

Morbidity, Utilization and Healthcare Expenditure

Results of Household Surveys Conducted in UHC Pilot Blocks

Carried out by,
Department of Humanities and Social Sciences, IIT Madras
and
Sarvahita Health Research Association, Chennai



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Table of Contents

Sl.no.	Contents	Page. No
	Summary	6
1.	Sample Description	9
2.	Utilization of Healthcare	10
3.	Morbidity Burden	15
4.	Expenditure on Healthcare	18
5.	Out-of-Pocket Burden	22
6.	Major Source of Finance	28
7.	Maternity and Child Healthcare	30
8.	Way Foreword	32
9.	Appendices	33

List of Tables

SI No.	Tables	Page No.
1.1	Distribution of Household according to Socio-economic characteristics by major religion	8
1.2	Distribution of Household according to Socio-economic characteristics by Socio group	8
2.1	Share of public and private sectors INPATIENT Hospital care Utilization by Socio-economic groups	10
2.2	Share of public and private sectors OUTPATIENT Hospital care Utilization by Socio-economic groups	12
2.3	Percentage Distribution of all treated OUTPATIENT episodes by level of care	14
2.4	Percentage Distribution of all treated INPATIENT episodes by level of care	14
2.5	Share of Formal and Non-Formal providers in total health care utilization	15
3.1	Proportion of population reporting chronic, ailments of short duration	15
3.2	Share of major ailment categories treated in Public and Private sector as INPATIENT	16
3.3	Share of major ailment categories treated in Public and Private sector as OUTPATIENT	17
4.1	Monthly per capita consumption expenditure Range across quintile	18
4.2	Expenditure Incurred for treatment INPATIENT public and private sector	18
4.3	Expenditure Incurred for treatment OUTPATIENT for public and private sector	20
6.1	Percentage share of different sources of health expenditure financing for outpatient and inpatient	28
7.1	Percentage share of Institutional Delivery	30
7.2	Expenditure on Institutional care and Childbirths	31

List of Figures

SI No.	Figure	Page No.
2.1	Utilization of Public and Private Facilities Inpatient	11
2.2	Utilization of Public and Private Facilities Outpatient	13
4.1	Average expenditure for Inpatient Care	19
4.2	Average expenditure for Outpatient Care	21
5.1	Catastrophic expenditure curve across Household: <i>Shoolagiri</i>	22
5.2	Annual per capita Medical expenditure as share of annual per capita consumption expenditure across Annual per capita consumption expenditure – <i>Shoolagiri</i>	23
5.3	Catastrophic expenditure curve across Household: <i>Viralimalalai</i>	24
5.4	Annual per capita Medical expenditure as share of annual per capita consumption expenditure across Annual per capita consumption expenditure – <i>Viralimalalai</i>	25
5.5	Catastrophic expenditure curve across Household: <i>Veppur</i>	26
5.6	Annual per capita Medical expenditure as share of annual per capita consumption expenditure across Annual per capita consumption expenditure – <i>Veppur</i>	27
6.1	Percentage share of different sources of health expenditure financing for outpatient and inpatient	29
7.1	Percentage of women received Prenatal and Postnatal care	30

Executive Summary

A. Household Survey Based:

- The utilization rate of inpatient care is higher in private sector compared to the public in all three blocks. Shoolagiri (70%) reporting higher percentage of utilization compared to other two blocks Veppur (64%) and Viralimalai (63%).
- The Higher 2 quintiles (the rich section) utilizes more of private facilities compared to the public facilities for inpatient care while the lower two quintiles utilizes more of public facilities.
- The utilization of private facilities for outpatient care is higher in Shoolagiri (59.45%) and Viralimalai (53.2) but lower in Veppur (45.7%) compared to the public facilities.
- The Higher quintiles utilizes more of private facilities while the lower quintiles utilizes public facilities for outpatient care.
- The Utilization of Health Sub Centre (HSCs) is Low; 0.23% in Shoolagiri, 1.06% in Viralimalai and 0.52% Veppur for outpatient care.
- The utilization of PHC/CHC is more for Outpatient care (Shoolagiri 37.2%, Viralimalai 34.7% and Veppur 33%) compared to Inpatient care (Shoolagiri 11.2%, Viralimalai 12.6% and Veppur 5.5%) in all three blocks.
- A minimal contribution of health care provision from the informal practitioners in Shoolagiri (1.5%), Viralimalai (0.3%) and nil observations in Veppur (0%)
- The self-reported short duration (30 days) illness per thousand population is higher in Shoolagiri (133) followed by Veppur (92) and Viralimalai (73). The self-reported chronic illness (past 365 days) per thousand population is higher in Shoolagiri (85) followed by Viralimalai (39) and Veppur(36)
- The highest percentage of inpatient care is sought for fever in Shoolagiri (15.11%) and Viralimalai (24.5%) while Veppur (17.32%) most sought inpatient care is for cardio vascular diseases. Fever, Cardio-vascular disease and musculoskeletal disorders are the common illness in outpatient care.

- The mean per capita expenditure incurred for treating inpatient care in the first quintile is Rs. 11885.44, Rs. 8242.75 and Rs. 3624.25 and the last quintile is Rs. 57535.32, Rs. 62228.44 and Rs. 70555.03 for Shoolagiri, Viralimalai and Veppur respectively. The mean per capita expenditure between the public and private is Rs. 4110.49 and Rs. 39706.81 in Shoolagiri; 6423.46 and 40646.82 in Viralimalai and 45502.86 in Veppur.
- The mean per capita expenditure for treating outpatient care ranges from Rs. 710.63 in the first quintile of Viralimalai to Rs. 7112.95 in the same block. The mean out of pocket expenditure ranges from 208.66 in a public hospital at Shoolagiri to 4720.30 in a private facility of Viralimalai.
- High level of out of pocket expenses for OP/IP services – public facilities also.
- Catastrophic expenses is high at 10% threshold, Shoolagiri 46.54%, Viralimalai 42% and Veppur 43% of the households have spent more than 10% of their monthly consumption expenditures on medical care.
- More than 90% of all pregnant women reported receiving all forms of prenatal care in all three blocks, but the proportion drops to less for postnatal care Shoolagiri 9.69%, Viralimalai 16.46% and Veppur 6.75%.

B. Field Observations Based:

- Poor infrastructure (particularly at HSC level)
- Lack of basic amenities: water and electricity (at HSC level; also PHC level)
- Inadequate manpower
- Vast coverage of area/population at HSC level;
- Inadequate lab technicians (PHC/CHC)
- Low drugs stock (HSC level)
- Poor information base.

Objective:

This report presents results from the Household Survey conducted in the three Pilot blocks Shoolagiri Block (Krishnagiri District), Viralimalai Block (Pudukkottai District) and Veppur Block (Perambalur District) during the period MAY-AUGUST 2016.

Methodology:

The Survey carried followed NSSO methodology. A detailed description of the NSSO methodology and conceptual frame work is given in the report of the 71st Round – Health in India Report. http://mospi.nic.in/Mospi_New/upload/nss_rep574.pdf .

Screening of Villages and Households in three blocks as follows:

- 25 villages from each Block
- 40 HHs from each village
- 1000 HHs from each Block.

Structured Questionnaire (**provided in Appendix-II**) administered – VHN trainees carried out the survey. Information collected included Households general socio-demographic characteristics, particulars of household member's ill/hospitalized, self-reported health status, utilization of health facilities and expenditure incurred for health care.

1. Sample Description

Table 1.1: Distribution of households according to Socio-economic characteristics by major religion:

Religion	Shoolagiri		Viralimalai		Veppur	
	Number of Household	Percentage	Number of Household	Percentage	Number of Household	Percentage
Hindu	952	95.2%	940	94.0%	976	97.60%
Muslim	40	4%	48	4.80%	21	2.10%
Christian	8	0.8%	12	1.20%	3	0.3%
Total	1000	100	1000	100	1000	100

Table 1.2: Distribution of households according to Socio-economic characteristics by social group:

Social Group	Shoolagiri		Viralimalai		Veppur	
	Number of Household	Percentage	Number of Household	Percentage	Number of Household	Percentage
General	374	37.4%	90	9.0%	138	13.80%
SC	221	22.1%	258	25.80%	262	26.20%
ST	13	1.3%	9	0.90%	2	0.20%
OBC	392	39.2%	636	63.60%	598	59.80%
Total	1000	100	1000	100	1000	100

Representation of General category is high in Shoolagiri. Otherwise, distribution of sample population comparable in all three blocks.

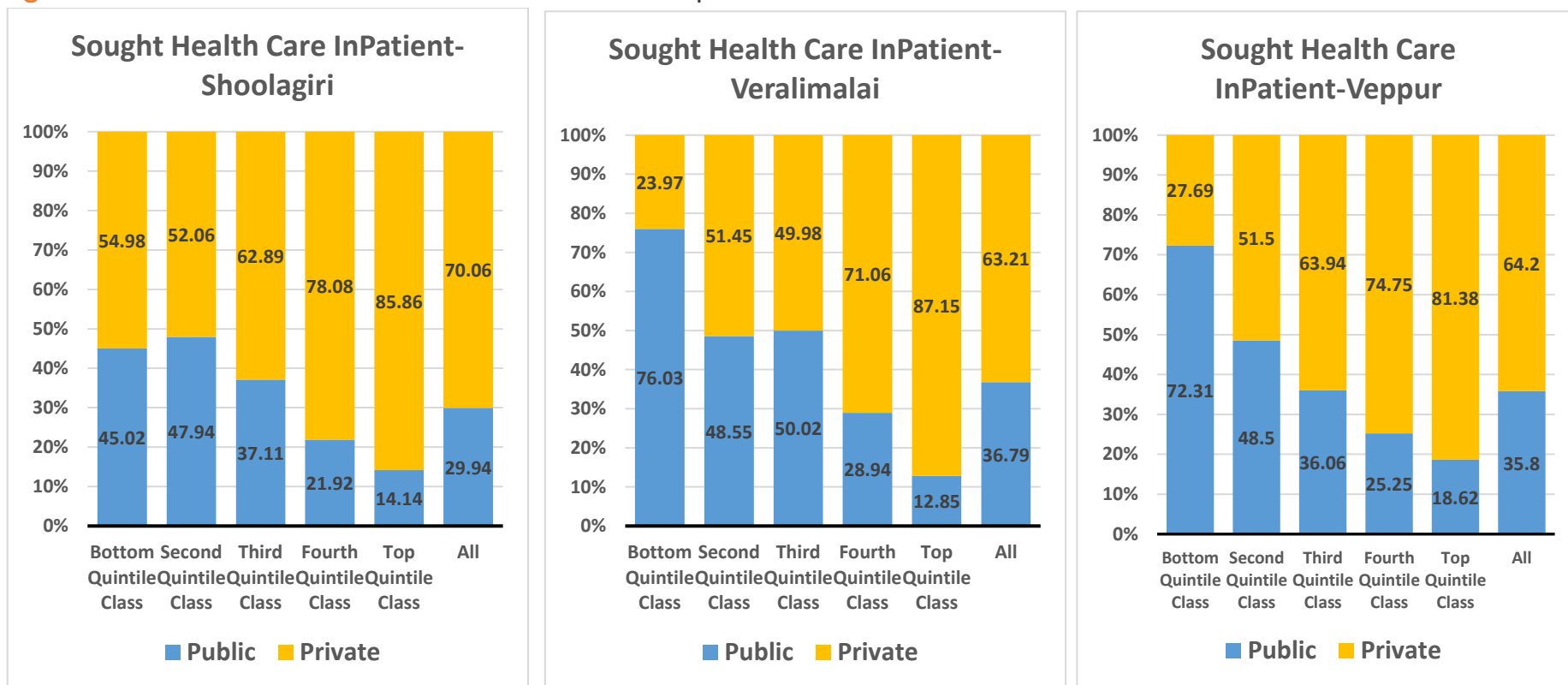
2. Utilization of Healthcare:

