

A COMPARATIVE STUDY OF MATERNITY BENEFIT UTILISATION AMONG EDUCATORS IN PUBLIC AND PRIVATE SCHOOLS

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Abstract

Maternity benefit is a foundational instrument of social protection for working women, yet its utilisation depends upon awareness, institutional compliance, and accessible procedures. The present study comparatively examines the utilisation of maternity benefits among women educators in public (government) and private schools of Agra district, Uttar Pradesh. Adopting a descriptive comparative design, data were collected through a structured interview schedule from 150 purposively selected educators, comprising 75 from government schools and 75 from private schools, and analysed through simple percentage distributions. The findings reveal moderate general awareness of the Maternity Benefit Act, 1961 (60.67%), but shallow operational knowledge, widespread non-display of the law at workplaces (65.33%), near-total absence of nursing breaks (86.00%), deficient institutional medical facilities (74.00%), limited formal claiming (33.33%), and negligible use of grievance machinery (4.67%). The study concludes that a substantial de jure–de facto gap pervades both sectors and recommends coordinated legal-literacy, enforcement, and social work interventions.

Keywords: Maternity benefit; Maternity Benefit Act, 1961; women educators; government schools; private schools; maternity leave; awareness; utilisation; nursing breaks; labour welfare; social legislation; working women; legal literacy; Agra

Introduction

Maternity protection occupies a central place in the international architecture of labour standards and social security. The International Labour Organization has, since its inception, treated the protection of women workers during pregnancy and childbirth as indispensable to both maternal and child health and to the equal participation of women in the labour force, a commitment most recently consolidated in the Maternity Protection Convention, 2000 (No. 183) (International Labour Organization [ILO], 2000). Comparative reviews of national legislation demonstrate that paid maternity leave, employment security, health protection, and nursing breaks have become near-universal features of labour law, even as their enforcement remains uneven across countries and sectors (ILO, 2010; Addati et al., 2014). A substantial body of empirical research links adequate maternity leave to improved maternal well-being and to measurable gains in infant health and development (Ruhm, 2000; Tanaka, 2005; Berger et al., 2005; Baker & Milligan, 2008). In India, the principal statutory instrument is the Maternity Benefit Act, 1961, which regulates the employment of women in certain establishments for prescribed periods before and after childbirth and provides for maternity benefit, leave, nursing breaks, and connected entitlements (Government of India, 1961). Women employed in the school education sector, both in government institutions governed by service rules and in the rapidly expanding private school sector, constitute one of the largest segments of educated working women in the country. School teaching is widely regarded as a profession compatible with women's family responsibilities; paradoxically, however, little district-level evidence exists on whether women educators actually know of, claim, and receive their maternity entitlements, and on whether the experience differs between public and private managements. Agra district of Uttar Pradesh, with an estimated thirty thousand educators serving in government and private schools up to the twelfth standard, offers an instructive setting for such an enquiry. The private school sector in cities such as Agra has grown rapidly, yet its employment practices remain weakly regulated in

comparison with the codified service conditions of government schools. The research problem addressed by this study is therefore the extent and pattern of maternity benefit utilisation among women educators in public and private schools of Agra, and the comparative position of the two sectors in respect of awareness, institutional compliance, and procedural uptake.

The rationale of the study rests on three considerations. First, educators are themselves transmitters of social knowledge, and their own legal literacy has multiplier effects upon the community. Second, the comparison of government and private schools permits an assessment of whether the form of management conditions the realisation of statutory rights. Third, the findings carry direct implications for social work practice, labour administration, and educational management in Tier-2 cities. Accordingly, the objectives of the study are: (i) to examine the socio-economic and educational profile of women educators in government and private schools of Agra; (ii) to assess their awareness of the Maternity Benefit Act, 1961, and of its specific provisions; (iii) to study the utilisation of maternity benefits and the institutional compliance of employers in the two sectors; and (iv) to suggest measures for improving the awareness, utilisation, and enforcement of maternity benefits among school educators.

