

GENDER DIMENSIONS OF RASTRIYA SWASTHYA BIMA YOJNA (RSBY)/STATE SCHEME AND ITS SIGNIFICANCE FOR PM-JAY: FINDINGS FROM A HOUSEHOLD SURVEY ACROSS SEVEN STATES IN INDIA

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BACKGROUND

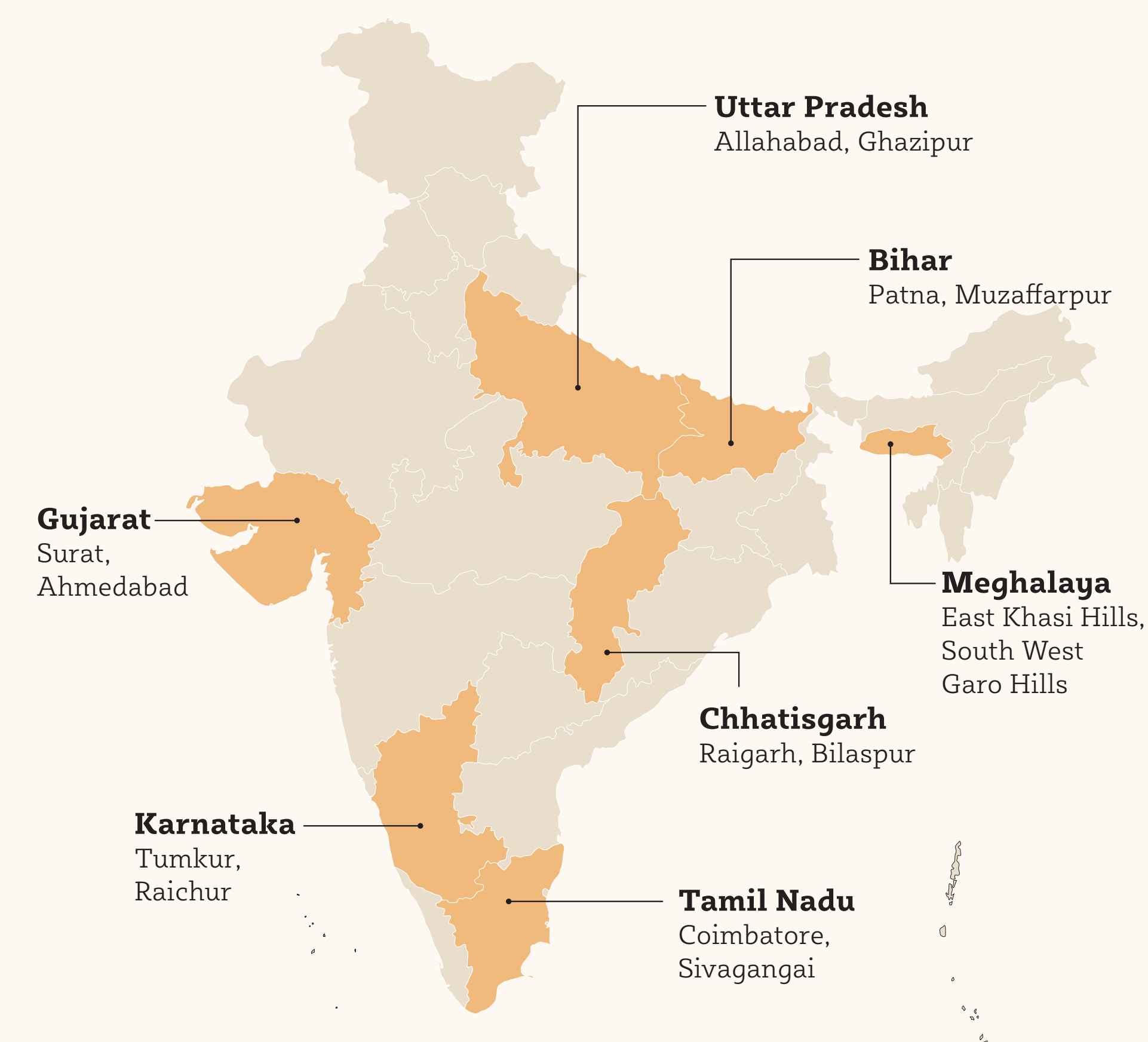
- India is committed to the goal of achieving Universal Health Coverage (UHC) India recently announced an ambitious health insurance scheme (ICMR, PHFI and IHME, 2017)
- The new health insurance, PM-JAY builds upon its predecessor insurance scheme RSBY (RSBY, 2008-2018) (Government of India, n.d)
- IGSSP provided technical support to NHA for conducting evaluation of RSBY, which will serve as a baseline for PMJAY
- There is a dearth of evidence about gender dimensions in health insurance
- This poster describes the gender dimensions of RSBY among the households as well as its significance for PMJAY