Table 2.1: Share of public and private sectors INPATIENT hospital care Utilization by Socio-economic groups:

	Shoolagiri Block			Viralimalai Block			Veppur		
	Public	Private	Public + Private	Public	Private	Public + Private	Public	Private	Public + Private
Quintile 1	45.02% (20.74%)	54.98% (10.63%)	13.62%	76.03% (25.76%)	23.97% (4.73%)	12.47%	72.31% (30.99%)	27.69% (6.62%)	15.34%
Quintile 2	47.94% (22.50%)	52.06% (10.25%)	13.87%	48.55% (24.69%)	51.45% (15.23%)	18.71%	48.50% (20.45%)	51.50% (12.11%)	15.09%
Quintile 3	37.11% (27.00%)	62.89% (19.20%)	21.51%	50.02% (21.11%)	49.98% (12.27%)	15.52%	36.06% (17.09%)	63.94% (16.90%)	16.97%
Quintile 4	21.92% (15.09%)	78.08% (22.56%)	20.35%	28.94% (17.66%)	71.06% (25.23%)	22.44%	25.25 % (15.66%)	74.75% (25.84%)	22.20%
Quintile 5	14.14% (14.66)	85.86% (37.36%)	30.65%	12.85% (10.78%)	87.15% (42.54%)	30.86%	18.62% (15.82%)	81.38% (38.53%)	30.40%
All	29.94% (100%)	70.06% (100%)	100%	36.79% (100%)	63.21% (100%)	100%	35.80% (100%)	64.20% (100%)	100%

- Quintiles 4 & 5 (higher expenditure sections) account for 30% of public facilities in Veppur, followed by Shoolagiri (29%), and Viralimalai (27%).
- Veppur is most pro-poor (51% accounted by bottom two quintiles), followed by Viralimalai (50%), and Shoolagiri (42%)

Figure 2.1: Utilization of Public and Private Facilities Inpatient:



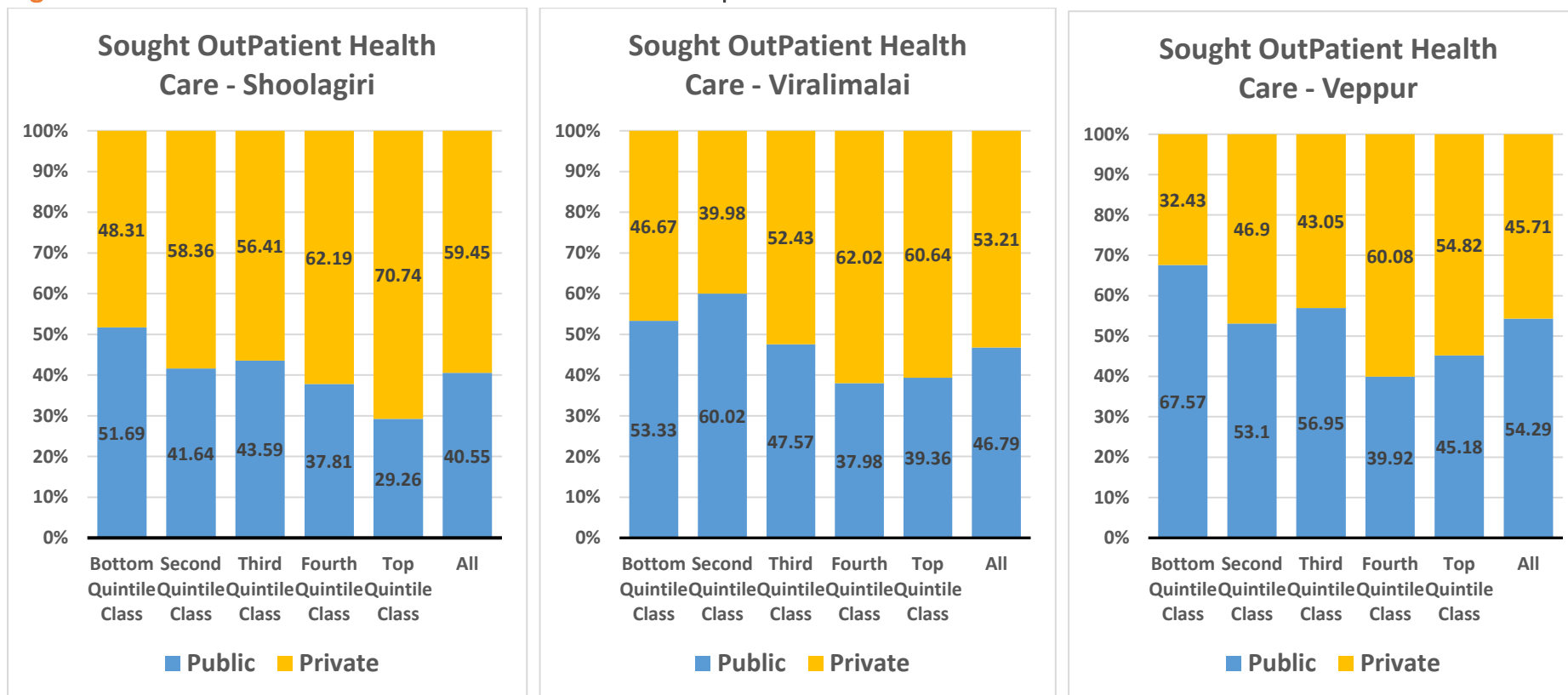
- Wrt IP care, Public facilities account for about 30% in Shoolagiri, 36% in Viralimalai, and 35% in Veppur.
- Use of public facilities by bottom poorest quintile is highest in Viralimalai (76%), followed by Veppur (72%) and Shoolagiri 45%.
- Overall dependence on private facilities, highest in Shoolagiri (70%), followed by Veppur (64%), and Viralimalai (63%)

Table 2.2: Share of public and private sectors OUTPATIENT hospital care Utilization by Socio-economic groups:

	Shoolagiri Block			Viralimalai Block			Veppur Block		
	Public	Private	Public + Private	Public	Private	Public + Private	Public	Private	Public + Private
Quintile 1	51.69% (19.41%)	48.31% (12.15%)	15.10%	53.33% (20.96%)	46.67% (16.24%)	18.46%	67.57% (30.22%)	32.43% (17.23%)	24.28%
Quintile 2	41.64% (20.14%)	58.36% (18.91%)	19.46%	60.02% (21.53%)	39.98% (12.71%)	16.85%	53.10% (27.77%)	46.90% (29.13%)	28.39%
Quintile 3	43.59% (24.12%)	56.41% (20.91%)	22.26%	47.57% (22.27%)	52.43% (21.74%)	21.99%	56.95% (18.98%)	43.05% (17.04%)	18.09%
Quintile 4	37.81% (21.70%)	62.19% (24.27%)	23.09%	37.98% (15.17%)	62.02% (21.93%)	18.76%	39.92% (9.83%)	60.08% (17.58%)	13.37%
Quintile 5	29.26% (14.62%)	70.74% (23.76%)	20.10%	39.36% (20.07%)	60.64% (27.38%)	23.94%	45.18% (13.20%)	54.82% (19.02%)	15.86%
All	40.55% (100%)	59.45% (100%)	100%	46.79% (100%)	53.21% (100%)	100%	54.29% (100%)	45.71% (100%)	100%

- Top two quintiles (higher expenditure groups) account for nearly 35% of OP care in public facilities.
- In Veppur, they account for 22% only. Public facilities in Veppur cover larger portion (58%) of those in poorest sections (quintiles 1 and 2), followed by Viralimalai and Shoolagiri (almost same).

Figure 2.2: Utilization of Public and Private Facilities Outpatient:



- Overall use of public facilities for OP care highest in Veppur (54%), followed by Viralimalai (46%) and Shoolagiri (40%).
- Use of public facilities by poorest quintiles is highest in Veppur (67%), followed by Viralimalai (53%) and Shoolagiri (51%)
- Overall dependence on private sector for OP care – High.

Table 2.3: Percentage Distribution of all treated OUTPATIENT episodes by level of care:

Level of care	Tamil Nadu -2014 NSSO 71 st round	Shoolagiri	Viralimalai	Veppur
HSC/ANM/ASHA/AWW	0.8	0.23	1.06	0.52
PHC/dispensary/CHC/mobile medical unit	6.4	37.26	34.79	33.02
Public hospital	27.4	3.07	10.93	20.76
Private doctor/clinic	24.4	8.93	6.89	3.17
Private hospital	41.0	50.52	46.32	42.53
All treated episodes	100	100	100	100

Table 2.4: Percentage Distribution of all treated INPATIENT episodes by level of care:

Level of care	Tamil Nadu -2014 NSSO 71 st round	Shoolagiri	Viralimalai	Veppur
PHC/dispensary/CHC etc.	1.08	11.28	12.66	5.57
Public hospital	33.55	18.66	24.90	30.22
Private hospital	65.37	70.06	62.43	64.20
Total	100	100	100	100

- Use of HSC very low for OP all Blocks. Use of PHC/CHC for OP care far higher in all three blocks than average for TN.
- Use of PHC/CHC for IP care lowest in Veppur (5.5%), followed by Viralimalai and Shoolagiri (about 12%)

Table 2.5: Share of Formal and Non-Formal providers in total health care utilization:

Nature of Treatment	Tamil Nadu-2014 NSSO 71 st round	Shoolagiri	Viralimalai	Veppur
Formal Care	90.7	98.49	99.65	100
Informal Care	9.3	1.51	0.35	0
All ailing episodes	100	100	100	100

3. Morbidity Burden:

Table 3.1: Proportion of population reporting chronic, ailments of short duration:

Ailment type	Tamil Nadu-2014 NSSO 71 st Round	Shoolagiri	Viralimalai	Veppur
Chronic	103	85	39	36
Ailments of short duration	67*	67 (133)**	37 (73)**	46 (92)**
All ailing	165	127	65	74

Note: *reporting suffering from any ailment during the reference period of the last 15 days from the date of the survey.
 ** reporting suffering from any ailment during the reference period of the last 30 days from the date of the survey.

Self-Reported Chronic and ailments of short duration, much lower in all three pilot blocks than TN average.

Least reported in Viralimalai. Reasons: Low awareness of health conditions? However, chronic ailments account about 50% of all ailments.

