

# “A study to Assess Awareness of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana among People Residing at Selected Areas in Lucknow”.

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**Abstract-** A study to assess awareness of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana among people residing at selected areas in Lucknow. A quantitative, non-experimental descriptive research design was employed. The study included 120 participants selected through a convenience sampling method from AmethiyaSalempur, Lucknow. Data collection was done using a self-structured questionnaire designed to assess awareness related to Ayushman Bharat Pradhan Mantri Jan Arogya Yojana(AB-PMJAY). Both descriptive and inferential statistical methods were used for data analysis.

The results showed that 25% of participants had adequate awareness, 61.67% demonstrated moderate awareness, and 13.33% had inadequate awareness of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana(AB-PMJAY). The mean awareness score was  $11.03 \pm 3.32$ , reflecting an overall moderate level of awareness. A statistically significant association was observed between awareness level and monthly family income, whereas no significant association was found with age, gender, educational status, occupation, place of residence, or possession of an Ayushman Bharat card. The findings indicate that although general awareness of the scheme is present, gaps remain in detailed knowledge related to eligibility, benefits, and procedural aspects, highlighting the need for focused awareness initiatives.

**Keywords--** Assess, Awareness, Ayushman Bharat Pradhan Mantri Jan Arogya Yojana, Residing people.

## I. INTRODUCTION

Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) is a major health insurance initiative introduced by the Government of India in 2018 to move towards Universal Health Coverage. The scheme offers financial coverage of up to ₹ 5 lakh per family per year for secondary and tertiary hospitalization services to economically disadvantaged populations. Increasing healthcare expenses and the growing prevalence of chronic lifestyle-related diseases have made health insurance an essential requirement.<sup>[1]</sup>

Despite the extensive coverage offered under AB-PMJAY, effective utilization of the scheme largely depends on the awareness and understanding of beneficiaries. Insufficient knowledge regarding eligibility, covered services, and enrollment processes may reduce the impact of the scheme. Hence, assessing awareness at the community level is important for identifying gaps and planning appropriate health education programs.

## II. BACKGROUND

India continues to experience inequalities in healthcare access, particularly among rural populations and low-income groups. Government-sponsored health insurance schemes such as AB-PMJAY aim to reduce out-of-pocket healthcare expenditure and enhance access to quality health services. However, several studies have reported low to moderate levels of awareness among intended beneficiaries, especially in rural and semi-urban communities.

Nurses play a key role in community education, dissemination of health-related information, and facilitation of access to government welfare schemes. Evaluating the level of awareness among community members helps healthcare professionals and administrators develop targeted strategies to improve utilization of such schemes.

## III. METHODOLOGY

The study adopted a quantitative, non-experimental descriptive research design. It was conducted in selected residential areas of AmethiyaSalempur, Lucknow, Uttar Pradesh. The study population consisted of individuals residing in the selected community.

A total of 120 participants were chosen using a convenience sampling technique. Data were gathered through a self-structured questionnaire that included demographic information and questions related to awareness of AB-PMJAY.

Ethical approval was obtained from the concerned authorities, and informed consent was secured from all participants prior to data collection. The data collection period ranged from 28/06/2025 to 30/06/2025.

### SECTION -1

#### Description Of Demographic Profile

**Table No.1:**  
**Demographic Profile of the Subjects**

Demographical Variables	Options	Percentage (%)	Frequency (f)
Age (in years)	18-22 years	24%	28
	23-27 years	13%	16
	28-32 years	17.5%	21
	33-37 years	12.5%	15
	Above 37 years	33%	40
Gender	Male	39%	47
	Female	61%	73
Occupational status	Private job	22%	26
	Government job	7%	9
	Labour	15%	18
	Farmer	14%	17
	Housewife/ Housemaker	42%	50
Educational qualification	Illiterate	27%	33
	Primary/Middle standard	16%	19
	Matric	16%	19
	Senior secondary	17%	21
	Graduate	17%	20
	Postgraduate	7%	8
Monthly family income	Below Rs.10,000	35%	42
	Rs.10,001-Rs.20,000	27%	32
	Rs.20,001-Rs.30,000	21%	25
	Rs.30,001-Rs.40,000	12%	14
	Rs.40,001-Rs.50,000	5%	7
	Above 50,000	0%	0
Area of Residence	Urban	26%	31
	Rural	74%	89
Are you having Ayushman Bharat card?	Yes	28%	34
	No	72%	86

Analysis of demographic data revealed that 33% of participants were above 37 years of age. Females constituted 61% of the total sample. The majority of participants were housewives (42%), and 27% were illiterate. Approximately 74% of respondents belonged to rural areas, while only 28% possessed an Ayushman Bharat card.

