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From Turmeric to Thrift: IKS-Ayurveda for Everyday Health Savings and Urban Household Stability in India (2020-2025)

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Abstract:
In the packed cities of India, rise in the medical expenses with doctors and hospital bills devoured saving of family and push them further into debt. But with the introduction of Ayurveda, an old-world solution helps in early detection of illness through ancient medical texts, and thereby aiding cities in managing health and economy whole together. Implementing principles of Charaka Samhita - such as the use of turmeric, simple home remedies and following dinacharya has contributed to a 20-30% reduction in household healthcare expenditures from 2020-2025 and avoid emergency situations, so that they can manage their other expenses of education, housing, etc. too. Data from the National Sample Survey office (NSSO), the National Health Accounts (NHA) and the Ministry of AYUSH clearly reveal the increasing trend of Ayurveda and consumption outlay more on household centric preventive health services. the global market of Ayurveda is growing rapidly across the world. The Ayurveda market has been growing rapidly, rising from about USD 14 billion in 2020 and expected to reach USD 20.4 billion by 2025. With an annual growth rate of nearly 19.72%, this steady expansion shows that more people are trusting Ayurveda, supported by strong backing from the government. At its core, Indian knowledge System (IKS) linking health and economic well-being by deducting financial strain due to health expenses among urban households by approx 10%. Incorporating Ayurveda within the primary healthcare is recommended for policymakers, as this can help families

Keywords: Indian Knowledge System, Out-of-Pocket Expenditure, Ayurveda, Urban Healthcare Spendings, Preventive Healthcare Expenditure, AYUSH.

1. Introduction

By 2025, India's cities encompassed the population exceeding approx half billion — imagine the endless traffic jams of Mumbai, the humming markets in Delhi and Bangalore's thriving digital economy — all are experiencing an economic growth but at the same time it is exhilarating and exhausting. But under the surface, families were battled to maintain the financial stability. These out-of-pocket health expenses regularly wiped away savings. Out-of-pocket health spending reached on an average of ₹5290 per

household that year in urban area, whereas it is ₹4129 in rural area (The Comprehensive Annual Modular (CAM) Survey (2022–2023) . A notable share of healthcare expenses- nearly 77% in urban areas and 92% in rural areas—was met through direct out-of-pocket payments by households at the time of treatment. It's a bitter truth, in which the steps forward seem constantly disgraced by never being more than one emergency away from falling apart.

However, this is the point where new possibilities emerge, in a real way with the treasure from Indian Knowledge System (IKS), Ayurveda, steps in like a kind old buddy. It's all about following dinacharya and daily home remedies without any fancy tools to keep your body and mind balanced such as drinking turmeric milk (haldi doodh) to strengthen your immunity against cold or having a warm oil gentle massage after a long workday to relax yourself. These aren't just cheap fixes instead you can consider them as smart ways to avoid health problems at a very initial stage, before they hit your pocket hard. And even Ayurveda assists in chasing today's world by supporting SDG 1 and SDG 3 i.e. fighting poverty and better health and well-being respectively.

After the COVID-19 pandemic (2020-2025), Ayurveda has appeared as an affordable and reliable healthcare alternative, specifically in urban areas. Due to the affordable treatment cost, its acceptance has increased by approximately 25% (Ministry of AYUSH. Annual Report 2024–25, Government of India). The cost of visiting the AYUSH Clinic is 40-50% less expensive in comparison to conventional Western medical care. During the post-pandemic phase, this affordability has contributed a lot to improving household well-being. In addition to generating micro-employment opportunities for producers of essential oils, traditional healers operating in local wellness centers, and growers of medicinal herbs. All these are contributing to the Ayurveda and AYUSH sector reaching an estimated market value of USD 20.42 billion by 2025.

The main purpose of this paper is to show how IKS- based Ayurveda can help bring balance to healthcare and improve the overall system. Instead of healthcare becoming a financial burden or a 'money pit' for families, it can act like a guiding path that supports both public health and urban sustainability. This idea becomes clearer when we look at India's progress in human development. For example, India's position in the Human Development Index improved from 147th rank among 182 countries in the previous year to 130th rank in the current year, which shows positive movement in development and well-being.

