

## Atal Amrit Abhiyan and Its Impact on Rural Development in Assam

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### Abstract

*The objective of this article is to describe and analyze the impact of Atal Amrit Abhiyan on rural development in Assam. Here descriptive and analytical methods have been used. It is based on secondary sources including newspaper, use of book, internet source etc. Atal Amrit Abhiyan is a cashless health assurance scheme; aiming to provide complete cashless treatment to the people whose income is less than 5 lakhs to bring holistic development of society. In Assam 33.89% people live in below poverty line in rural areas and their per capita income is Rs. 828/-. 20.49% people are from urban areas whose monthly per capita income is Rs. 1,008/-. So, they are unable to take proper medical treatment. Without better health condition development of a particular society is meaningless. Therefore, Atal Amrit Abhiyan is important scheme for the development of rural area in Assam.*

**Key words:** Assam; Atal Amrit Abhiyan; development; health; people.

### 1 .Introduction:

Rural development means holistic development of rural areas. It has several meanings because of its multidimensional nature. It can be described as a concept, phenomena, process and strategy. As a concept rural development means all round development in rural areas with a view of improving the quality of life of the rural people especially the rural poor. As a process rural development gives importance on community development. As a phenomenon rural development is an interaction of technology, production, distribution and output. As a discipline it is quite applicable in management. So, rural development encompasses the development of agriculture, irrigation, animal husbandry, land development, water supply, health, education, small-scale and cottage industries, transport and communication, development of women and children, employment generation, removal of poverty etc (Bhuyan,2003). After independence of India, the Government of India took several measures for the development of rural area. For this purpose Indian government first launched Community Development Programme in 1952. Basic aim of the programme is improvement of agriculture, setting up co-operative society in villages, provide food, shelter, animal husbandry, public health, rural education, improving transport and communication, setting up village level small scale industries etc (Mandal, n.d.).

For all round development the state government of Assam also takes several measures. Assam is a state of North-East-India. According to 2011 census there is 3 crore population in Assam, nearly 86% population residing in rural areas and only around 14% population in urban areas (Government of Assam Health & Family Welfare, n.d). State Specific Poverty Lines 2011-2012 for Assam stated that monthly per capita income in rural areas are Rs. 828 and Rs. 1,008 in urban areas. 33.89% people live in below poverty line in rural areas and 20.49 are from urban areas ("31.98%people in State", 2013). In rural areas due to drinking water, improper sanitation, poor habitat, insufficient medical facilities, water pollution due to the use of pesticides and chemical fertilizer, animal dung people are suffered from different health issues. In urban area, lake of safe drinking water, poor sanitary condition, pollution from different sources people face various health related problems. Vector borne diseases like malaria are one of the major public health problem in Assam (ENVIS Centre: Assam Status of Environment and Related Issues, Hosted by Assam Science, Technology and Environment Council, Sponsored by Ministry of Environment, Forest & Climate Change, Government of India, n.d.). Chronic kidney disease has become a serious health concern for the people of Assam including North-east according to the study of public health group. The main reason behind it is diabetes (Dutta, 2018). So, in Assam for improving the quality of life of people Government of Assam initiated different health related programmes, schemes. In December 2016 they launched Atal Amrit Abhiyan for people who are unable to bear their medical treatment, whose annual income is less than 5 lakhs.

### 2. Objective of the paper:

The main objective of this article is to describe and analyze the impact of Atal Amrit Abhiyan on rural development in Assam.

### 3. Methodology:

In this article descriptive and analytical methods have been used. Data are collected from secondary sources like newspaper, book, and internet source.

