

## **Determinants of Rural Household's Willingness to Participate in Community Based Health Insurance Scheme in Edo State, Nigeria**

H. O Oriakhi and E. A. Onemolease\*

*National Health Insurance Scheme, Benin Zonal Office, Edo State, Nigeria  
E-mail: osaharry@yahoo.com*

*\*Department of Agricultural Economics and Extension, Faculty of Agriculture,  
Ambrose Alli University, P.M.B. 14, Ekpoma, Edo State, Nigeria  
E-mail: onemolease@yahoo.com*

**KEYWORDS** Determinants. Community Base Health Insurance. Edo State. Rural Household

**ABSTRACT** The study examined rural households' willingness to participate in Community Based Health Insurance (CHBI) scheme in Edo State, Nigeria. Factors that are likely to influence household participation in the scheme were specifically determined. A random sample of 360 families from the three senatorial zones of the state was taken. Their responses were analyzed using frequency tables and logistic regression. The findings revealed that 59.4% expressed willingness to participate in a community based insurance scheme. Important reasons for those not willing to participate in the scheme were lack of trust on scheme fund administrators (mean = 2.54) and government policies/programmes which are considered very unstable and unsustainable (2.53). Based on the Logistics regression results, key demographic factors found to be significant determinants of rural households willingness to participate in the insurance scheme include household size ( $b=0.507$ ) and membership of town association or union ( $b=0.564$ ), while income ( $b=-0.410$ ), medical expenses incurred (0.316) and credit (0.277) were important economic characteristics. The study recommended the incorporation of community participation in the scheme especially in scheme management selection and awareness creation as measures to promote CBHI programme in the state.