# **Migration Letters**

Volume: 20, No: S13 (2023), pp. 583-597

ISSN: 1741-8984 (Print) ISSN: 1741-8992 (Online)

www.migrationletters.com

# A Study On Satisfaction Level Of School Teachers About Maternity Benefit Act 1961 In Jalandhar

Sapna Sharma<sup>1</sup>, Dr. JK Gulati<sup>2</sup>

#### Abstract

Social security is a basic requirement of any individual or a family. To meet the unseen contingencies of life a robust social security system is required for any nation. Earlier in India women were supposed to take care of the family and family members. Consequently, there were very rare such provisions were available related to maternity benefits as per situation demand. However, during last many years women are emerging in different professions and jobs and competing with men. Now a days women are no less than men in any field. So this is important to protect her rights as and when any special need arises. Focus: The study is about implementation of Maternity Benefit Act 1961 in the schools for the school teachers of Jalandhar. Methodology: The study is based on primary data and a survey was conducted in the private schools of Jalandhar. The respondents were school teachers. Moreover, Secondary data was also collected through previous research papers published in journals, various laws and government reports. Data was analyzed using pie charts and bar diagrams. Findings: The research revealed that private schools teachers were getting maternity leave. However most of respondents were not satisfied with overall implementation of the act. Conclusion: It can be concluded that women face challenges during maternity as they need to take leave. In private sector schools female employees get only leave whereas, they are entitled to all other benefits mentioned in the Act and they are not getting the same.

Key words: Employee, Employer, Maternity Benefit, Maternity Leave, School Teachers.

#### Introduction

Every woman has to go through different phases of life. An important phase is to give birth to a baby. Women had fear in her mind<sup>1</sup> after joining an organization that if she will take maternity leave then she may lose her job and employer will not allow her to come back to join her job. Even employers don't want to employ female employee because employer has to give many maternity benefits to the women including maternity leave. The maternity act was implemented in 1961. Many amendments were made as per requirement from time to time. Recent amendments were made in 2017. As per amendments several changes are being made in the provisions of maternity benefits. However, still there is a scope to work more on the same as this is moral responsibility to protect interest of women to make her financially independent and confident and to provide a peace of mind during such tough time when she deserve to be

<sup>1</sup>Research Scholar, GNDU Amritsar Correspondence Address: House No. 185/200 New Vijay Nagar, Jalandhar 144001 <sup>2</sup>Retired. Associate Professor, University Business School, GNDU College, Jalandhar Author to handle communication at all stages

Sapna Sharma

happy and satisfied. The study is on school teachers and it is very important for the teachers who are character and career builders of students of the nation to be satisfied and secure about their job and it is very important to ensure them to be safe and secure during all phases of her life including maternity.

#### **Review of Literature**

**Gethe & Pandey. (2023).** The article seeks to explain how the Maternity Benefits Act of 1961 (Amendment 2017) affects working moms' employment. From the perspective of the Government of India, it puts forth some facts that are favorable for women's employment, but it also draws attention to some drawbacks that affect both working mothers and employers. The purpose of this law is to give a woman financial support and release her from working in order to maintain the health of "New Mums" and "New Born Babies." The act also guarantees that mothers can take care for their children without worrying about losing their jobs or their employment. The study was based on primary as well as already collected data also called second hand data as fifty detailed interviews were conducted to collect data for the analysis. Moreover a rich review of literature taken from reputed journals and articles. The result from this study highlights both the favorable and unfavorable effects of this modification on businesses and working mothers' employment. It draws attention on how this legislation has been put into practice and identifies the issues and pressure that women employees have when trying to obtain or keep a job during pregnancy, which is extremely dangerous to both the wellness of the woman and her unborn child.

**Bishnoi & Bishnoi.** (2022). Concluded that Women employed in the informal sector do not have access to social safety nets or paid maternity leave in low and middle income countries. Non-contributory financial transfers may be a novel strategy to enhance mother and neonatal nutritional status since 60% of women work in the unorganized sector. This study offers a cutting-edge analysis of maternity benefit legislation, their results across various countries, and their effects on mother and newborn health.

