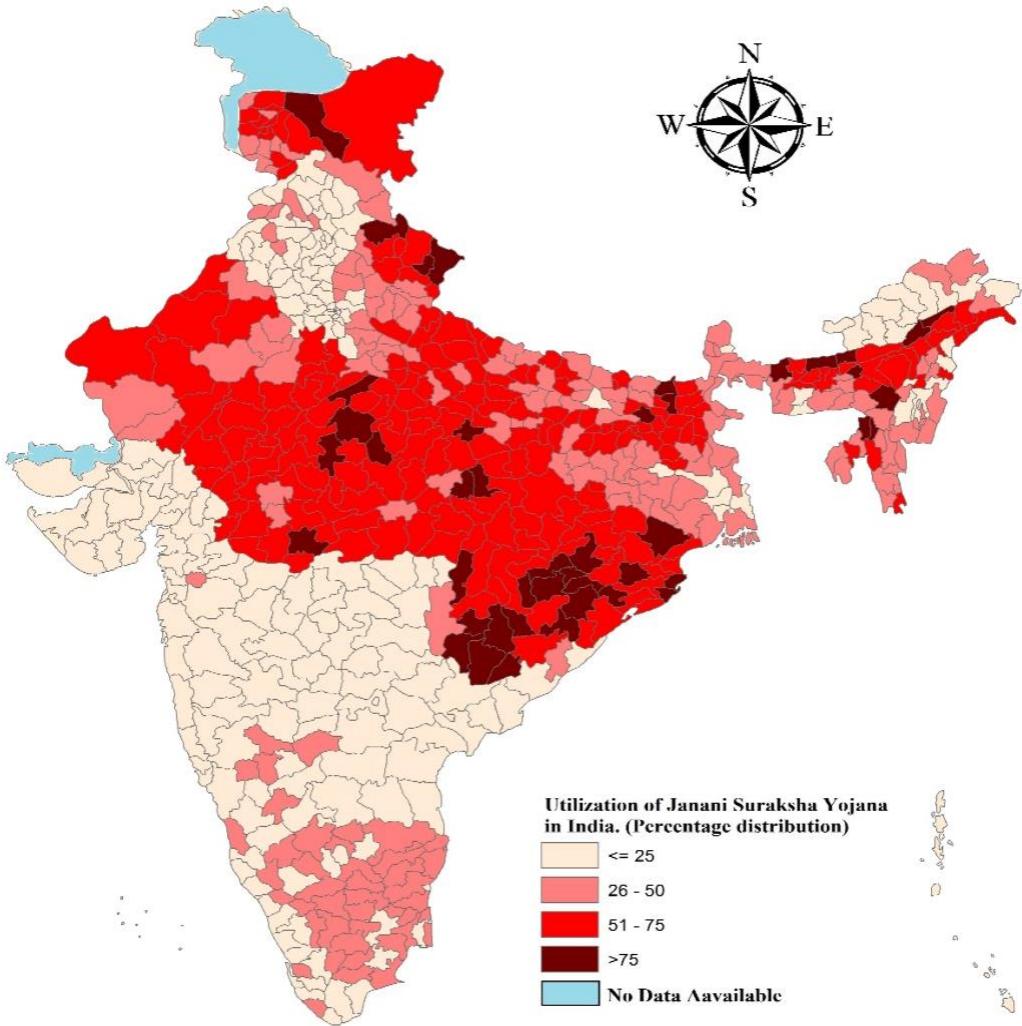
Variables	Univariate	Bivariate
	Janani Suraksha Yojana	
JananiSurakshaYojana (%)	0.71 (0.001)	-
No schooling (%)	0.71 (0.001)	0.35 (0.001)
Poor wealth quintile (%)	0.75 (0.001)	0.52 (0.001)
Rural place of residence (%)	0.41 (0.001)	0.31 (0.001)
Scheduled Caste/Scheduled Tribe(%)	0.60 (0.001)	0.06 (0.001)
Hindu (%)	0.74 (0.001)	0.11 (0.001)
No mass media exposure (%)	0.72 (0.001)	0.42 (0.001)

%: Percentage

Table-4 Spatial regression model for estimating spatial association between JananiSurakshaYojana and background factors in India, 2015-16