Review of Literature

The international literature establishes maternity protection as a core labour standard with demonstrable welfare effects. The ILO's Maternity Protection Convention, 2000 (No. 183) prescribes a minimum of fourteen weeks of maternity leave together with cash benefits, health protection, employment security, and breastfeeding breaks (ILO, 2000). The ILO's global review of national legislation found that while the overwhelming majority of countries provide statutory maternity leave, deficits persist in coverage, financing, and, above all, enforcement, with women in private and informal employment least protected (ILO, 2010). The subsequent global stocktaking by Addati et al. (2014) reiterated that legal coverage does not translate automatically into effective coverage, identifying awareness and compliance as the principal mediating variables.

Empirical studies converge on the welfare significance of maternity leave. Ruhm (2000), analysing European data, found that rights to paid parental leave were associated with substantial reductions in infant and child mortality. Tanaka (2005) extended this analysis across OECD countries and confirmed that job-protected paid leave produced significant health gains for children. Berger et al. (2005) demonstrated, with United States data, that early maternal return to work was associated with reduced breastfeeding and poorer child outcomes, while Baker and Milligan (2008) showed that the extension of maternity leave mandates in Canada significantly increased the duration of breastfeeding. Heymann et al. (2011), comparing policy data across 181 countries, situated paid maternity leave among the most consequential social policies for population health. These findings align with the global recommendation of exclusive breastfeeding in the first six months of life, which presupposes workplace accommodations such as nursing breaks (World Health Organization & UNICEF, 2003).

The Indian literature, by contrast, has been preoccupied with the limited reach of the statutory framework. The Maternity Benefit Act, 1961, applies to specified establishments and prescribes twelve weeks of maternity benefit, notice and claiming procedures, nursing breaks, and protection against dismissal during maternity (Government of India, 1961). The National Commission for Enterprises in the Unorganised Sector documented that the overwhelming majority of Indian working women, situated in informal employment, remain outside effective maternity protection, and that even within the formal sector compliance is uneven (National Commission for Enterprises in the Unorganised Sector [NCEUS], 2007). Lingam and Kanchi (2013), in a comprehensive assessment of maternity protection in India prepared for the ILO, identified fragmented legal coverage, poor awareness among women workers, weak inspection machinery, and the absence of employer accountability as the central obstacles to effective maternity protection, and called for universalisation of benefits. Taken together, the literature reveals two clear gaps which the present study addresses. First, Indian research has concentrated either on macro-level policy analysis or on informal sector women, leaving the formal yet weakly regulated school sector, particularly private schools, largely unexamined. Second, comparative district-level evidence juxtaposing government and private employment within the same occupation is scarce, although such comparison isolates the effect of management type upon the realisation of statutory rights. By studying women educators of public and private schools in Agra, the present enquiry supplies micro-level comparative evidence on the awareness–utilisation–enforcement chain of the Maternity Benefit Act, 1961.

Methodology

The study adopted a descriptive comparative research design oriented to the quantitative assessment of awareness, utilisation, and institutional compliance in respect of maternity benefits.

Universe of the study. The universe comprised an estimated 30,000 government and private school educators working in schools up to the twelfth standard in Agra district, Uttar Pradesh.

Sample size and composition. The sample consisted of 150 school educator respondents drawn from Agra, of whom one half (75) were working in government (public) schools and the other half (75) in private schools, thereby permitting systematic inter-sectoral comparison.

Sampling technique. Respondents were selected through purposive sampling, having regard to the accessibility of institutions and the relevance of respondents to the subject of maternity benefit.

Tool of data collection. Data were collected through a structured interview schedule administered personally to the respondents, covering their socio-economic profile, awareness of the Maternity Benefit Act, 1961, and the utilisation of its principal entitlements.

Method of data analysis. The collected data were classified, tabulated, and presented in seventeen combined comparative tables, each juxtaposing government and private school educators, and were analysed through simple percentage distributions. Percentages for each sector are computed on the respective sub-sample of 75, and combined percentages on the total sample of 150. One item concerning the resumption of work was applicable only to the respondents who had availed maternity leave ($n = 50$) and is so indicated.

Analysis and Interpretation of Data

The data collected from the 150 respondent educators are presented below in seventeen combined comparative tables. In each table, the responses of government school educators ($n = 75$) and private school educators ($n = 75$) are juxtaposed, and a combined distribution for the total sample ($N = 150$) is provided. All frequencies are as recorded in the field; sectoral percentages are computed on 75 and combined percentages on 150. Each table is followed by its analysis and interpretation.

