

# KNOWLEDGE AND UTILIZATION OF “PRADHAN MANTRI JAN AROGYAYOJANA-AYUSHMAN BHARAT” (PMJAY-AB) SCHEME AMONG THE ELIGIBLE FAMILIES IN SELECTED RURAL COMMUNITY LUCKNOW

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## ABSTRACT

Ayushman Bharat yojana have two inter-related components, which are Health and wellness center (HWCs) and Pradhan Mantri Jan Arogya Yojana (PM-JAY). Pradhan Mantri Jan Arogya Yojana is the National health protection scheme introduced on 23 September 2018 by the government of India targeting poor, socioeconomically weaker and disadvantaged families. It is a centrally sponsored scheme funded by both the union government and the state. This scheme is offering services to 50 crore people with world's largest government sponsored healthcare program. The study was initiated to assess the knowledge and utilization of “Pradhan Mantri Jan Arogya Yojana-Ayushman Bharat” (PMJAY-AB) scheme among the eligible families of selected rural community Lucknow. The objective of the study was to assess the knowledge and utilization of PMJAY-AB scheme among the eligible families of selected rural community in Lucknow and to correlate the knowledge with the utilization of PMJAY-AB scheme. Non experimental descriptive survey research design was used by using convenience sampling technique to collect the data from 150 samples through structured questionnaires. Finding of the study reveals that the majority of people 58 (38.67%) had moderate adequate knowledge, 49 (32.67%) had an inadequate knowledge and, only 43 (28.67%) people had an adequate knowledge regarding PMJAY-AB scheme. Utilization rates reveals the majority of people 90.67% are poorly utilizing the scheme while 6.67% had average utilization and only 2.67% people are utilizing the full services covered under the PMJAY-AB scheme. Hence the study concludes that the community people needs awareness regarding the Pradhan Mantri Jan Arogya Yojana-Ayushman Bharat” (PMJAY-AB) scheme to ensure full coverage.

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**KEYWORDS:** Knowledge, Utilization, PMJAY-AB scheme, Eligible Families.

## INTRODUCTION

Increasing health care needs, coupled with out of the pocket expenditure is one of the a leading cause of poverty in our country. It is not only keeping the people poor, but also pushing nearly 6 crore Indians back in to poverty each year. In the past, there have been several efforts by the Central and various State Government to strengthen demand side financing by launching various Government-funded health insurance schemes. The Rashtriya Swasthya Bima Yojana (RSBY) was launched with an annual cover of INR 30,000 per family at the central level which catered mostly secondary care hospitalization while many State schemes catered tertiary care conditions. However, these schemes worked independently for the larger health care system in the country and resulted in further increased fragmentation of risk pools.

Additionally, none of these schemes had any linkage with primary health care. To address these challenges, the Government of India took a two-pronged approach under the umbrella of Ayushman Bharat. The first component of this strategy was disease prevention and health promotion to curb the increasing epidemic of non-communicable diseases. This was to be ensured through up gradation of the existing network of Sub-centres and Primary Health Centres to Health and Wellness Centres (HWC). The second component is the Pradhan Mantri-Jan Arogya Yojana (PM-JAY) which aims to create a system of demand-led health care reforms that may meet the immediate hospitalization needs of the eligible beneficiary family in a cashless manner thus insulating the family from catastrophic financial shock. It covers over 10 crores poor families, providing health insurance cover up to 5 lakhs rupees per annum per family.

## OBJECTIVES OF THE STUDY

To assess the knowledge and utilization of Pradhan Mantri Jan ArogyaYojana- Ayushman Bharat (PMJAY-AB) scheme among the eligible families in selected rural community Lucknow.

To correlate the knowledge regarding the scheme with the utilization of PMJAY-AB scheme.

## REVIEW OF LITERATURE

**Vipin Jain, Vivek D. Singh, Khushboo (2019)-** Conducted a study among 150 residents of Moradabad region (U.P.) by using cluster convenient sampling method. The finding of the study reveals that the demographic variables have some relationship and correlation with PMJAY – AB awareness. The demographic factors such as gender, age, marital status, religions, education qualification, occupations & income status were tested with the awareness regarding PMJAY-AB. Study concluded that very old people (above 60 yrs) have highest awareness of PMJAYAB and young generation (20-30 yrs) has the lowest awareness regarding this government Yojana. Further, residents between age bands of 31-60 yrs have moderate awareness. Except age groups no other variable (education qualification and income) make any association with awareness level of PMJAYAB Yojana.