**Behera & Mehra. (2021).** Earlier the women were not empowered and all women were not working. Therefore the laws were not as per requirement. However, now the laws are more protective and facilitate the women and provide different kinds of benefits. The study is about need and importance of maternity benefit. Various amendments made in 2017 and analysis of case studies also done to understand the issues of working women in corporate sector. It is concluded that women in corporate sectors and even in other sectors are progressively working and achieving great heights and success with the supports of such legislation as they know that they will get maternity benefits during their tough times.

**Rai & Niyogi (2020).** This study critically analysed various provisions of Maternity Benefit Act 1961 and further amendments made in 2017 on the basis of secondary data available in the form of acts and previous studies reviews. Moreover various cases also discussed to understand the issues related to maternity Benefit Act. It was crucial for the government and society to defend women's social position and raise them by giving them strength in society because they have been the victims of injustice and unfair treatment for a long time. Although the act's most recent update is a step in the right direction for women in society, there nevertheless remains much that need to be done before this law can be said to benefit everyone in the nation, male and female alike.

Sharma (2020). All amendments and schemes related to the maternity benefits discussed in the paper. As per this study entrepreneurs have to bear the burden of maternity benefits to be provided to women. Moreover it is concluded that government is initiating a proposal to

contribute towards providing such benefits to women. Furthermore, study is based on secondary data. It was concluded that the maternity benefits are implemented in formal sector mostly not unorganized sector. However, large part of female population belongs to informal sector. Secondly, there is no such leave provision for father of the newborn child but it is required as it is responsibility of both the parents to be together during such time to face the situation and challenges together. Thirdly, there is biased behavior towards mothers who adopts a child as compared to biological mother.

**Verma, Shukla & Negi. (2020).** The current study examined the degree of awareness, the scope of the Act's implementation and the challenges faced by working women in claiming Act benefits both before and during maternity leave. The study's data was obtained from a survey comprising 112 working women, both permanent and contract staff members. Comprises private as well as public educational institutions in the Indian state of Himachal Pradesh, located in the western Himalayas. The sample was limited to women who had gone on maternity leave and then returned. The study's findings showed that working women lacked information and frequently conflated the Maternity Benefit Act with maternity benefits.

**Jadon & Bhandari. (2019)**. The study on the basis of reviews and analysis of acts related to maternity benefits and its amendments concluded that women have experienced mistreatment and discrimination throughout history and they are currently fighting to maintain their standing in this male-dominated culture. Therefore, it is necessary to provide the underprivileged minority some justifiable leverage.

Lakshmi & Rajkumar. (2019). The research conducted in Tamil Nadu to know about implementation of Muthulakhmi Reddy Maternity Benefit Scheme (MRMBS) for pregnant women. It is scheme launched by government for pregnant women above nineteen years of age. Sixty women were interviewed to know about the awareness of scheme among eligible women and extent of implementation. It was concluded that there is need of awareness campaigns as the eligible women were not completely aware about the benefits which they were entitled to.

**Mathew. (2019).** This article discussed about the behavior of employers towards female employees because of maternity conditions. It is a burden for the employer to provide all the benefits during maternity so better they do not prefer female employees on higher and important positions in the organizations. The Maternity Benefit Act of 1961 had been modified from time to time to give female employees additional privileges in order to encourage their involvement in the work life. However, they seem to make companies pay for these benefits entirely, which may discourage employing women as this may lead to increased cost to the company in terms of maternity benefits and paid leaves.

**Dadwal & Chauhan. (2018).** The study discussed about changed role of women in the society. With the passage of time women started contributing towards economic development of the country by engaging themselves in different occupations. As per study it is vital to protect self respect and financial independence of women during all phases of her life. With the introduction of maternity amendments in 2017 various steps taken in the right direction. However still there are issues according to researcher. Firstly, whole burden of providing maternity benefits is on employer. Secondly, women employees may get fewer opportunities as compared to male employees because of extended maternity leaves. Thirdly, different laws have different rules for same thing which creates confusion regarding its implementation so a comprehensive and universal legislation is required for the same. Thirdly, the modification made in Maternity Benefit Act 2017 is ambiguous as to whether the crèche facilities must be

free of charge. Most businesses who voluntarily set up daycare centers charge their employees for them.

