

**EFFECTS NATIONAL HOSPITAL INSURANCE FUND (NHIF) REFORMS HAS ON
SOCIO-ECONOMICS IN RURAL AREAS IN KENYA. A CASE OF RIRONI
LOCATION IN LIMURU SUB-COUNTY, IN KIAMBU COUNTY.**

JOHN KAMAU MWAURA

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Abstract

Ensuring equitable access to health services is a universal goal of governments. Achievement of this goal requires, among other things, the identification and removal of the many barriers that hinder access to health services. Broadly, these barriers can be grouped as physical, economic, social and cultural. This research seeks to understand the demand for (social) health insurance of informal sector workers in Kenya by assessing their perceptions and knowledge of and concerns regarding health insurance and the Kenyan National Hospital Insurance Fund (NHIF). It serves to explore how informal sector workers could be integrated into the NHIF. To collect data, focus group discussions were held with organized groups of workers both in formal and informal sectors, backed up by a self-administered questionnaire completed by the public. It was found that the most critical barrier to NHIF enrollment is the lack of knowledge of informal sector workers about the NHIF, its enrollment option and procedures for informal sector workers. Inability to pay is a critical factor for some, but people were, in principle, interested in health insurance, and thus willing to pay for it. In sum, the mix of demand-side determinants for enrolling in the NHIF is not as complex as expected. This is good news, as these demand-side determinants can be addressed with a well-designed strategy, focusing on awareness raising through information dissemination, improvement of insurance design features and setting differentiated and affordable contribution rates. After data analysis recommendations were made among them include a need for a research to be done in the formal sector to confirm whether these members submit their funds voluntarily or it is deducted without their consent, government to continuous improve the quality of health services by allocation of the necessary resources, etc.