Table 3.2: Share of major ailment categories treated in Public and Private sector as INPATIENT care:

Sl.no	Ailment conditions	Tamil Nadu NSSO 71 st round			Shoolaigiri			Viralimalai			Veppur		
		Public	Private	Public + Private	Public	Private	Public + Private	Public	Private	Public + Private	Public	Private	Public + Private
1	Fever	23.5	17.8	19.8	17.69	14.01	15.11	34.39	17.84	24.05	20.78	12.28	15.36
2	Injuries	13.6	9.8	11.1	6.29	16.92	13.74	6.73	10.56	9.12	7.49	11.30	9.92
3	Cardio-vascular	11.0	11.1	11.1	5.63	10.60	9.11	12.18	14.44	13.59	16.14	17.99	17.32
4	Gastro	8.3	8.4	8.4	19.36	11.73	14.02	8.91	6.59	7.46	12.15	10.22	10.92
5	Genito-urinary	5.8	9.5	8.2	8.26	12.43	11.18	6.62	16.27	12.65	7.25	11.47	9.94
6	Eye/Ear	4.1	10.4	8.2	5.29	5.45	5.40	1.76	3.25	2.69	3.86	6.73	5.69
7	Mental/Neuro	7.4	3.8	5.1	3.56	1.64	2.22	5.10	4.25	4.57	6.38	4.54	5.21
8	Vector-borne	4.9	5.0	5.0	3.47	2.21	2.59	0.0	0.0	0.0	1.71	0.93	1.21
9	Musculo-skeletal	2.7	6.0	4.9	3.13	4.30	3.95	5.88	6.32	6.15	6.99	11.63	9.95
10	Respiratory	4.2	4.8	4.6	6.29	3.18	4.12	4.89	4.97	4.94	7.27	2.45	4.20
11	Diabetes	2.6	4.1	3.6	2.49	7.76	6.18	4.51	8.82	7.20	2.48	0.52	1.23
12	Cancers	2.3	1.9	2.1	1.13	1.10	1.11	1.08	1.98	1.64	4.02	4.55	4.36
13	Obstetric	2.9	1.4	1.9	5.13	0.97	2.22	0.00	0.34	0.21	0.00	0.00	0.00
14	Blood disease	1.2	1.6	1.5	1.66	1.08	1.25	0.71	0.53	0.60	0.00	0.00	0.00
15	Skin	1.1	1.3	1.2	2.45	3.39	3.11	2.98	0.37	1.35	0.56	1.37	1.08
16	TB/Filer/Tetanus	1.6	0.6	1.0	3.22	1.28	1.86	1.42	0.37	0.77	0.81	0.00	0.29
17	Other Metabolic	0.3	0.7	0.6	2.38	0.22	0.87	0.71	0.43	0.53	0.34	1.91	1.35
18	STD/HIV/AIDS	0.1	0.0	0.0	1.38	0.00	0.41	0.57	0.00	0.21	0.00	0.00	0.00
19	Others	2.4	1.7	2.0	1.18	1.73	1.56	1.57	2.67	2.25	1.77	2.10	1.98
20	All	100	100	100	100	100	100	100	100	100	100	100	100

Table 3.3: Share of major ailment categories treated in Public and Private sector as OUTPATIENT care:

S.no	Ailment categories	Tamil Nadu NSSO 71 st round			Shoolaigiri			Viralimalai			Veppur		
		Public	Private	All	Public	Private	All	Public	Private	All	Public	Private	All
1	Diabetes	27.1	28.4	28.0	5.39	7.95	6.92	11.40	15.02	13.33	17.28	22.08	19.47
2	Fever*	12.7	22.5	19.1	20.98	24.60	23.13	13.95	25.09	19.88	25.13	19.09	22.37
3	Cardio-vascular	22.0	15.4	17.7	15.60	11.12	12.93	28.50	13.41	20.47	19.83	8.11	14.48
4	Musculo-skeletal	12.8	9.0	10.3	33.63	15.82	23.02	11.28	10.38	10.80	12.05	16.03	13.87
5	Respiratory	8.4	8.1	8.2	6.00	10.88	8.90	6.65	4.53	5.52	8.04	8.70	8.34
6	Gastro	4.9	3.6	4.1	5.68	10.26	8.41	9.28	12.63	11.06	6.42	5.28	5.90
7	Mental/Neuro	4.5	3.0	3.5	4.03	5.61	4.97	6.97	6.07	6.49	4.26	4.77	4.49
8	Skin	1.6	2.3	2.0	2.67	3.96	3.44	0.30	1.47	0.92	1.65	3.33	2.41
9	Eye/Ear	1.0	1.6	1.4	0.55	1.49	1.11	2.65	0.62	1.57	0.87	0.96	0.91
10	Genito-urinary	1.3	1.4	1.4	1.72	1.59	1.64	1.91	2.16	2.04	0.24	3.33	1.65
11	Injuries	1.3	0.6	0.8	2.56	2.42	2.48	2.76	1.82	2.26	1.68	2.05	1.85
12	Other Metabolic	0.5	0.9	0.8	0.26	0.68	0.51	0.39	2.14	1.32	0.91	0.00	0.49
13	Vector-borne	0.2	0.9	0.7	0.00	0.71	0.42	1.07	0.00	0.50	0.28	0.00	0.15
14	Cancers	0.8	0.5	0.6	0.00	0.00	0.00	0.77	0.63	0.69	0.10	3.59	1.69
15	Blood disease	0.0	0.3	0.2	0.00	0.14	0.09	0.00	0.72	0.39	0.00	0.00	0.00
16	Obstetric	0.1	0.1	0.1	0.00	0.10	0.06	0.00	0.00	0.00	0.00	0.99	0.45
17	TB/Filer/Tetanus	0.1	0.1	0.1	0.00	0.11	0.07	1.34	0.00	0.63	1.28	0.28	0.83
18	STD/HIV/AIDS	0.1	0.0	0.0	0.13	0.00	0.05	0.81	0.00	0.38	0.00	0.00	0.00
19	Others	0.74	1.26	1.08	0.81	2.54	1.84	0.00	3.31	1.76	0.00	1.41	0.64
20	Total	100	100	100	100	100	100	100	100	100	100	100	100

4. Expenditure on Healthcare:

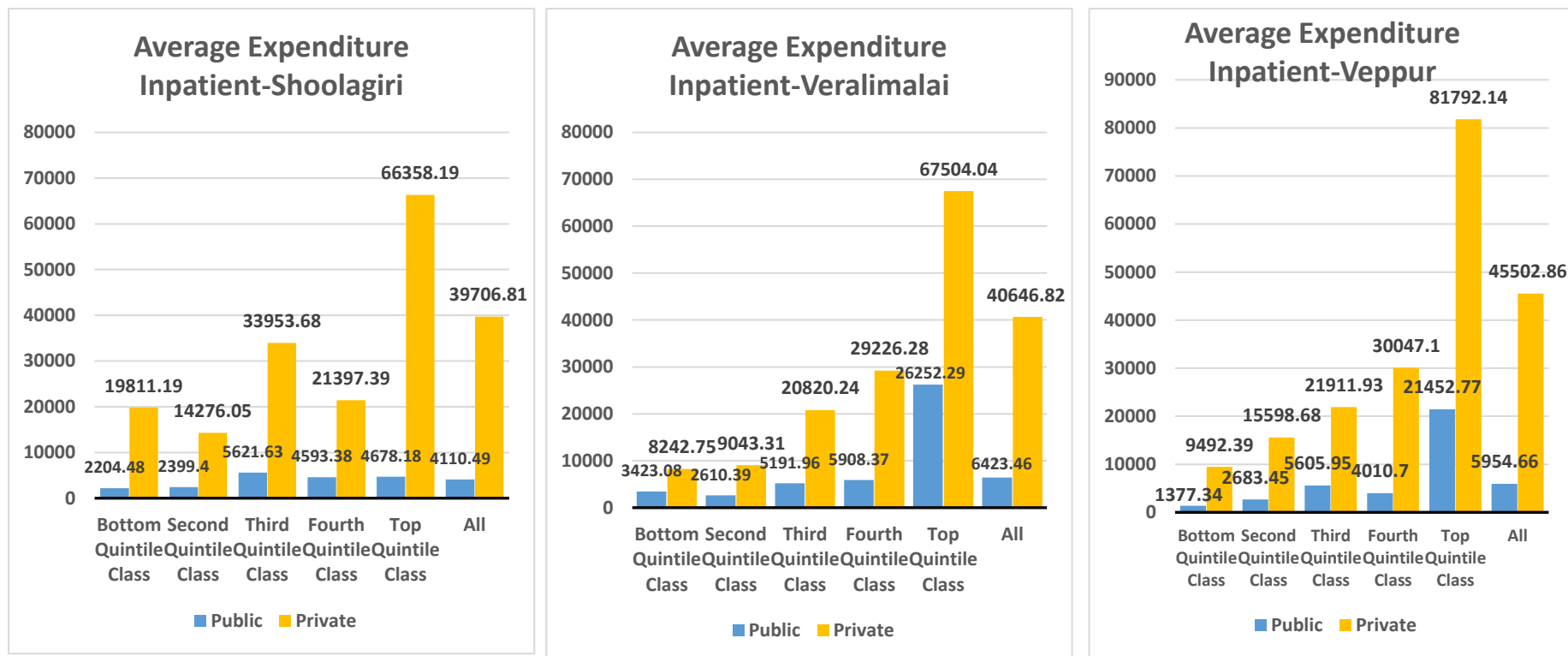
Table 4.1: Monthly per capita consumption expenditure Range across quintile:

S. No.	Quintile	Range (Rs.)-Shoolagiri	Range (Rs.)-Viralimalalai	Range (Rs.)-Veppur
1	Quintile 1	< 1181.6	<1133.33	<1371.11
2	Quintile 2	1181.6 to 1602.5	1133.33 to 1421.57	1371.11 to 1879.16
3	Quintile 3	1602.6 to 2093	1421.58 to 1846.66	1879.17 to 2432.83
4	Quintile 4	2093.01 to 2854.75	1846.67 to 2591.66	2432.84 to 3291.66
5	Quintile 5	> 2854.75	> 2591.66	>3291.67

Table 4.2: Expenditure Incurred for treatment INPATIENT public and private sector:

MPCE Categories	Shoolagiri			Viralimalalai			Veppur		
	Mean (Median)			Mean (Median)			Mean (Median)		
	Public	Private	All	Public	Private	All	Public	Private	All
Quintile 1	2204.48 (980)	19811.19 (12500)	11885.44 (4900)	3423.08 (2000)	8242.75 (5000)	4675.73 (3000)	1377.34 (1000)	9492.39 (10000)	3624.25 (1300)
Quintile 2	2399.40 (1700)	14276.05 (10700)	8582.28 (5000)	2610.39 (1600)	9043.31 (7000)	5637.33 (3800)	2683.45 (1100)	15598.68 (10000)	9335.06 (5000)
Quintile 3	5621.63 (2000)	33953.68 (20000)	23439.65 (8000)	5191.96 (2400)	20820.24 (17000)	13261.38 (10000)	5605.95 (3250)	21911.93 (14600)	16032.76 (10000)
Quintile 4	4593.38 (1700)	21397.39 (15000)	17713.35 (10000)	5908.37 (4500)	29226.28 (23500)	22129.21 (12000)	4010.70 (3000)	30047.1 (22000)	23473.34 (15000)
Quintile 5	4678.18 (1700)	66358.19 (45800)	57635.32 (35000)	26252.29 (15000)	67504.04 (50000)	62228.44 (45000)	21452.77 (7500)	81792.14 (50000)	70555.03 (43700)
All	4110.49 (1700)	39706.81 (20000)	29049.71 (10900)	6423.46 (2330)	40646.82 (22500)	27789.33 (10000)	5954.66 (1860)	45502.86 (25000)	31346.05 (11000)

