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The Janani Suraksha Yojana (JSY) is a Govt of India sponsored Scheme which is being implemented with the objective of reducing maternal and infant mortality by promoting institutional delivery among pregnant women. Under the JSY, eligible pregnant women are entitled to cash assistance irrespective of the mother's age and number of children for giving birth in a government or accredited private health facility.

As the cash assistance to the mother is mainly to meet the cost of delivery, it should be disbursed effectively at the institution itself.For pregnant women going to a public health institution for delivery, the entire cash entitlement should be disbursed to them at the health institution in one go. Considering that some women would access accrediting private institutions for antenatal care, they would require some financial support to get at least 3 ANC's including the TT injections. In such cases, at least three-fourths (3/4) of the cash assistance under JSY should be paid to the beneficiary in one go, importantly, at the time of delivery.

**Benefits**

1. If an expected Pregnant Woman from rural area gets delivered at Public Health Facility or Accredited Private Hospital will get a cash assistance of Rs. 1400/- after delivery irrespective of age, birth order, or income group (BPL & APL).
2. If an expected Pregnant Woman from Urban Area gets delivered at Public Health Facility or Accredited Private Hospital will get a cash assistance of Rs. 1000/- after delivery irrespective of age, birth order, or income group (BPL & APL).
3. If an expected pregnant woman under the BPL category gets delivered at home will get cash assistance of Rs. 500 regardless of the pregnant woman's age and number of children.
4. The state has implemented a DBT (Direct Bank Transfer) mode of payment. Under this initiative, eligible pregnant women are entitled to get JSY benefit directly into their bank account.

**Eligibility**

Pregnant women under the below poverty line (BPL) category, whether rural or urban.Only those pregnant women who are above 19 years of age can avail the benefits provided under the scheme. Women below 19 years of age cannot register under the Janani Suraksha Yojana.Women with only up to two live births are eligible under the scheme.Only those pregnant women who have registered under the JSY scheme and have delivered in government hospitals or the selected private medical centers are eligible under the scheme.

**Application Process**

**Online**

- Step 1: Go to the official website of the Janani Suraksha Yojana, click on "Apply Online"™, and access the e-registration form.
- Step 2: You can also do the registration offline by downloading the form. Just click on the "Download Offline Form"™ link, and select the desired language. The form is available in English as well as all local languages.
- Step 3: The form has several sections. Enter the required information like the name of the pregnant woman, age, address, etc.
- Step 4: To ensure your application does not get rejected, enter all the details carefully and correctly.
- Step 5: Attach the relevant documents that are required as proof of mentioned personal details.
- Step 6: If you want the online method, click on "Submit"™.
- Step 7: A code will be generated that you will have to save for future reference.The details provided will be cross-checked and a JSY card will be sent through post or ASHA workers. To go ahead with the offline method, take the printout of the form and fill it up. Attach the relevant documents and submit the same at ASHA or Anganwadi center.

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**Frequently Asked Questions**

**When Would The Cash Benefit Under JSY Be Disbursed?**

The cash benefit should be disbursed to the beneficiary preferably at the institution. If ASHA is unable to organize transport (wherever applicable) disbursement of transport assistance should be done in the health centre as soon as pregnant women arrive and registers for delivery. It should be the responsibility of ANM, MO, PHC/ASHA to take all proactive actions to ensure timely disbursement.

**What Is The Purpose Of Janani Suraksha Yojana?**

The NMBS was not addressing all the concerns of safe motherhood in a focused manner. Need is felt for a comprehensive package for obstetric care services to save the lives of the mother and the newborn. The main objectives of JSY are to reduce maternal and neo-natal mortality by promoting institutional delivery for making available medical care during pregnancy, delivery, and post delivery period.

**If After Having Received The Cash Benefit, The Child Dies, Would The Benefit Under JSY Be Extended For The Next Birth?**

Yes. Proper record should be maintained.

**If A Still Child Is Born In A Health Institution, Can The Benefit Of JSY Be Disbursed To The Mother?**

Yes. Proper record should be maintained

**Is There Any Change With Regards To Eligibility Criterion For Availing Benefits Of Janani Suraksha Yojana?**

The scheme has expanded the eligibility criterion. As in October 2006, eligibility for cash assistance for institutional delivery is as follows:

**LPS States:** All pregnant women delivering in Government health centers like Sub-centre, PHC/CHC/ FRU / general wards of District and state Hospitals or accredited private institutions

**HPS States:** BPL pregnant women, aged 19 years and above

**LPS & HPS:** All SC and ST women delivering in a government health centre like Sub-centre, PHC/CHC/ FRU / general ward of District and state Hospitals or accredited private institutions

**Is There Any Cash Benefit For Pregnant Women From BPL Families Preferring To Deliver At Home?**

In LPS and HPS States, BPL pregnant women, aged 19 years and above preferring to deliver at home is entitled to cash assistance of Rs. 500/- per delivery. Such cash assistance would be available only upto 2 live births and the disbursement would be done at the time of delivery. The rationale is that beneficiary would be able to use the cash assistance for her care during delivery or to meet incidental expenses of delivery.

**Pregnant Women Of Which Category Are Eligible To Apply JSY?**

All pregnant women belonging to the below poverty line (BPL) households and Of the age of 19 years or above Up to two live births.

**Can We Apply Janani Suraksha Yojna Online?**

Yes, Online Application can be submitted.

**Can Pregnant Women From Urban Areas Apply For Janani Suraksha Yojna?**

Yes, Pregnant women from urban area can apply.

**Online Application Of Pregnant Women Can Be Submitted For How Many Pregnancies?**

Application can be submitted for two live pregnancy.

**Sources And References**

**Guidelines**

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