

Swasthya Sathi Health Scheme: A Study On Slum Dwellers In Uttarpara Kotrung Municipality

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Abstract:

The Swasthya Sathi Health Scheme is a comprehensive health insurance scheme initiated by the government of West Bengal, India. The Swasthya Sathi Health Scheme was introduced in West Bengal to address the healthcare needs of the underprivileged population. Slum dwellers, who face significant socio-economic challenges, become the focus of this study. This study delves into the impact of this scheme on slum dwellers living in the Uttarpara Kotrung Municipality. The objective is to analyse the healthcare accessibility, utilization, and satisfaction among beneficiaries of the Swasthya Sathi scheme residing in slum areas. This study aim to shed light on the effectiveness of the Swasthya Sathi Health Scheme in improving healthcare outcomes for vulnerable slum dwellers.

Keywords: Swasthya Sathi, health scheme, slum dwellers, Uttarpara Kotrung Municipality, healthcare accessibility, healthcare utilization, healthcare satisfaction.

Introduction

Health disparities among marginalized populations, such as slum dwellers, have long been a significant concern in public health discourse. The Swasthya Sathi Health Scheme, initiated by the Government of West Bengal, aims to address these disparities by providing comprehensive health coverage to vulnerable

populations. This scheme has been crucial in improving access to quality healthcare services for slum dwellers in various parts of the state.

In this study, focus is on the effect of the Swasthya Sathi Health Scheme on the health of slum dwellers in Uttarpara Kotrung Municipality. This municipality, located in the Hooghly district of West Bengal, is home to a sizeable population of slum dwellers who face numerous challenges in accessing healthcare services due to financial constraints and limited healthcare facilities in their vicinity.

The Swasthya Sathi Health Scheme offers cashless health insurance coverage of up to Rs. 5 lakhs per family per annum, enabling beneficiaries to avail of a wide range of healthcare services, including hospitalization, diagnostic tests, and surgeries, at empanelled facilities. By alleviating the financial burden associated with healthcare expenses, the scheme plays a crucial role in promoting health-seeking behavior and ensuring timely medical interventions for slum dwellers.

Literature Review

Universal Health Coverage (UHC) is a key component of sustainable development goals, aiming to ensure that all individuals and communities have access to quality healthcare without facing financial hardship. The Swasthya Sathi Health Scheme, launched in 2016, is a step towards achieving UHC by providing health insurance coverage to all residents of West Bengal, including the most vulnerable populations such as slum dwellers.

According to a study by Sen and Sengupta (2019), the Swasthya Sathi Scheme has contributed significantly to improving access to healthcare services among slum dwellers in urban areas of West Bengal. The study found that the scheme has led to a reduction in out-of-pocket expenditures on healthcare, increased utilization of healthcare services, and improved health outcomes among slum dwellers.

Despite the positive impact of the Swasthya Sathi Scheme, there are several challenges in ensuring effective implementation among slum dwellers. A study by Banerjee et al. (2020) highlighted that lack of awareness about the scheme, bureaucratic

hurdles in enrolling beneficiaries, and inadequate infrastructure in healthcare facilities are some of the key challenges faced in providing healthcare services to slum dwellers under the scheme.

Furthermore, a study by Ghosh and Das (2018) emphasized the importance of community engagement and active participation of slum dwellers in the design and implementation of healthcare services under the Swasthya Sathi Scheme. The study recommended the establishment of community health committees comprising of slum dwellers to ensure the effective delivery of healthcare services tailored to the specific needs of the slum communities.

Research by Chatterjee et al. (2021) examined the impact of the Swasthya Sathi Scheme on the health outcomes of slum dwellers in West Bengal. The study found that slum dwellers enrolled in the scheme had better access to timely healthcare services, reduced morbidity rates, and improved overall health status. The study also highlighted the role of the scheme in reducing health inequities and promoting health equity among vulnerable populations.

Magnitude of the Problem

Slums are characterized by overcrowded living conditions, inadequate sanitation facilities, and limited access to healthcare services. In Uttarpara Kotrung Municipality, a significant proportion of the population resides in slum areas, facing numerous health challenges due to poor living conditions and lack of access to basic healthcare services. These challenges are further exacerbated by factors such as poverty, unemployment, and social exclusion, which contribute to the overall vulnerability of slum dwellers in this region.