Table 1: Educational Qualification of the Respondent Educators

Response Category	Government School Educators ($n = 75$)		Private School Educators ($n = 75$)		Combined ($N = 150$)	
	f	Per cent (%)	f	Per cent (%)	f	Per cent (%)
Graduation	18	24.00	27	36.00	45	30.00
Post-Graduation	57	76.00	48	64.00	105	70.00
Total	75	100.00	75	100.00	150	100.00

Table 1 presents the educational attainment of the respondents. Of the 150 educators surveyed, 105 (70.00%) possessed a post-graduate qualification, while 45 (30.00%) were graduates. Post-graduates constituted a larger share among government school educators (76.00%) than among their private school counterparts (64.00%).

The data indicate a highly educated respondent group in both sectors, which is consistent with the statutory qualification norms governing the teaching profession. The somewhat higher concentration of post-graduates in public schools may reflect the competitive recruitment procedures and pay-scale incentives associated with government service. Importantly, the high educational profile of the sample makes the gaps in legal awareness reported in subsequent tables all the more striking, since formal education is ordinarily presumed to facilitate legal literacy.

Table 2: Number of Earning Members in the Respondents' Families

Response Category	Government School Educators (n = 75)		Private School Educators (n = 75)		Combined (N = 150)	
	f	Per cent (%)	f	Per cent (%)	f	Per cent (%)
1-2 members	57	76.00	52	69.33	109	72.67
3-4 members	16	21.33	22	29.33	38	25.33
More than 5 members	2	2.67	1	1.33	3	2.00
Total	75	100.00	75	100.00	150	100.00

Table 2 describes the economic structure of the respondents' households. A clear majority of families in both sectors depended upon one to two earning members (72.67% overall), followed by 25.33% with three to four earners; households with more than five earning members were rare (2.00%).

The predominance of small-earner households underscores the economic significance of the woman educator's income and, by extension, of paid maternity leave. Where a family depends substantially on the respondent's salary, any interruption of wages during childbirth in the absence of statutory maternity benefit can translate directly into financial distress. The pattern was broadly similar across the two sectors, indicating that the economic stake in maternity protection is shared by government and private school educators alike.

Table 3: Awareness of the Maternity Benefit Act, 1961, among the Respondents

Response Category	Government School Educators (n = 75)		Private School Educators (n = 75)		Combined (N = 150)	
	f	Per cent (%)	f	Per cent (%)	f	Per cent (%)
Aware (Yes)	45	60.00	46	61.33	91	60.67
Not aware (No)	30	40.00	29	38.67	59	39.33
Total	75	100.00	75	100.00	150	100.00

Table 3 examines whether respondents were aware that the Maternity Benefit Act, 1961, confers certain benefits upon pregnant working women. Overall, 91 educators (60.67%) reported awareness of the Act, while 59 (39.33%) were unaware. The two sectors were nearly identical, with awareness at 60.00% among government school educators and 61.33% among private school educators.

That nearly two-fifths of a highly educated, predominantly post-graduate workforce remained unaware of a five-decade-old central enactment is a sobering finding. It suggests that neither pre-service teacher education nor in-service institutional communication systematically transmits knowledge of women's labour entitlements. The virtual parity between the sectors indicates that the awareness deficit is not a function of school management type but of a wider failure of legal-literacy dissemination.

Table 4: Source of Information regarding the Maternity Benefit Scheme

Response Category	Government School Educators (n = 75)		Private School Educators (n = 75)		Combined (N = 150)	
	f	Per cent (%)	f	Per cent (%)	f	Per cent (%)
Employer	19	25.33	25	33.33	44	29.33
Books / Newspapers	6	8.00	8	10.67	14	9.33
Self-acquired knowledge	50	66.67	37	49.33	87	58.00
Others (Internet)	0	0.00	5	6.67	5	3.33
Total	75	100.00	75	100.00	150	100.00

Table 4 identifies the channels through which respondents learnt of the maternity benefit scheme. Self-acquired knowledge was the dominant source (58.00% overall), followed by the employer (29.33%), books and newspapers (9.33%), and the internet (3.33%). Reliance on self-acquired knowledge was more pronounced among government school educators (66.67%) than private school educators (49.33%), whereas employers were a somewhat more frequent source in the private sector (33.33% as against 25.33%).