Figure 4.1: Average expenditure for Inpatient Care:



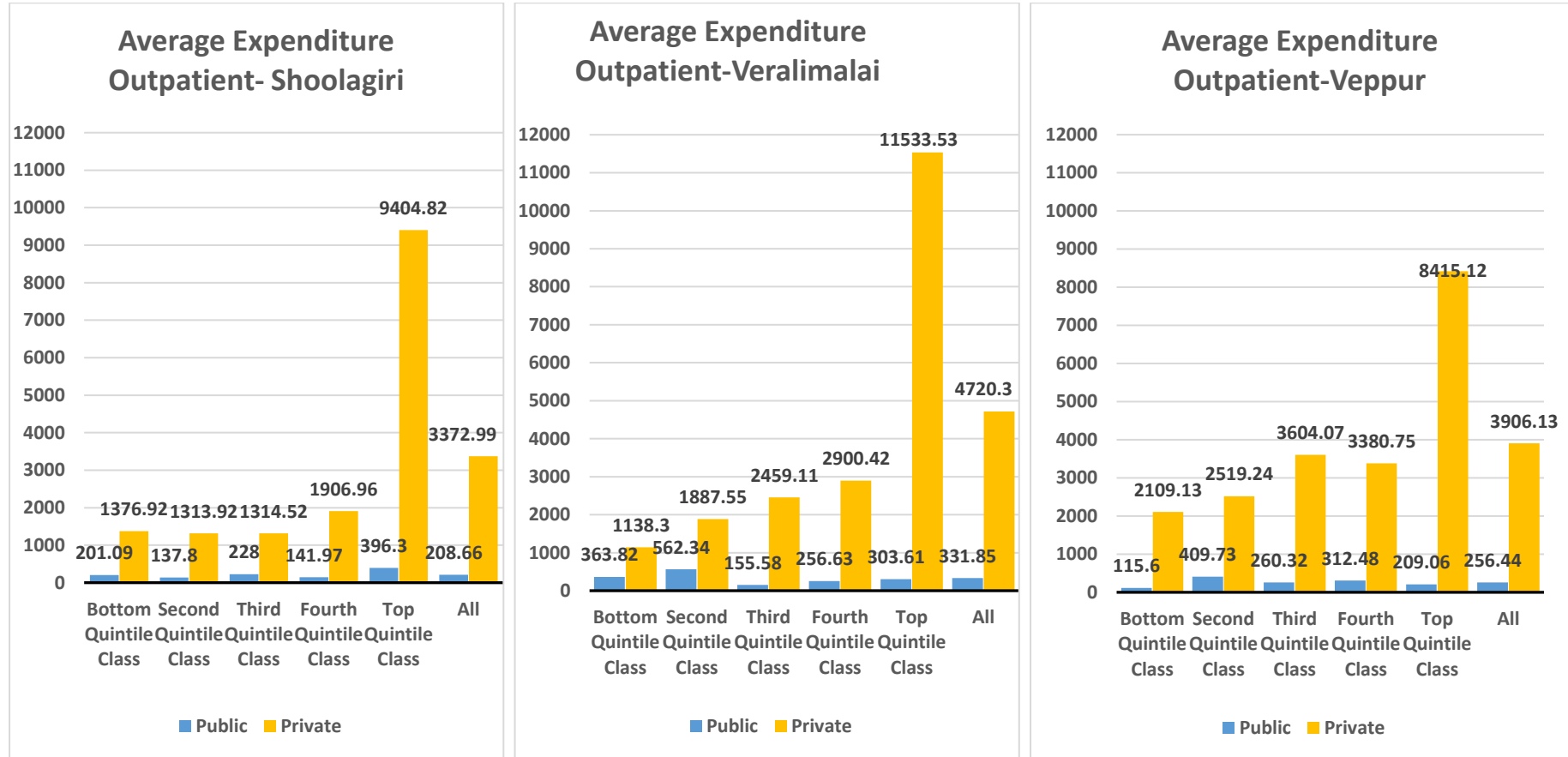
- Median expenditure of IP care in public facilities: Higher in Viralimalai (Rs.2330), than Veppur (Rs.1860) and Rs.1700 in Shoolagiri.
- In private facilities, it is nearly 10 times higher in all blocks.

Table 4.3: Expenditure Incurred for treatment OUTPATIENT for public and private sector:

	Shoolagiri			Viralimalai			Veppur		
MPCE Categories	Mean (Median)			Mean (Median)			Mean (Median)		
	Public	Private	All	Public	Private	All	Public	Private	All
Quintile 1	201.09 (100)	1376.92 (850)	769.11 (314)	363.82 (100)	1138.30 (700)	710.63 (200)	115.60 (100)	2109.13 (1600)	762.19 (140)
Quintile 2	137.80 (100)	1313.92 (500)	815.24 (330)	562.34 (250)	1887.55 (1440)	1092.22 (550)	409.73 (100)	2519.24 (1260)	1398.98 (550)
Quintile 3	228.00 (100)	1314.52 (1000)	840.94 (500)	155.58 (100)	2459.11 (1420)	1363.34 (500)	260.32 (100)	3604.07 (1100)	1699.64 (560)
Quintile 4	141.97 (100)	1906.96 (1000)	1242.82 (450)	256.63 (150)	2900.42 (1100)	1896.21 (500)	312.48 (100)	3380.75 (1800)	2155.95 (570)
Quintile 5	396.30 (200)	9404.82 (950)	6741.37 (550)	303.61 (200)	11533.53 (1500)	7112.95 (520)	209.06 (100)	8415.12 (2000)	4707.32 (1000)
All	208.66 (100)	3372.99 (950)	2083.42 (400)	331.85 (150)	4720.30 (1100)	2656.91 (500)	256.44 (100)	3906.13 (1600)	1924.59 (500)

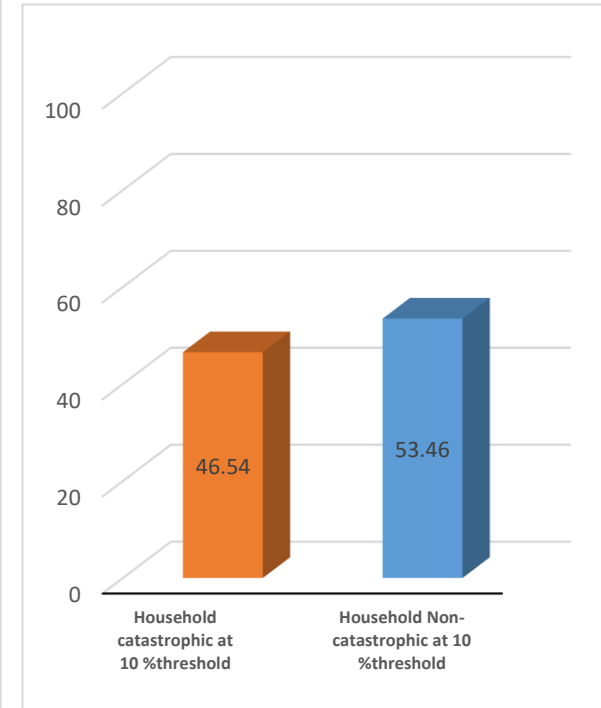
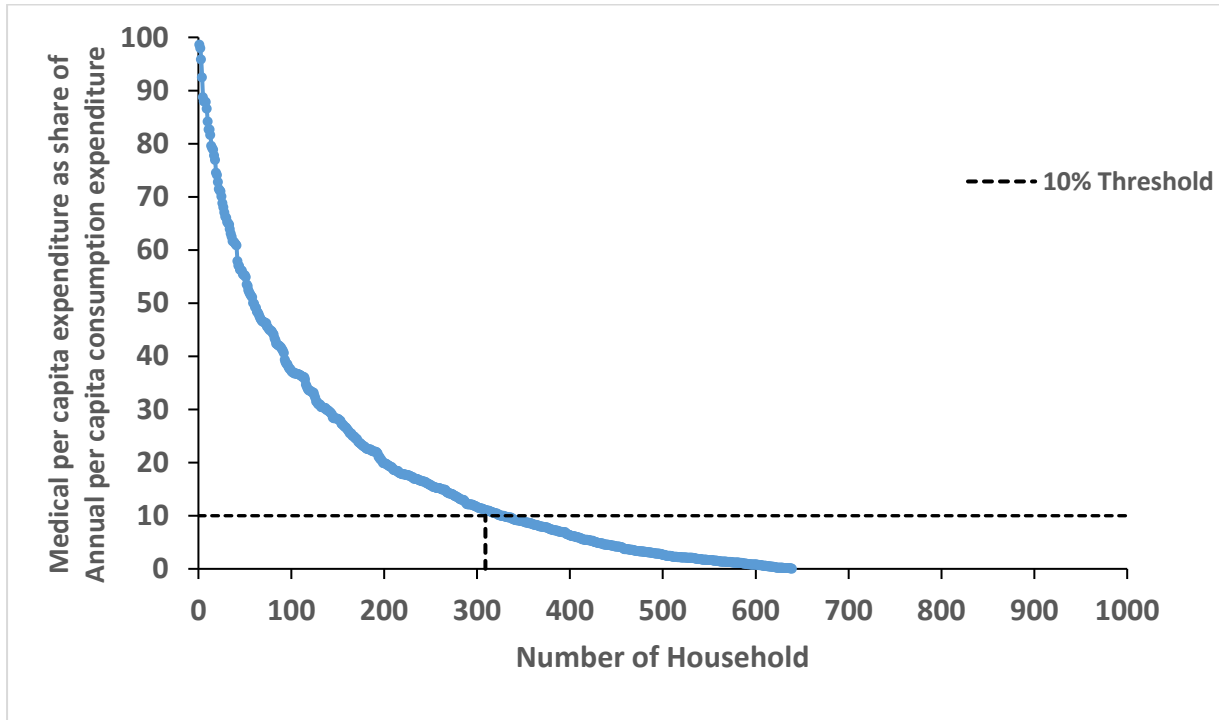
- Out of pocket expenses in public facilities (per episode) is higher in Viralimalai (mean at Rs.331, and median at Rs.150) than other two blocks.
- The corresponding figures for private facilities are about 15 times.

