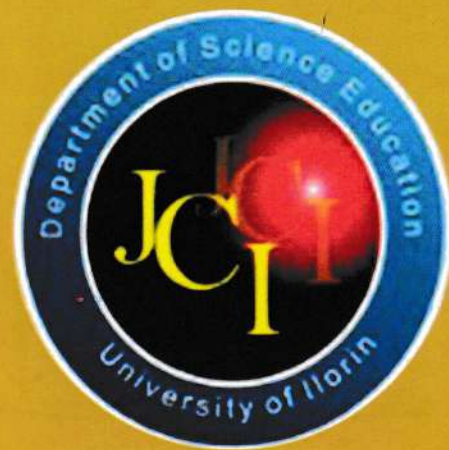


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INTERVENTION OF NHIS ON SENIOR CITIZENS FOR SUSTAINABLE COMMUNITY DEVELOPMENT IN ILORIN METROPOLIS

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Abstract

This research work was carried out on Intervention of NHIS on Senior Citizens for Sustainable Community Development in Ilorin Metropolis. Descriptive survey research design was adopted. The population of the study consists of all the senior citizens in Ilorin metropolis. The study used purposive sampling technique to select 100 respondents, but only 98 of the questionnaires were returned. Data was collected through the use of instruments, entitled "Questionnaire on Intervention of NHIS on Senior Citizens for Sustainable Community Development in Ilorin Metropolis". It was fashioned on four Likert rating scale of Strongly Agree (SA), Agree (A), Disagree (D) and Strongly Disagree (SD). Four research questions and three hypotheses were formulated to guide the study and analyzed through the use of frequency counts, percentage, T-test and One-way ANOVA. The findings revealed that there is no significant difference in the effectiveness of the intervention of NHIS on senior citizens for sustainable community development in Ilorin metropolis based on gender, educational status and age since the outcome of the findings shows that p-value 740 is greater than 05 ($p > 05$). Hence, the H_0 is accepted.

Keywords: Intervention, NHIS, senior citizens and sustainable community development

Introduction

Development in any community is determined by the level of involvement of the immediate citizenry who come together as a community to achieve common goals. Community development involves bringing people together with the common goal of improving their social, economic, political, educational and cultural wellbeing for a better living livelihood. Community development is fundamentally concerned with decision-making processes affecting users, community-based agencies and services. It is premised on a 'bottom-up' approach, which means enhancing the capacity of communities to determine goals and to pursue issues of importance to them, and to make decisions affecting Community embrace members of particular community of interest and place, as well as those statutory, voluntary or private community-based agencies and entities with a concern to improve quality of life and to address disadvantage in those areas. Community development can be described as a process by which the efforts of the people themselves are united with those of government authorities to improve the economic, social and cultural conditions of communities that would lead to the integration

of those communities into life of a nation and enable them to contribute fully to nation's progress (United Nations, 2013).

Health insurance can be categorized as social health insurance and private health insurance. Where a system is financed by compulsory contributions mandated by law or taxes and the system is specified by legal status, it is government or social health insurance plan. On the other hand, private health insurance is usually financed on a group basis but most plans also provide for individual policies, (Agade-Amade, 2006). In Nigeria, the rising cost of healthcare services as well as the inability of the government health facilities to cope with the people's demand necessitated the establishment of National Health Insurance Scheme, (NHIS).

Sustainable development is the organizing principle for meeting human development goals while simultaneously sustaining the ability of natural systems to provide the natural resources and ecosystem services on which the economy and society depend. The desired result is a state of society where living conditions and resources are used to continue to meet human needs without undermining the integrity and stability of the natural system. Sustainable development can be defined as development that meets the needs of the present without compromising the ability of future generations to meet their own needs. Sustainability goals address the global challenges, including poverty, inequality, climate change, environmental degradation, peace and justice. The concept of sustainable development has been, and still is, subject to criticism, including the question of what is to be sustained in sustainable development. It has been argued that there is no such thing as a sustainable use of a non-renewable resource, since any positive rate of exploitation will eventually lead to the exhaustion of earth's finite stock.