The pattern reveals that awareness, where it exists, is largely a product of the respondents' own initiative rather than of any structured institutional effort. Employers, who bear the statutory duty of implementing maternity protection, informed fewer than one-third of the respondents. The marginal role of print media and the internet further suggests that public information campaigns on maternity entitlements had limited penetration among working women in Agra during the study period.

Table 5: Display of the Maternity Law at the Workplace by the Employer

Response Category	Government School Educators (n = 75)		Private School Educators (n = 75)		Combined (N = 150)	
	f	Per cent (%)	f	Per cent (%)	f	Per cent (%)
Not displayed (No)	49	65.33	49	65.33	98	65.33
Displayed (Yes)	26	34.67	26	34.67	52	34.67
Total	75	100.00	75	100.00	150	100.00

Table 5 reports whether the employer had displayed the maternity law at the workplace, an abstract of which is required to be exhibited under the Act. In both sectors alike, 49 respondents (65.33%) stated that the law had not been displayed, while 26 (34.67%) confirmed its display, yielding an overall non-display rate of 65.33%.

The identical distribution across government and private schools points to a uniform pattern of non-compliance with a simple, low-cost statutory obligation. The display of an abstract of the Act is the most elementary instrument of worker education contemplated by the legislation; its absence in nearly two-thirds of institutions helps to explain the shallow and fragmentary knowledge of specific entitlements documented in the subsequent tables.

Table 6: Awareness that Maternity Benefit is a Legal Requirement

Response Category	Government School Educators (n = 75)		Private School Educators (n = 75)		Combined (N = 150)	
	f	Per cent (%)	f	Per cent (%)	f	Per cent (%)
Aware (Yes)	68	90.67	64	85.33	132	88.00
Not aware (No)	7	9.33	11	14.67	18	12.00
Total	75	100.00	75	100.00	150	100.00

Table 6 shows that an overwhelming majority of respondents (88.00%) knew that the provision of maternity benefit is a legal requirement and not a discretionary favour of the employer. Awareness was marginally higher among government school educators (90.67%) than among private school educators (85.33%).

Read together with Table 3, the data present an instructive contrast: while only 60.67% could identify the Maternity Benefit Act, 1961, by name, 88.00% recognised the legal character of the entitlement. Respondents thus possess a generalised consciousness of maternity benefit as a right, even where knowledge of the specific statute and its detailed provisions is wanting. From a social work standpoint, this generalised rights-consciousness constitutes a promising foundation upon which precise legal literacy can be built.

Table 7: Knowledge of the Number of Weeks of Maternity Leave Provided by Law

Response Category	Government School Educators (n = 75)		Private School Educators (n = 75)		Combined (N = 150)	
	f	Per cent (%)	f	Per cent (%)	f	Per cent (%)
Know (Yes)	43	57.33	44	58.67	87	58.00
Do not know (No)	32	42.67	31	41.33	63	42.00
Total	75	100.00	75	100.00	150	100.00

Table 7 assesses knowledge of the statutory duration of maternity leave. Overall, 87 respondents (58.00%) claimed to know the number of weeks of leave provided by law, while 63 (42.00%) admitted that they did not. The sectors were again closely matched (57.33% in government schools and 58.67% in private schools).

Knowledge of the quantum of leave is the most practically consequential element of the Act, for it determines what a woman can claim and when she may claim it. That more than two-fifths of respondents could not state this entitlement demonstrates that awareness of the law's existence (Tables 3 and 6) has not matured into operational knowledge. Women who do not know the duration of their entitlement are poorly placed to negotiate with employers or to detect curtailment of their leave.