Figure 4.2: Average expenditure for Inpatient Care:



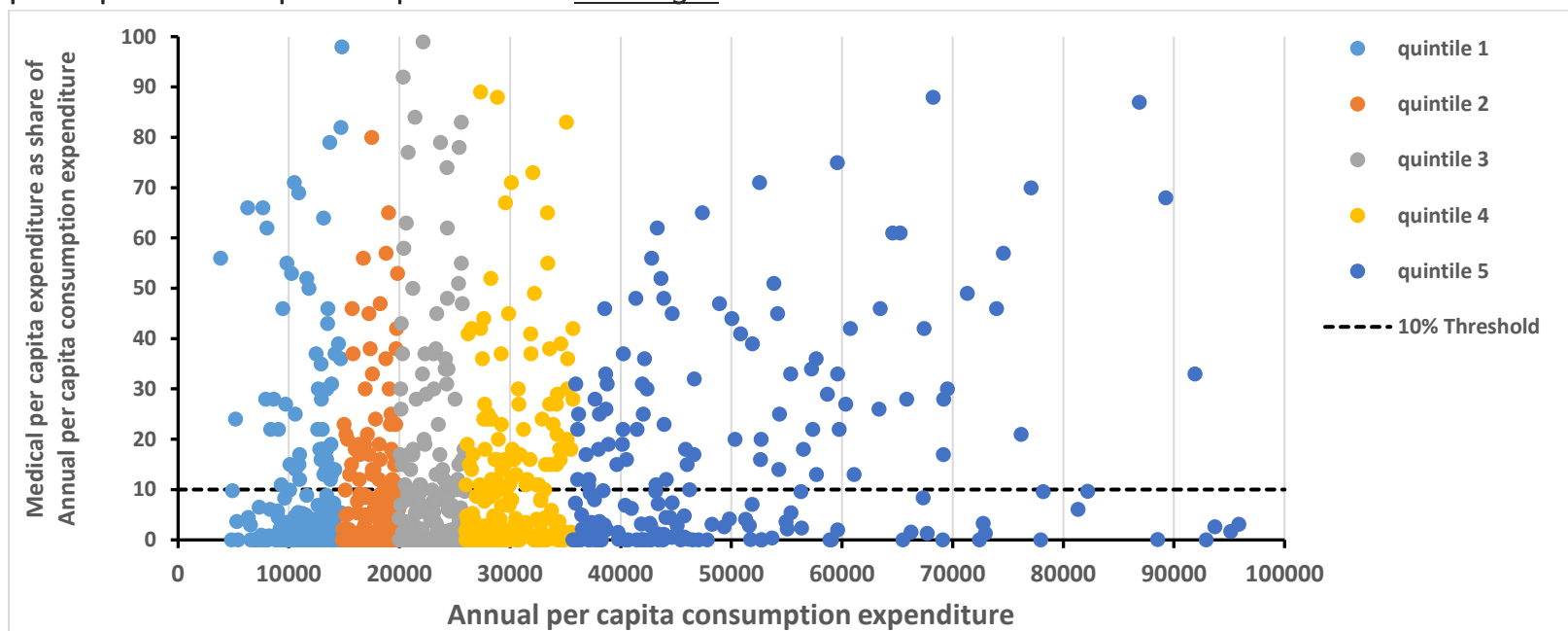
5. Out-of-pocket Burden:

Figure 5.1: Catastrophic expenditure curve across Household: *Shoolagiri*



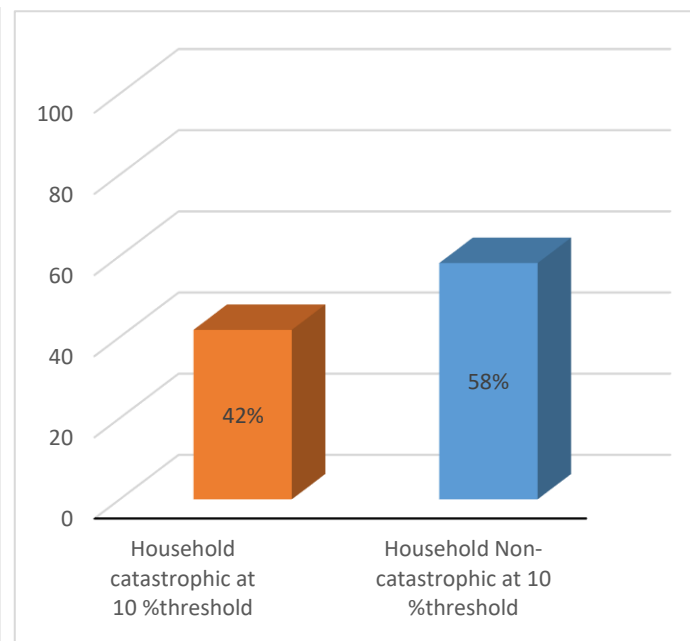
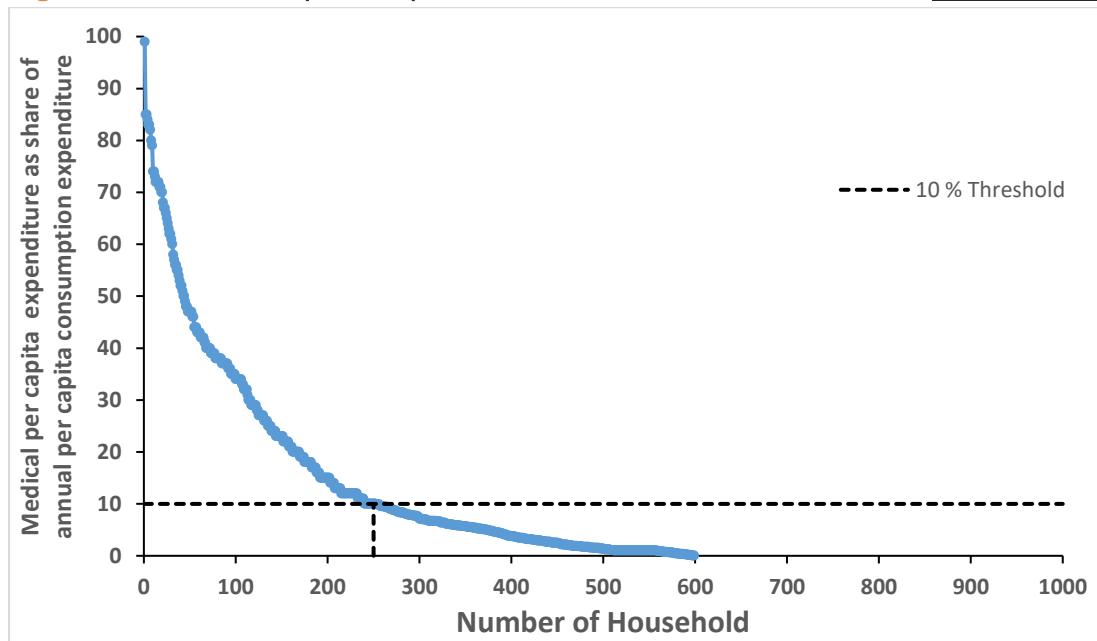
The above figure shows that 309 households out of 636 households have spent more than 10% of their monthly consumption expenditures on medical care.

Figure 5.2: Annual per capita Medical expenditure as share of annual per capita consumption expenditure across Annual per capita consumption expenditure – *Shoolagiri*



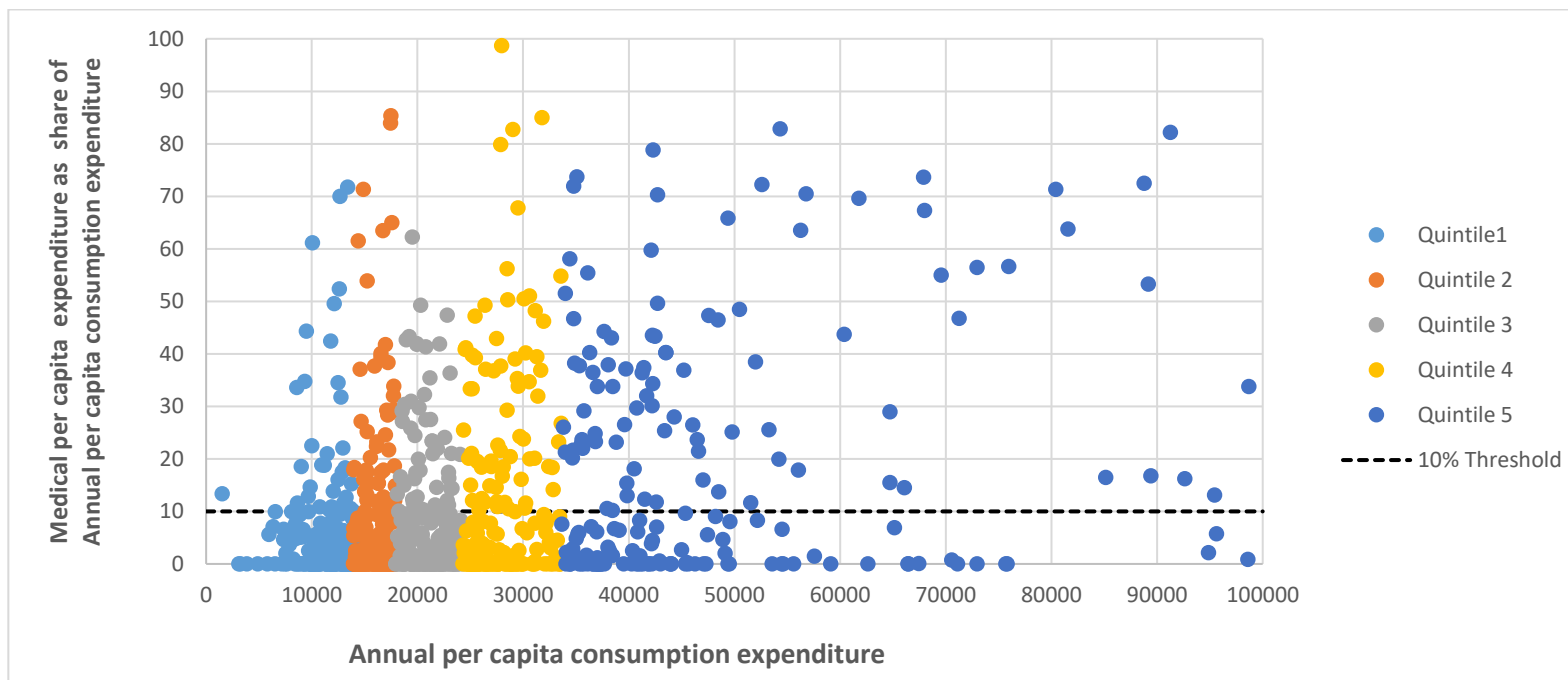
	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5	ALL
Range Annual per capita consumption expenditure	< Rs.14820	Rs.14821 to Rs.19980	Rs.19981 to Rs.25944	Rs.25945 to Rs.35684	> Rs.35684	
Number of HH above 10% Threshold	56(18%)	57(18.4%)	66(21%)	63(20%)	68(22%)	309(100%)

