

Health Expenses in Rural Karnataka
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Abstract

In recent years, community based health financing schemes have, among other efforts, emerged as an effective means of improving accessibility and affordability of health care among the poor, besides protecting them from indebtedness. The Initiatives for Development through Participation of Marginalized Sections (IDPMS) proposes to implement a community based health and social security project in selected Taluks of Bellary and Gadag Districts. Before formulating the project, it was considered necessary to undertake a base-line study, carried out by the Center for Population Dynamics, on the preferred system of medicine and health expenses. A sample of 3900 households in Bellary and 3500 households in Gadag were selected by selecting villages proportional to population size and by selecting households with equal probability from selected villages in the project area. The study focused on the level and composition of health spending, besides many other issues. The survey results indicated seeking treatment from private health institutions was very high in all socio-economic groups of population because of quality care. The other reason is that many respondents were incurring expenses while seeking health care services from the public health institutions. If such is the case, they can as well seek health services from the private health institutions.