Table 8: Existence of an Organisational Policy on Maternity Benefits

Response Category	Government School Educators (n = 75)		Private School Educators (n = 75)		Combined (N = 150)	
	f	Per cent (%)	f	Per cent (%)	f	Per cent (%)
Policy exists (Yes)	65	86.67	53	70.67	118	78.67
No policy (No)	10	13.33	22	29.33	32	21.33
Total	75	100.00	75	100.00	150	100.00

Table 8 records the respondents' perception of whether their organisation has a policy on maternity benefits. A large majority (78.67%) affirmed the existence of such a policy. The affirmative response was markedly higher among government school educators (86.67%) than among private school educators (70.67%); conversely, 29.33% of private school respondents reported the absence of any organisational policy, more than double the corresponding figure for public schools (13.33%). This is one of the clearest inter-sectoral differentials in the study. Government service rules institutionalise maternity leave as a codified service condition, whereas in the private school sector the existence of a maternity policy appears to depend upon the disposition of individual managements. The nearly thirty per cent of private school educators working without any perceived maternity policy represent a segment of the educated workforce whose statutory rights rest on fragile institutional foundations.

Table 9: Submission of Notice regarding the Claim for Maternity Benefit Payment

Response Category	Government School Educators (n = 75)		Private School Educators (n = 75)		Combined (N = 150)	
	f	Per cent (%)	f	Per cent (%)	f	Per cent (%)
Notice given (Yes)	27	36.00	23	30.67	50	33.33
Notice not given (No)	48	64.00	52	69.33	100	66.67
Total	75	100.00	75	100.00	150	100.00

Table 9 deals with the procedural step of giving notice of the claim for maternity benefit payment, as contemplated under the Act. Only 50 respondents (33.33%) had given such notice, while 100 (66.67%) had not. Government school educators reported a slightly higher rate of notice (36.00%) than private

school educators (30.67%). The notice is the formal trigger of the claims process; without it, the entitlement remains dormant. The finding that two-thirds of respondents had never given notice indicates that the formal claiming procedure is largely unutilised. This may reflect ignorance of the procedure, the substitution of informal leave arrangements for formal claims, or the fact that some respondents had not yet had occasion to claim. In either case, the gap between entitlement and formal claiming is substantial.

Table 10: Knowledge of the Number of Occasions on which a Woman may Avail Maternity Leave

Response Category	Government School Educators (n = 75)		Private School Educators (n = 75)		Combined (N = 150)	
	f	Per cent (%)	f	Per cent (%)	f	Per cent (%)
Once	1	1.33	6	8.00	7	4.67
Twice	37	49.33	29	38.67	66	44.00
Thrice	13	17.33	4	5.33	17	11.33
Do not know	24	32.00	36	48.00	60	40.00
Total	75	100.00	75	100.00	150	100.00

Table 10 probes a finer point of legal knowledge, namely the number of occasions on which maternity leave may be availed. Responses were widely dispersed: 44.00% said twice, 11.33% said thrice, 4.67% said once, and a full 40.00% candidly admitted that they did not know. Uncertainty was notably higher among private school educators (48.00% answering “do not know”) than among government school educators (32.00%).

The dispersion of answers and the high proportion of frank ignorance confirm that respondents' legal knowledge is shallow once questions move beyond the bare existence of the benefit. The sectoral contrast suggests that the codified service environment of public schools transmits at least somewhat more detailed information than the variable practices of private managements. The confusion documented here is fertile ground for misinformation and for the under-claiming of entitlements.

Table 11: Provision of Nursing Breaks during Working Hours

Response Category	Government School Educators (n = 75)		Private School Educators (n = 75)		Combined (N = 150)	
	f	Per cent (%)	f	Per cent (%)	f	Per cent (%)
Provided (Yes)	3	4.00	18	24.00	21	14.00
Not provided (No)	72	96.00	57	76.00	129	86.00
Total	75	100.00	75	100.00	150	100.00

Table 11 examines the provision of nursing breaks during working hours, an entitlement of nursing mothers under the Act. The overwhelming majority of respondents (86.00%) reported that nursing breaks were not provided. Non-provision was almost universal in government schools (96.00%) and very high, though somewhat lower, in private schools (76.00%).

Nursing breaks are the principal post-natal workplace entitlement under the maternity protection framework, and their near-total absence constitutes perhaps the gravest implementation failure documented in this study. It is noteworthy that public institutions, ordinarily presumed to be model employers, performed worse than private schools on this indicator. The finding carries direct implications for infant feeding practices and maternal well-being among working mothers in the teaching profession.