**Vishnu PriyaSriee G.V1, G. Rakesh Maiya2 (2021)-** Conducted a cross sectional study to assess the Coverage, utilization, and impact of Ayushman Bharat scheme among the rural field practice area of Saveetha Medical College and Hospital. Simple random sampling was done to choose the 300 study participants and data was collected using semi structured questionnaire. Descriptive statistics was presented in frequency tables and graph. The study found that out of 300 households only about 42.33% of the households were covered under Ayushman Bharat scheme. Among the covered households only 47.24% had availed the scheme in the past 1 year. Around 39.88% of the households were not having Ayushman Bharat scheme and faced financial burden because of the increasing expenditure on health care.

## RESEARCH METHODOLOGY

A non experimental survey research design was used to assess the Knowledge and utilization of Pradhan Mantri Jan ArogyaYojana- Ayushman Bharat (PMJAY-AB) scheme among the eligible families in selected rural community (Villages (Amethiasalempur, Naubasta, BaazNagar, Samrath Nagar, Molvikheda) of Gram panchayatAmethiyasalempur) District Lucknow, Uttar Pradesh. 150 samples were selected by using

convenience sampling technique and the data was collected through self structured questionnaire schedule after obtaining the permission from the gram pradhan and informed consent from the participants. The tool was consisting of three parts which includes socio-demographic variables, structured questionnaire to assess the knowledge regarding PMJAY-AB scheme and the questionnaire for assessing the utilization of PMJAY-AB scheme. The data was analyzed by using descriptive and inferential statistics. The correlation coefficient between level of knowledge and utilization was calculated using Pearson's coefficient formula. Chi-square test was used to find out the association between knowledge and utilization with selected demographic variable

SOCIO DEMOGRAPHIC PROFORMA	CATEGORY	(%)	(f)
Age	18-30 years	39%	58
	30-50 years	44%	66
	Above 50 years	17%	26
Gender	Male	59%	89
	Female	41%	61
	Transgender	0%	0
Education	No formal education	13%	20
	Primary	48%	72
	Secondary and Higher Education	29%	44
	Graduation	9%	14
Occupation	Agriculture	26%	39
	Private job	33%	50
	Government job	0%	0
	Other	41%	61
Family income	<10000/month Rs	45%	68
	10000 to 20000/month	55%	82
	20000 to 30000/month	0%	0
	>30000/month	0%	0
Marital Status	Unmarried	28%	42
	Married	72%	108
Religion	Divorced	0%	0
	Widow	0%	0
	Hindu	75%	113
	Muslim	25%	37
Type of Family	Sikh	0%	0
	Christian	0%	0
	Nuclear family	83%	124
	Joint family	17%	26

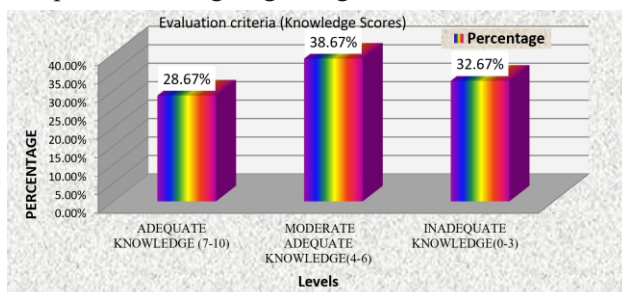
**Table 1. Distribution of Samples According to the Socio Demographic Variables**

Table 1: Finding of the study reveals that majority of the people 44% were in the age group of 30-50 years, 39% were in the age group of 18-30 years while remaining 17% were in the age group of Above 50 years. 59% of people were male and 41% were female. 48% of people had Primary education followed by 29% of people with Secondary and Higher Education. 33% of them were in Private Job followed by 26% in Agriculture. Majority of the people (55%) were earning Rs. 10000 to 20000/month. 72% of people were married and remaining 28% were unmarried among them 75% of people were Hindu and remaining 25% were Muslim. 83% of the people belongs to nuclear family and remaining 17% were from joint family.

