



Asfaw, Abay

Costs of Illness, Demand for Medical Care, and the Prospect of Community Health Insurance Schemes in the Rural Areas of Ethiopia

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After the 'Health for All' declaration of the Alma Ata conference, many countries in the developing world have been trying to provide basic health services to their population. However, it has become increasingly clear that due to market failure, state failure, and other reasons, the conventional sources of finance could not solve the health problem of developing countries, particularly that of the rural population and the high-risk groups.

As a result, there is a worldwide initiative to find additional sources of finance which are broad based, sustainable, and suitable to the socio-economic situations of the rural population.

This study assesses the prospect and potential role of community health insurance schemes in the provision of basic health care services and in generating sustainable finance for the health sector of Ethiopia. It starts by investigating the costs of illness, health care demand behaviour, and the capacity of existing risk-sharing arrangements in protecting households against health shocks. Then, it thoroughly analyses the willingness of households to pay and the prospect of potential community health insurance schemes in the rural areas of Ethiopia.

Contents: New approach in measuring costs of illness in the rural areas of developing countries – Evaluating the capacity of existing risk-sharing institutions in protecting households against health shocks – Analysing the health care demand behaviour of households – Analysing willingness to pay using double bounded dichotomous contingent valuation and compensating variation methods – Investigating the prospect and potential role of community health insurance schemes in rural areas of low income countries.

The Author: Abay Asfaw received his MSc degree in Human Resources Economics from Addis Ababa University in 1997. He worked at the Ministry of Planning and Economic Development and the Investment Office of Ethiopia in various positions in different parts of the country. He was also lecturer at the economics departments of Addis Ababa University, the Defence Engineering College, and the Ethiopian Civil Service College. His areas of research interest include household economics, health economics, economics of education, development economics and poverty and gender issues. In 2002, Abay Asfaw obtained his Ph.D. from the Faculty of Agriculture at the University of Bonn. Currently he is a senior research fellow at the Centre for Development Research (ZEF) of the University of Bonn.

