



AYUSHMAN BHARAT –PMJAY

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A R T I C L E I N F O

Article History:

Received 12th September, 2021

Received in revised form 23rd

October, 2021

Accepted 7th November, 2021

Published online 28th December, 2021

Key words:

Ayushman Bharat - PMJAY, Folk Media, Knowledge, Perception

A B S T R A C T

A pre-experimental study to assess effectiveness of folk media on the knowledge and perception regarding Ayushman Bharat-PMJAY among selected population of U.P. was conducted with the objective to assess the effectiveness of folk media on the knowledge and perception regarding Ayushman Bharat-PMJAY among selected population of U.P. Pre experimental research design was adopted and non-probability convenient sampling technique was used to select the sample. A structured questionnaire of 25 questions and perception likert scale of 10 items was prepared to assess the knowledge and perception of population regarding Ayushman Bharat-PMJAY. A structured knowledge questionnaire and structured perception scale on Ayushman Bharat -PMJAY (pre-test) was administered to the group, followed by administration of folk media on the Day-1. Then on Day-7, post-test was conducted. Data obtained were analyzed and interpreted by using both descriptive and inferential statistics in terms of frequency, percentages, mean, and S.D. score. Findings showed that: majority of population i.e. 47 (78.33%) were having good knowledge whereas 12 of these samples (20%) were having excellent knowledge and 1 of these samples were having poor knowledge. It was evident from the results that the mean post-test knowledge and practice score were more than mean pre-test scores. Findings showed that folk media was effective to gain knowledge and favorable perception regarding Ayushman Bharat - PMJAY. majority of samples i.e. 48 (40%) were having favorable perception and only 12(60%) samples were having neutral perception. The calculated “Z” value (2.10) for knowledge and the calculated “Z” value (4.06) for perception is greater than the tabulated “Z” value (1.645) at 0.05 level of significance at (df =59) which concluded that the Folk Media was effective in improving the knowledge and perception towards Ayushman Bharat -PMJAY among selected population of U.P. Chi square test was done showed that there was significant association between the mean post-test knowledge score with selected demographic variables. It was also showed that there was a significant association between the mean post-test perception score with selected demographic variables. The Karl Pearson coefficient of correlation was computed ($r = 0.19$) which indicate no relationship between the knowledge post-test scores and perception post-test scores regarding Ayushman Bharat-PMJAY among selected population of U.P.

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INTRODUCTION

According to ILO (International Labor Organization), Health insurance in India is very limited covering about 10 percentage of total population.¹ The escalating cost of medical treatment is beyond the reach of the common man. Ayushman Bharat-PMJAY marks a translational shift in prioritizing policies and programs towards achieving Universal Health Coverage. Ayushman Bharat Yojana is a major health insurance scheme by the Central Government to provide comprehensive primary health care across the country and to provide 5 million insurance coverage per year to 100 million families.

Quasi-experimental study was conducted by Freeman, Joseph D in October 2008. Its main objective was to systematically search and review available evidence of estimated causal effects of health insurance on health care utilization and/or health outcomes among nonelderly adults in the United States. A systematic search of 3 electronic databases was performed in which population of nonelderly adults; and longitudinal cohort design was used. A total of 9701 studies was conducted. Results of empirical studies that estimate causal relationships between health insurance and health care utilization consistently show that health insurance increases utilization and improves health.²

Problem Statement

“A pre-experimental study to assess the effectiveness of Folk Media on the knowledge and perception regarding Ayushman Bharat-PMJAY among selected population of U.P.”

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Objectives of the Study

- To assess the knowledge regarding Ayushman Bharat-PMJAY among selected population of UP.
- To assess the perception regarding Ayushman Bharat-PMJAY among selected population of UP.
- To assess effectiveness of folk media on the level of knowledge and perception regarding Ayushman Bharat-PMJAY.
- To determine the association between post-test knowledge score regarding Ayushman Bharat-PMJAY with selected demographic variables.
- To determine the association between post-test perception score regarding Ayushman Bharat-PMJAY with selected demographic variables.
- To determine the coefficient of co-relation between knowledge and perception regarding Ayushman Bharat-PMJAY.

Hypotheses of the Study

- The level of knowledge and perception of people residing in Bistrakh community will have significant association with selected demographic variables.
- There will be coefficient of co-relation between knowledge scores and perception scores.