It is fundamental that all human beings have equal access to basic and essential healthcare services that are needed to ensure an optimal state of health. NHIS implies that everybody should be able to access quality health services without being subjected to financial hardship in the process, (WHO, 2010). The premium will be paid by the employees through deduction from monthly basic salaries. The employees pay 5% while the employer pays 10%, making up 15% which is the administrative fee. The fee is disbursed to the Health Management Organizations (HMOs), who pay capitation fees of 750 naira per registered member to the accredited primary healthcare provider. This is done on the 14th of every month, or fee-for-service to secondary provider when referral is made. This system can be seen as a typical example of Public Private Partnership (PPP) in health care delivery in Nigeria. The co-payment covers the healthcare benefits for the employee, a spouse and four biological children below 18years. More dependents or child above the age of 18 would be covered on the payment of additional contributions from the principal beneficiary. However children above 18years who are in tertiary institutions will be covered under Tertiary Insurance Scheme. (Alma Ata Declaration 1973).

NHIS is constrained as at the present by several factors in Nigeria. The absence of functional health information system and information Technology (IT), infrastructure has posed a constraint to the sharing of information and database among the stakeholders of the scheme. Also poverty, poor supply of drugs and vaccines, inadequate trained health personnel and dwindling funding of healthcare. From the foregoing, the enabling law of NHIS expects it to be

a regulatory and supervisory agency of the operators involved in the service of health insurance provision and safeguarding the interest of the consumers. According to (Ogunrinde2012), NHIS can be seen as performing multiple and conflicting roles because by providing subsidy for certain groups. Thomas (2005), enumerated some challenges facing the scheme as viz; health systems can emphasize curative care over primary and preventive services, low payment levels might not attract quality providers. Also lack of cost controls could bankrupt the insurance fund.

Statement of Problem

In Nigeria, NHIS was conceptualized with the major aim of improving access and equity in health care delivery, but the scheme has suffered a long lag between conception and implementation. The trend is the same among healthcare providers who take care of NHIS registered patients in NHIS accredited health facilities, but do not utilize the benefit packages such as free childbirth up to four live children, laboratory investigations, treatment of ailments and so on. This may be because they lack interest on the scheme, which could be due to limited enlightenment or nonchalant attitudes on the part of the workers.

There is inadequate management of the scheme, where only one Health Maintenance Organization takes care of all the beneficiaries registered under a primary healthcare provider. Membership of the scheme which is supposed to be legally mandatory, however in practice is optional as the number of card holders are less than the non-card holders (McInyre, Doherty & Gilson 2003). Owing to all these outstanding problems, this study is carried out to investigate the intervention of NHIS on senior citizens for sustainable community development in Ilorin metropolis so as to existing gap.

Purpose of the Study

The aim of this study is to investigate the intervention of NHIS on senior citizens for sustainable community development in Ilorin metropolis. Specifically, the study would:

1. examine the awareness level of senior citizens about NHIS intervention in Ilorin metropolis.
2. determine the impacts of NHIS on community development in Ilorin metropolis.
3. investigate the challenges of NHIS on senior citizens for sustainable community development.
4. identify the possible solutions to factors impeding the success of NHIS on senior citizens in Ilorin metropolis.

Research Questions

The following questions were raised for the study;

1. What is the awareness level of senior citizens about NHIS intervention in Ilorin metropolis?
2. What are the impacts of NHIS intervention on community development in Ilorin metropolis?
3. Are there any challenges facing the success of NHIS on senior citizens in Ilorin metropolis?

4. What are the possible solutions to factors affecting the success of NHIS on senior citizens in Ilorin metropolis?

Research Hypotheses

The null hypothesis would be tested at 0.05 level of significance;

H₀₁: There is no significant difference in the effectiveness of the intervention of NHIS on senior citizens for sustainable community development in Ilorin metropolis based on gender, education status and age.

Significance of the Study

This study will serve as a guide and an eye opener to beneficiaries on intervention of NHIS on senior citizens of benefit packages of the scheme with regards to healthcare services accessible to them. Having an insight will help in correcting misconception, thereby encouraging them. The findings from this study will expose some of the challenges experienced by the beneficiaries, if utilized by the managers of the scheme will help them re-strategize better when rolling out another phase of the NHIS component. The findings from this study will be of importance to the Federal Government of Nigeria in determining the level of achieving the Millennium Development Goal 4 and 5. Finally, findings from this study will add to the already body of existing knowledge on the principles guiding the scheme.