**Gopalakrishnan & Brindha (2017).** It was concluded that more than 85% of workers are engaged in the informal labor market, according to the report, but neither governmental nor volunteer social assistance are provided to them. To become a member and get benefits, a person must have worked for at least 90 days in the year prior in order to join primary organizations. The government will ensure that all workers, regardless of whether they work in the official or informal sector, benefit from the universal application of labor rules through the employment of labor officers. Because the unorganized sector is unstable, trade unions should continuously struggle to ensure that workers are receiving their legal rights.

Addati (2015). As per this study although a huge majority of female workers are still not sufficiently covered in case of pregnancy, this article shows how national legislative measures on paid maternal leave have improved in respect to the fundamentals of global labor standards. The article then discusses patterns of maternity protection exclusion in law and practice before addressing some social protection initiatives that have an opportunity to expand maternity assurance and provide assistance to meet the healthcare requirements of the most vulnerable while putting a gender-trans formative focus on them.

**Ipseetasatpathy, Patnaik & Agarwal (2014).** The study was based on semi urban women employees. A survey of 200 respondents conducted, out of which only 91 respondents completed the survey in all respects, results shown that the majority of semi-urban women are only vaguely or not at all aware with the Maternity Benefit Act of 1961. Given that most people learned about these issues from business documents or newspapers or magazines, it's possible that the government's less effective awareness campaign is to blame. Since TV is the most popular medium for public discourse, government agencies should use it to raise knowledge about women's rights to leave for pregnancy and births. It was further demonstrated that the majority of the women felt only slightly satisfied or somewhat dissatisfied with the leave offered.

**Troeger & Epifanio (2013).** This investigation clarifies the issue of the way care and maternity facilities affect the decisions that are made by female academicians in terms of family planning, career choices, personal welfare and contentment at work. Researcher conducted a representative survey of British educators to collect data for this project. There are two types of leaves available for the academicians. Firstly short term leave with pay and secondly long leaves but with pay compromise. The study concluded that women face challenges in carrying baby if she is working.

**Bala.** (2012). The research conducted in the four areas in particular IT, ITES, Wellbeing and Schooling exposed the issues looked by bosses in giving impact to the arrangements of the Maternity Advantage Act regardless of utilizing a enormous level of ladies. The fact that employers see that makes it revealed they are powerless against both immediate and roundabout expenses when they give maternity security to the ladies laborers. Maternity benefits in different sectors critically analysed by the researcher.

**Poduval & Poduval. (2009).** A critical analysis of role of women was discussed in the study. A women has to play many role in her life time like role of a home maker, role of a mother, role and responsibilities at workplace. So whether women can be a good mother along with her other responsibilities. For taking responsibility of both child and work and make a work life balance she need cooperation and support from home. Moreover, she needs various maternity

benefits from employer and government to handle such tough phases of her life where she needs support to stand strong.

**Gjerdingen, McGovern, Chaloner & Street.** (1995). It was examined that returning to work after giving birth was linked to a number of the population, vocational, and social characteristics as well as to wellness concerns and baby care worries. As per study statistics a lot of new mothers were going back to work, thus there has been increasing focus on the conditions that make this possible. The majority of respondents claimed to have written guidelines for maternity leave that they could comprehend, although they did not feel entirely happy with them.

**Saurel-Cubizolles, Romito & Garcia** (1993). Social security programs analysed and evaluated for expecting women employees in Italy, UK and France. Italy offers the most beneficial conditions for women because it forbids tough working conditions for expectant workers and requires women to take a significant amount of well-paid time off. Because of the rigorous eligibility conditions for maternity benefits and the meager income replacement during maternity leave, the United Kingdom has the least favorable scenario.

#### **Objectives of the study**

- 1. To understand maternity benefit act 1961.
- 2. To know about awareness of respondents regarding Maternity Benefit Act 1961.
- 3. To know about satisfaction level of private school teachers regarding Maternity Benefit Act 1961 in Jalandhar.