METHODOLOGY

Research methodology is a way to systematically solve the research problem. It is a science that deals with various steps that are generally adopted by a researcher in studying research problem along with the topic behind it.

Setting of the Study

Bistrakh community of U.P.

Population

Bistrakh community of U.P.

Sample Size

50 people from Bistrakh community

Sampling Technique

Non probability convenient sampling technique was used to collect samples

Sampling Criteria

Inclusive criteria

- Available at the time of data collection
- Willing to participate
- Between the age group of 18-60 years
- Able to speak, read and write Hindi

Exclusive criteria

- not available at the time of data collection
- not willing to participate
- age group of below 18 and above 60 years
- not able to speak, write and read Hindi

Description of Tool

- The investigators used structured knowledge questionnaire and likert perception scale.
- The tool consists of three sections

Section I: Socio demographic data: This section consists of 2 sections:

Part A: 10 Demographic variables such as age, gender, education status, occupation, monthly income, type of family, number of children, present knowledge regarding Ayushman Bharat, source of knowledge received.

Part B: Information Pertaining Health Insurance containing 5 questions

Section II: Structured knowledge questionnaire regarding Ayushman Bharat-PMJAY

Structured knowledge questionnaire was prepared to assess knowledge regarding Ayushman Bharat-PMJAY. It consists of 25 multiple choice items. Each statement was followed by four options and there is only one correct answer. Each correct response was given one score no response or incorrect response was given zero. Maximum score of the structured knowledge questionnaire were 25.

Section III: Likert Rating Scale to assess the perception regarding Ayushman Bharat PM-JAY

A Structured Likert Rating Scale was developed to assess the perception regarding Ayushman Bharat-PMJAY. This section contains of 10 statements related to positive and negative perception regarding Ayushman Bharat-PMJAY. Positive perception items had three responses for which the marks were awarded 3 marks for agree, 2 mark for uncertain, 1 mark for disagree. Negative perception items had three responses for which the marks were awarded 1 mark for agree, 2 mark for uncertain, 3 marks for disagree. Totally a maximum of 30 marks will be given.

Plan for data analysis: Based on the objectives of the study, the data was planned to be analyzed by descriptive and inferential statistics. Frequency and percentage were used to show distribution of subjects according to demographic variables. Association between knowledge and selected demographic variables and perception and selected demographic variables was calculated by Chi-square. The Karl Pearson coefficient of correlation will be used to determine coefficient of relation of post-test knowledge scores and post-test perception scores regarding Ayushman Bharat-PMJAY.

Description of the Study

The findings are presented according to the objectives set for the study. The data are organized under the following headings:

Section-I Findings related to frequency and percentage distribution of population in terms of demographic variables.

Section-II Assessment of knowledge of population regarding Ayushman Bharat-PMJAY before and after administration of Folk Media.

Section-III Assessment of perception of population regarding Ayushman Bharat-PMJAY before and after administration of Folk Media.

Section-IV Findings related to association of post-test knowledge scores regarding Ayushman Bharat-PMJAY with selected demographic variables.

Section-V Findings related to association of post-test perception scores regarding Ayushman Bharat-PMJAY with selected demographic variables.

Section-VI Findings related to coefficient of relation of post-test knowledge scores and post-test perception scores regarding Ayushman Bharat-PMJAY.

Table 1 Frequencies and percentage distribution of pre-test and post-test knowledge score

Grading of Scores	Grading of knowledge	Pre test		Post-test	
		Frequency (f)	Percentage (%)	Frequency (f)	Percentage (%)
0-8	Poor	10	16.67%	1	1.67%
9-16	Good	50	83.33%	47	78.33%
17-25	Excellent	0	0%	12	20%

Data presented in the Table 1 shows that

- In Pre-test, majority of population i.e. 50(83.33%) were having good knowledge and only 10 of these samples (16.67%) were having poor knowledge
- In Post-test, majority of population i.e. 47 (78.33%) were having good knowledge whereas 12 of these samples (20%) were having excellent knowledge and 1 of these samples were having poor knowledge.

Table 2 Mean, Mean Difference, Standard Deviation and “Z” value of knowledge regarding Ayushman Bharat-PMJAY among selected population of U.P.

S.NO	Mean	Median	Mean Difference	SD	‘Z’ Value
Pre test	5.3	4.5		2.81	
Post test	14.35	15	9.05	3.6	2.10*

Z_{table}(df =59) = 1.645 at 0.05 level of significance

The Data presented in Table 2 shows that

The mean post-test knowledge score of samples is (14.35) which is higher than the mean pre-test knowledge score (5.3), with the mean difference of 9.05. The obtained mean difference was found to be statistically significant.