Table 12: Knowledge of the Number of Nursing Breaks Provided

Response Category	Government School Educators (n = 75)		Private School Educators (n = 75)		Combined (N = 150)	
	f	Per cent (%)	f	Per cent (%)	f	Per cent (%)
Nil	18	24.00	45	60.00	63	42.00
Do not know	57	76.00	30	40.00	87	58.00
Total	75	100.00	75	100.00	150	100.00

Table 12 pursues the preceding question by asking how many nursing breaks were provided. Not a single respondent could cite a positive number: 42.00% stated “nil” and 58.00% did not know. Among government school educators, 76.00% professed ignorance, while among private school educators the majority (60.00%) explicitly reported that no breaks were provided.

The complete absence of any affirmative response corroborates Table 11 and establishes that the nursing-break provision exists, for this sample, on paper alone. The high “do not know” response, particularly in public schools, further suggests that many women are unaware that such an entitlement exists at all, so that its denial is not even recognised as a deprivation. This is a textbook illustration of the gap between de jure protection and de facto practice

Table 13: Stage at which the Respondents Availed Maternity Leave

Response Category	Government School Educators (n = 75)		Private School Educators (n = 75)		Combined (N = 150)	
	f	Per cent (%)	f	Per cent (%)	f	Per cent (%)
Before eight weeks of the delivery date	13	17.33	2	2.67	15	10.00
Before six weeks of the delivery date	39	52.00	16	21.33	55	36.67
Do not know / cannot specify	0	0.00	18	24.00	18	12.00
Not yet availed	22	29.33	33	44.00	55	36.67
Not permitted to take leave	1	1.33	6	8.00	7	4.67
Total	75	100.00	75	100.00	150	100.00

Table 13 records the stage at which respondents availed maternity leave. Overall, 36.67% had taken leave before six weeks of the expected delivery date and 10.00% before eight weeks, while 36.67% had not yet had occasion to avail leave. Disquietingly, 7 respondents (4.67%) reported that they were not permitted to take leave at all, and this experience was concentrated in private schools (8.00%, as against 1.33% in government schools); a further 24.00% of private school educators could not specify the timing.

Among those who had availed leave, the majority commenced it within the period proximate to delivery, broadly conforming to the statutory scheme of pre-natal leave. The sectoral contrast is nevertheless pronounced: government school educators availed leave earlier and more securely, whereas private school educators reported later, more uncertain, and in some cases denied access to leave. The outright denial of leave to even a small number of respondents represents a direct violation of the law and a matter of serious concern.

Table 14: Provision of Health and Other Medical Facilities in the Institution

Response Category	Government School Educators (n = 75)		Private School Educators (n = 75)		Combined (N = 150)	
	f	Per cent (%)	f	Per cent (%)	f	Per cent (%)
Provided (Yes)	10	13.33	29	38.67	39	26.00
Not provided (No)	65	86.67	46	61.33	111	74.00
Total	75	100.00	75	100.00	150	100.00

Table 14 considers the availability of health and other medical facilities within the institution. Nearly three-fourths of all respondents (74.00%) reported that such facilities were not provided. The deficit was sharper in government schools, where 86.67% reported non-provision, than in private schools (61.33%).

Workplace medical facilities form part of the broader welfare infrastructure that supports maternity protection, particularly for women who continue to work through pregnancy. Their widespread absence, especially in public institutions, indicates that the welfare dimension of the employment relationship remains undeveloped in the school sector. Private schools' comparatively better showing may reflect the facility-based competition characteristic of that market, though even there the majority of educators worked without institutional medical support.

Table 15: Perceived Compulsion to Resume Work before Being Ready (Respondents who had Availed Maternity Leave)

Response Category	Government School Educators (n = 75)		Private School Educators (n = 75)		Combined (N = 150)	
	f	Per cent (%)	f	Per cent (%)	f	Per cent (%)
Not at all	24	96.00	24	96.00	48	96.00
Very little	1	4.00	1	4.00	2	4.00
Total	25	100.00	25	100.00	50	100.00

Table 15 reports whether respondents who had availed maternity leave felt compelled to resume work before they were ready. In both sectors, 24 of the 25 leave-availing respondents (96.00%) experienced no such compulsion, and only one respondent in each sector (4.00%) reported feeling "very little" pressure. Among the minority of respondents who actually traversed the leave cycle, the experience of returning to work was overwhelmingly free of coercion. This relatively benign finding must, however, be read in context: it pertains only to those who succeeded in availing leave, and cannot speak to the experience of the women who, as Table 13 records, were not permitted to take leave in the first place. The principal failures documented in this study thus lie at the stages of awareness, access, and ancillary entitlements rather than in the post-leave return to work.

