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# **The Cost of Maternal Health Care Services :**

**Antenatal, birth and postnatal  
expenses in 3 Taluks in Karnataka**

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The cost of maternal health care services by Jagrut Mahila Okkuta (JMO). A community based '**action-research**' to examine the expenses that rural landless women have during pregnancy and post-delivery.

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Belagavi district.

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# **The Cost of Maternal Health Care Services:**

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**Jagrut Mahila Okkuta**

## **ABSTRACT**

**Objective:** To find out how much money women in rural areas spend during pregnancy, delivery, postnatal period and newborn for illnesses.

**Methodology:** 248 women from 27 villages from Khanapur, Belagavi and Hukkeri Taluks were interviewed using a questionnaire. The interviews were done by members of JAGRUT MAHILA OKKUTA – a women's organization committed to social justice. A one-day training to equip the women who collect the data was done and the information from the survey sheet was put in a tabular form for inference and analysis.

**Results:** All the findings and observations are presented in Table 1 along with observations.

**Discussion:** Expenses for health services among rural landless and marginal farmer families can cause economic catastrophes. There are various schemes by the central and state governments to prevent high out-of-pocket expenditures. One such is PMMVY, a flagship

programme of the government. This study sheds light on how many women did not benefit from PMMVY. On an average a women spends around 7 times more in private hospitals than in government hospitals. Below-poverty-line women should not have to spend any money at all in a government hospital, but this rarely happens because of the corruption that exists. In addition women from government hospitals experience high rates of referral to private hospitals either because the government hospitals are ill-equipped or the government medical staff has a nexus with private hospitals.

## **Key Results**

- The average expenditure per woman for prenatal, natal and postnatal care was Rs 6,772.
- Private and government
  - The money spent at government hospitals was Rs 531 per person.
  - The amount spent at private hospitals was Rs 6,242 per person - 12 times more than a government hospital.

### **Types of expenses**

#### **1. Ultrasound (scanning):**

- a. Of the 89 (26%) ultrasounds done in government hospitals, the average cost was Rs 188 ( $16744/89 = 188$ ).

- b. Of the 254 (74%) ultrasounds done in private hospitals, the average cost was Rs 1203 - 6 times more than the government. 2/3 of the ultrasounds occur in the private.
2. **Expenses towards ambulance:** Of the 248 women interviewed 190 (76%) spent on transport either as bribe (to ambulance driver) or for hiring of a private vehicle. On an average each women spent Rs 560. This does not include the money that the women spend for transport for accessing ultrasound.
3. **Hospital expenses:** Of the total 248 deliveries, 189 (148 normal + 41 Caesareans) occurred in government hospitals and 56 (16 normal +43 Caesareans) occurred in private hospitals. The percentage of normal deliveries in government hospitals was 78% compared to 28% in private hospitals.

#### **a) GOVERNMENT HOSPITALS**

- i. for normal delivery every woman spent on an average Rs 257 and
- ii. for caesareans on an average each woman spent Rs 1870.

#### **b) PRIVATE HOSPITALS:**

- i. for each normal deliveries every woman spent on an average Rs 3716 and
- ii. for caesarean every woman spent on an average Rs 17,671.

**4. Expenses for iron + folic acid:** 101 (41%) of the 248 have spent on an average Rs 709/- towards buying iron + folic acid for treating and/or preventing anemia in pregnancy and birth defects in the fetus.

**5. Expenses towards newborn care :** 88 (31%) of the 284 women spent on an average Rs 3026-00 towards illness of the newborn.

<b>Table 1: Expenses towards ultrasound</b>		
Total number of ultrasounds done	In government	In private
269	60 (26%)	167 (74%)
	Average expense for each woman	Average expense for each women
	Rs 269/- (16150/60)	Rs 1793/- (299440/167)
<b>Comments:</b> a) 3/4 <sup>th</sup> of ultrasounds are done in private sector b) Each ultrasounds costs Rs 1173/-, which is 6 times the daily wages (16150+299440=315590/269)		

Table 2: Expenses towards ambulance		
No. of women	Woman who paid money	Women who got it free
175	128 (73%)	47 (27%)
Expenses on average	Each woman spent on an average Rs 799/-	
Comments:		
a) 3/4 <sup>th</sup> of women spend on ambulance and only 1/4 <sup>th</sup> get it free		
b) On an average each women spends 4 times the daily wages towards ambulance services		
c) This does NOT include the travel expenses for ultrasounds		