The calculated “Z” value is 2.10* which was greater than the table value i.e., 1.645 at 0.05 level of significance at df (59). Hence, null hypothesis is rejected & research hypothesis is accepted. Thus, it was concluded that the Folk Media was effective in improving the knowledge regarding Ayushman Bharat-PMJAY among selected population of U.P.

Table 3 Frequencies and percentage distribution of pre-test and post-test perception score

(n=60)

Grading of Scores	Perception	Pre test		Post-test	
		Frequency (f)	Percentage (%)	Frequency (f)	Percentage (%)
0-10	Unfavorable	6	10%	0	0
11-20	Neutral	31	51.67%	12	60%
21-30	Favorable	23	38.33%	48	40%

Data presented in the Table 3 showed that

- In pre-test, majority of samples i.e. 31 (51.67%) were having neutral perception towards Ayushman Bharat-PMJAY whereas only 23(38.33%) and 6 (10%) of these samples were having favourable and unfavourable perception respectively.
- In post-test, majority of samples i.e. 48 (40%) were having favourable perception and only 12 (60%) samples were having neutral perception.

Table 4 Mean, Mean Difference, Standard Deviation and “Z” value of perception towards Ayushman Bharat-PMJAY among selected population of U.P.

(n=60)

S.no	Mean	Median	Mean difference	SD	‘Z _{cal} ’ Value
Pre test	19.15	20		4.6	
Post test	23.27	24	4.15	3.34	4.06*

(df =59) = 1.645 at 0.05 level of significance

The Data presented in Table 4 showed that

- Mean post-test perception score of samples was (23.3) which was higher than the mean pre-test perception score (19.15), with the mean difference of 4.15. The obtained mean difference was found to be statistically significant.
- The calculated “Z” value is 4.06* which was greater than the table value at 0.05 level of significance at (df =59) i.e. 1.645 Hence, H₀₂ is rejected & H₂is accepted

Therefore, it was concluded that the **Folk Media was effective in improving the perception** towards Ayushman Bharat-PMJAY among selected population of U.P.

Table 5 Chi square test was used to describe the association between the post-test knowledge score with selected demographic variables

H₀₃: There is no significant association between post-test knowledge scores regarding Ayushman Bharat-PMJAY with selected demographic variables among selected population at 0.05 level of significance. (n=60)

S. No	Demographic Data	Below or equal mean	Above mean	Degree of freedom	Cal chi value	Tab chi value	S/NS
1	Age						
	a) 20 -25years	9	13				
	b) 26-30years	9	7				
	c) 31-35 years	5	3	3	8.91	7.82	S*
2	Gender						
	a) Male	21	18				
	b) Female	8	13	2	35.20	5.99	S*
	c) Transgender	0	0				
S. No	Demographic Data	Below or equal mean	Above mean	Degree of freedom	Cal chi value	Tab chi value	S/NS
3.	Education						
	a) Graduate or above	5	3				
	b) Intermediate	5	8				
	c) Primary school certificate	13	10	3	11.68	7.82	S*
4.	Occupation						
	a) Professional work	5	4				
	b) Business	7	9				
	c) Farming	10	10	3	18.83	7.82	S*
5.	Monthly income						
	a) 40,001	6	3				
	b) 30,001 –40,000	14	14				
	c) 20,001 –30,000	4	4				
	d) 10,001 –20,000	1	6	5	13.61	11.07	S*
	e) 3,001-10,000	2	2				
6.	Type of family						
	a) Nuclear	19	20				
	b) Joint	10	11	2	33.39	5.99	NS
7.	Number of earning members						
	a) Extended	0	0				

S. No	Demographic Data	Below or equal mean	Above mean	Degree of freedom	Cal chi value	Tab chi value	S/NS
8.	Number of dependent members						
	a) One	10	7				
	b) Two	6	14	3	8.62	7.82	S*
	c) Three	8	6				
	d) More than two	5	4				
9.	Previous knowledge						
	a) Yes	0	3				
	b) No	29	28	1	3.84	3.84	S*
10.	Source of information						
	a) Neighbours/ friends	0	0				
	b) Mass media	0	1				
	c) Printed material	0	0				
	d) Hospital	0	2				
	e) Others	0	0	4	5.62	9.49	NS

NS= Not significant S= Significant

The data presented calculated chi value is more than table chi value for selected demographic variables like age, gender, education status, occupation, monthly income, type of family, number of earning members, number of dependent members, previous knowledge regarding Ayushman Bharat-PMJAY, source of knowledge received, holding PMJAY card, utilizing health services implies that there is significant association between the mean post-test knowledge score with the selected demographic variable.