#### **4. Atal Amrit Abhiyan in details:**

Atal Amrit Abhiyan is a health assurance scheme. It is a cashless health protection scheme inaugurated by the Government of Assam for the welfare of the people ("Atal Amrit Abhiyan", 2019). It was launched on 25<sup>th</sup> December 2016 (Government of Assam Health & Family Welfare, n.d.). Minister of Assam Himanta Biswa Sarma said that launching of Atal Amrit Abhiyan is a tribute to former prime minister Atal Bihari Vajpayee (Singh, Bikash, 2016). The main objective of the scheme is to provide free and cashless treatment to the people of Assam for a healthy society, development of society. The beneficiaries of the scheme are those whose annual income is less than 5 lakhs. Through this scheme government provides Rs. 2 lakhs per year to every beneficiary. This scheme aids six common and expensive diseases like kidney diseases, cancer, neurological conditions, Burns, Neo-natal diseases and cardiovascular diseases ("Atal Amrit Abhiyan", 2019). In 23<sup>rd</sup> October 2019 Assam health Minister Himanta Biswa Sarma stated that Atal Amrit Abhiyan newly added six more diseases; such as; ICU packages, trauma, critical care paediatrics and paediatric surgery, bone marrow transplantation, Japanese Encephalitis and Acute Encephalitis Syndrome ("Assam expands Atal Amrit benefits", 2019). Atal Amrit Abhiyan scheme covers expenses like medicine, consultations, food, diagnostic and hospital. It also covers the travel expenses of visiting people, daily allowance, treatment etc ("Atal Amrit Abhiyan Scheme", 2019).

Japanese encephalitis is a major threat to the people death in Assam during monsoon season. In 2019 January to September, 154 people died due to this disease. Minister Himanta Biswa Sarma said that under this scheme 1.61 crores people have enrolled but 57,257 received cashless treatment because most of the BPL patients take treatment under the Ayushman Bharat Scheme.

Under Atal Amrit Abhiyan 41 hospitals enrolled in Assam. Himanta Biswa Sarma said that during the visiting time to the hospital they came to know from the patient that there were many diseases beyond the earlier six diseases besides the accident cases that APL people could not afford. So, cabinet of Assam Government took decision to provide them relief. Minister Himanta Biswa Sarma said that the six extended diseases under Atal Amrit Abhiyan would be effective from 1<sup>st</sup> of November 2019 in government hospitals and after 30 days it would be also available in private hospitals ("Assam expands Atal Amrit benefits", 2019).

##### **4.1 .Objectives of Atal Amrit Abhiyan:**

The objectives of the Atal Amrit Abhiyan are given as follows:

- Main objective of the Atal Amrit Abhiyan is to improve the access of Below Poverty Line and Above Poverty Line (up to an annual family income of Rs. 5 lakhs).
- To give cashless treatment in six specialities including hospitalization for surgeries and therapies through an enrolled hospital both inside and outside the State.
- Another objective of Atal Amrit Abhiyan is widest coverage. Throughout the State of Assam it covers 92% of state population.
- The scheme entails around 438 surgeries/therapies/procedures along with follow up packages in the six specialities.
- The procedures are to be performed only in enrolled public and private hospitals both within the states and in selected cities of Kolkata, Bangalore, Chennai, New Delhi and Mumbai (Government of Assam, Health & Family Welfare, n.d.).

##### **4.2 Salient features of Atal Amrit Abhiyan:**

The features of Atal Amrit Abhiyan are such as:

- Financial benefits: annually Rs. 2 lakhs to per individual towards approved procedures and other services on a complete cashless basis including transportation within the state for Rs.300/- per visit up to a maximum of Rs. 3,000/- per year and Airfare of maximum Rs. 30,000/- per annum for the patient and one attendant and a daily allowance of Rs. 1,000/- for a maximum of 10 days for out of state treatment episodes.
- The scheme covers BPL and APL families with below Rs. 5 lakhs annual income.
- Each adult member of an eligible family is able to issue a laminated card with a unique identification number under Atal Amrit Abhiyan.
- Enrollment under the scheme is free for BPL families.
- Each member of eligible APL families will be required to pay nominal amount of Rs. 100/- for enrollment and renewal.
- Total 80 number of hospitals (41 within Assam and 39 outside Assam) are enrolled under Atal Amrit Abhiyan.
- Total 265 Medical and Surgical Procedures will be available under the new Specialities apart from the existing 438 Procedures (472 Packages). ("Atal Amrit Abhiyan", Assam Tribune; 2019).
- From the day one treatment is started under this scheme.
- Complete cashless: Enrolled beneficiary will go to the network hospitals with the bar coded laminated card and come out without making any payment to the hospital for the procedures covered under the scheme.