#### **Research Methodology**

Both primary and secondary data used for this study. Questionnaire method was used to collect data from school teachers in Jalandhar. Secondary data was used through books, laws, previous researches etc. Sample size for the study was 250 out of which 196 responses found valid in all respects. Therefore the data analysis was done on the basis of 196 respondents. All 196 respondents were regular female employees working with private schools in Jalandhar. Data was analysed using bar diagrams and pie charts.

#### **Data Analysis and Interpretation**

#### Analysis of secondary data

**Maternity Benefit Act 1961.** Maternity Benefit Act was introduced to provide social security to female employees during pregnancy and after child birth. This act is applicable to all establishments, factories, schools, government and private organizations etc. This act is applicable to whole of India. If organization have at least 10 employees in the preceding 12 months it is mandatory for such employer to provide maternity benefit. Women employees were allowed to take 12 weeks leave as per maternity benefit act 1961. However, it is extended from 12 weeks to 26 weeks as per amendments made in Maternity benefit in 2017. 12 weeks leave will be provided by the employer to the mother who is adopting a child. Furthermore, if a mother is a commissioning mother or taking a child through surrogacy is also entitled to a leave of 12 weeks. Four nursing breaks are allowed to the mother to meet and feed her child.

#### Major amendments made Maternity Act in 2017

1. **Maternity Leave:** Leave is most important need which is required to take good care of lady herself and her child as well. So leave is required before and after delivery.

Earlier the leave duration allowed was 12 weeks. However, after amendments made in 2017 now the allowed maternity leave duration is 26 weeks.

- 2. Leave benefit in case of third Child: As per amendments the women will get only 12 weeks leave while availing leave for the third child. Although, third child also need same care as first and second child so this looks unfair. However, the reason behind same may be that government took this step to control population so it may be a measure for the same.
- 3. **Adoption:** In case of biological mother the leave duration is 26 weeks. However, in case the mother who is adopting the child, the allowed leave duration will be 12 weeks instead of 26 weeks. The reason is that biological mother had to face many physical changes in her body before and after the delivery.
- 4. **Opportunity to work from home:** As per amendments made in 2017 an opportunity is given to the women who is pregnant is to work from home after availing her maternity leave. However this is possible only if the nature of job allows doing so. Whereas, work from home can be done with the consent of employer.
- 5. **Paternity Leave:** In India the central government in 1999 under central civil services (leave) Rule 551(A) gave the provision of paternity leave for a male central government employee having less than two children for a period of 15 days. Behera & Mehra. (2021). However, no provision of paternity leave is mentioned in the amendments. It is required as the father is also responsible for so many things during such times he has to support his wife. Moreover a father also needs to spend time with the new born child and his wife to build a strong bond with the new born and with the family as a whole.
- 6. **Duty to inform about policies:** All employers have to inform the women employees about the rules and policies of the organization about maternity benefit at the time of appointment of the female candidate.
- 7. **Crèche facility:** Every employer has to provide crèche facility if 50 or more employees are working in the organization. Four nursing breaks are allowed to the women to feed the child.

#### **Advantages of Maternity Benefits**

- 1. **Job security**: The most important advantage of maternity benefit act is that women employees have job security as no employee can ask the women employee to leave the organization because of her pregnancy and just because she has to take leave for her delivery and post delivery.
- 2. **Peace of mind:** This benefit not only takes care of physical health, also ensures mental health of the women during and after the pregnancy.
- 3. Gender equality: This act helps in gender equality and assists women to be in competitive position in her career during such important phase of life which is pregnancy.
- 4. **Breastfeeding:** Breastfeeding is vital for child and mother as well. It has numerous magical benefits for the child. So this act promotes and allows the mother to be with her newborn and even later the provision of crèche facility and four nursing breaks per day are allowed.
- 5. **Health and baby care:** Without such provisions of maternity benefit act it is not possible to take good care of baby and mother as the mother is most important person who is required to take care of baby during initial weeks of birth. Moreover, mother physical and mental health also depends upon the quality time the mother and newborn spends together.

