

**DETERMINANTS OF THE PUBLIC ENROLLING AS MEMBERS OF NATIONAL
HOSPITAL INSURANCE FUND: CASE OF RIRONI, KIAMBU COUNTY.**

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**A RESEARCH PROPOSAL SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR
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ABSTRACT

This study will involve looking for ways which may give a light towards achieving a higher enrolment of the informal sectors members into the National Hospital Insurance Fund (NHIF) which is currently very low; while they continue to suffer the high bills charged by the hospitals. Ensuring equitable access to health services is a universal goal of governments and that is the reason the government of Kenya is interested in having a breakthrough in this issue. 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 study seeks to understand the barriers facing informal sector workers in Kenya causing them not to enroll in large numbers in the NHIF by assessing their perceptions and knowledge of and concerns regarding health insurance and the NHIF. It serves to explore how informal sector workers could be integrated into the NHIF. To collect data a self-administered questionnaire will be completed by eligible informal sector members. The study will be carried out in Rironi Location in Limuru sub-county, Kiambu County in the Republic of Kenya from 1998 to now. Conventional theory holds that people purchase health insurance because they prefer the certainty of paying a small premium to the risk of getting sick and paying a large medical bill. Theory of consumer demand for health insurance holds that people purchase insurance to obtain additional income when they become ill. The research design best suited for this study is descriptive design. Descriptive studies are not only restricted to fact finding but may often result in formulation of important principles of knowledge and solution to significant problems (Kombo & Tromp, 2006). This will involve the administration of a questionnaire and a schedule to a sample of 60 people that will solicit the desired information. The survey data will be summarized in a way that provides the designed descriptive information. The population will be all household heads of Rironi Location in Kiambu County. The sample frame will be all the 220 'nyumba-Kumi' chair persons in Rironi Location in Kiambu County. Systematic random sampling will be utilized to draw a sample of 60 chair persons of 'Nyumbakumi' to respond to the research instrument which will be a questionnaire with closed and open ended questions. The research aims at collecting data that is both quantitative and qualitative in nature. This implies that both descriptive statistics and inferential statistics will be employed in data analysis. Frequency tables, charts, and graphs will be produced using the Statistical Package for Social Scientists (SPSS) programme. The research participants will be informed of their rights and that their participation in this study would not be rewarded in any way. The researcher is anticipating to have completed the research within duration of four months.