Figure 5.3: Catastrophic expenditure curve across Household: *Viralimalai*



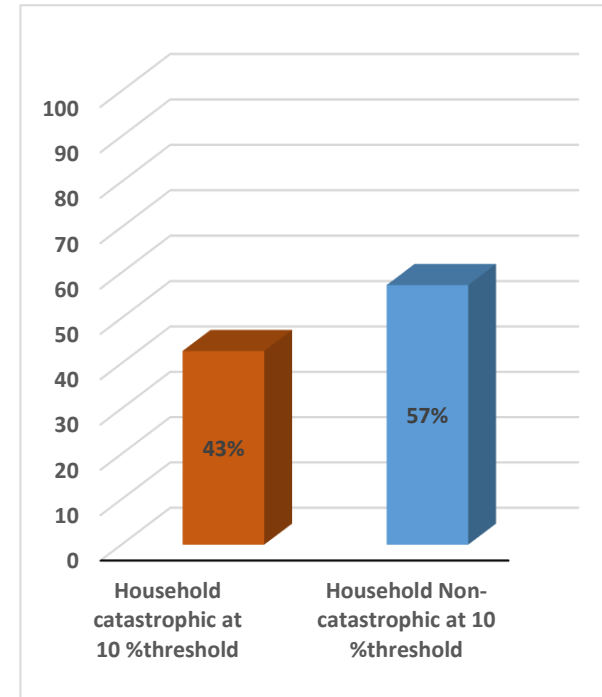
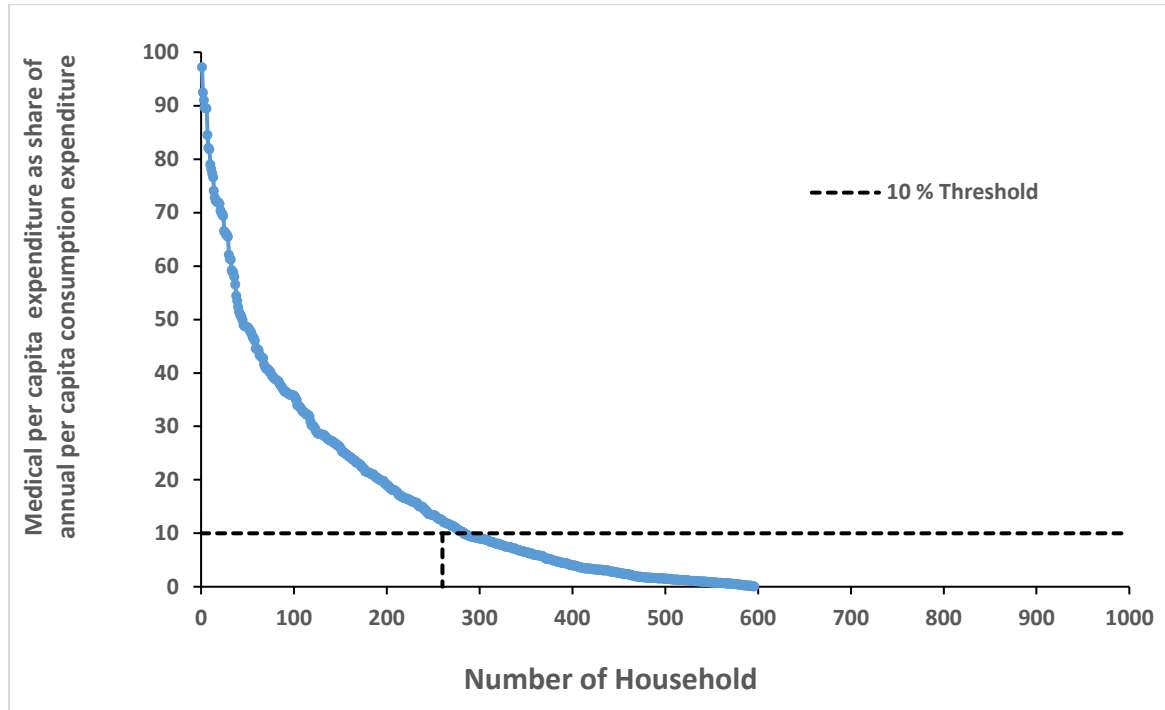
The above Figure shows that 42% (250) of households out of 598 HHS have spent more than 10% of their monthly consumption expenditures on medical care.

Figure 5.4: Annual per capita Medical expenditure as share of annual per capita consumption expenditure across Annual per capita consumption expenditure - *Viralimalai*



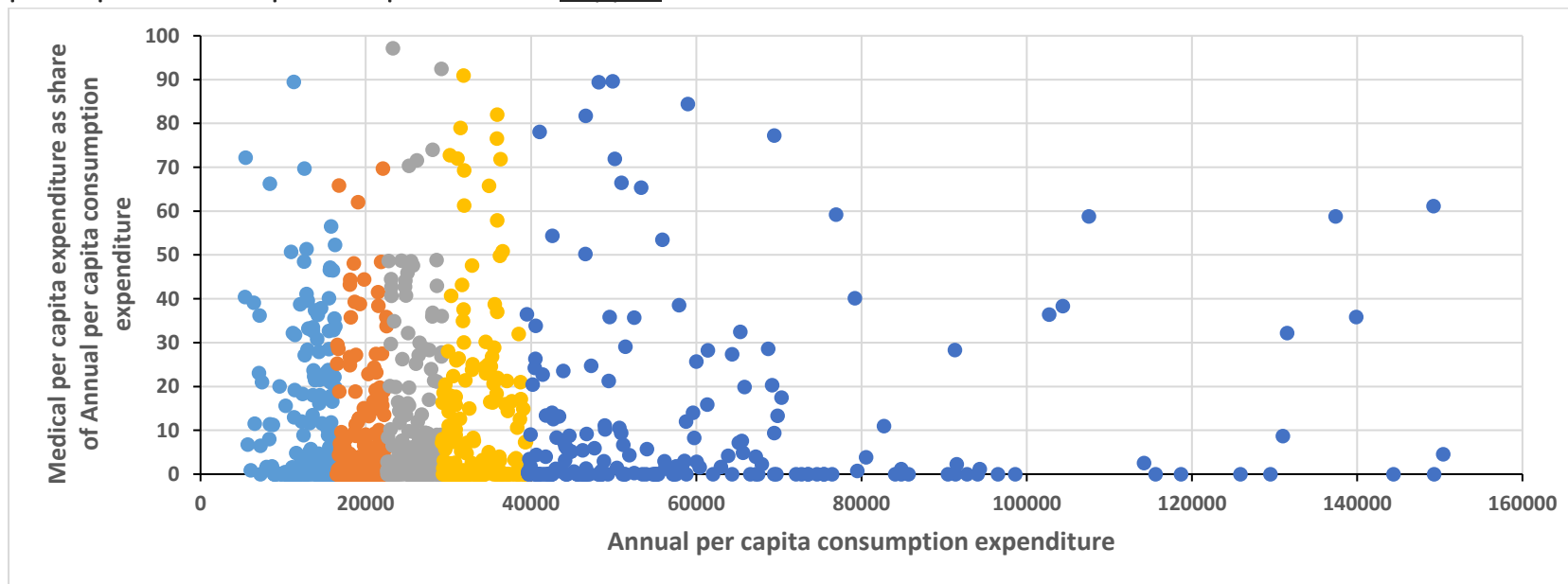
	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5	All
Range Annual per capita expenditure	< 13917	Rs.13917 to Rs.17910	Rs.17910 to Rs.24234	Rs.24234 to Rs.33600	> Rs.33600	
Number of HH above 10% Threshold	35 (14%)	48 (19.20%)	41 (16.40%)	60 (24%)	66 (26.40%)	250 (100%)

Figure 5.5: Catastrophic expenditure curve across Household: Veppur



The above Figure shows that 43% (260) of households out of 600 HHS have spent more than 10% of their monthly consumption expenditures on medical care

Figure 5.6: Annual per capita Medical expenditure as share of annual per capita consumption expenditure across Annual per capita consumption expenditure – *Veppur*



	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5	All
Range Annual per capita expenditure	< Rs.16454	Rs.16454 to Rs. 22550	Rs.22550 to Rs. 29194	Rs.29194 to Rs. 39400	> Rs. 39400	
Number of HH above 10% Threshold	38 (14.65%)	65 (25.05%)	53 (20.40%)	44 (17.10%)	59 (22.79%)	260 (100%)

6. Major source of finance:

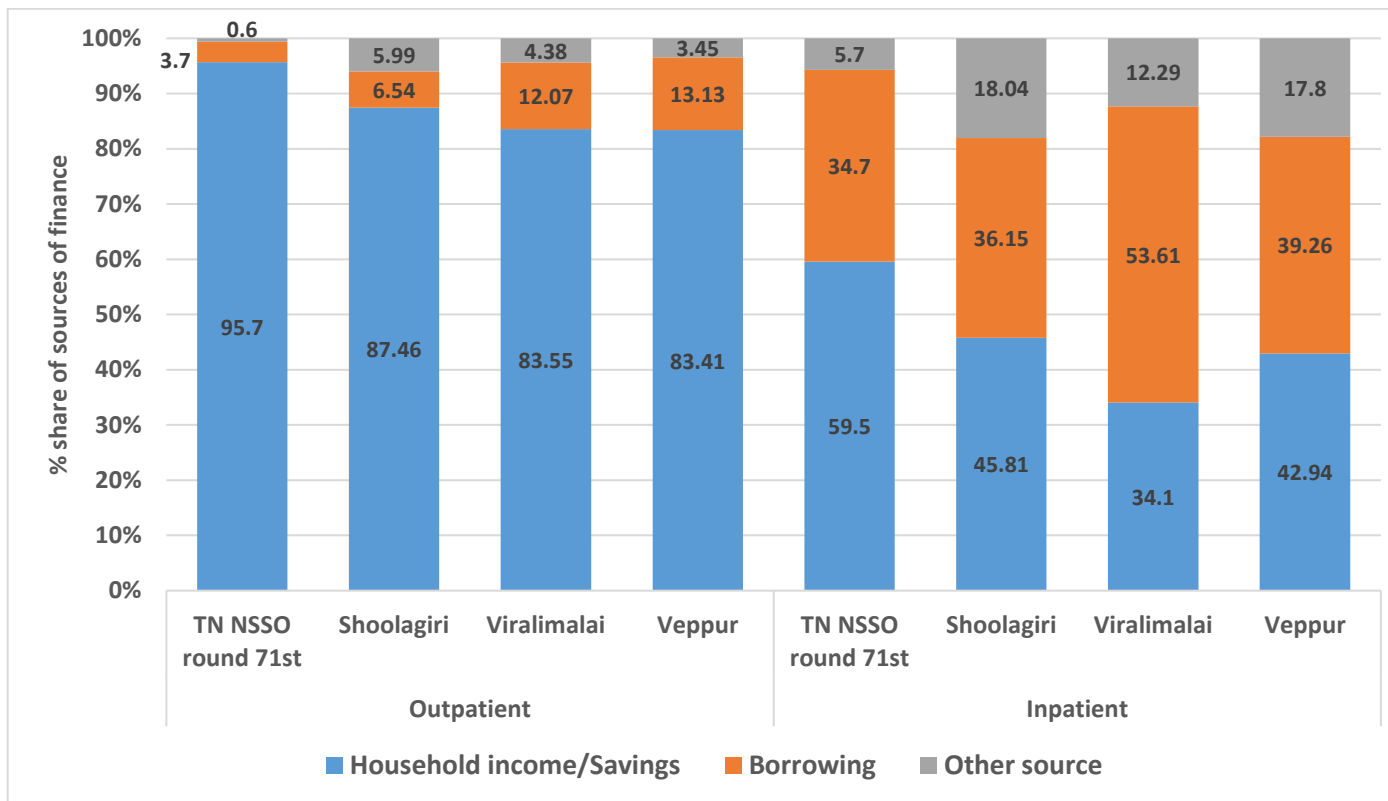
Table 6.1: Percentage share of different sources of health expenditure financing for outpatient and inpatient:

	Major source of finance*							
	TN NSSO round 71 st		Shoolagiri		Viralimalai		Veppur	
	Outpatient	Inpatient	Outpatient	Inpatient	Outpatient	Inpatient	Outpatient	Inpatient
Household income/Savings	95.7	59.5	87.46	45.81	83.55	34.10	83.41	42.94
Borrowing	3.7	34.7	6.54	36.15	12.07	53.61	13.13	39.26
Sale of Physical assets	0	0.3	0.34	6.14	1.67	6.52	1.50	14.42
Contribution from friends and relatives	0.5	5.0	5.38	10.99	2.43	5.47	1.71	3.38
Other source	0.1	0.4	0.27	0.91	0.28	0.30	0.24	0.0
Total	100	100	100	100	100	100	100	100

Note: Only first source of finance has been considered.

