



Household Profile – Feizal Uttar Pradesh, India

Feizal's story illustrates the effect of resource constraints on health-seeking behavior.

Feizal's ten-member family lives on a household monthly income of \$36, largely comprised of his earnings selling aluminum pots and supplemented by his son's earnings as a tailor's apprentice. His wife and daughters roll bidis (cheap cigarettes) to sell. Although their income is low, the family stocked away significant savings in preparation for one daughter's wedding.

When Feizal fractured his thighbone, the family was suddenly without its main breadwinner. He didn't have insurance, and because he didn't want to spend the money he'd saved for his daughter's wedding, he went to a less expensive, traditional doctor. But the break got worse, and the family was forced to spend nearly \$250 (two-thirds of their income for a whole year) on a modern doctor and hospital fees. Feizal's father paid for the rest, and Feizal finally went back to work eight months after the accident.

During Feizal's health crisis, the family's financial net worth deteriorated but did not turn negative. They avoided taking on expensive, interest-bearing loans to make ends meet, and instead drew down savings, took small interest-free loans from friends and neighbors, and used shop credit to buy household goods.

In the end, though, the costs of the accident—both the direct cost of treatment and the indirect cost of lost wages—pushed the family deeper into poverty. If Feizal could have relied on an insurance product, paying small amounts dispersed over time, he would have had the incentive to seek early, high-quality care at a much lower cost.

Feizal's Financial Net Worth at Start and End of Research Year

		Start Amount	End amount	Share of portfolio balances	Turnover	Share of portfolio turnover	Notes
Assets							
Formal	Bank savings	\$152.72	\$10.46	11%	\$167.36	59%	Savings from migrant labor and a matured fixed deposit were put into an account, then withdrawn following Feizal's cycle accident
Informal	Saved with a deposit collector	33.47	71.13	73%	37.66	13%	Private company offering contractual savings products invested in regional companies
	Saved with a money-guard	62.76	0.00	0%	62.76	22%	Son (training as a tailor) kept wages with employer
	Goods supplied on credit	9.41	16.32	17%	18.41	6%	Aluminum pots sold to surrounding villagers
	Total	258.36	97.91	100%	286.19	100%	
Liabilities	Wage advance	0.00	13.60	26%	97.28	23%	By trainee tailor son from employer
	Shop credit	20.92	39.54	74%	207.95	48%	
	Services taken on credit	0.00	0.00	0%	125.52	29%	Large doctor's bill following Feizal's cycle accident that his father agrees to clear
	TOTAL	20.92	53.14	100%	430.75	100%	
	Financial net worth	237.44	44.77	Total flows	716.94		