CRITERIA MEASURE OF KNOWLEDGE SCORE		
Category Score	Percentage	Frequency
Adequate knowledge (7-10)	28.67%	43
Inadequate Knowledge (0-3)	38.67%	58
Moderate Adequate Knowledge 4-6)	32.67%	49
Maximum Score=10, Minimum Score=0		

**Table 2. Distribution of Samples According to the Level of Knowledge Score**

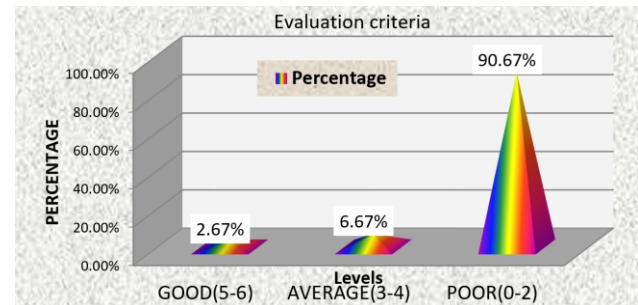
Table: 2 shows that the majority of people 38.67% had moderate adequate knowledge, 32.67% had an inadequate knowledge while 28.67% people had an adequate knowledge regarding the scheme.



**Fig. 1: Distribution of Samples According to the Level of Knowledge Score**

CRITERIA MEASURE OF KNOWLEDGE SCORE		
Category Score	Percentage	Frequency
GOOD (5-6)	2.67%	4
AVERAGE (3-4)	6.67%	10
POOR (0-2)	90.67%	136
Maximum Score=5, Minimum Score=0		

**Table 2. Distribution of Samples According to the Level of Knowledge Score**



**Table 3. Reveals that the Utilization of PMJAY-AB Scheme where only 2.67% people had good Utilization.**

Pearson's Correlation	Pair1	
	KNOWLEDGE Score	UTILIZATION Score
Mean	5.00	1.50
SD	2.161	1.022
Correlation	0.471	
Table Value	0.160	
Result	Significant	

**Table 4. Correlation between Knowledge and Utilization of Pradhan Mantri Jan Arogya Yojana- Ayushman Bharat (PMJAY-AB) Yojana**

Table 4: shows that there is a correlation between the knowledge and utilization of the PMJAY-AB scheme. The correlation coefficient between level of knowledge and utilization was calculated using Pearson's coefficient formula showing the positive correlation ( $r=0.471$ ) which was statistically computed.

## DISCUSSION

This study indicates that overall utilization of PMJAY-AB scheme in which majority of people 136 (90.67%) are not utilizing the scheme effectively. The correlation coefficient between level of knowledge and utilization was calculated using Pearson's coefficient formula and it showed positive correlation ( $r=0.471$ ) which was statistically computed.

The result of the study also shows there was no significance association between the knowledge scores and demographic variables such as Age, Gender, Education, Occupation, Family income, Marital Status, Religion, type of Family. The calculated chi-square values were less than the table value at the 0.05 level of significance.

The present study shows there was no significance association between the utilization scores and demographic variables such as Age, Gender, Education, Occupation, Family income, Marital Status, Religion, type of Family. The calculated chi-square values were less than the table value at the 0.05 level of significance.