- For Inpatient Treatment, the source borrowing is comparatively high in all three blocks than with state and with Viralimalai block being the highest 53.61%.
- Also for Outpatient Care, the source of borrowing is comparatively high in all three blocks than with the state.
- Sale of physical asset is also being a source of finance for both inpatient and outpatient care.

Figure 6.1: Percentage share of different sources of health expenditure financing for outpatient and inpatient:



7. Maternity and Child Healthcare

Figure 7.1: Percentage of women received Prenatal and Postnatal care:

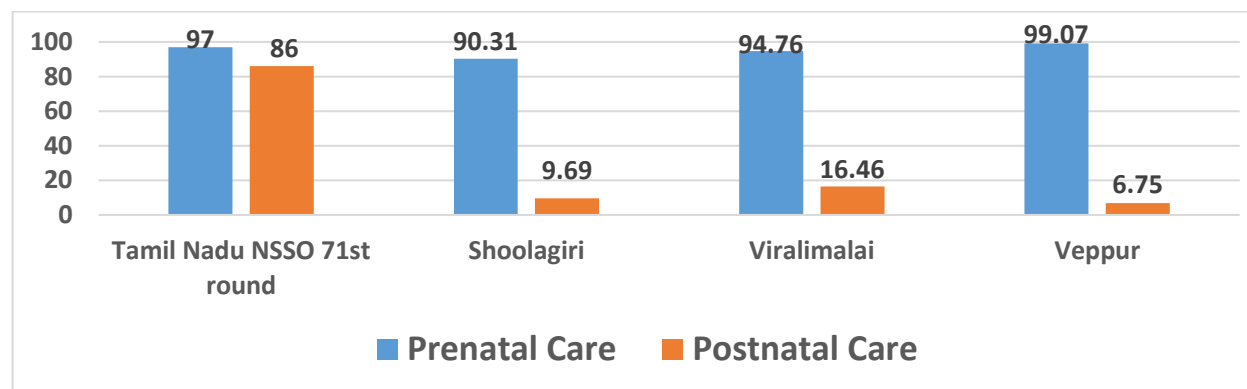


Table 7.1: Percentage share of Institutional Delivery:

Place of delivery	Tamil Nadu NSSO 71 st round	Shoolagiri	Viralimalai	Veppur
HSC/PHC/CHC.etc	6.82	56.69	31.83	17.94
Public Hospital	49.55	18.73	35.45	39.73
Private Hospital or Clinic	39.11	24.57	32.72	42.33
Home	4.53	0.0	0.0	0.0
Total	100	100	100	100

- Public Institutions in Shoolagiri account for nearly 75% of all deliveries; followed by Viralimalai (66%) and Veppur (58%).
- All higher than average TN (56%).

Table 7.2: Expenditure on Institutional care and Childbirths:

Sl. no		Tamil Nadu NSSO 71 st round				Shoolairigiri				Viralmalai				Veppur			
		HSC/PHC etc.	Public hospital	Private hospital	All	HSC/PHC/CHC etc.	Public hospital	Private hospital	All	HSC/PHC/CHC etc.	Public hospital	Private hospital	All	HSC/PHC/CHC etc.	Public hospital	Private hospital	All
1	Prenatal (per utilizing women)	1,030	1,710	8,275	4,536	461	519	4,039	1,433	1,058	1,312	4046	2,253	1266.09	1487.28	4918.09	3299.76
2	Postnatal (per utilizing women)	382	419	1,705	982	1,010	1,631	1958	1,343	464	1,127	2,104	1,216	681.97	301.62	3649.33	2487.08
3	Delivery (per childbirth case)	-	-	-	-	783*	1,414*	22,440*	6,433*	1,382*	1,833*	17,668*	6,850*	1904.27	2776.20	26899.2	12989.12
4	Post-delivery hospital stay of mother	-	-	-	-	1,799	1,599	13,276	4,807	1,807	1,891	9,083	4,398	681.97	301.62	3649.33	2487.08
5	Hospital stay of the Neonate	-	-	-	-	1,356	499	5,643	2,272	1,019	1,663	5,478	3,176	0.00	0.00	13865.7	13865.72
6	Total Childbirth (per childbirth case)**	1,701	2,454	32,182	14,758	2,880	4,227	34,626	10,897	2,069	2,419	20,821	8,293	2180.57	2898.05	30146.2	14453.98
<p>*Excludes post-delivery hospital stay expenditure and hospital stay Neonate expenditure(i.e.)sl.no 4 and 5 **Includes Delivery expenditure, Post-delivery hospital stay of the mother expenditure and hospital stay Neonate expenditure(i.e.)sl.no 3,4 and 5</p>																	

8. Way Foreword

Appendix I

Department of Public Health-Regional Training Institute of Public Health at Thiruvarangulam (Pudukkottai)

Multipurpose Female Health Workers

First Batch - Name of the MFHW

- | | |
|-----------------------|-----------------------|
| 1. M. Chandrakala | 16. R.Puspha |
| 2. S.R. Deepa | 17. C.Rathinamani |
| 3. S.Jayasudhe | 18. T.Rajeswari |
| 4. C.Jayabarathi | 19. R.Rathiga |
| 5. S.Jeevarani | 20. N.Ruba |
| 6. P.Kanimozhi | 21. D.Ranjanadevi |
| 7. P.Kavitha | 22. S.Sasirekha |
| 8. A.Kavitha | 23. K.Senthamilselvi |
| 9. A.Lakshmi | 24. P.Selvi |
| 10. K.Malliga | 25. P.Selvi |
| 11. S.Mangaiyarkarasi | 26. B.Santhi |
| 12. V.Nithyaa | 27. S.Sellammal |
| 13. S.Parimala | 28. K.Sudha |
| 14. P.Panchali | 29. N.Thiravidachelvi |
| 15. R.Punitha | 30. C.Umarani |

Second Batch - Name of the MFHW

- | | |
|--------------------|-----------------------|
| 1. S. Abirami | 16. R.Malarvizhi |
| 2. D.Baby | 17. S.Nalini |
| 3. P.Chandra | 18. P.Rajakumari |
| 4. P.Chandra | 19. S.Reeta |
| 5. C.Chithra | 20. A.V. Revathi |
| 6. M.Chithra | 21. G.Revathy |
| 7. M.Deepa | 22. D. Semmalar |
| 8. T.Durga Devi | 23. J. Senthil Vadivu |
| 9. V.Elaya Rani | 24. S. Sudha |
| 10. J.Jaya | 25. K. Sujatha |
| 11. S.Jeya Chithra | 26. R. Sumalatha |
| 12. A.Jaya Lakshmi | 27. K. Sutha |
| 13. S.Jayanthi | 28. L. Umadevi |
| 14. K.Kavitha | 29. K. Vimala |
| 15. M.Kokila | |

Appendix-II
National Health Systems Resource Centre
Ministry of Health and Family Welfare, Government of India
Healthcare Utilization and Healthcare Expenditure Survey, May - June, 2013

Introduction and informed consent

Namaste. My name is _____ and I am working with (**NAME OF ORGANIZATION**). We are conducting a survey about the health of women, men, and children, including information on household membership, use of health facilities and healthcare expenditures. We would very much appreciate the participation of your household in this survey. I would like to ask you some questions about your household. The survey usually takes about 35 minutes to complete. Whatever information you provide will be kept strictly confidential and anonymous.

Participation in this survey is voluntary and you can choose not to answer any question or all of the questions. However, we hope that you will participate in this survey since your participation is important.

At this time, do you want to ask me anything about the survey? (To the investigator: **Answer any questions and address respondent's concerns**)

In case you need more information about the survey, you may contact these persons. (To the investigator: **Give contact information**)

May I begin the interview now?

Respondent agrees to be interviewed . . . 1 **Begin Interview.**

Respondent does not agree to be interviewed . . . 2 **End**

Signature of interviewer:

Date:

[0]	Details of the sample household
1	State and District
2	First stage stratum number (Rural = 1, Urban = 2)
3	Name of the Village/ Ward :
4	Cluster number:
5	Sample household Id:
6	Survey code (<i>original – 1, substitute – 2</i>) :
7	Reason for substitution of original HH (<i>informant busy - 1, members away from home - 2, informant non-cooperative -3</i>):
8	Name of informant:
9	Address (with house number and phone number):

[1]	Descriptive details of sample household
1.	House Hold Size (Total number of members part of the Household)
2	Do you have a BPL card (Y=1, N=2)
3	Religion (code)
4	Social Group (code)
5	Type of household structure (code)
6	Type of latrine (code)
7	Major source of drinking water (code)
8	Primary source of energy for cooking (code)
9	The nearest functional health care provider from the household (code)
10	Distance of the nearest functional healthcare provider from the household_____ (km)

2 : Religion: Hinduism -1, Islam -2, Christianity -3, Sikhism -4, Jainism -5, Buddhism -6, Zoroastrianism -7, others -9 (specify)

3: Social group: Scheduled tribe-1, Scheduled caste -2, Other backward class -3, General -4

4: Type of household structure: Pucca - 1, Semi-pucca -2, K u t c h a -3;

5: Type of latrine: Service - 1, Pit - 2, Septic tank/ flush system - 3, No latrine – 4

6: Major source of drinking water: Bottled water- 1, Tap- 2, Tube-well/hand pump-3, Tankers - 4, Pucca well – 5, Tank/pond reserved for drinking – 6, River/canal - 7, others- 9 (specify)

7: Primary source of energy for cooking: coke/ coal - 1, firewood -2, LPG-3, gobar gas - 4, dung cake –5, charcoal - 6, kerosene-7, electricity-8, no cooking arrangement -99

10: Type of provider:

- Formal healthcare provider government: sub centre - 11, PHC-12, CHC-13, Area/ Sub District/ Taluk Hospital-14, District Hospital-15, Medical College Hospital-16, ESI Hospital- 17, CGHS- 18, others -9 (specify)
- Formal healthcare provider private: private doctor/ clinic-21, private nursing home-22, private hospital-23, charitable/ Trust Hospital-24, private multi/ super specialty hospital-25, private medical college-26, others -9(specify)
- Informal healthcare provider: RMP-31, Traditional healer-32, others -9(specify)

[2] Particulars of the household members								
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Study Id							
2	Name							
3	Relation to head of the family							
4	Gender (M = 1,F = 2)							
5	Age (Years)							
6	Marital status (Code)							
7	Literacy status (Code)							
8	Occupation							
9	Self reported health status (Code)							
10	Do you have any one of these chronic ailments (Code)							
11	Ill in last 30 days (Y =1, N =2)							
12	Hospitalized in the last one year (Y=1, N=2)							
13	Enrolled in any of the health insurance scheme (Code)							
14	Entitled to medical reimbursement by employer (Code)							
15	Total amount paid as annual premium (for all family members enrolled) towards insurance, Rs.							

