

ANALYSIS OF FACTORS INFLUENCING MUSLIMS ACCEPTING OR REJECTING OF THE NATIONAL HEALTH INSURANCE SCHEME (NHIS) IN NIGERIA

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Religious belief, poverty and lack of trust in government social policies addressed as the main factors that impede the successful implementation and expansion of the NHIS. Since the establishment of the scheme into practice in 2005 as a Health Insurance package that would cover all Nigerians including the poor and the rich, the unemployed and employed, private and government sector employees, young and old, women, men, and children. Only three million out of 180 million people were able to register and join the scheme. Since the introduction of the NHIS in Nigeria, there have not been documented studies to assess the Muslim perception of the scheme. Therefore, this study was undertaken to identify reasons and factors influencing Nigerian Muslims for accepting and rejecting of NHIS.

Survey exploratory research design method was used to meet the research objectives and ascertain the veracity of research hypotheses. Purposive sampling technique was used to select a sample of 478 respondents in Kano, Kaduna, Lagos, Oyo, Adamawa and FCT Abuja- Nigeria. A set of structured questionnaire was distributed between April 2017 to August 2017. The study assumed a quantitative, cross-sectional design with a modified sampling approach. Also, strict quality control measures were employed to ensure that quality data collected from respondents, including the review of all completed questionnaires,

Only 75 or 15.7% believe that the operation, methods of payments, funding and financing of the Nigerian National Health Insurance Scheme (NHIS) are in line with the Islamic point of view, while the rest 403 or 81.3% said

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it is not. According to this results the operation, methods of payments, funding and financing of the scheme are NOT in line with the Islamic point of view.

This study revealed that the operations of the Nigerian National Health Insurance Scheme (NHIS) are not in line with Islamic principles. Even though the operation of the scheme is un-Islamic, as a Muslim, most people can accept it and consider it as necessity (Darurah). Therefore, further information could still be obtained by carrying out a study on the Islamic Injunctions to investigate whether the scheme is in line with Islamic Jurisprudence or not.

Keywords: *National Health Insurance Scheme, Factors Influencing, Nigeria and Muslims, Accepting or Rejecting*

Introduction

To achieve the objectives of the study, a total of 478 respondents of Muslims employees working in public organizations were sampled for their perceived response concerning the Nigerian National Health Insurance Scheme (NHIS) and its operations in Nigeria. The views were categorized into 4 sections. The first section comprises demographic variables. The second section consists of items on Muslim perception of Nigerian National Health Insurance Scheme (NHIS).

The statistical package version IBM 23 was used for the data analysis. The researchers have used this package because of the popular used in the field of the health sciences and also it's familiar to them. The analysis is presented in sections. The first section presents the descriptive analysis of the study in frequencies and percentages. These include their age, sex, marital status and educational status. The second section presented details analysis of frequency table of the Muslim perception of Nigerian National Health Insurance Scheme (NHIS). Also at the end answers to the research questions were itemized. The third sections test the four null hypotheses. Hypothesis one, three and four were tested with the inferential statistics of the Analysis of variance F distribution statistics since the factor variables of age, marital status and educational status has more than two categories. Hypothesis two was tested with the inferential statistics of Independent t-test since the factor variable of gender has only two categories. The decision to accept or reject any of the null hypotheses was based on the 0.05 alpha level of significance, i.e. At 95.0%

confidence interval. The Summary of major findings and recommendations also were included.

The entire population of the current study is all Nigerian Muslim society representing 36 states and federal capital territory Abuja. Due to inability and difficulties –for the researchers- to cover all the states, the researcher has chosen six (6) states in four zones out of six Nigerian geopolitical zones that have a significant number of the Muslim population, as shown in Table 1:

Hypotheses

For this study, the following hypotheses were developed and tested after collection of the data:

H1: Age does not have any effect on Muslim's perception of the NHIS

H2: Gender does not have any effect on Muslim's perception of the NHIS

Methodology

Survey exploratory research design method was used to meet the research objectives and ascertain the veracity of research hypotheses stated above. Purposive sampling technique was used to select a sample of 500 respondents in Kano, Kaduna, Lagos, Oyo, Adamawa and FCT Abuja- Nigeria. The choice of these states was based on the fact that the majority of people in the states are Muslims. Also due to its nature as a metropolitan city where most Nigerian ethnic groups are largely represented.