## **Disadvantages:** The other side

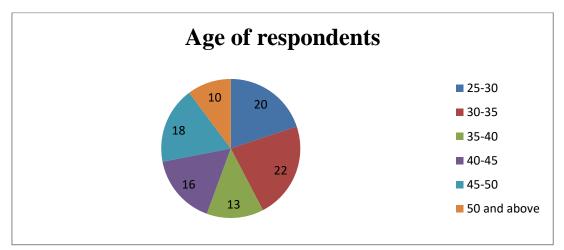
Now as there are several advantages of the act. On the other hand it can be observed through review of literature that it comes with some issues for the employers. Firstly, they bear the burden of providing paid maternity leave and even other benefits to the women employees. Secondly sometimes employers have to sacrifice their important women employees for such time period of maternity as leave period and at times it may become difficult to manage without that important employee for such time period. Thirdly, it is difficult to recruit and hire a new employee for such a short period who can manage the responsibilities during absence of the women who took maternity leave. Lastly, maternity benefits enhance the financial burden of the employer.

## Analysis of primary data

Age	Number of respondents	Percentage
25-30	39	20
30-35	44	23
35-40	26	13
40-45	32	16
45-50	35	18
50 and above	20	10
Total	196	100

## Table 1.1. Analysis of age of respondents

r 1g 1.1	Fig	1.1
----------	-----	-----

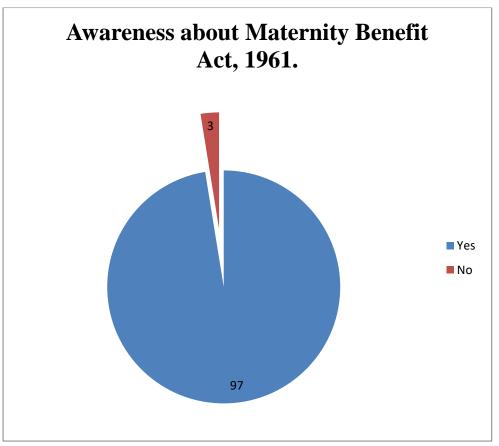


**Interpretation:** Above table shows analysis of age demographics of the respondents. The respondents between the age of 25 to 30 were 20 percent, respondent between the age of 30 to 35 years were 22 percent, respondents between the age of 35-40 years were 13 percent, respondent between the age of 40 to 45 years were 16 percent, the respondents between the age of 45 to 50 years were 18 percent and the respondents who were above 50 years of age were 10 percent.

Table 1.2. Awareness about	t Maternity	Benefit Act, 1	1961.
----------------------------	-------------	----------------	-------

Response	Number of Respondents	Percentage
Yes	191	97
No	5	3
Total	196	100

**Fig 1.2** 

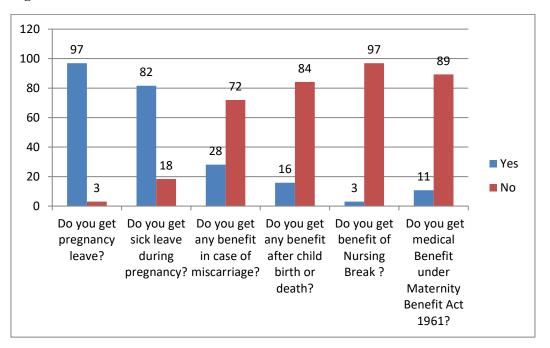


**Interpretation:** Out of total respondents only 3 percent respondents were not aware about the Maternity Benefit Act 1961. Rests of respondents were aware about it. Which shows that people are aware about the act.

Table 1.3. Responses regarding various benefits under Maternity Benefit Act 1961.

Statements	Ye	Percentag	No	Percentag
	S	e		e
Do you get maternity leave?	190	97	6	3
Do you get sick leave during pregnancy?	160	82	36	18
Do you get any benefit in case of miscarriage?	55	28	141	72
Do you get any benefit after child birth or	31	16	165	84
death?				