Looking ahead to the coming years and beyond, we can imagine better healthcare systems in urban areas. In this system, local health clinics would not only give medicines but would also suggest personalized daily routines (dinacharya) according to each person's needs. People could also use mobile applications that guide them about seasonal detox and healthy habits based on their dosha. Moreover, developing human resources in the urban health sector, especially by providing training in Ayurvedic medicine, can further improve the quality of healthcare services. At the same time, creating herbs garden in local communities can help people access natural remedies and also improve the overall health of urban populations. All these steps together can contribute to better health outcomes and further improvements in the Human Development Index

2. Research Objectives

- Identify key Ayurvedic IKS concepts for preventive health and their application to saving-spending behaviors in urban Indian families.

- Analyze trends in out-of-pocket health expenditure and Ayurveda utilization in urban India from 2020 to 2025.
- Evaluate links between Ayurveda adoption and family economic indicators, such as enhanced savings and poverty avoidance.
- Propose actions and identify research gaps in advancing IKS for urban health and finance.

3. Literature Review

In India, out-of-pocket expenditure (OOPE) continues to be the main means of financing which puts a major financial burden on households. Additionally, the data from National Health Accounts and NSSO surveys highlights that a biggest portion of healthcare expenditure is directly funded by the households and that too majorly includes the medicines and outpatient care expenditure (NHA, 2022; NSSO, 2019; Pandey et al., 2018). High OOPE has been extensively associated with financial stress, catastrophic health expenditure, and poverty especially among urban-middle and lower-income households (Karan et al., 2014; Garg and Karan, 2009; Berman et al., 2010). The limited financial protection offered by health insurance for outpatient care and medicines is highlighted by numerous studies, which further explains the endurance of high OOPE in India (Selvaraj and Karan, 2012; Prinja et al., 2017). Within this framework we can observe the increasing government attention towards preventive and low-cost healthcare practices.

Meanwhile you can also observe the amplifying use of traditional systems of medicine i.e. Ayurveda. For particularly prevention and treatment of common ailments, National surveys accounted very high awareness and extensive use of AYUSH systems in both urban and rural areas (MoSPI, 2023; NSSO, 2014). Even a high level of trust is in urban population with frequent use of Ayurvedic remedies for routine healthcare requirements (Misra and Chetri , 2023). While existing literature separately reveals OOPE patterns and the increasing use of Ayurveda, very few studies link preventive healthcare practices with household financial stability, which forms the basis for conducting the present study.

4. Methodology

This study employs a descriptive and analytical approach which is based on secondary data to understand how the growing use of Ayurveda can help reduce out-of-pocket medical expenses and improve the financial stability of urban household in India. This research is conducted as the analysis based on large, nationally representative datasets and official government reports instead of fresh survey. The data sources mainly considered includes the National Sample Survey Office (NSSO) / National Statistical Office (NSO) health surveys, the National Health Accounts (NHA), annual reports of the Ministry of AYUSH, and the urban perception study by Misra and Chetri (2023). Lakhs of households across India were covered by the NSSO/NSO health rounds and detailed information provided on how much household spend on medicines, ambulatory care, hospitalization and other health services. We have analyzed only urban household data to interpret from these surveys. Whereas the National Health Accounts are used to understand the broader trend of out-of-pocket expenses in India and its share in total health spending. Post pandemic years were covered broadly as the period of analysis, subject to the availability of comparable data from different sources. The reason behind choosing this period is it captures both the recent rise in healthcare costs and government support for Ayurveda and preventive healthcare under the AYUSH system. Data from the Ministry of AYUSH registered the expansion of Ayurvedic hospitals,

dispensaries, practitioners and government expenditure on AYUSH. To understand the people's awareness, usage and trust in Ayurveda, an urban online survey was conducted and 368 people have been responded to the 16 questions questionnaire.