Table 1: Overview of the study districts in each study state

State	Study districts	Population (2011)	Sampled households
Bihar	Patna	5838465	1009
	Muzaffarpur	4801062	1013
Chhattisgarh	Bilaspur	2663629	1019
	Raigarh	1493984	1040
Gujarat	Ahmedabad	7214225	1003
	Surat	6081322	1018
Meghalaya	South Garo hills	142334	763
	East Khasi hills	825922	1253
Tamil Nadu	Coimbatore	3458045	1003
	Sivagangai	1339101	1077
Karnataka	Tumkur	2678980	996
	Raichur	1928812	1015
Karnataka	Allahabad	5954391	1003
	Ghazipur	3620268	1014

Source: Population data from the Office of the Registrar General & Census Commissioner India, 2011

STUDY AREA



7 states | **2** districts per state | **5** Urban Sample wards in each district | **8** Rural sample blocks in each district and 5 PSU's in each block



DESIGN AND METHODS

Survey among: Sample of 2020 households has been spread across urban and rural areas in the ratio of (25: 75) in each state. It was a counterfactual design including insured and non-insured household from same socio-economic background.

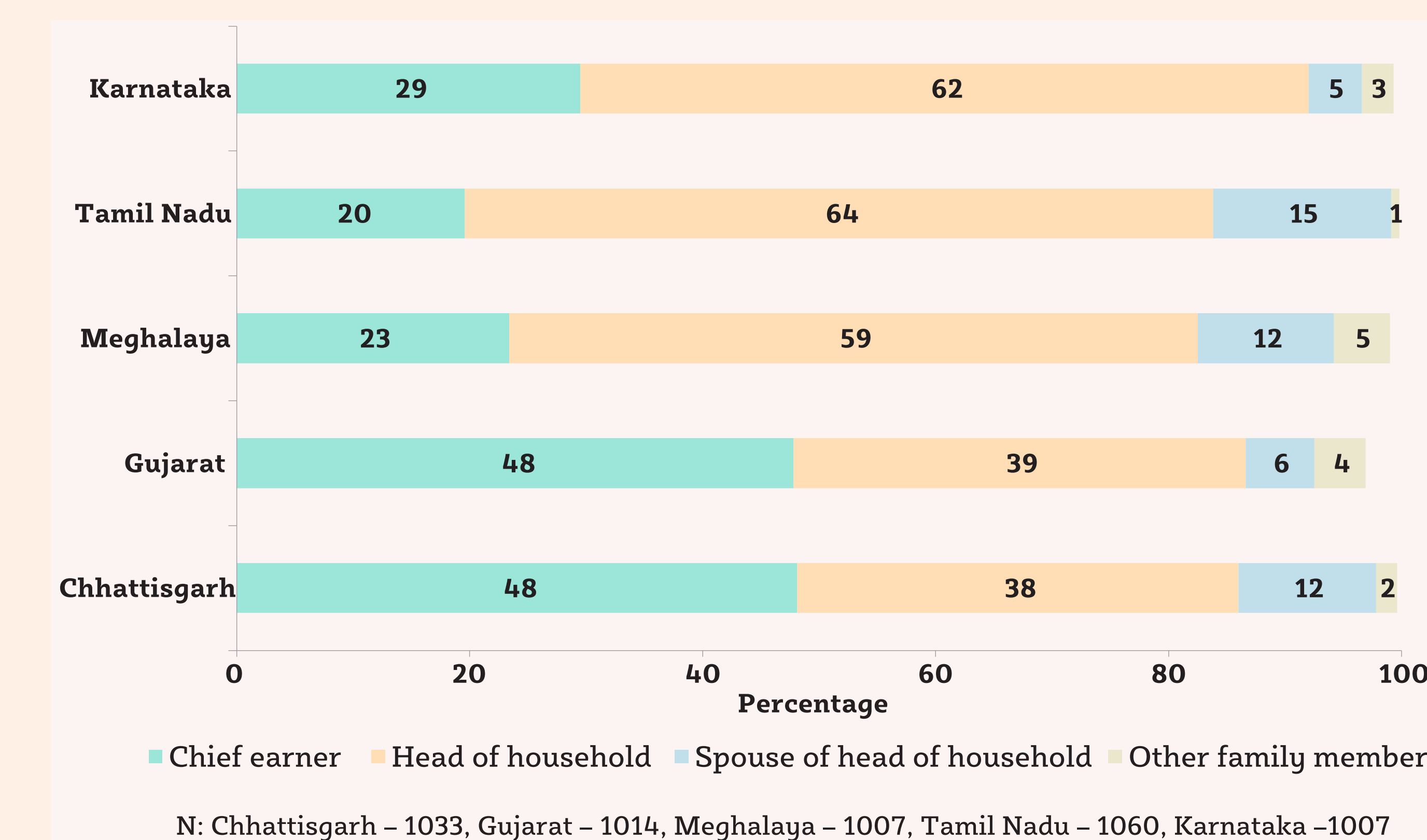
- In each household, we have conducted a household level interview with the head of the household and a married female member 15-49 yrs.