Scope of the Study

This study is delimited to investigating the effectiveness of the intervention of NHIS on senior citizens for sustainable community development in Ilorin metropolis. The population of this study covers all senior citizens in Ilorin metropolis.

Research Design

This study adopts a descriptive survey method. Survey was considered appropriate for this study because it involved direct contact with the samples that are relevant to the investigation.

Population Sample and Sampling Techniques

The population of this study covers all senior citizens in Ilorin metropolis. Purposive sampling technique was adopted for selecting one hundred (100) senior citizens as the sample of the study that cut across all the study areas.

Research Instrument

The instrument for data collection was a researcher designed closed-ended questionnaire. The instrument is in two sections (A and B): the section A elicit information the demographic information of the respondents while the other section was structured towards gathering information on the intervention of NHIS on senior citizens for sustainable community development in Ilorin metropolis. The section B was structured in four-likert format, strongly agreed (4), agreed (3), disagreed (2) and strongly disagreed (1)

Validation of Instrument

In order to ensure the validity of the instrument, content and face validity was considered, the items in the questionnaire was checked against the research purpose. An expert judgment was also sought from the supervisors and two other lecturers from the department who assisted in the validation of the instrument.

Reliability of the Instrument

To measure the reliability of the tool, the researcher adopted split-half method to ascertain the reliability of the instrument. In this case, 20 copies of the instrument were administered on the representative and the scores were tested using Cronbach's Alpha method, to prove if the instrument is reliable for use.

Demographic Data of the Respondents

Table 1: Distribution of Respondents based on Gender

Gender	Frequency	Percentage (%)
Male	47	48.0
Female	51	52.0
Total	98	100.0

Table 1 shows that out of 98(100%) respondents that participated in the study, 47(48.0%) were male, 51(52.0%) were female. From this it can be deduced that female participated in the study more than male.

Table 2: Distribution of Respondents based on Educational Qualification

Educational Qualification	Frequency	Percentage (%)
SSCE	22	22.45
NCE/OND	34	34.69
B.A/B.Ed/BSc	37	37.76
MSc	3	3.06
PhD	2	2.04
Total	98	100.0

Table 2 shows that out of 98 respondents that participated in the study 22(22.4%) have SSCE, 34(34.7%) have OND/NCE, 37(37.8%) have BA/B.Ed/BSc, 3(3.1%) have MSc, while 2(5.8%) have PhD. From this it can be deduced that although the study sampled academic qualification, majority of the respondents have HND/BA/B.Sc/B.Ed.

Table 3: Distribution of Respondents based on Age

Age (year)	Frequency	Percentage (%)
35-40	45	45.91
41-45	17	17.35

46-50	13	13.27
51-60	18	18.37
61-65	5	5.10
66 and above	98	100.0

Table 3 shows that out of 98 respondents that participated in the study, 45(45.91%) are between the age of 35-40 years old, 17(17.35%) are between the age of 41-45 years old, 13(13.27%) are between the age of 46-50 years old, 18(18.37%) are between the age of 51-60, while 5(5.1%) are 61 years and above. From this study it can be deduced that although the study sampled age, majority of the respondents are between the ages of 35-40 years.

Research Question one:

What is the awareness level of NHIS intervention of senior citizens in Ilorin metropolis?

Table 4: Summary of Respondents' Opinion on level of awareness of NHIS intervention of Senior Citizens in Ilorin Metropolis

Level of awareness	Frequency	Percentage (%)
Low awareness	6	6.1
Medium awareness	58	59.2
High awareness	34	34.7
Total	98	100.0

Results from table 4 show that 59.2% of the respondents are of the opinion that there is medium awareness level of NHIS intervention of senior citizens in Ilorin metropolis, this implies that a little above average number of respondents are aware of NHIS intervention of senior citizens in Ilorin metropolis.

Research Question two:

What is the level of impact of NHIS intervention on community development in Ilorin metropolis?

Table 4: Summary of Respondents' Opinion on the Level of Impact of NHIS intervention on Community Development in Ilorin Metropolis

Level of impact of NHIS intervention	Frequency	Percentage (%)
Low impact	8	8.2
Medium impact	51	52.0
High impact	39	39.8
Total	98	100.0

Results from table 4 shows that 52% of the respondents are of the opinion that there is medium impact of NHIS intervention on community development in Ilorin metropolis

Research Question three:

Are there any challenges facing the success of NHIS on senior citizens in Ilorin metropolis?