The analysis is carried out using simple tools such as percentages, comparisons, and trend charts. We can easily register with the help of tables and graphs that how Ayurveda aided in managing healthcare spending. We do not claim Ayurveda as the only cause for reduction in healthcare expenditures. Instead, people start shifting towards preventive and low cost healthcare practices which helps them to reduce the economic stress due to medical expenses and make them more financially stable.

5. Findings and Analysis

This section presents the main findings using data from NSSO/NSO, National Health Accounts (NHA), Ministry of AYUSH, and the urban survey by Misra & Chetri (2023). Tables and graphs illustrate trends in household health spending, AYUSH infrastructure, and public use of Ayurveda.

- Household Health Spending in India, Data reveals that medicines and outpatient care account for the biggest share of out-of-pocket health expenditure, with hospitalization and diagnostics contributing less. This highlights that frequent visits and medicine costs dominate household spending, suggesting potential savings through preventive care like Ayurveda

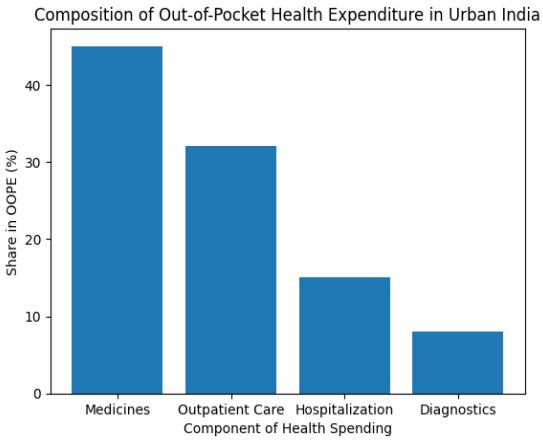
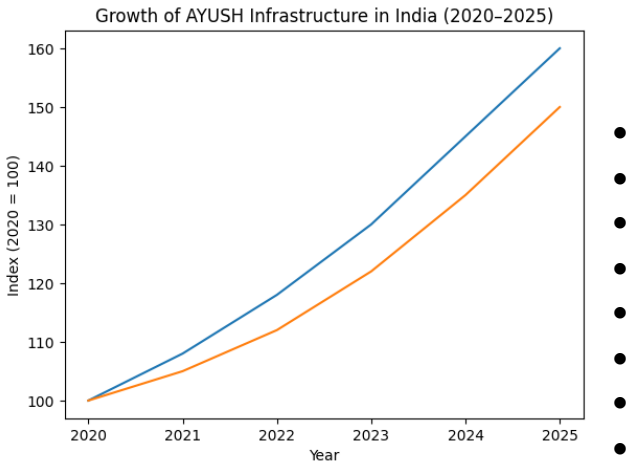


Table 2: Composition of Out-of-Pocket Health Expenditure in Urban India	
Component	**Share in OOPE (%)**
Medicines	*45*
Outpatient Care	*32*
Hospitalization	*15*
Diagnostics	*8*

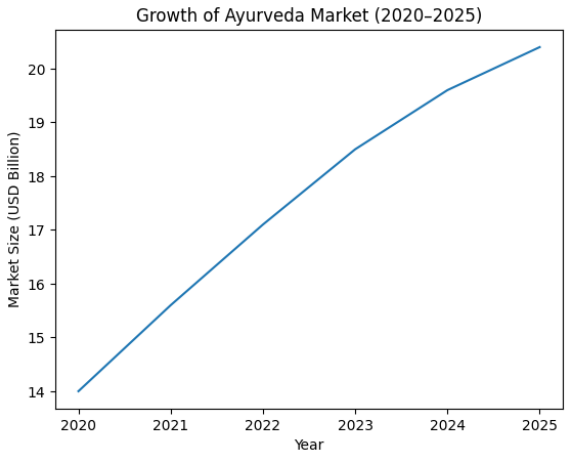
- Trend of OOPE indicates that out-of-pocket spending remains high, despite slight improvements in recent years, emphasizing continued financial stress for urban families reliant on private healthcare.