The study assumed a quantitative, cross-sectional design with a modified sampling approach. Also, strict quality control measures were employed to ensure that quality data collected from respondents, including the review of all completed questionnaires, The research instrument contains fourteen (14) questions from which four (4) Deals with the demographic data. While ten (10) questions deals with the religious aspect of the Nigerian National Health Insurance Scheme (NHIS).

A set of structured questionnaire was distributed to seven hundred (700) selected respondents between April to August-2017,

in order to gauge information. But only four hundred and seventy-eight (478) were able to retrieve which means two hundred and twenty-two (222) questionnaires was missing. The seven hundred (700) questionnaires were distributed and retrieved as shown in Table 1 below:

Table 1
Data Distribution and Missing Data

<i>Sn/</i>	<i>State</i>	<i>Distribution</i>	<i>Missing</i>	<i>Retrieve</i>
1.	Kano	130	37	93
2.	Kaduna	120	33	87
3.	Lagos	105	28	77
4.	Oyo	95	33	62
5.	Adamawa	100	24	76
6.	FCT Abuja	150	67	83
	Total	700	222	478

The sample drawn above is representing 83.7%, as defined by the entire population exactly.

Data Analysis: Presentation and Discussion of Results

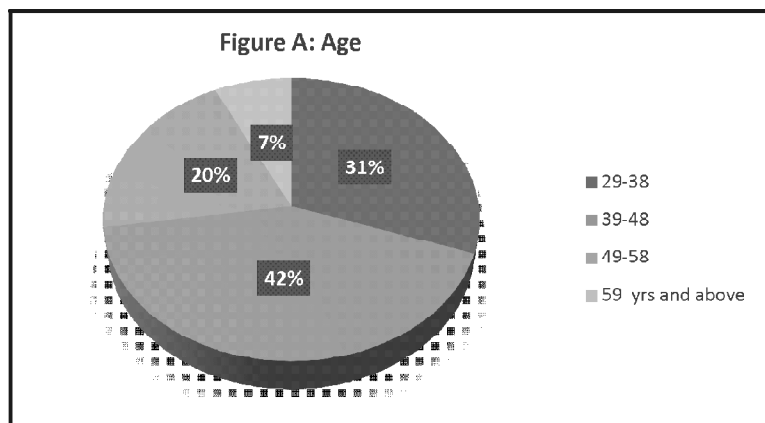
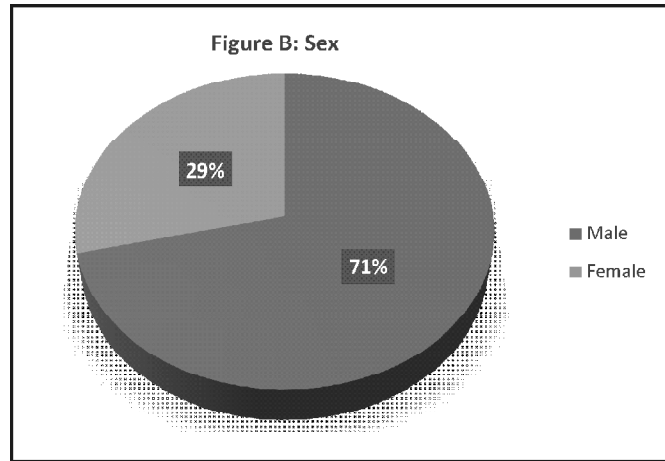


Figure A revealed the age distribution of the respondents. A total of 145 representing 30.3% are within ages 29-38 years as against 202 or 42.3% are within ages 49-58 years and the rest 35 or 7.3% are from 59 years or above.



On the basis of gender, Figure B shows that 341 representing 71.3% are males and the rest 137 or 28.7% are females. That means the majority of the respondents in this current study, are male.

Results

3.2: Religious Perception on Nigerian National Health Insurance Scheme (NHIS)

Table 2
The Operations of NHIS in Line with Islamic Principles

	<i>Frequency</i>	<i>Percent</i>
No	367	76.8
Yes	111	23.2
Total	478	100.0

In Table 2, a total of 367 or 76.8% believe that the operation of Nigerian National Health Insurance Scheme (NHIS) are not in line with Islamic principles while the rest 111 or 23.2% believe that the operations are in line with Islamic principles. Therefore, the majority of people believe that the operations of NHIS are not in line with Islamic principles.

Table 3
NHIS As A Conventional Insurance

	<i>Frequency</i>	<i>Percent</i>
No	119	24.9
Yes	359	75.1
Total	478	100.0

In Table 3, while 359 or 75.1% believe that Nigerian National Health Insurance Scheme (NHIS) is a conventional insurance, the rest 119 or 24.9% believe otherwise. Therefore, majority of the people believe that the scheme is a conventional insurance.

