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EDITORIAL.

THE MATERNITY BENEFIT UNDER THE NATIONAL INSURANCE ACT.

The provisions of the National Insurance Act in regard to the maternity benefit prove, unmistakably, that our present legislators require increased knowledge in regard to the needs of the class for whose benefit they have sanctioned the expenditure of large sums in payment of this benefit, and of the difficulties of midwives, who are recognised as indispensable servants of the public, but whose position recent legislation has made increasingly difficult, and indeed almost impossible.

In a most interesting and exhaustive letter to the press, Miss M. Llewellyn Davies, the Hon. General Secretary, and Miss Margaret G. Bondfield, of the Women's Co-operative Guild, who are intimately in touch with the women of the industrial classes, explain with force and in detail, the reasons why amendments to the National Insurance Act in regard to the maternity benefit are urgent. They point to the importance of safeguarding the value of the benefit, and urge that the amendments unanimously passed by the Congress of the Women's Co-operative Guild, and endorsed by the Association of Approved Societies, really provide for carrying out the actual intention of the Act.

In the first place the maternity benefit should be paid to the mother, and be legally hers. She it is who endures the pain and peril of child birth, and upon her devolves the anxiety of arranging the increased expenditure of the time when she is laid aside. It is not only a material help to her to have this money to fall back upon, but midwives are already noting a marked

improvement in both mother and child, owing to the mental rest enjoyed by the woman who can look forward to a definite income from this source.

No doubt most husbands to whom the maternity benefit is paid recognize that it should be devoted to paying the doctor or midwife, and to obtaining necessary nourishment for their wives. But instances are not wanting in which the money paid to the husbands has been diverted from its legitimate use, in which it has been expended in drink, and even been pledged beforehand. This should be made impossible by paying it direct to the wife.

The next difficulty is the provision inserted by the House of Lords for the payment of the fee of a doctor called in to the assistance of a midwife under the Midwives' Act. The result is that many Insurance Societies hesitate to pay the maternity benefit promptly where the woman is attended by a midwife, lest they should subsequently have to pay the fee of the doctor if summoned on her advice, and this is both hard on the woman, and prejudicial to the employment of midwives.

Further there is the difficulty that Approved Societies will not accept a midwife's certificate when an employed woman applies for the 7s. 6d. a week sick pay, to which she is entitled, for four weeks, in addition to the maternity benefit paid to the husband. It is no part of a midwife's duty to diagnose sickness, but surely she might testify to the fact of having delivered the patient, and her certificate should be accepted as evidence of a woman's right to this grant.

These may seem small points, but to those acquainted with the difficulties of working women, and of midwives, they constitute real grievances which need to be rectified.

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