

**Utilization of the health insurance services in Tanzania: a case study on the
National health fund (NHIF)**

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The severe economic crisis that engulfed Tanzania in 1980's, forced the government to reduce its expenditure on social services including health services. As a consequence, there was a deterioration of both quantities and quality of health services i.e. shortage of drugs, medical equipments and other medical supply. Medical staff were poorly motivated hence were not interested to serve the patients. Given this situation the government introduced National Health Insurance Fund (NHIF) in 1999. Which aimed at delivering quality health care to the public servants would accept and utilize health insurance under NHIF. On the contrary, they did not appreciate the scheme. Some public servants were reluctant to join the scheme while some who joined were not using the scheme services. Therefore the main objective of this study was to examine the social factors behind poor appreciation of NHIF and the low level of utilization of NHIF services. In order to carry out this task, survey instrument were administered to 200 members and non-members of NHIF. In-depth interviews are conducted with 20 public servants and NHIF officials. Participant observation and documentary review was also used. The study found out from both quantitative methods that no single explanation of why there is a low level of utilization of NHIF services. The respondents mentioned different social factors as their reason for their reluctance to join and utilize the NHIF services. Thus, the findings indicate that the quality of the health services, income level of the public, servants, difficulties in claiming health insurance services are the most important predictors of utilization of health insurance under NHIF. The study concludes by drawing policy and research implication of the findings