Table 4
The Islamic Ruling Whether Nigerian NHIS Is Lawful (*Halal*) Or Unlawful (*Haram*)

	<i>Frequency</i>	<i>Percent</i>
No	378	79.1
Yes	100	20.9
Total	478	100.0

In Table 4, the respondents have found out from the Islamic ruling whether Nigerian National Health Insurance Scheme (NHIS) is lawful (*Halal*) or unlawful (*Haram*): 378 or 79.1% said they have not while the rest 100 or 20.9% said they have done so. This shows that most people do not even know about the Islamic ruling whether Nigerian NHIS is lawful (*Halal*) or unlawful (*Haram*).

Table 5
If the operation of NHIS does not comply with Islamic Shariah, would you leave it?

	<i>Frequency</i>	<i>Percent</i>
No	78	16.3
Yes	400	83.7
Total	478	100.0

In Table 5, a total of 78 or 16.3% of the respondents said they will not leave Nigerian National Health Insurance Scheme (NHIS) even if it does not comply with Islamic *Shariah*, while the rest 400

or 83.7% said they would leave. Therefore, the majority of the people said they are willing to leave the scheme if it's found that does not comply with the Islamic *Shariah*.

Table 6
The Methods of Payments, Funding and Financing of NHIS in Line with Islamic Point of View

	<i>Frequency</i>	<i>Percent</i>
No	403	84.3
Yes	75	15.7
Total	478	100.0

Only 75 or 15.7% believe that the methods of payments, funding and financing of the Nigerian National Health Insurance Scheme (NHIS) are in line with Islamic point of view, while the rest 403 or 84.3% said it is not. According to this results the methods of payments, funding and financing of the scheme are NOT in line with Islamic point of view.

Table 7
If the operation of NHIS is un-Islamic, as a Muslim, can you accept it and consider it as a necessity (Darurah)?

	<i>Frequency</i>	<i>Percent</i>
No	150	31.4
Yes	328	68.6
Total	478	100.0

According to the table 7, a total of 328 or 68.6% said if the operation of the Nigerian National Health Insurance Scheme (NHIS) is un-Islamic, as a Muslim, they can accept it and consider it as a necessity (*Darurah*) while the rest 150 or 31.4% said they would not. This shows that most people would accept and consider it as necessity (*Darurah*). Even though the operation of NHIS is un-Islamic, as a Muslim, most people can accept it and consider it as necessity (*Darurah*).

Table 8
Currently you have registered with 'NHIS or willing to do that,
without knowing whether it is lawful (*Halal*) or
unlawful (*Haram*) in Islam?

	<i>Frequency</i>	<i>Percent</i>
No	79	16.5
Yes	399	83.5
Total	478	100.0

In Table 8, a total of 399 or 83.5% said they have registered with 'the Nigerian National Health Insurance Scheme (NHIS) or willing to do that, without knowing whether it is lawful (Halal) or unlawful (Haram) in Islam while only 79 or 16.5% said they can't? This shows that an overwhelming number of people will register with the scheme or willing to do that, without knowing whether it is lawful (Halal) or unlawful (Haram) in Islam.

Table 9
Do you think that it is important for every Nigerian to register and enjoy
the NHIS services, regardless of religion, position and class?

	<i>Frequency</i>	<i>Percent</i>
No	72	15.1
Yes	406	84.9
Total	478	100.0

In Table 9, a total of 406 or 84.9% of the respondents believe that it is important for every Nigerian to register and enjoy the services of the Nigerian National Health Insurance Scheme (NHIS) regardless of religion, position and class while only 72 or 15.1% think otherwise. Therefore Majority of the respondents said it is important for every Nigerian to register and enjoy the NHIS services, regardless of religion, position and class.

Testing of Research Hypotheses

Hypothesis one (H1): Age does not have any significant effect on Muslim Perception of the Nigerian National Health Insurance Scheme (NHIS)

To test this hypothesis, the Analysis of variance F distribution statistics is appropriately used since the factor Age groups has more than two groups of 19-28, 29-38, 38-48, 49-58 and 59 above years while the test variable of Mean Muslim Perception to the NHIS is quantified as shown in Table, Table and Table.