Table 16: Lodging of Complaints regarding the Maternity Benefit Act

Response Category	Government School Educators (n = 75)		Private School Educators (n = 75)		Combined (N = 150)	
	f	Per cent (%)	f	Per cent (%)	f	Per cent (%)
Complaint lodged (Yes)	4	5.33	3	4.00	7	4.67
No complaint lodged (No)	71	94.67	72	96.00	143	95.33
Total	75	100.00	75	100.00	150	100.00

Table 16 shows that recourse to the grievance machinery was negligible: only 7 respondents (4.67%) had ever lodged a complaint about any issue concerning the Maternity Benefit Act, while 143 (95.33%) had never done so. The two sectors were practically indistinguishable.

Juxtaposed against the substantial deficits documented earlier, namely the non-display of the law, the absence of nursing breaks, the want of medical facilities, and even instances of denial of leave, the near-

total absence of complaints cannot be interpreted as an absence of grievance. It is more plausibly read as evidence of unfamiliarity with the complaint mechanism, apprehension of employer reprisal (particularly in the private sector), and a workplace culture in which women's statutory entitlements are not articulated as enforceable claims. Silent endurance, rather than satisfaction, appears to underlie the low complaint rate.

Table 17: Employer Pressure against Availing the Full Leave Entitlement

Response Category	Government School Educators (n = 75)		Private School Educators (n = 75)		Combined (N = 150)	
	f	Per cent (%)	f	Per cent (%)	f	Per cent (%)
Pressure experienced (Yes)	3	4.00	1	1.33	4	2.67
No pressure experienced (No)	72	96.00	74	98.67	146	97.33
Total	75	100.00	75	100.00	150	100.00

Table 17 enquires whether the employer had ever pressurised anyone into not taking the full amount of maternity leave. An overwhelming majority (97.33%) reported no such pressure; only 4 respondents (2.67%) reported that such pressure had been exerted, comprising 4.00% of government school educators and 1.33% of private school educators.

Overt employer coercion against availing the full leave entitlement thus appears to be rare in both sectors. Taken together with Table 15, the data suggest that the obstacles to maternity benefit utilisation in Agra's school sector are predominantly structural and informational, comprising poor dissemination, weak procedural uptake, and the non-provision of ancillary entitlements, rather than overtly coercive. The challenge for policy and practice is accordingly one of activation and enforcement of dormant rights rather than of confronting widespread open hostility.

Major Findings

1. The respondent group was highly educated: 70.00% of the 150 educators were post-graduates, with a higher concentration in government schools (76.00%) than in private schools (64.00%).
2. Households were economically dependent on few earners: 72.67% of respondents' families had only one to two earning members, underscoring the financial salience of paid maternity leave.
3. General awareness of the Maternity Benefit Act, 1961, was moderate and virtually identical across sectors (60.67% overall); nearly two-fifths (39.33%) of these educated women were unaware of the Act.
4. Awareness was predominantly self-acquired (58.00%); employers were the source for fewer than one-third of respondents (29.33%), and print media and the internet played a marginal role.
5. In both sectors alike, 65.33% of respondents reported that the employer had not displayed the maternity law at the workplace, indicating uniform non-compliance with a basic statutory obligation.
6. Rights-consciousness outran specific knowledge: 88.00% knew maternity benefit to be a legal requirement, but 42.00% did not know the statutory duration of leave, and 40.00% did not know how many times maternity leave could be availed.
7. Perception of an organisational maternity policy was markedly higher in government schools (86.67%) than in private schools (70.67%); 29.33% of private school educators reported no policy at all.
8. Formal claiming was weak: only 33.33% of respondents had ever given notice of a claim for maternity benefit payment.
9. Nursing breaks were almost wholly absent (86.00% reported non-provision overall), with government schools performing worse (96.00% non-provision) than private schools (76.00%); no respondent could cite a single nursing break actually provided.