3: Relation to the Head : head-1, wife or husband-2, Son or daughter-3, Son in law or daughter in law-4, Grandchild- 5 , Parent, - 6, Parent in law- 7, Brother or sister- 8, Brother in law or sister in law -10, Niece or nephew -11, Adopted/foster/step -13 , Domestic servant -14, others -9 (specify)

6: Marital Status: Single -1, Married -2, Widowed - 3, Divorced/separated -4

7: Literacy Status: Illiterate - 99; literate without formal schooling -1 , Primary- 2, Secondary -3 , Higher secondary- 4 , Diploma/certificate course -5 , Graduate - 6 , Post-graduate -7

9: Self reported health status: Very good-1, Good- 2, Fair- 3, Poor- 4, Very poor- 5

10: Chronic Ailments: Tuberculosis - C1, Leprosy- C2, Hypertension- C3, Coronary artery disease- C4, Diabetes Mellitus- C5, Mental Illness- C6, Asthama - C7, HIV/AIDS -C8, Cancers/Tumor-C 9, Epilepsy -C10, Paralysis of limbs- C10, Gastric/ Peptic Ulcer -C11, Chronic skin diseases -12, Chronic liver disease -13, Bone /Joint disease -14, Others -9 (Specify)

13:Health insurance scheme: Community health insurance scheme - 1 , Health insurance provided by a micro finance institution -2 , ESI- 3, CGHS-4, Insurance provided by private employer-5, , RSBY- 6, Insurance provided by any government sponsored health insurance scheme-7, Private health insurance policy-8, Others specify - 9

14: Medical reimbursement by employer: Government- 1, Commercial Private -2, Private not for profit organizations- 3, Public sector unit companies - 4

Fill this block only for those household members who answered 'Yes' to question 10 and 11 in block 2. If none of the household members answered 'Yes' to these questions, skip the entire block.

[3] Expenditure incurred for treatment of ill household members during the last 30 days							
		(1)	(2)	(3)	(4)	(5)	(6)
1	Study Id						
2	Ailment suffering/suffered in the last 30 days						
3	Provider visited (Code)						
4	If provider was not visited, why? (Code)						
Expenditure incurred for treatment of ailment in the last 30 days (amount in Rs.)							
5	Consultation/ Service fee						
6	Diagnostic tests (lab & radiology)	6 a. from the hospital /clinic visited					
		6 b. from out side					
7	Medicines	7 a. from the hospital /clinic visited					
		7 b. from out side					
8	Transportation						
9	Informal payments						
10	Total Expenditure						
Financing illness related expenditure (source and amount in Rs.)							
11	Daily Wages/ Monthly Income /salary						
12	From savings (other than the income /salary of the month)						
13	Sale of assets (ornaments /land/ grains/livestock)						
14	Donations from friends and relatives						
15	Borrowings through mortgage or loans						
16	Reimbursements from insurance/employer/government scheme						
17	Other sources, specify:						
18	Total						

3: Type of provider:

- Formal healthcare provider government: sub centre - 11, PHC-12, CHC-13, Area/ Sub District/ Taluk Hospital-14, District Hospital-15, Medical College Hospital-16, ESI Hospital- 17, CGHS- 18, others -9 (specify)
- Formal healthcare provider private: private doctor/ clinic-21, private nursing home-22, private hospital-23, charitable/ Trust Hospital-24, private multi/ super specialty hospital-25, private medical college-26, others -9(specify)
- Informal healthcare provider: RMP-31, Traditional healer-32, others -9(specify)
- Provider was not visited – 99

4. Why no provider was visited : no medical facility (provider) available in the neighbourhood - 1, medical facility available but no treatment sought owing to: lack of treatment facilities at the provider -2, lack of faith - 3, long waiting - 4, financial reasons - 5, ailment not considered serious -6, home remedies-7, bought medicines from pharmacy-8, others – 9 (specify)

Fill this block only for those household members who answered 'Yes' to question 12 in block 2. If none of the household members answered 'Yes' to this questions then skip the entire block.

[4]	Expenditure incurred during hospitalization in the last one year (365 days)						
1	Study Id						
2	Ailment suffered						
3	Provider (Code)						
4	Duration of hospitalization (no. of days)						
	Expenditure incurred during hospitalization the last 365 days (amount in Rs.)						
5	Service fee (includes doctors fees/ bed charges/ OT charges)						
6	Diagnostic tests (lab & radiology)	6 a. from the hospital /clinic visited					
		6 b. from out side					
7	Medicines and consumables	7 a. from the hospital /clinic visited					
		7 b. from out side					
8	Lodging of the escort/attendant						
9	Transportation						
10	Informal payments						
11	Total Expenditure						
	Financing illness related expenditure (source and amount in Rs.)						
12	Daily Wages/ Monthly Income/ Salary						
13	From savings (other than the income /salary of the month)						
14	Sale of assets (ornaments /land/ grains/livestock)						
15	Donations from friends and relatives						
16	Borrowings through mortgage or loans						
17	Reimbursements from insurance/employer/government scheme						
18	Other sources, specify:						
19	Total						

3: Type of provider:

- Formal healthcare provider government: sub centre - 11, PHC-12, CHC-13, Area/ Sub District/ Taluk Hospital-14, District Hospital-15, Medical College Hospital-16, ESI Hospital- 17, CGHS- 18, others -9 (specify)
- Formal healthcare provider private: private doctor/ clinic-21, private nursing home-22, private hospital-23, charitable/ Trust Hospital-24, private multi/ super specialty hospital-25, private medical college-26, others -9(specify)

- Informal healthcare provider: RMP-31, Traditional healer-32, others -9(specify)
- Provider was not visited – 99

[5] Expenditure on immunization of children 0-2 years of age		Study Id:				
1.	Name of the vaccine	Provider (Code)	Expenditure incurred			
			Service fee	Cost of Vaccine	Transport	Informal Payments
a	OPV 0 dose at birth for Polio					
b	BCG at birth to 6 Weeks for TB					
c	DPT-I (Diphtheria Pertusis Tetanus) at 6 weeks					
d	OPV -I at 6 weeks					
e	DPT-II at 10 weeks					
f	OPV-II at 10 weeks					
g	DPT-III at 4 weeks					
h	OPV- III at 14 weeks					
i	Measles at 9 -12 months					
j	OPV-IV at 9 -12 months					
k	MMR (Mumps Measles Rubella) at 15-18 MTHS					
l	DPT –Booster at 18 months					
m	OPV –V at 18 months					
2.	Treatment of side effects of any of the above vaccinations					
	Others					
3.	Total Expenditure					
Financing immunization related expenditure (source and amount in Rs.)						
4	Daily Wages/ Monthly Income/ Salary					
5	From savings (other than the income /salary of the month)					
6	Sale of assets (ornaments /land/ grains/livestock)					
7	Donations from friends and relatives					
8	Borrowings through mortgage or loans					
9	Reimbursements from insurance/employer/government scheme					
9	Other sources, specify:					
10	Total					

Type of provider:

- Formal healthcare provider government: sub centre - 11, PHC-12, CHC-13, Area/ Sub District/ Taluk Hospital-14, District Hospital-15, Medical College Hospital-16, ESI Hospital- 17, CGHS-

18, others -9 (specify)

- Formal healthcare provider private: private doctor/ clinic-21, private nursing home-22, private hospital-23, charitable/ Trust Hospital-24, private multi/ super specialty hospital-25, private medical college-26, others -9(specify)
- Informal healthcare provider: RMP-31, Traditional healer-32, others -9(specify) Provider was not visited – 99

[6] Expenditure related to pregnancy and delivery among women pregnant or delivered in the last 2 years										Study Id:	
1.	Service	Provider (Code)	Expenditure incurred								
			Service fee	TT	Diagnostics		Transpor	Medicines		Inf. Pay	Total
					In Hosp	Out Hosp		In Hosp	Out Hosp		
	Confirmation of pregnancy										
	Ante natal check up 1										
	Ante natal check up 2										
	Ante natal check up 3										
	OPD Services received for any complications during pregnancy										
	IPD services received for any complications during pregnancy										
	Abortion										
	Delivery										
	<ul style="list-style-type: none"> Institutional = 1, Non Institutional =2 (make a circle) Normal = 1, Caesarean =2 (make a circle) Live = 1, Still birth = 2 (make a circle) 										
	Post delivery hospital stay of the mother										
	Hospital stay of the neonate										
	Post natal services for the mother (up to 5 weeks after delivery)										
2.	Total Expenditure										
Financing immunization related expenditure (source and amount in Rs.)											
3	Daily Wages/ Monthly Income/ Salary										
4	From savings (other than the income /salary of the month)										
5	Sale of assets (ornaments /land/ grains/livestock)										
6	Donations from friends and relatives										
7	Borrowings through mortgage or loans										
8	Reimbursements from insurance (RSBY & others)/ employer										
9	Monetary benefits under JSY or state specific MCH scheme										
10	Other sources, specify:										
11	Total										

Type of provider:

- Formal healthcare provider government: sub centre - 11, PHC-12, CHC-13, Area/ Sub District/ Taluk Hospital-14, District Hospital-15, Medical College Hospital-16, ESI Hospital- 17, CGHS-18, others -9 (specify)
- Formal healthcare provider private: private doctor/ clinic-21, private nursing home-22, private hospital-23, charitable/ Trust Hospital-24, private multi/ super specialty hospital-25, private medical college-26, others -9(specify)
- Informal healthcare provider: RMP-31, Traditional healer-32, others -9(specify) Provider was not visited – 99

[7] Household consumption expenditure							
Item-group		Quantity (Q in Kgs.) and Value (V in Rs.) of last month's consumption					
		Home-grown		Other		Total	
		Q	V	Q	V	Q	V
1	Cereals						
2	Pulses						
3	Milk & milk products						
4	Edible oils						
5	Vegetables						
6	Fruits & nuts						
7	Meat, fish & egg						
8	Other food items: sugar, salt, spices, beverages, processed food etc						
9	Fuel & light						
10	Total Value (in Rs.)						
Item-group		Value (In Rs.) of last 365 days expenditure on					
11	Clothing and Foot wear						
12	Education						
13	Medical Expenses						
	Hospitalisation						
	Childbirth						
	Others						
14	Durable goods						
15	Other non-food items (conveyance, amusement, sundry articles etc)						
16	Total						
17	Avg. monthly expenditure for items 11 to 15 (item 16 divide by 12)						
18	Monthly consumer expenditure (item 10 + 17)						

[8]	Particulars of field operation										
.	item	investigator			assistant			superintendent			
1.	(i) name (block letters)										
	(ii) code										
2.	date(s) of:	DD	MM	YY	DD	MM	YY	DD	MM	YY	
	(i) survey/ inspection										
	(ii) receipt										
	(iii) scrutiny										
	(iv) despatch										
3.	number of additional sheets attached										
4.	Time taken to canvass the questionnaire (in min)										
5.	Signature										

[9.1] Remarks by investigator

[9.2] comments by supervisory officer(s)