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**IMPACT OF EDUCATION ON THE UTILIZATION OF MATERNAL HEALTH CARE SERVICES IN TAMIL NADU**

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**ABSTRACT**

Maternal health plays a key role in the defining the wellbeing of the present and future of human race. Through centuries of persistent advancement in the field of science and policy making most of the South Asian countries were able to achieve the millennium development goal in the period 2002-2017. But consistent effort is needed to sustain the development achieved and for the a better tomorrow . Tamil Nadu is the tenth largest state by area and the second-largest state economy in India. In this report an effort has been made to understand how utilization of maternal health care services differs across different socio-cultural groups and factors that determine maternal health care utilization with education as major independent variable in Tamil Nadu using NFHS-4 survey data set. Binary and multivariate logistic regression has been carried out to study the factors that affect maternal health care utilization. It is observed that women belonging to poorer , illiterate, and marginalized cast categories in the society have relatively low utilization of maternal health care facilities when compared to other categories in the respective socio-cultural groups. Education shows a significant positive relationship with most of the maternal health care indicator (unadjusted odd ratios) and no significant relationship is established with any of the outcome variables (maternal health care indicators) when the regression model is adjusted for socio-cultural variables (covariates).

**Keywords:** Utilization of maternal health care services, maternal education, logistic regression, Antenatal care (ANC), Institutional delivery, Postnatal care (PNC), Tamil Nadu, NFHS-4