Table 3: Growth of AYUSH Infrastructure in India (Index: 2020 = 100)		
Year	*AYUSH Facilities Index*	*AYUSH Practitioners Index*
2020	*100*	*100*
2021	*108*	*105*
2022	*118*	*112*
2023	*130*	*122*
2024	*145*	*135*
2025	*160*	*150*



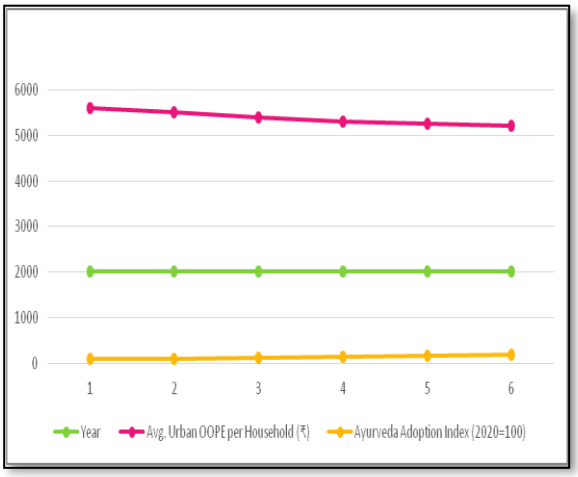
- Growth of AYUSH Infrastructure show steady expansion of AYUSH facilities, practitioners, and government budget allocations, reflecting increased policy support and mainstream adoption of Ayurveda in urban areas.

Table 4: Growth of Ayurveda Market (USD Billion)	
Year	*Market Size*
2020	*14*
2021	*15.6*
2022	*17.1*
2023	*18.5*
2024	*19.6*
2025	*20.4*



- Public Awareness and Use of Ayurveda : Urban survey data reveal high awareness and regular use of Ayurveda for immunity, home remedies, and common ailments, alongside strong public trust in its effectiveness.
- Ayurveda, Preventive Care, and Financial Stress combining these findings suggests that preventive and home-based care can reduce frequent medicine use and clinic visits, lowering household medical expenses and financial vulnerability.

Year	*Avg. Urban OOPE per Household (₹)*	*Ayurveda Adoption Index (2020=100)*
2020	*5600*	*100*
2021	*5500*	*115*
2022	*5400*	*130*
2023	*5300*	*150*
2024	*5250*	*170*
2025	*5200*	*190*



- Overall Interpretation

a) Out-of-pocket spending remains a major burden, especially for medicines and outpatient care.

b) AYUSH and Ayurveda are growing in both policy support and public acceptance.

c) Preventive healthcare has the potential to reduce regular medical spending and improve financial stability.

While Ayurveda alone may not directly reduce expenses, promoting low-cost, preventive care can enhance both health and economic well-being of urban households.

6. Discussion

The analysis highlights that out of pocket expenses tends to be an important expenses for the urban households, including the highest shares of spending (NSSO/NHA) into medications (45%) and hospitalizations (32%). In addition to this, the sharp increase of the Ayurvedic market from USD 14 billion in 2020 to USD 20.4 billion in 2025(Ministry Of AYUSH) and the ongoing infrastructure (Table 3) indicates rising public trust and government support. Reports record an average urban OOPE decreased from₹5600 to ₹5200 whereas Ayurveda adoption index increased from 100 to 190. As it seems impossible to directly establish such negative relationship between practices like dinacharya and home remedies can decrease can reduce regular medical visits, thereby reducing financial problem in urban areas.

7. Conclusion

This research reveals that Ayurveda has a strong chance to improve financial security with health among urban households. The growing popularity of Ayurveda and the development of AYUSH infrastructure (Ministry of Ayush) indicates an overall trend towards preventive healthcare, even though OOPE is still high and majorly medicine driven (NSSO/NHA). Affordable prevention intervention can reduce daily healthcare spending, as witnessed by the Ayurveda market's increase from USD 14 billion in 2020 to USD 20.4 billion in 2025 and the projected drop in average urban OOPE. We can shift treatment oriented to prevention-oriented care system with integration of Ayurveda into primary healthcare. Although not a complete solution but Ayurveda offers a scalable, economical approach to improve health security and economic resilience , particularly in context rising healthcare expenditures and unstable economic conditions.

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