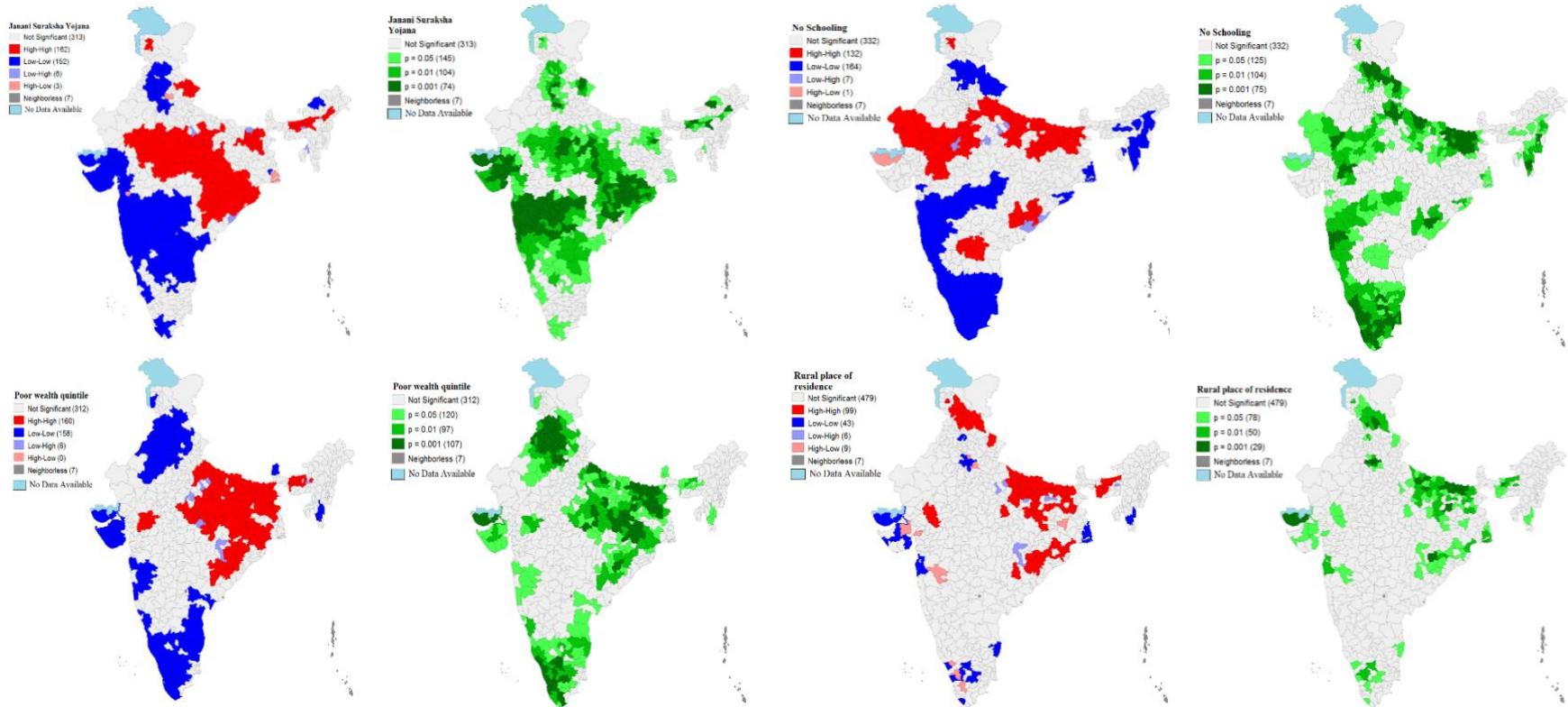
Variables	OLS (p-value)	SLM (p-value)	SEM (p-value)
No schooling (%)	0.169 (0.013)	0.128 (0.005)	0.232 (0.000)
Poor wealth quintile (%)	0.648 (0.000)	0.251 (0.000)	0.458 (0.000)
Rural place of residence (%)	0.100 (0.011)	0.087 (0.001)	0.030 (0.352)
Scheduled Caste/Scheduled Tribe(%)	-0.263 (0.414)	0.002 (0.940)	0.024 (0.468)
Hindu (%)	0.003 (0.913)	0.017 (0.372)	0.081 (0.011)
No mass media exposure (%)	-0.263 (0.003)	-0.157 (0.009)	-0.137 (0.069)
N (Sample)	640	640	640
Rho		0.710 (0.000)	
Lambda			0.810 (0.000)
AIC	5508.8	5096.2	5062.4
Adjusted R	0.450	0.752	0.773