RESULTS

- Non-Insured were poor families with similar characteristics to the insured families that were eligible for RSBY/ State scheme but did not enroll
- The households were mainly male headed, except for Meghalaya
- Households were mostly Hindus, except for Meghalaya and the head of the household had only primary education generally
- Average household size was five, with variations in northern and southern states

Table 2: Overview of the study districts in each study state

Variables	Bihar		Chhattisgarh		Gujarat		Meghalaya		Tamil Nadu		Karnataka		Uttar Pradesh	
	I	NI	I	NI	I	NI	I	NI	I	NI	I	NI	I	NI
Male headed households	-	95.3	91.5	89.4	82.1	81.3	55.1	64.8	84.4	86.1	79.2	77.5	-	91.1
Mean age Of HH head	-	40.6	47.8	41.6	50.9	48.4	45.2	39.3	52.0	44.9	48.8	47.4	-	44.4
Mean year of schooling	-	4.3	5.7	6.1	4.4	4.1	6.0	6.6	5.5	6.8	3.4	3.5	-	5.3
Mean HH size	-	5.5	5.1	4.5	5.2	5.1	4.3	3.6	3.6	3.4	4.4	4.1	-	5.7
Hindu %	-	92.5	97.8	96.7	96.4	96.4	7.5	7.9	95.2	94.9	90.6	87.7	-	92.6
SC/ST%	-	56.2	42.4	43.3	64.5	58.7	98.2	98.8	53.3	50.1	65.4	68.3	-	65.0