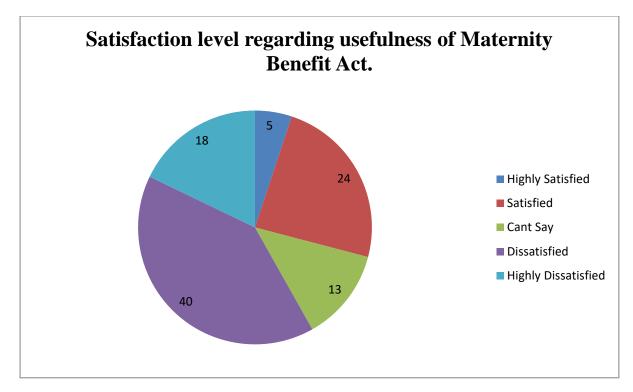
Do you get benefit of Nursing Break?	6	3	190	97
Do you get medical Benefit under Maternity	21	11	175	89
Benefit Act 1961?				



## **Fig 1.3**

**Interpretation:** Firstly, 97 percent respondents get maternity leave. Secondly, 82 percent respondents get sick leave as well during pregnancy. Thirdly, only 28 percent of respondents get benefit in case of miscarriage. Fourthly, only 16 percent of respondents get benefit after child birth and death. In addition to this out of total respondents only 3 percent respondents get benefit of nursing break. Lastly, only 11 percent of respondents get medical benefit as per Maternity Benefit Act 1961.

Responses	Number of respondents	Percentage
Highly Satisfied	7	3
Satisfied	59	30
Can't Say	17	9
Dissatisfied	86	44
Highly Dissatisfied	27	14
Total	196	100

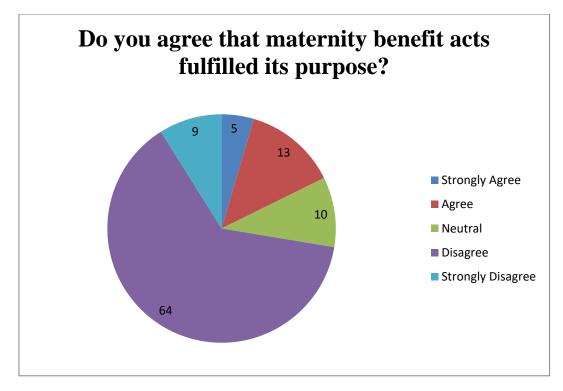


**Interpretation:** out of 196 respondents only 5 percent respondents were highly satisfied. Twenty four percent respondents were satisfied 13 percent respondents said that they can't say, 40 percent respondents were dissatisfied and 18 percent respondents were highly dissatisfied about usefulness of the Maternity Benefit Act.

Table 1.5. Do you agree that maternity benefit acts fulfilled its purpose?

Responses	Number of respondents	Percentage
Strongly Agree	9	4
Agree	26	13
Neutral	19	10
Disagree	125	64
Strongly Disagree	17	9
Total	196	100

Fig 1.5



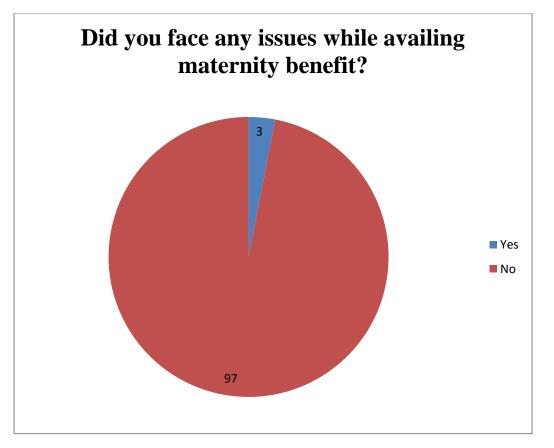
**Interpretation:** 5 percent respondents strongly agree, 13 percent respondents agree, 10 percent respondents neutral, sixty four percent disagree and 9 percent respondents strongly disagree regarding fulfillment of purpose of Maternity Benefit Act 1961. This shows that maternity benefit Act 1961 not succeeding in achieving its purpose.