### SECTION -2

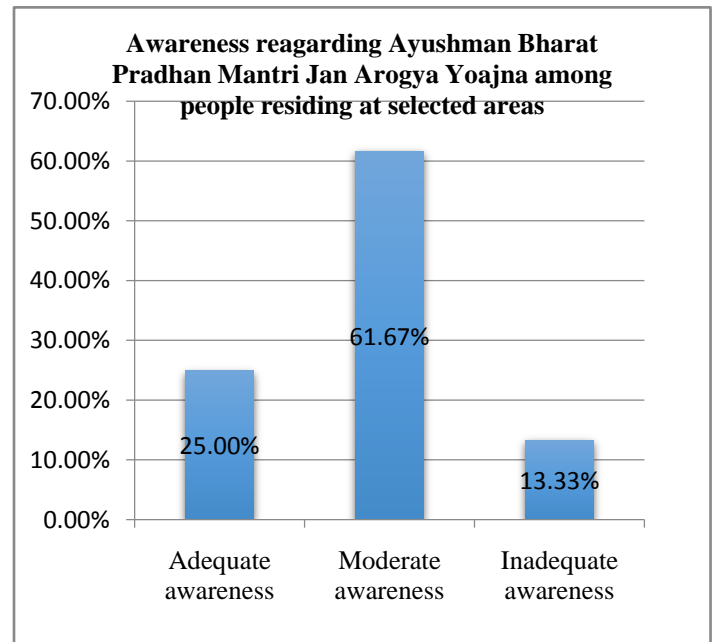
#### Awareness Regarding Ayushman Bharat Pradhan Mantri Jan Arogya Yojana

**Table No.2:**  
**Frequency and Percentage distribution of awareness**

Criteria measure of awareness score		
Level of scores	Percentage	Frequency
Adequate awareness (14-20)	25.00%	30
Moderate awareness (7-13)	61.67%	74
Inadequate awareness (0-6)	13.33%	16

Maximum score=20

Minimum score=0



Assessment of awareness levels indicated that 25% of participants had adequate awareness, 61.67% had moderate awareness, and 13.33% had inadequate awareness regarding Ayushman Bharat Pradhan Mantri Jan Arogya Yojan (AB-PMJAY).

The mean awareness score was 11.03 out of a possible score of 20, reflecting a moderate level of awareness among the participants.

### SECTION-3

#### *Association Between Demographic Variables And Awareness Level*

**Table No. 03:**  
**Table showing Association of Scores and Demographic Variables**

Demographic variables	Options	Adequate awareness	Moderate awareness	Inadequate awareness	Chi-test	P value	Difference	Result
Age	18-22 years	9	15	3	13.457	0.079	8	Not Significant
	23-27 years	2	12	2				
	28-32 years	3	12	7				
	33-37 years	2	14	1				
	Above 37 years	14	21	3				
Gender	Male	13	28	6	.292 <sup>a</sup>	0.860	2	Not Significant
	Female	17	46	10				
Occupational status	Private job	8	15	3	2.971	0.954	8	Not Significant
	Government job	3	5	1				
	Labour	4	11	3				
	Farmer	5	11	1				
	Housewife/ Housemaker	10	32	8				
Educational qualification	Illiterate	6	20	7	10.721	0.351	10	Not Significant
	Primary/ Middle standard	7	11	1				
	Matric	7	9	3				
	Senior secondary	7	12	2				
	Graduate	3	15	2				
	Postgraduate	0	7	1				
Monthly family income	Below Rs.10,000	4	32	7	15.168	0.036	8	Significant
	Rs.10,001- Rs.20,000	13	15	2				
	Rs.20,001- Rs.30,000	8	16	4				
	Rs.30,001- Rs.40,000	2	8	3				
	Rs.40,001- Rs.50,000	3	3	0				
Area of Residence	Rural	23	55	11	.344 <sup>a</sup>	0.909	2	Not Significant
	Urban	7	19	5				
Are you having Ayushman Bharat card?	Yes	9	20	5	.170 <sup>a</sup>	0.916	2	Not Significant
	No	21	54	11				



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Statistical analysis demonstrated a significant association between awareness level and monthly family income ( $p = 0.036$ ). Participants earning between ₹ 10,001 and ₹ 20,000 per month showed higher awareness levels. No significant association was identified between awareness and variables such as age, gender, education, occupation, area of residence, or possession of an Ayushman Bharat card.

#### IV. DISCUSSION

The findings of the present study reveal that the majority of participants possessed a moderate level of awareness regarding Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), which aligns with results reported in similar studies conducted across different regions of India. The significant association between income and awareness suggests that socioeconomic status plays an important role in access to health-related information. However, limited understanding of eligibility criteria, required documentation, and covered services indicates the need for systematic community-based awareness programs.

#### V. CONCLUSION

The study concludes that the level of awareness regarding Ayushman Bharat Pradhan Mantri Jan Arogya Yojana among residents of selected areas in Lucknow is moderate.

While basic information about the scheme is known, detailed knowledge remains inadequate. Strengthening awareness campaigns at the community level and involving nurses in health education activities can improve effective utilization of the scheme.

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