**Table 3: Hospital expenses**

Total women interviewed	At Government Hospital 140		At Private Hospital 35	
	Normal 107	Caesareans 33	Normal 6	Caesareans 29
175	Rupees 348/ average for each normal delivery	Rupees 2102/ average for each caesarean	Rupees 7167/- average for normal	Rupees 22759/ average for caesareans

**Comments:**

- Most normal deliveries (61%) occur in government hospitals; 18% caesareans; 3% of normal and 17% caesareans occur in private.
- A equal number of caesareans occur in private and government hospitals.
- A normal delivery in private hospitals costs 20 times more than the government
- A caesarean delivery costs 10 times more in private hospitals.
- Private hospitals are exorbitantly costly and many times patients are referred to private by government hospitals This indicates the URGENT necessity to strengthen public hospital to reduce catastrophic expenses.

**Table 4: Expenses towards iron + folic acid**

Total women interviewed	Number of woman who spent	Number of woman who got it free
175	26 (15%)	149 (85%)
	Rs 2522/- each woman spent on average	

**Comments:**

- Further studies are needed to examine as to how many of anemic took the complete treatment
- There is a need to strengthen health education and awareness regarding FREE anemia treatment at government hospitals during pregnancy for healthy babies and risk reduced deliveries.



<b>Table 5: Expenses towards newborn care</b>		
<b>Total women interviewed</b>	<b>Number of women who spent</b>	<b>Number of women who did not have expenses</b>
<b>175</b>	<b>53 (30%)</b>	<b>122 (70%)</b>
	<b>Rupees 4425/- average spent</b>	
<b>Comments:</b> a) Newborn illnesses contribute a major expense. b) Most of these are referred by government to private hospitals.		

### **Jagrut Mahila Okkuta Demands :**

The ultrasounds machine at Taluk hospital is not able to cope up with the demand as women spend often several days waiting. This needs a major change by having more machines made available.

All referrals from government to private hospitals need to be examined for conflict of interest and stopped for non-medical reasons.

Rampant corruption at Taluk Hospital needs vigilance committee to be reframed.

**Table 6 – Antenatal, Birth and Postnatal expenses in 3 Taluks of Karnataka, Jagrut Mahila Okkuta**

	Village name (no of women)	Ultrasound Number of times		Ambulance expense	Delivery expenses at hospital				Expenses for iron+folic acid	Newborn care expenses	From govt PMMV
		Government (no. of women – Rupee amount)	Private		Government		Private				
					Normal	Caesarean	Normal	Caesarean			
Khanapur taluk											
1	Hosseti (2)	2-300	2-2300	3-1500	2-300	-	-	-	-	1-300	1
2	Gollihali (6)	5-750	4-8030	5-530	4-2000	-	1-4000-	1-25000	-	3-27600	0
3	Gundenatti (11)	1-200	10-21100	7-9000	5	1-2450	-	5-84000	6-16900	7-23000	4
4	Kadatanbagevadi (9)	5-600	5-7700	9-7400	7-5000	2	-	-	-	-	4
5	Tolagi (13)	-	13-26000	13-11900	9-800	1-7000		3-120000	-	-	11
6	Surpur Kerwad (Hidkal) (12)		12-21300	5-6350	6-500	2-3000	2-12000	2-40000	6-19100	6-118700	5
7	Beedi (14)	10-1710	15-37750	13-4780	12-6000	-	-	2-45000	-	11-23350	5
8	Handur (7)	1-100	6-13150	6-5600	3-150	3-12500	-	1-30000	5-6769	6-13300	2
9	Hulikotal (10)	2-1000	10-18160	6-5350	6-10350	-	1-12000	3-49000	9-22800	5-4500	3
10	Valamikinagar (5)	-	5-8300	2-1900	2-00	3-00	-	-	-	-	2
11	Karikatti (2)	-	2-2400	1-200	1-00	1-00	-	-	-	-	1
12	Chunchawad (3)	2-800	3-5400	2-300	1-00	2-200	-	-	-	-	1
13	Chikkangroli (4)	1-200	4-7500	4-5100	3-400	-	-	1-10000	-	-	2
14	Itagi (16)	2-200	16-27350	14-13200	11-3450	2-5000	-	3-27000	-	-	2
15	Beedi Nayangar (14)	12-1820	15-20500	11-7285	8-2100	3-33000	1-15000	2-84500	-	6-14000	3
16	Bogur (9)	3-100	9-16600	6-11750	6-1000	-	-	3-45500	-	-	1
17	Boranki (6)	3-620	6-6300	3-3400	5-00	1-3000	-	-	-	-	2