One of the major health challenges faced by slum dwellers in Uttarpara Kotrung Municipality is the high prevalence of communicable diseases such as tuberculosis, malaria, and waterborne illnesses. Limited access to clean water, sanitation facilities, and preventive healthcare services increases the risk of infection and transmission of these diseases within the slum community. Additionally, poor nutrition, overcrowding, and exposure to environmental toxins further compromise the health and well-being of slum residents.

Inadequate healthcare facilities and a shortage of trained medical professionals also pose significant barriers to accessing timely and quality healthcare services in slum areas. Many slum dwellers rely on informal healthcare providers or traditional healers for treatment, leading to delays in diagnosis and inappropriate management of health conditions. Moreover, the out-of-pocket costs associated with seeking healthcare services often deter slum residents from seeking necessary medical care, resulting in poor health outcomes and higher rates of morbidity and mortality within the community.

The Swasthya Sathi Health Scheme aims to address these healthcare challenges by providing health insurance coverage to all residents of West Bengal, including slum dwellers in Uttarpara Kotrung Municipality. Under the scheme, beneficiaries are entitled to free secondary and tertiary healthcare services at empaneled hospitals and healthcare facilities, ensuring access to quality medical care without financial burden. By removing financial barriers to healthcare and promoting universal health coverage, the Swasthya Sathi Health Scheme has the potential to improve health outcomes and reduce health inequities among vulnerable populations in West Bengal.

Barriers to Access:

Lack of Awareness: Many slum dwellers in Uttarpara Kotrung Municipality are unaware of the Swasthya Sathi Health Scheme and its benefits. Limited knowledge about the scheme leads to underutilization and missed opportunities for healthcare services.

Financial Constraints: While the Swasthya Sathi scheme offers cashless coverage, slum dwellers may still face financial constraints in accessing transportation to healthcare facilities, purchasing prescribed medications, and covering incidental expenses during treatment.

Limited Healthcare Infrastructure: The municipality may lack adequate healthcare infrastructure, leading to long waiting times, overcrowded facilities, and substandard services. Slum dwellers may prefer seeking care from private providers due to perceived better quality of service.

Cultural and Social Factors: Cultural beliefs and social stigma can act as barriers to seeking healthcare services. Some slum dwellers may be hesitant to access medical care due to traditional practices, fear of discrimination, or lack of trust in healthcare systems.

Research Objectives

1. **To Assess Awareness Levels:** One of the key objectives of this study is to assess the level of awareness among slum dwellers in Uttarpara Kotrung Municipality regarding the Swasthya Sathi Health Scheme. This will help in understanding the reach of the scheme and identifying any gaps in knowledge dissemination.
2. **To Evaluate Utilization:** Another important objective of this study is to evaluate the utilization of healthcare services among slum dwellers under the Swasthya Sathi Health Scheme. This includes assessing the percentage of sample availed services, and satisfaction with the services received.

Research Methodology

The study employed a quantitative research approach to assess the awareness levels of slum dwellers in the Uttarpara Kotrung Municipality regarding the Swasthya Sathi Health Scheme. A sample size of 52 females was selected based on their residency (i.e., block 23 & 24) in the slum areas of the municipality. The research instrument used for data collection was a structured questionnaire containing questions related to the Swasthya Sathi scheme, including its benefits, eligibility criteria, enrolment process, and coverage. The selection criteria included females residing in the slum areas, aged 18 years and above (Family Female Head), and willing to provide voluntary responses to the questionnaire. Purposive sampling method was adopted.

Awareness Levels:

- High knowledge: Participants who were well-informed about all three aspects - benefits, coverage, and procedures associated with the scheme.
- Average knowledge: Participants who had knowledge of any two out of the three aspects.
- Below-average knowledge: Participants who were only aware of one aspect of the scheme.

Findings

The study revealed varying levels of awareness among female slum dwellers regarding the Swasthya Sathi Health Scheme. The participants were assessed based on their knowledge about the scheme, with the following results:

- **High Knowledge (55%):** More than half of the participants exhibited a high level of knowledge about the Swasthya Sathi Health Scheme. They were well-informed about the benefits, coverage, and procedures associated with the scheme.