AIC: Akaike information criterion; OLS: Ordinary least square; SLM: Spatial lag model; SEM: Spatial error model



Map-1 Percentage distribution of Janani Suraksha Yojana coverage among women in India.

Figure-1 Univariate Local Indicator of Spatial Association (LISA) (cluster and significance) maps for dependent and outcome variables for districts of India, 2015-16



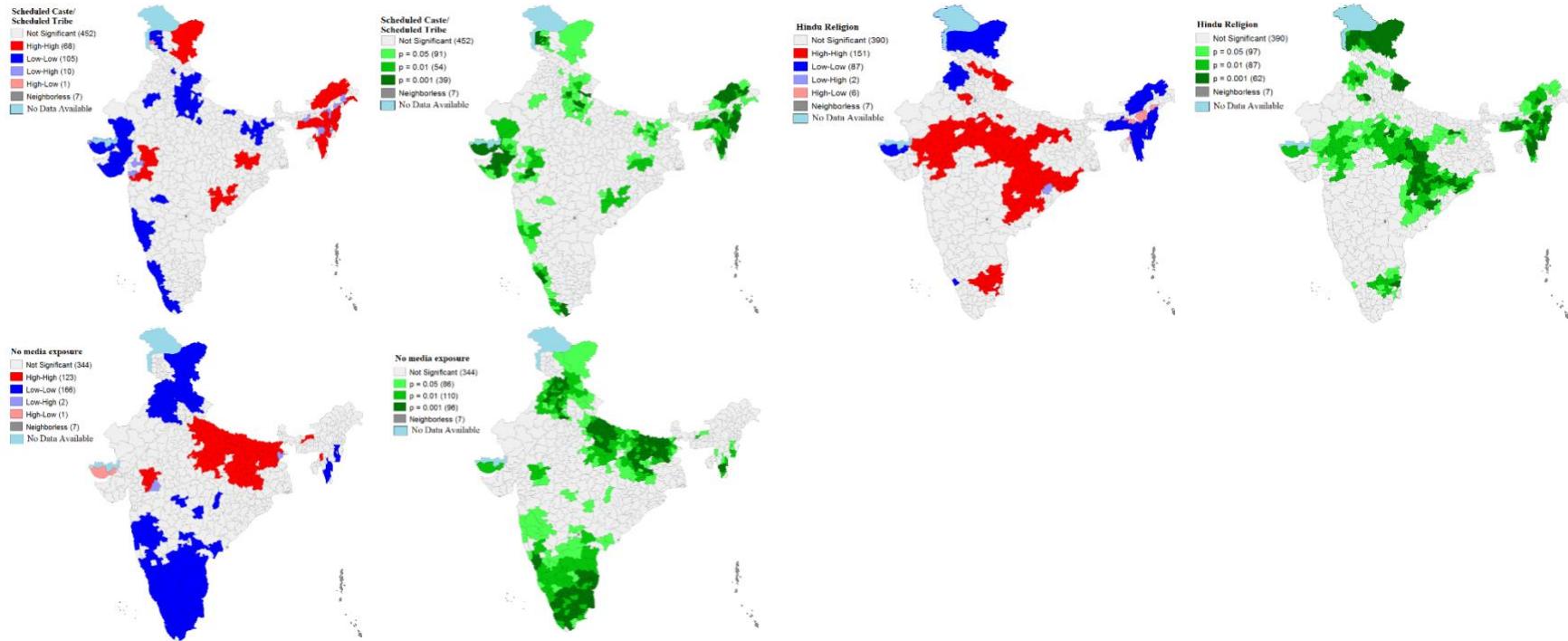


Figure-2Bivariate Local Indicator of Spatial Association (BiLISA) (cluster and significance) maps for dependent vs outcome variables for districts of India, 2015-16