18	Hosalingnamatta (3)	-	3-6000	-	1-00	-	-	2-95000	-	-	2
19	Kakkeri (10)	1-500	10-18750	3-2150	1-00	8-3000	-	1-5000	-	-	2
20	Hindalagi (8)	5-3000	9-12550	6-1250	7-3730	1-200	-	-	-	8-9800	5
21	Kasamalagi (6)	3-600	4-7800	5-1700	5-1400	-	1-00	-	-	-	1
22	Mangenkoppa (4)	2-3650	3-3000	3-1170	2-50	2-00	-	-	-	-	2 - first babies
23	Gastolli Daddi (1)	-	1-1500	1-400	-	1-00	-	-	-	-	0
TO TAL	175	60-16150	167-299440	128-102215	107-37230	33-69350	6-43000	29-660000	26-65569	53-234550	61
Average cost per person		269	1793	799	348	2102	7167	22759	2522	4425	
Belagaavi taluk											
24	Devagiri (14)	4	14-1885	14-871	6	2	5-7200	1-3000	14-1089	-	
25	Kadoli (18)	7	18	17-314	7-214	3	2-9250	6-29000	18-294	10-21300	4#
TO TAL	32	11	32-1885	31-1185	13-214	5	7-16450	7-32 000	32-1383	10-21300	4
Hukkeri taluk											
26	Gutaguddi (13)	7-85	27-1788	13-1106	11-336	-	1	1-40000	15-1500	4-7333	
27	Basapur (28)	11-509	28-2485	28-1922	17-370	3-7333	2	6-27833	28-3134	21-3144	
TO TAL	41	18-594	55-4273	41-3028	28-706	3-7333	3	7-67833	43-4634	25-10,477	
Grand total of all three taluks	248	89-16744	254-305598	200-106428	148-38150	41-76683	16-59450	43-759833	101-71586	88-266327	65

A similar study titled “How affordable is child bearing in India? An Evaluation of Maternal Healthcare Expenditure” by Pushpendra Singh and others can be accessed at (<https://doi.org/10.1053/j.nainr.2016.09.012>). This used unit level records of the 71st round of the National Sample Survey Office (NSSO), surveyed January - June in 2014 on the theme ‘Social Consumption: Health.’ “Results reveal that women who gave birth to their babies in public hospitals spend Rs.1587 for the childbirth whereas the women who gave births to their babies in private hospitals spend more than nine times higher money for the delivery in rural areas (Rs.14,777).

**What’s worse is that any additional burden on the already facing high maternal healthcare expenditure tips 46.6% women (among those who delivered) below the poverty line. In conclusion, there is a dire need of strengthening maternal health services which should be readily available, accessible and affordable to all irrespective of class-caste-region.”**

**This study, done by JMO, concurs with the findings mentioned above. This study could not include the various welfare schemes designed by the state governments because they are so irregular and often stringed with many conditions. This will need a separate study by itself.**

Nagaravapu S, Kilaru A, Kropp N, Shridhar V undertook a study of 320 women to understand why they had been referred to a large, tertiary care government hospital in Bangalore (Obstetric referrals

to an urban, public hospital in South India). The study showed that expenditure for delivery care was relatively lower compared to antenatal care because of JSSK (a government scheme to reduce costs during delivery). Median antenatal care expenditure was Rs 5000. 11.6% of the women reported that they did not pay anything at the government hospital where they gave birth, while 71.3% reported that the cost was low. However, since 59% (190) of the women surveyed possessed a BPL card or an Antyodaya card, they should have all had free care.

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# JAGRUTI

(Registration Number 189 of 98/99)

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a partner in development

Jagruti is a registered, independent, non government organisation (NGO) campaigning for the rights of landless, women, disabled and other marginalised in villages of Khanapur taluk of Belgavi district.

## OBJECTIVES :

- \* To empower and enable the marginalised.
- \* To bring in a meaningful changes in the communities especially among the marginalised by community organising, participation and their involvement.
- \* To prevent exploitation of girl child.
- \* To create awareness among the marginalised regarding their Rights.

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