



Ayushman Sahakar Scheme

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Syllabus : Prelims GS Paper I : Current Events of National and International Importance.

Mains GS Paper II : Issues Relating to Development and Management of Social Sector/Services relating to Health, Education, Human Resources.

Context

National Cooperative Development Corporation (NCDC) to launch Ayushman Sahakar scheme to fund co-operative healthcare facilities.

Background



The government has rolled out a special funding scheme namely Ayushman Sahakar, for the cooperatives to set up healthcare facilities including hospitals and medical colleges under which credit up to 90% of the project costs will be provided

by National Cooperative Development Corporation (NCDC). The tenure of the loan will be for eight years, including one-two years moratorium on repayment of principal, depending on the type of project and its ability to generate revenue.

In Detail

Inspired by the successfully-run cooperative hospitals in Kerala, the National Cooperative Development Corporation (NCDC) has come up with a scheme, Ayushman Sahakar, to involve co-operatives in creating healthcare infrastructure.

Under the scheme, Agricultural cooperatives will soon be able to access a ₹10,000-crore fund for the creation of health infrastructure.

With **COVID-19** putting a spotlight on the shortage of health facilities in rural areas, the National Cooperative Development Corporation, an autonomous institution under the Agriculture Ministry, rolled out the Ayushman Sahakar scheme to extend term loans worth ₹10,000 crore to co-ops for the next five years.

The NCDC set up under the Ministry of Agriculture in 1963 has, till date, financed various cooperative initiatives aggregating ₹1.57-lakh crore.

The scheme will cover Ayush, homoeopathy, drug manufacturing, drug testing, wellness centres, Ayurveda massage centres, and drug stores. We would also support education initiatives such as medical and dental colleges and those offering nursing and paramedical education. The only thing is that they should be a cooperative.

Even if doctors come together to form a cooperative and start a hospital or a centre with physiotherapy services, NCDC would be able to support them.

Affordable Care

One of conditions for getting credit under the Ayushman Sahakar scheme is that members of a cooperative facility should be given services at discounted rates.

In line with the National Digital Health Mission launched on last Independence Day, Ayushman Sahakar will bring a transformation in rural areas. By virtue of their strong presence in rural areas, cooperatives should be able to revolutionise comprehensive health care services.

Working capital and margin money to meet operational requirements will be available under scheme. Interest subvention of one per cent is available to women-majority cooperatives.

Earlier the NCDC launched a cooperative start-up scheme, Yuva Sahakar, two years ago. Under this scheme, cooperatives that are just three months old can get funding from the NCDC.

To get advantage of the scheme, a cooperative has to be three years old eligible to get NCDC finance, for this start-up scheme. So, this is a great scheme for start-ups. Besides, if these start-ups are founded by women or those with disabilities, they would get an interest subvention of 2 per cent.

Kerala as a Role Model

The whole thing was inspired by what successful cooperatives have done in the healthcare sector in Kerala. There are many such hospitals in the State but my favourite is the one in Kochi, which has OPDs even in Dubai and Abu Dhabi, stated by NCDC Managing Director.

The NCDC has so far financed around 30 hospitals in Kerala and a total of 52 across the country, with a cumulative bed strength of over 5,000. Unlike in the past, the NCDC would support not just bedded facilities under this scheme but also cover all aspects of healthcare that come under the World Health Organization classification, including Indian systems of medicine.

Conclusion

The scheme will certainly proved to be game changer in the ongoing healthcare challenge, it will facilitate access to healthcare for farmers in rural areas. That driving spirit gets amplified because of COVID-19. The pandemic has re-emphasised the gaps in healthcare in the country. There is a huge need for medical and nursing education in rural areas. But the problem is a lack of infrastructure. Co-ops find it difficult to access credit for such projects as banks may not give them loans for non-agricultural purposes.

The importance of this scheme increases further in view of this fact that the spread of the pandemic has shifted from cities towards rural areas, potentially threatening the agriculture sector which has been the one bright spot in the economy so far.

The **Ayushman Sahakar** would revolutionise the way healthcare delivery takes place in rural areas, the cooperatives to take up healthcare services as an activity for farmers.

Connecting the Article

Question for Prelims

With reference to the Ayushman Sahakar Scheme, consider the following statements:

1. It aims to create healthcare infrastructure in the country.
2. It is formulated by the NABARD.
3. Any Cooperative Society of healthcare related activities would be able to access fund.

Which of the statements given above is/ are correct ?

- (a) 1 only
- (b) 1 and 2 only
- (c) 2 and 3 only
- (d) 1, 2 and 3

Question for Mains

Healthcare infrastructure needs greater budgetary support. What are the requirements and status of healthcare budget in Indian context ?