ANOVA

Table 10
Age groups on Muslim Perception to the NHIS

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.495	3	.832	.402	.751
Groups	979.798	474	2.067		
Total	982.293	477			

Table 11
Descriptive Mean statistics of the mean perception of Muslim perception (age groups)

	N	Mean	Std. Deviation	Std. Error
29-38	145	15.8345	1.43379	.11907
39-48	202	15.8564	1.53700	.10814
49-58	96	15.6667	1.46299	.14932
59 yrs and above	35	15.8000	.40584	.06860
Total	478	15.8075	1.43503	.06564

Table 12
Post Hoc Scheffe homogenous subset mean comparison test on Muslims Perception to NHIS of the age groups

Age	N	Subset for alpha = 0.05	
		I	
49-58	96		15.6667
59 yrs and above	35		15.8000
29-38	145		15.8345
39-48	202		15.8564
Sig.			.877

Means for groups in homogeneous subsets are displayed.

Results of the Analysis of Variance F distribution Table 10, Table 11 and Table 12 showed that Age does not have any significant effect on Muslim Perception to the scheme. Reasons being that in the Analysis of Variance statistics table the calculated p-value of 0.751 is higher than the 0.05 alpha level of significance while the computed F value of 0.402 is found to be lower than the F critical value of 3.00. Their computed Mean Muslim Perception to the Nigerian National Health Insurance Scheme (NHIS) on account of their age groups are:

15.8345, 15.8564, 15.6667, and 15.8000 by age groups of 29-38 years, 39-48 years, 49-58 years and 59 years above respectively. This mean perception on the basis of respondents age groups is very close. The Post Hoc homogenous mean comparison of the respondents' perception to the scheme were all put in one sunset, implying that their mean perception is the same irrespective of their age groups, implying that age differences do not significantly affect Muslim Perception to the Nigerian National Health Insurance Scheme (NHIS). Therefore the null hypothesis which states that Age does not have any significant effect on Muslim Perception of the scheme is hereby accepted and retained.

Hypothesis Two (H2): Gender does not have any significant effect on Muslim Perception of the Nigerian National Health Insurance Scheme (NHIS)

To test this hypothesis, The Independent t t-test statistics is appropriately used since the factor Gender status has only two groups of Male and female while the test variable of Mean Muslim Perception to the NHI is quantified in Table 13.

Table 13
Independent t-test statistics on Gender difference on Muslim Perception to the Nigerian National Health Insurance Scheme (NHIS)

Variable	Gender	N	Mean	STD	Std. Err	Mean Difference	df	t calculated	t critical	p
Muslim Perception of the NHIS	Male	341	15.9326	1.45869	.07899	2.436	476	3.031	1.96	0.003
	Female	137	13.4964	1.32911	.11355					

Calculated $p < 0.05$, computed $t > 1.96$ at $df 476$

In Table 20, the outcome of the above Independent t-test statistics showed that significant differences exist between male and female respondents on Muslim Perception of the Nigerian National Health Insurance Scheme (NHIS). This is because the calculated p-value of 0.003 is lower than the 0.05 alpha level of significance and the computed t value of 3.031 is higher than the 1.96 t critical at df 476. Their computed mean p Muslim Perception to the NHIS are 15.9326 and 13.4964 by male and female respondents respectively, indicating a mean difference of 2.4362 in favour of Male respondents, implying that male respondents had significantly higher Muslim Perception to the Nigerian National Health Insurance Scheme (NHIS) than their female counterparts. Therefore, the null hypothesis which states that Gender does not have any significant effect on Muslim Perception in the scheme is hereby rejected.

Conclusion

Based on the findings from the study analysis, the following basic conclusions could be deduced from, the outcome of the study. The operations of Nigerian National Health Insurance Scheme (NHIS) are not in line with Islamic principles. Even though the operation of the scheme is un-Islamic, as a Muslim, most people can accept it and consider it as necessity (*Darurah*).

The researchers hereby put up the following recommendations after carefully going through the outcome of the entire study analysis: There is need to carefully study the Islamic ruling in the scheme in order to ascertain whether it is against Islamic injunction or not for consideration by the Muslim *Ummah* in government employment. Also, the executive secretary of the scheme should be organized conferences, seminars and discussed with highly qualified Muslim clerics with a view of clearly defining the Islamic rulings and injunction concerning such insurance policies.

Finally, the study was on the Analysis of the factors influencing Nigerian Muslims For accepting and rejecting of NHIS, the researchers suggest that further information could still be obtained by carrying out a study on the Islamic Injunctions to investigate whether the scheme is in line with Islamic Jurisprudence or not and

the visits to Public health in an Islamic nation to make a comparative study.

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