

Introduction: The study was to determine the factors influencing uptake of Social Health Insurances scheme in Zanzibar in order to contribute to its successful implementation and overall improvement of services delivery. The main objective was to determine the factors influencing uptake of the Social Health Insurance scheme in Zanzibar Urban district, and the specific objectives were as follows:-

- i. To determine the level of knowledge about Social Health Insurance scheme.
- ii. To assess the workers attitude towards the Social Health Insurance Scheme.
- iii. To determine the level of awareness of the Social Health Insurance scheme.
- iv. To assess the National Insurance related factors that influences its uptake

Methodology: The study adopted a cross sectional survey design with both qualitative and quantitative data collected for a sample size of 218 respondents.

Background to the study

Health insurance is a system where by companies, group or individuals pay premiums to the insurance entity to cover medical costs. All people have a right to health,

Health and social security are fundamental human rights world over including Zanzibar. And in order to enhance the quality and access of health care services health insurance is been promoted globally with Zanzibar being one of those countries that are on gear to introduce the insurancescheme In Zanzibar, the most common financing of healthcare is tax funding, and out of pocket spending or mixture. (MOHZ report2012).Zanzibar is a country with a gross national product (GNP) of \$534 (MOFZ, 2012). About 49% of the population lives below national poverty line (MOF 2011), however the source of employment is mainly in the informal sector (61%), private sector (39%) and public sector (7%) according to the study report on the role of SME in economic dev. BOT may 2007).

Globally it has been estimated that a high proportion of the worlds is about 1.3 billion people didn't have access to health services, because don't afford healthcare services (Preker et al 2000), 150 million people suffer from financial catastrophic expenditures each year due to out of pocket expenditures (O.Hallon et al, 2005). And Worldwide approximately 35million people are covered by private health insurance offered by private health institution.

In Africa more than 50% of the populations are living with less than one dollar per a day.

However, in Zanzibar currently there is an intervention by NHI from Dar-es-salaam, in which

covers 2% of the workers (NIHF2012).

Results: Level of knowledge about Social Health Insurance scheme in Zanzibar Urban district.

When the respondents were asked whether insurance protects a person from getting sick, 6 (2.8%) strongly agreed and another 7 (3.2%) agreed. For the fact that some of respondents agreed though small is an indicator of a low level of knowledge among some of the respondents.

In addition 45 (20.6%) did not know. However, over 70% disagreed and strongly disagreed.

As to whether insurance was seen as a tax for the sick, 69 (31.7%) strongly agreed it as a tax, another 43 (19.7%) agreed and 25% did not actually know.

To assess the workers attitude towards the Social Health Insurance Scheme in Zanzibar Urban district:- over 70% of the respondents believe that there is quality care of health services under insurance and as to whether they could recommend a friend 43.6% said Yes and 46.4% said No. also as to whether their income levels affects their uptake of the services over 75% said this affects their uptake.

To determine the level of awareness of the Social Health Insurance scheme in Zanzibar Urban district. : Out of the 192(88.1%) who were aware of the social health insurance the least was those of no education at 2 (1%) only and the highest were those with senior secondary school level at 54%.

To assess the National Insurance related factors that influences its uptake in Zanzibar Urban district.

Recommendations: From the analysis of the levels of knowledge of different aspects of the insurance it is clear that many respondents did actually know the truth and the facts concerning the insurance schemes and this could be a major reason that the uptake is still low. For example 31.7% thought is a tax for the sick, this definitely a wrong view of what the premium payments are.

In addition when whether insurance was for free 60.6% strongly believed and knew that was for free and they are not expected to pay anything. This observation points to the fact that the people will most likely be less interested to pay the premium because the general view is that it is supposed to be for free. This factor according to Basaza 2011 can be a hindrance to the uptake of the insurance health care services generally.

In terms of readiness to pay for insurance only 58.7% of the respondents are willing to pay for the social health insurance and of those willing to pay, , over 91% of the respondents were ready to pay more than 2% of their incomes. This may also affect the level of uptake of the insurance in In terms of the attitudes and knowledge there is generally a view that this is a tax and the majority of respondent's services are not better even under the insurance in the Zanzibar Urban

District.

CONCLUSIONS: It is evident from the results that the people are only willing to pay 2% or less of the earnings for the insurance scheme. Whereas the level of awareness is fairly high, the level of knowledge and the respondent's perceptions about the insurance scheme needs to be improved upon. As this will play a great role in enhancing the uptake of the scheme