## Table 1.6. Did you face any issues while availing maternity benefit?

#### Table 1.6

Responses	No. of respondents	Percentage
Yes	6	3
No	190	97
Total	196	100

Fig 1.6

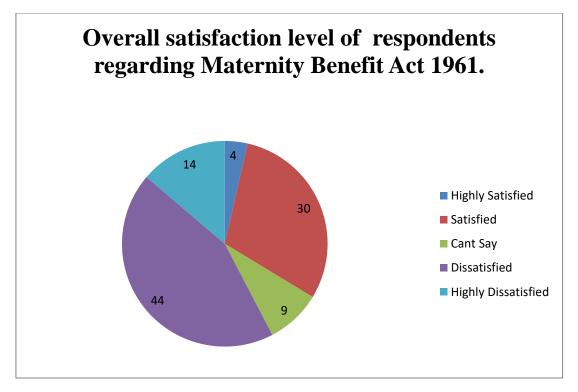


**Interpretation:** The female respondents who were availing maternity benefit responded as shown in above chart. Only three percent respondents faced issued related to availing maternity benefit, rest 97 percent said no. Either they did not avail the maternity benefit or they got the benefit without any hassles.

Responses	Number of respondents	Percentage
Highly Satisfied	7	3
Satisfied	59	30
Can't Say	17	9
Dissatisfied	86	44
Highly Dissatisfied	27	14
Total	196	100

Table 1.7. Overall satisfaction	level of respondents respondents	garding Maternit	v Benefit Act 1961.

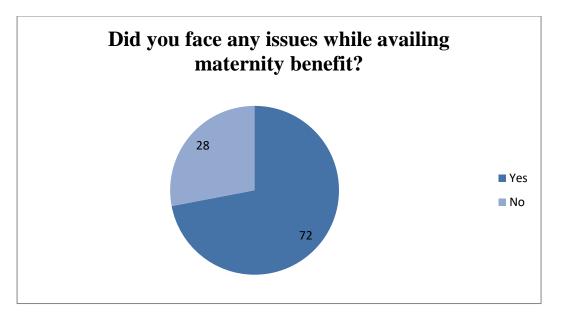
Fig 1.7



**Interpretation:** Out of 196 respondents only 4 percent were highly satisfied. 30 percent respondents were satisfied, 9 percent said can't say, 44 percent were dissatisfied and lastly 14 percent respondents were highly dissatisfied.

Table 1.8. Did you face any issues while availing maternity benefit? If yes, kindly mention the problems you faced.

Responses	Number of respondents	Percentage
Yes	140	72
No	56	28
	196	100
Total		
Fig 1.8		



**Interpretation:** Respondents who face problems in delivery of maternity benefits were 72 percent. When asked to mention the problems they face while availing maternity benefit, most of respondents responded that they get unpaid maternity leave with no other benefits which make them financially dependent and insecure during and even after pregnancy.

## Findings of the study

According to the study respondents were aware about the Maternity Benefit Act 1961. However they were not getting all benefits of the act. The employees were getting maternity leave. Whereas, all such employees were not getting benefits like nursing break, benefit in case of miscarriage or stillbirth etc. Moreover, many employees were getting maternity leave but they were not getting paid leave. It was analysed through data analysis that respondents did not face any issues while availing maternity leave. On the other hand it was found that respondents were not aware and not getting most of the benefits mentioned in the Act. It can be interpreted that most of the female employees received only maternity leave and sick leave and did not received other benefits like nursing breaks, benefit in case of miscarriage or another financial assistance.

#### **Recommendations and Suggestions**

On the basis of this study it was examined that the respondents were getting the maternity leave as it is social responsibility of the employer to support the female employees in such tough times. However, it was observed that most of respondents in the private schools were getting unpaid leave for maternity. Moreover, most of respondents were not getting other benefits of the act. On the basis of personal interaction with the higher authorities, it can be concluded that providing maternity benefits to female employees is a burden for the employer as the employer has sole responsibility to support female employees in this phase of life. It is recommended that employer may get partial grant from the government or may take insurance for the employees for providing maternity benefit in order to reduce the burden of responsibility of paying maternity benefit to employees.