- Package rate: The package rates would include consultations, medicine, diagnostics, food, hospital charges, etc (Government of Assam, Health & Family Welfare, n.d.).

#### **4.3. Apply procedure of Atal Amrit Abhiyan Card:**

To get benefits under Atal Amrit Abhiyan people have to fill up application form along with necessary documents; such as; ration card, voter ID, income certificate, birth certificate for those people age below 18 years, National Food Security Act Card (“Atal Amrit Abhiyan”, n.d.) and submit to the Atal Amrit Abhiyan Cell in the office of Joint Director of Health Services in each district ( Bansal, n.d.).

To get enrolled under Atal Amrit Abhiyan following procedures are followed:

- Firstly, the applicants have to visit their nearest Atal Amrit Abhiyan Enrollment Cell.
- Secondly, through the concern officer documents are verified.
- Thirdly, above poverty line applicants receive Rs. 100/- challan copy and have to deposit in bank along with annual premium.
- Fourthly, after verification Above Poverty Line officer takes photograph and fingerprints of the applicants.
- Fifthly, after application processes are completed Atal Amrit Card will be issued to the applicants (“Atal Amrit Abhiyan Scheme”, n.d.).

#### **5. Present status of the scheme in Assam that how it impacts on rural development:**

In 13 districts namely Dibrugarh, Majuli, Cachar, Dhubri, Karbi Anglong, Baksa, Kamrup Rural, Jorhat, Sivasagar, Golaghat, Udalguri, Hailakandi and Karimganj started the process of card distribution under Atal Amrit Abhiyan. In another three districts Nagaon, Morigaon and Sonitpur enrollment process will start soon. An Implementation Support agency (ISA) is selected through tendering process for implementation of Atal Amrit Abhiyan.

To provide relief for six diseases namely kidney diseases, cancer, neurological conditions, burns, Neo-natal and cardiovascular diseases to the patients who are suffering and needed urgent treatment for the financial year 2016-2017 and 2017-2018, Govt. of Assam decided to reimburse the treatment cost up to Rs. 2 lakhs, till the card system is implemented.

So, in the first round of reimbursement in March 2017, 3236 numbers of patients were benefitted. Another 5 numbers of patients were given financial assistance as special case. In the second round of reimbursement 6093 numbers of patients were benefitted. It was distributed ceremonially on 7<sup>th</sup> September 2017 and total amount of reimbursement was 31,24,98,148/- distributed among these 6093 numbers of beneficiaries (Government of Assam, Health & Family Welfare, n.d.).

In Majuli district the Atal Amrit Abhiyan scheme is not fully successful till now. 1,14,609 people got Atal Amrit Abhiyan Card till December 31,2019. Among them only 44 patients got the opportunity for medical treatment in other parts of Assam under Atal Amrit Yojana, where 76,046 people were from Below Poverty Line. Garmur Pitambar Dev Goswami Civil Hospital of Majuli district unable to provide medical treatment under this scheme because of insufficient facilities. There are also no private hospitals to give medical facilities under this scheme (“Majulit Atal Amrit Abhiyan”, 2020).

So, from these results it is seen that Atal Amrit Abhiyan impacts on rural development. It helps in improving the health conditions of the people which is necessary for rural development. For all round development of an area better health is essential.

#### **6. Conclusion:**

So, Atal Amrit Abhiyan is a useful scheme for the people of Assam. Through Atal Amrit Abhiyan people of Assam get financial support for health related issues. Though this scheme is not fully successful in all districts of Assam gradually under Atal Amrit Abhiyan Government of Assam is trying to provide free medical facilities to the people of Assam so that development not become static.

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**Footnote:**

<sup>1</sup>Majulit Atal Amrit Abhiyan Dhuwachangot, Jurula Korise Horbohaharonok” means in English language that lack of proper implementation of Atal Amrit Abhiyan in Majuli, it creates miserable situation for the people.