Table 5: Distribution of Respondents' Opinion on the Challenges facing the success of NHIS on Senior Citizens in Ilorin Metropolis

Items	SA F(%)	A F(%)	D F(%)	SD F(%)
There are not enough health workers in NHIS sector	40(40.8)	50(51.0)	8(8.2)	0(0)
The NHIS sector does not receive adequate fund from the government	48(49.0)	42(42.9)	8(8.2)	0(0)
Inadequate health facilities impedes the success of NHIS programme	36(36.7)	57(58.2)	5(5.1)	0(0)
Ignorance of the senior citizens towards the purpose of establishing NHIS programme also hinder it success	44(44.9)	46(46.9)	7(7.1)	1(1.0)
Unavailability of prescribed drugs	47(48.0)	40(40.8)	9(9.2)	2(2.0)

The report shows that 40(40.8%) of the respondents strongly agreed, 50(51.0%) of the respondents agreed, 8(8.2%) of the respondents disagreed and no one strongly disagreed that there are not enough workers in NHIS sector, 48(49.0%) strongly agreed, 42(42.9%), 8(8.2%) disagreed and no one strongly disagreed that NHIS does not receive adequate fund from the government, 36(36.7%) of the respondents strongly agreed, 57(58.2%) of the respondents agreed, 5(5.1%) of the respondents disagreed and no one strongly disagreed that inadequate health facilities impedes the success of NHIS programme, 44(44.9%) of the respondents strongly agreed, 46(46.9) of the respondents agreed, 7(7.1%) of the respondents disagreed and only one person strongly disagreed that Ignorance of the senior citizens towards the purpose of establishing NHIS programme hinder it success, 47(48.0%) of the respondents strongly agreed, 40(40.8%) of the respondents agreed, 9(9.2%) of the respondents disagreed and 2(2.0%) of the respondents strongly disagreed that unavailability of prescribed drugs is also an issue to NHIS success.

Research Question four:

What are the possible solutions to factors affecting the success of NHIS on senior citizens in Ilorin metropolis?

Table 6: Distribution of Respondents' Opinion on Possible Solutions to Factors affecting the Success of NHIS on Senior Citizens in Ilorin Metropolis

Items	SA F(%)	A F(%)	D F(%)	SD F(%)
NHIS should be very accessible to the old ones	49(50.0)	42(42.9)	6(6.1)	1(1.0)
Medical experts should always be readily available	54(49.0)	41(41.8)	3(3.1)	0(0)
The health centres should be equipped with the necessary facilities	53(54.1)	44(44.9)	1(1.0)	0(0)
NHIS should be accessible to all	51(52.0)	43(43.9)	3(3.1)	1(1.0)

Results from table 5 shows that 49(50.0%), 54(49.0%), 53(54.1%), 51(52.0%) of the respondents strongly agreed that if NHIS is available to the old ones, if medical experts are always available, if the health centers are equipped with the necessary facilities and if NHIS is accessible to all it will aid the success of NHIS programme, 42(42.9%), 41(41.8%), 44(44.9%), and 43(43.9%) of the respondents agreed that if NHIS is available to the old ones, if medical experts are always available, if the health centers are equipped with the necessary facilities and if NHIS is accessible to all it will aid the success of NHIS programme. 6(6.1%), 3(3.1%), 1(1.0%), 3(3.1%) of the respondents disagreed that if NHIS is available to the old ones, if medical experts are always available, if the health centers are equipped with the necessary facilities and if NHIS is accessible to all it will aid the success of NHIS programme. The results also showed that 1(1.0%) of the respondents strongly disagreed that if NHIS is available to the old ones and if NHIS is accessible to all it will aid the success of NHIS programme, no respondent strongly disagreed that if medical experts are always available, if the health centers are equipped with the necessary facilities it will aid the success of NHIS programme.

Testing of Research Hypothesis

Research Hypothesis one:

H₀₁: There is no significant difference in the effectiveness of the intervention of NHIS on senior citizens for sustainable community development in Ilorin metropolis based on gender, educational status and age.