## Conclusion

Providing maternity benefit is a social responsibility of any employer. However, most of employees are either not able to provide such benefits or they do not intend to do so. As a

results female employees face mental as well as financial crisis during such difficult time of their life. When they get unpaid leave with no other benefits of the maternity benefit act it creates a sense of insecurity among female employees during and even after pregnancy. Which may result in their emotional breakdown or it may have adverse impact on their mental and physical health. Also it can impact the health of the baby as well. So if the employees feel that it is not practical to provide such benefits to female employees, then alternate ways of taking this responsibility can be considered as discussed in the recommendations. Providing sense of security to female employees during and after pregnancy is moral and social responsibility of the employees and government should ensure the implementation of maternity benefit act.

#### References

- 1. Addati, L. (2015). Extending maternity protection to all women: Trends, challenges and opportunities. International Social Security Review, 68(1), 69-93.
- 2. Bala, S. (2012). Implementation of Maternity Benefit Act. NLI Research Studies Series, 99, 2012.
- Behera, A., & Mehra, A. (2021). Maternity Benefit in the Corporate Sectors. Issue 2 Int'l JL Mgmt. & Human., 4, 101.
- 4. Bishnoi, N., & Bishnoi, V. K. (2022). Maternity Benefit Programs: An Investment in Human Resource. Population Review, 61(1).
- 5. Dadwal, D. L., & Chauhan, D. K. (2018). Maternity rights for working women and law in India: A critical analysis
- 6. Gethe, R. K., & Pandey, A. (2023). Impact of Maternity Benefits Act, 1961 [Amendment 2017] on job employment of working mothers in India. International Journal of Law and Management.
- 7. Gjerdingen, D. K., McGovern, P. M., Chaloner, K. M., & Street, H. B. (1995). Women's postpartum maternity benefits and work experience. Family Medicine, 27(9), 592-598.
- 8. Gopalakrishnan, G., & Brindha, G. (2017). A study on maternity benefit and its effectiveness in construction industry. International Journal of Civil Engineering and Technology, 8(10), 130-136.
- Ipseetasatpathy, D., Patnaik, D. B., & Agarwal, M. M. (2014). An introspection into awareness of Maternity benefit act 1961 in Semi-Urban area. International Journal of Management (IJM), 5(9), 13-17.
- 10. Jadon, M. S., & Bhandari, A. (2019). Analysis of the Maternity Benefits Amendment Act, 2017 and its Implications on the Modern Industrial Discourse. Christ ULJ, 8, 63.
- 11. Lakshmi, S., & Rajkumar, S. (2019). Awareness regarding maternity benefit schemes among antenatal women in rural Tamil Nadu. International Journal of Clinical Obstetrics and Gynaecology, 3(5), 220.
- 12. Mathew, J. (2019). How Can the Maternity Benefit Act Increase Female Workforce Participation?. Economic and Political Weekly, 54.
- 13. Poduval, J., & Poduval, M. (2009). Working mothers: how much working, how much mothers, and where is the womanhood?. Mens sana monographs, 7(1), 63.
- 14. Puneet (2012). Administration Of Social Security: A Study Of Selected Industries In Yamunanagar (Doctoral Dissertation, Department of Public Admin, Kurukshetra University, India)
- 15. Rai, I., & Niyogi, S. (2020). Critical study of sustainability of Maternity Benefit (Amendment) Act, 2017 in India. DME Journal of Management, 1(01), 94-106.
- Saurel-Cubizolles, M. J., Romito, P., & Garcia, J. (1993). Description of maternity rights for working women in France, Italy and in the United Kingdom. The European Journal of Public Health, 3(1), 48-53.
- 17. Sharma, R., (2020). The new horizons of maternity benefits in india: It's impact on the employability of women workers. International Journal of Creative Research Thoughts (IJCRT), 237-242.
- 18. Troeger, V. E., & Epifanio, M. (2013). How much do children really cost? Maternity benefits and career opportunities of women in academia (No. 171). CAGE working paper.
- Verma, A., SHUKLA, R., & NEGI, Y. (2020). An Analysis of Awareness and Implementation of Maternity Benefits Act–A Study in Western Himalayan State of Himachal Pradesh, India. Annals of Biology, 36(1), 126-131.