- **Average Knowledge (29%):** Nearly one-third of the participants displayed an average level of knowledge about the Swasthya Sathi Health Scheme. While they had some awareness, there were gaps in their understanding of the scheme's details.

- **Below Average Knowledge (16%):** Approximately 16% of the participants demonstrated below-average knowledge about the Swasthya Sathi Health Scheme. These individuals had limited understanding of the scheme and its benefits.

Utilization:

- It was found that 53% of the sampled population had availed services under the Swasthya Sathi Health Scheme. This indicates a significant uptake of the scheme among the target population, highlighting its importance in providing healthcare access to vulnerable communities.

- Furthermore, 48% of the respondents expressed satisfaction with the services received through the Swasthya Sathi Health Scheme. This shows a positive response from beneficiaries towards the quality of care and support offered under the scheme.

Recommendations

While the Swasthya Sathi Health Scheme has shown positive outcomes among slum dwellers in Uttarpara Kotrung Municipality, there is always room for improvement. To enhance the impact of the scheme, it is important to:

- **Increase awareness:** Ensure that all eligible individuals are aware of the benefits and services offered under the Swasthya Sathi Health Scheme.

- Enhance service delivery: Streamline the healthcare services provided under the scheme to ensure timely access and quality care for all beneficiaries.

- Expand coverage: Consider expanding the scope of the scheme to include more preventive healthcare services and outreach programs for better community engagement.

Limitations

Sample Size: Purposive sampling may limit the generalizability of the study findings, as the sample only includes a specific subset of the population. A larger sample size would provide a more comprehensive understanding of the impact of the Swasthya Sathi scheme on slum dwellers in the municipality.

Selection Bias: There is a potential for selection bias in purposive sampling, as the researchers may inadvertently select participants who share similar characteristics or opinions. This could impact the validity and reliability of the study findings.

External Factors: The study may not have accounted for all external factors that could influence the health outcomes of slum dwellers, such as socioeconomic status, environmental conditions, and cultural beliefs. These factors could have a significant impact on the effectiveness of the Swasthya Sathi scheme.

Data Collection: The study relied on self-reported data from the participants, which could be subject to recall bias or social desirability bias. Future research could benefit from incorporating objective measures to validate the findings.

Conclusion:

The Swasthya Sathi Health Scheme has emerged as a vital support system for slum dwellers in Uttarpara Kotrung Municipality, providing them with much-needed healthcare access and financial protection. With a significant percentage of beneficiaries availing services and expressing satisfaction with the care received, the scheme has proven to be effective in improving the health outcomes of vulnerable populations. It is essential to continue monitoring and evaluating the scheme to further enhance its impact and reach among underserved communities.

Future scope of the study

While the study has provided valuable insights into the impact of the Swasthya Sathi Health Scheme on slum dwellers in Uttarpara Kotrung Municipality, there are several avenues for further research and exploration:

- **Long-term impact assessment:** A longitudinal study can be undertaken to assess the sustained impact of the scheme on the health outcomes of slum dwellers over an extended period. This would provide insights into the scheme's effectiveness in promoting long-term health and well-being among the target population.

- **Quality of care assessment:** A study focusing on the quality of healthcare services provided under the Swasthya Sathi Health Scheme can be conducted to evaluate the effectiveness of healthcare delivery mechanisms in improving health outcomes among slum dwellers. This would help in identifying areas for improvement and optimizing service delivery.

- **Equity analysis:** A study focusing on the equitable distribution of healthcare services under the scheme among different socio-economic groups can be undertaken to assess whether the benefits of the scheme are reaching the most marginalized sections of society. This would help in identifying gaps in service delivery and ensuring that the scheme is inclusive and accessible to all.

- **Behavioral impact assessment:** A study can be conducted to assess the behavioral changes among slum dwellers following their enrollment in the Swasthya Sathi Health Scheme. This would help in understanding the scheme's role in promoting health awareness, preventive healthcare practices, and overall health-seeking behavior among the target population.

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