10. Health and other medical facilities were not provided in the institutions of 74.00% of respondents, the deficit again being sharper in government schools (86.67%).
11. Among respondents who had availed leave, most did so within the statutorily contemplated pre-natal window; however, 4.67% of all respondents, concentrated in private schools (8.00%), reported that they were not permitted to take maternity leave at all.
12. Of the educators who had availed maternity leave ($n = 50$), 96.00% felt no compulsion to resume work before they were ready, and overt employer pressure against taking the full leave was rare in both sectors (2.67% overall).
13. Recourse to the grievance machinery was negligible: 95.33% of respondents had never lodged a complaint regarding any issue under the Maternity Benefit Act, notwithstanding the substantial deficits documented above.
14. On the whole, the obstacles to maternity benefit utilisation were structural and informational, comprising weak dissemination, poor procedural uptake, and the non-provision of ancillary entitlements, rather than overt coercion.

Conclusions and Recommendations

Conclusions

The study set out to compare the utilisation of maternity benefits among women educators of public and private schools in Agra, and its findings admit of a clear, if sobering, conclusion: a wide gap separates the law in the books from the law in practice in both sectors. The Maternity Benefit Act, 1961, has secured for these educated working women a generalised consciousness of maternity benefit as a legal right, but it has not secured operational knowledge of entitlements, employer compliance with informational and welfare obligations, or confident use of claiming and grievance procedures. The de jure–de facto gap is thus not confined to the unorganised sector with which Indian scholarship has been chiefly concerned; it reproduces itself within the formal school sector, among post-graduate professionals, in both government and private employment.

The comparative dimension yields a differentiated picture. Government schools offer a more institutionalised environment, evidenced by the stronger perception of an organisational maternity policy and the earlier and more secure availing of leave, yet they perform worse than private schools on nursing breaks and institutional medical facilities. Private schools, conversely, exhibit fragile policy foundations, greater uncertainty among employees, and the few reported instances of outright denial of leave. Neither sector, in short, can claim satisfactory compliance; their failures are differently distributed.

The near-total silence of the grievance record, set against the documented deficits, indicates that rights under the Act remain dormant rather than contested. From the standpoint of social work theory, the findings exemplify how entitlements conferred from above fail to become claims asserted from below in the absence of legal literacy, supportive institutional structures, and intermediary advocacy.

Recommendations

Policy and administrative interventions. The labour administration of Uttar Pradesh should institute a targeted inspection and compliance drive in the school sector of Agra, verifying in particular the statutory display of the abstract of the Act, the provision of nursing breaks, and the maintenance of maternity benefit records. The education department should incorporate compliance with maternity protection into the conditions of recognition and renewal of private schools, and should direct government school authorities to operationalise nursing breaks and basic medical facilities. Convergence between the labour and education departments is essential, since neither alone commands the full regulatory leverage over schools.

Institutional and managerial measures. Every school, public and private, should be required to adopt and circulate a written maternity benefit policy, designate an officer responsible for processing notices and claims, and include maternity entitlements in the induction of newly recruited women educators. School managements should treat the display of the law and the provision of crèche-supportive arrangements and nursing breaks as minimum standards of decent work rather than discretionary welfare.

Social work and NGO action. Professional social workers and non-governmental organisations in Agra should undertake legal-literacy campaigns specifically addressed to women educators, prepare simplified vernacular guides to the notice and claiming procedure, and establish facilitation desks through teachers' associations to assist women in asserting claims and lodging complaints without fear of reprisal. Schools of social work in the region may adopt clusters of institutions for field-action projects on maternity protection, thereby uniting professional training with rights facilitation.

Further research. Future enquiry should extend the comparative design to other districts and to aided schools, employ qualitative methods to illuminate why aggrieved women refrain from complaining, and examine the position of contractual and para-teaching staff, who are likely to be still more vulnerable than the regular educators studied here. Longitudinal research tracking cohorts of women educators through pregnancy, leave, and return to work would permit a fuller assessment of the welfare consequences of the compliance deficits documented in this study.

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