Table 7a: T-test Summary of the Difference in the Effectiveness of the Intervention of NHIS on Senior Citizens for Sustainable Community Development in Ilorin Metropolis based on Gender

Gender	N	Mean	Std. Deviation	Df	Cal. T	P-value
Male	51	67.3333	5.63442	148	.012	.740
Female	47	67.3191	4.84365			

Results from table 7 shows that p-value .740 is greater than .05 ($p > .05$), hence, the H_0 is not rejected, there is therefore no significant difference in the effectiveness of the intervention of NHIS on senior citizens for sustainable community development in Ilorin metropolis based on gender

Table 7b: One-Way ANOVA Summary of Effectiveness of the Intervention of NHIS on Senior Citizens for Sustainable Community Development in Ilorin Metropolis based on Educational Status

Source	Sum of Squares	df	Mean Square	Cal F	Sig.	Decision
Between Groups	111.165	4	27.791	.860	.491	Accepted
Within Groups	3004.386	93	32.305			
Total	3115.551	97				

Results from table 8 show that the H_{02} is accepted since the p-value .491 is greater than .05 ($p > .05$). Therefore, there is no significant difference in the effectiveness of the intervention of NHIS on senior citizens for sustainable community development in Ilorin metropolis based on education status.

Table 7c: One-Way ANOVA Summary of Effectiveness of the Intervention of NHIS on Senior Citizens for Sustainable Community Development in Ilorin Metropolis based on Age

Source	Sum of Squares	df	Mean Square	Cal F	Sig.	Decision
Between Groups	52.538	5	10.508	.316	.902	Accepted
Within Groups	3063.013	92	33.294			
Total	3115.551	97				

Results from table 9 show that the H_0 is accepted since the p-value .902 is greater than .05 ($p > .05$). Therefore, there is no significant difference in the effectiveness of the intervention of NHIS on senior citizens for sustainable community development in Ilorin metropolis based on age.

Discussion of findings

It is clear from the findings that there is medium awareness level of NHIS intervention of senior citizens in Ilorin metropolis, since 59.2% of the respondents are of the opinion that there is medium awareness level of NHIS intervention of senior citizens in Ilorin metropolis. The findings revealed that there is medium impact of NHIS intervention on community development in Ilorin metropolis, since 52.0% of the respondents are of the opinion that there is medium awareness level of NHIS intervention of senior citizens in Ilorin metropolis.

The findings also revealed that insufficient NHIS workers, inadequate funding, inadequate health facilities, ignorance of the senior citizens towards the purpose of NHIS programme and unavailability of prescribed drugs are the problems facing the success of NHIS programme, since few of the respondents disagreed to this statement. The findings revealed that accessibility of NHIS by the old, availability of competent medical experts, provision of adequate health facilities and accessibility of NHIS by all citizens are the way forward to ensuring NHIS success in Ilorin metropolis. The findings also revealed that there is no significant difference in the effectiveness of the intervention of NHIS on senior citizens for sustainable community development in Ilorin metropolis based on gender, educational status and age.

Conclusion

There is little above average number of respondents are aware of NHIS intervention of senior citizens in Ilorin metropolis, the impact of NHIS intervention on community development in Ilorin metropolis is a bit above average, Insufficient NHIS workers, inadequate funding, inadequate health facilities, ignorance of the senior citizens towards the purpose of NHIS programme and unavailability of prescribed drugs are the problems facing the success of NHIS programme. Accessibility of NHIS by the old, availability of competent medical experts, provision of adequate health facilities and accessibility of NHIS by all citizens are the way forward to ensuring NHIS success in Ilorin metropolis. There is no significant difference in the effectiveness of the intervention of NHIS on senior citizens for sustainable community development in Ilorin metropolis based on gender, educational status and age.

Recommendations

1. Qualified health workers should be recruited to enhance effective NHIS programme.
2. Government should endeavour to equip NHIS centers with sophisticated health facilities.
3. The NHIS center should be closer to the locale of the old ones so as to make it easily accessible.

4. The senior citizens should be sensitized on the purpose of NHIS so as not make them ignorance of it purpose.
5. There should be a drug unit in the center so as to make the senior citizens get their prescribed drug.

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