Therefore, null hypothesis (H₀₃) is rejected and research hypothesis (H₃) is accepted.

Table 6 Chi square test was used to describe the association between the post-test perception score with selected demographic variables

(n=60)

S. No	Demographic Data	Below or equal mean	Above mean	Degree of freedom	Cal chi value	Tab chi value	S/NS
1.	Age						
	a) 20 -25years	13	9				
	b) 26-30years	4	12				
	c) 31-35 years	3	5	3	12.73	7.82	S*
	d) More than 35years	7	7				
2.	Gender						
	a) Male	18	21				
	b) Female	9	12	2	33.46	5.99	S*
	c) Transgender	0	0				
3.	Education						
	a) Graduate or above	4	4				
	b) Intermediate	7	6				
	c) Primary school certificate	10	13	3	9.90	7.82	S*
	d) Illiterate	6	10				
4.	Occupation						
	a) Professional work	6	9				
	b) Business	7	9	3	4.82	7.82	NS
	c) Farming	10	10				
	d) Unemployed	5	5				
5.	Monthly income						
	a) 40,001	3	6				
	b) 30,001 -40,000	13	15	5	13.61	11.07	S*
	c) 20,001-30,000	3	5				

	d) 10,001-20,000	4	3				
	e) 3,001-10,000	2	2				
	f) 3,000	2	2				
6.	Type of family						
	a) Nuclear	15	24				
	b) Joint	12	9				
	c) Extended	0	0	2	35.97	5.99	S*
7.	Number of earning members						
	a) one	5	12				
	b) two	9	11				
	c) Three	9	5	3	8.04	7.82	S*
	d) More than three	4	5				
8.	Number of dependent members						
	a) More than two	14	10				
	b) Two	5	12				
	c) One	4	7	3	16.18	7.82	S*
	d) Zero	4	4				
9.	Previous knowledge						
	a) Yes	2	1				
	b) No	25	32	1	3.84	3.84	S*
10.	source of information						
	a) Neighbours/friends	1	0				
	b) Mass media	0	0				
	c) Printed material	0	0				
	d) Hospital	1	1	4	3.07	9.49	S*
	e) Others	0	0				
11.	Health services utilisation						
	a) Government	21	23				
	b) Private	0	0				
	c) AYUSH	0	0				
	d) No services	8	8	3	94.61	7.82	S*
12.	Enrolment in any health schemes						
	a) Yes	0	0	1	94.61	3.84	S*
	b) No	29	31				
14.	Holding AB PM-JAY card						
	a) Yes	0	0	1	94.61	3.84	S*
	b) No	29	31				
15.	Utilisation of AB PM-JAY services last year						
	a) Yes	0	0	1	94.61	3.84	S*
	b) No	29	31				

NS= Not significant S= Significant

The data presented in table 6, it was found evident that Calculated chi-square value is more than table chi-square value which implies that there is significant association between the mean post-test knowledge score with the selected demographic variable.

Therefore, null hypothesis is rejected and research hypothesis (H₄) is accepted.

Table 7 Coefficient of correlation between knowledge post-test scores and perception post test scores regarding Ayushman Bharat-PMJAY

(n=60)

Variables	MEAN	SD	r
Posttest knowledge scores	14.35	3.6	
Post test perception score	23.27	3.34	0.19*

The data presented in Table -7 shows that coefficient of correlation between post-test knowledge scores and post-test perception scores regarding Ayushman Bharat PM-JAY (r = 0.19) which indicate no relationship between the knowledge post-test scores and perception post-test scores regarding Ayushman Bharat-PMJAY among selected population of U.P. Thus, the null hypothesis (H₀₅) is accepted and research hypothesis (H₅) is rejected.

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How to cite this article:

Lavanya Nandan *et al* (2021) 'Ayushman Bharat –Pmjay', *International Journal of Current Advanced Research*, 10(12), pp. 25655-25659. DOI: <http://dx.doi.org/10.24327/ijcar.2021.25659.5125>