Demographic Variables		Levels of Scores (n=150)			Association with KNOWLEDGE Score			
Variable	Opts	ADEQUATE KNOWLEDGE	MODERATE ADEQUATE KNOWLEDGE	INADEQUATE KNOWLEDGE	Chi Test	df	Table Value	Result
Age	18-30 years	19	24	15	3.006	4	9.488	Not Significant
	30-50 years	19	24	23				
	Above 50 years	5	10	11				
Gender	Male	28	29	32	3.414	2	5.991	Not Significant
	Female	15	29	17				
	Transgender	0	0	0				
Education	No formal education	3	8	9	8.156	6	12.592	Not Significant
	Primary	17	29	26				
	Secondary and Higher Education	18	17	9				
	Graduation	5	4	5				
Occupation	Agriculture	8	13	18	8.537	4	9.488	Not Significant
	Private job	20	16	14				
	Government job	0	0	0				
	Other	15	29	17				
Family income	<10000/month Rs	15	30	23	2.901	2	5.991	Not Significant
	10000 to 20000/month	28	28	26				
	20000 to 30000/month	0	0	0				
	>30000/month	0	0	0				
Marital Status	Unmarried	13	17	12	0.455	2	5.991	Not Significant
	Married	30	41	37				
	Divorced	0	0	0				
	Widow	0	0	0				
Religion	Hindu	30	42	41	2.817	2	5.991	Not Significant
	Muslim	13	16	8				
	Sikh	0	0	0				
	Christian	0	0	0				
Type of Family	Nuclear family	38	48	38	1.872	2	5.991	Not Significant
	Joint family	5	10	11				

Table 5. Association Between the Level of Knowledge With Selected Demographic Variables

Demographic Variables		Levels of Scores (n=150)			Association with UTILIZATION Score			
Variable	Opts	GOOD	AVERAGE	POOR	Chi Test	df	Table Value	Result
Age	18-30 years	2	8	48	9.048	4	9.488	Not Significant
	30-50 years	2	2	62				
	Above 50 years	0	0	26				
Gender	Male	2	7	80	0.631	2	5.991	Not Significant
	Female	2	3	56				
	Transgender	0	0	0				
Education	No formal education	0	0	20	7.983	6	12.592	Not Significant
	Primary	2	4	66				
	Secondary and Higher Education	2	3	39				
	Graduation	0	3	11				
Occupation	Agriculture	0	0	39	9.170	4	9.488	Not Significant
	Private job	2	7	41				
	Government job	0	0	0				
	Other	2	3	56				
Family income	<10000/month Rs	2	2	64	2.788	2	5.991	Not Significant
	10000 to 20000/month	2	8	72				
	20000 to 30000/month	0	0	0				
	>30000/month	0	0	0				
Marital Status	Unmarried	1	6	35	5.443	2	5.991	Not Significant
	Married	3	4	101				
	Divorced	0	0	0				
	Widow	0	0	0				
Religion	Hindu	2	8	103	1.511	2	5.991	Not Significant
	Muslim	2	2	33				
	Sikh	0	0	0				
	Christian	0	0	0				
Type of Family	Nuclear family	4	10	110	3.238	2	5.991	Not Significant
	Joint family	0	0	26				

**Table 6. Association Between the Level of Utilization with Selected Demographic Variables**

Table: 6. Chi-square value shows that there is no significance association between the level of utilization scores and other demographic variables. The calculated chi-square values were less than the table value at the 0.05 level of significance.



## RECOMMENDATIONS

Based on the findings of the study, it is recommended that

This study can be conducted on large scale covering the rural as well as urban population in different districts of Uttar Pradesh and in different states of India.

## SUMMARY

The study was done to assess the Knowledge and utilization of Pradhan Mantri Jan Arogya Yojana- Ayushman Bharat (PMJAY-AB) scheme among the eligible families in selected rural community Lucknow, Uttar Pradesh. In this study, Quantitative non experimental research approach and Descriptive Survey Research Design was used. 150 samples were selected by using Convenience sampling technique and the data was collected by structured questionnaire schedule to assess the knowledge and utilization of Pradhan Mantri Jan Arogya Yojana- Ayushman Bharat (PMJAY-AB) scheme.

## CONCLUSION

Pradhan Mantri Jan Arogya Yojana- Ayushman Bharat (PMJAY-AB) scheme is world's largest health insurance/assurance scheme that offers a health cover to nearly 12 crore poor families which comes to a staggering 55 crore Indians that form 40% of its bottom population. But the finding of the study reveals that the people are not aware about this scheme hence the utilization rate is poor. So there is a need to promote the benefits of the scheme among the people specially of underserved area in order to increase the utilization of such kind of valuable scheme and to achieve the improvement in the overall health status of the nation.

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