

Household ill-health risk coping strategies

Ex ante or Ex Post ?

Ex ante coping strategies (Preventive strategies)

- Having healthy lifestyle
- Eating clean and healthy food
- Safe drinking water
- Regular physical exercises
- Not doing high-risk work
- Preventive medicine (including herbal medicine)
- Joining insurance schemes

Ex post strategies (When the illness is already there)

1. Consumption adjustment strategies

- ✓ selling food grains;
- ✓ selling livestock and poultry;
- ✓ reducing food/other necessities (reducing number of meals eaten per day, limiting portion size at mealtimes, relying on less expensive or less preferred foods, Harvest immature crops, sending household members to eat elsewhere, etc.)

Ex post strategies (When the illness is already there)

2. Production adjustment strategies

- ✓ Other members of the household working longer;
- ✓ help from family network;
- ✓ labor exchange
- ✓ diversifying income sources ;
- ✓ working in activities requiring less labor.

Ex post strategies (When the illness is already there)

3. Financial adjustment strategies

- ✓ drawing savings
- ✓ selling assets
- ✓ engaging in wage labor
- ✓ selling durables
- ✓ removing children from school
- ✓ food/good transferring
- ✓ labor exchanging
- ✓ Borrowing from friends, relatives or financial institutions
- ✓ postponing repayment
- ✓ using cheaper medical services
- ✓ using medical services on credit
- ✓ using free services
- ✓ receiving government/social relief
- ✓ health insurance scheme

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