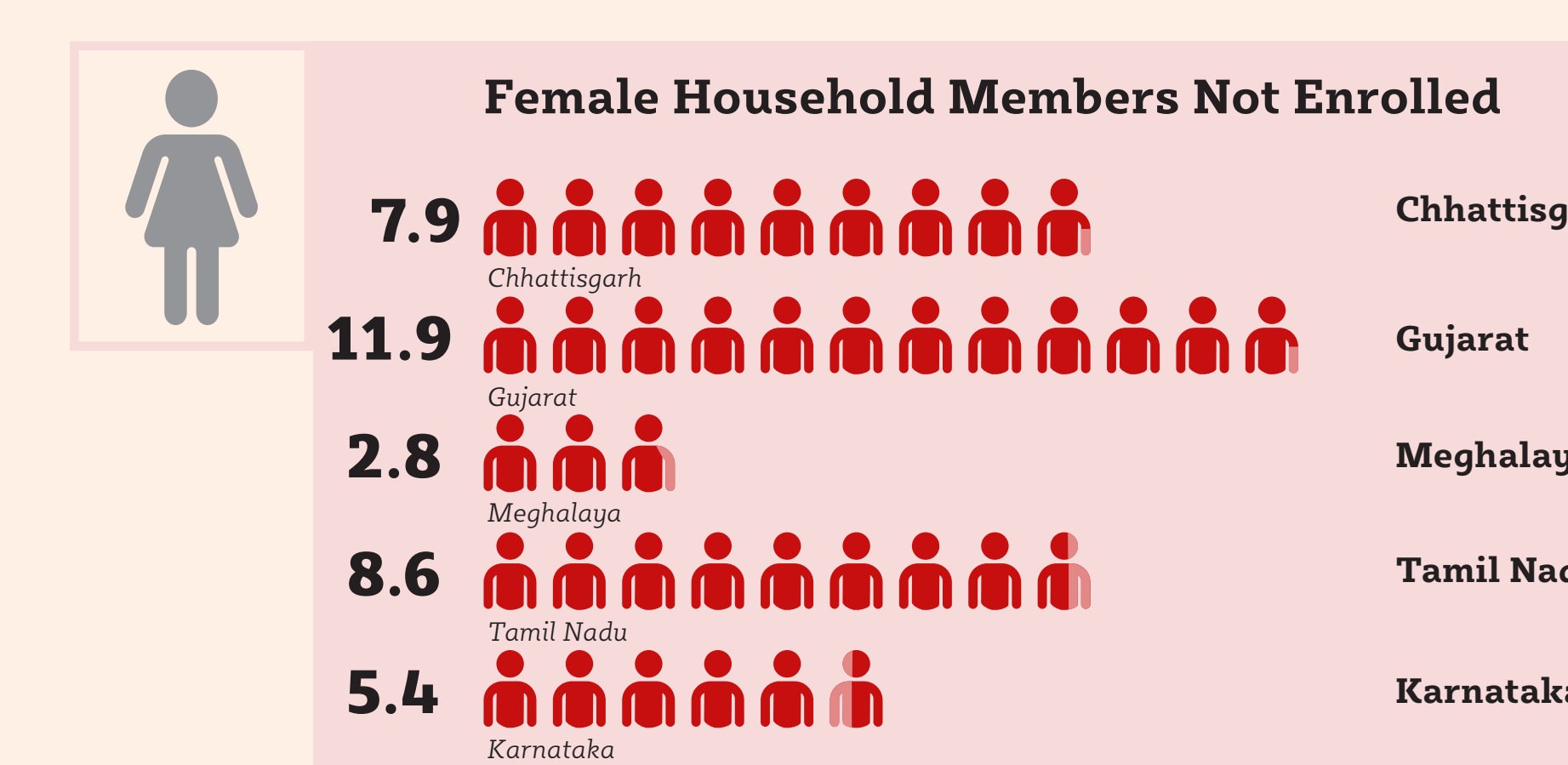
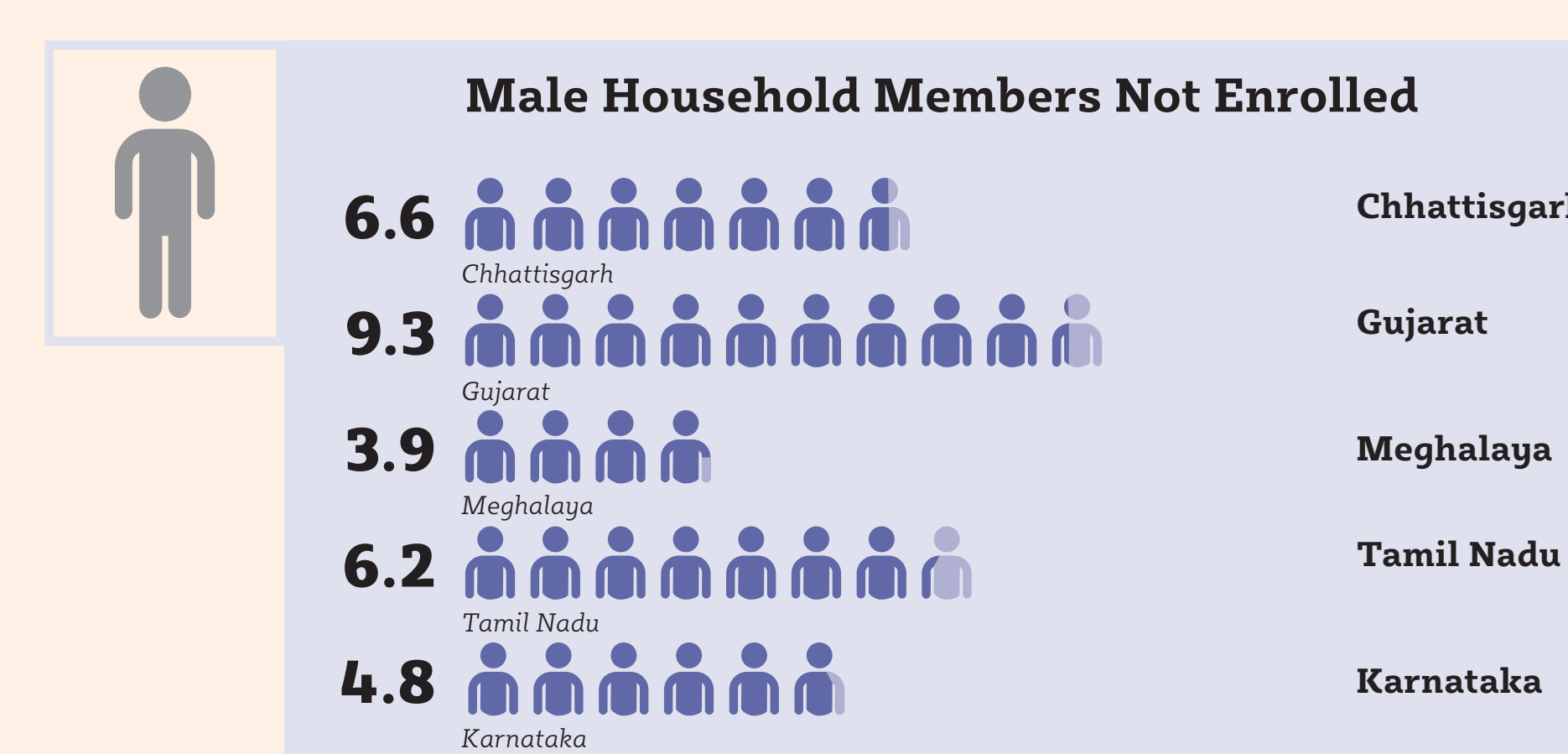
- Head of the household and/or chief earner who are mostly men were making the decision for enrolment
- Female household members are less likely to be enrolled across all the study states, except for Meghalaya
- This implies, that the family size cap should be removed to reach out to both males and females
- PM-JAY has already considered removing family size cap thus benefiting females
- Though decision making about own health care need is generally low but higher among women who are insured under RSBY across all the states

RESULTS (CONTD...)

Decision about own health care needs - percentage distribution of women by health insurance status

	Chhattisgarh		Gujarat		Meghalaya		Tamil Nadu		Karnataka	
	Insured	Not insured	Insured	Not insured	Insured	Not insured	Insured	Not insured	Insured	Not insured
Mainly respondent	30.9	25.0	27.0	23.3	59.4	38.3	31.4	18.5	35.0	34.8
Mainly spouse	54.8	56.2	49.4	50.9	12.5	22.9	57.3	60.9	47.2	47.4
Respondent and spouse jointly	10.7	14.8	17.3	19.7	23.8	31.6	9.2	18.3	12.0	9.5
Someone else	3.7	3.7	6.3	5.9	4.2	6.7	2.1	2.3	5.4	7.2
Other	0.0	0.3	0.0	0.1	0.1	0.5	0.0	0.0	0.4	1.1

Male and female household members not enrolled under any scheme among beneficiaries



CONCLUSIONS AND RECOMMENDATIONS

- Men are decision makers for enrolment, so gender sensitive communication approaches can increase women's involvement in decision making
- The family size restriction in RSBY created female disadvantage in enrolment
- Men spend a quarter more money per hospitalization when compared to their female counterparts so women might benefit from removing the family size restriction in PM-JAY
- Women who are insured under RSBY are more likely to make decisions about their own health care
- Further research is needed in regarding gender and health insurance

REFERENCES:

- Indian Council of Medical Research, Public Health Foundation of India, and Institute for Health Metrics and Evaluation. India: Health of the Nation's States — The India State-Level Disease Burden Initiative. 2017 New Delhi, India: ICMR, PHFI, and IHME.
- Government of India.n.d.National Health Authority, Pradhan Mantri-Jan Arogya Yojna (PM-JAY); <https://www.pmjay.gov.in>

FOR MORE INFORMATION

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