



# PERCEPTION OF HOUSEHOLD MEMBERS ON UBUDEHE CATEGORIES IN COMMUNITY BASED HEALTH INSURANCE IN RWANDA

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The purpose of the study was to determine the perception of household members on

Ubudehe categories used by the government of Rwanda in Community Based Health Insurance schemes. Specifically the study intended to find out the perception of households on CBI-II based on Ubudehe categories, identify the barriers to access to healthcare using the Ubudehe categories and explore ways of improving access to healthcare insurance in Huye district. The study was undertaken in Rwanda, Southern Province, Huye district. The specific sectors of focus were rumba (urban) and Rwaniro (rural). Purposive sample technique was used to pick a sample 0173 respondents. This consisted of community members as key respondents and authorities (local and government) as key informants. The study used primary data collected through the use of questionnaires. The collected data was then analyzed using SPSS and thematic coding. Finally, descriptive statistics were generated (descriptive statistics) and presented in form of tables, charts and prose form for interpretation. The study found that the perception of the households on the CBHI based on the Ubudehe categories is positive primarily because the policy is well received by the community. The study also found out that the main barrier of Ubudehe is lack of movement from one category to the next according to the changes in the household income levels. It is also found out that it is difficult for people with larger families to pay the required sum at once due to other family commitments. Finally, the study found that the authorities have no problems in implementing Ubudehe process despite the poor participation by the local community. The study recommends that the government and the stakeholders in the health sector need to make the Ubudehe program flexible to allow free movement and registration of people into various categories to reflect the changes in the economic status of the community and the households. They need to change criterion of categorization, naming and description of the categories, proper editing and time allocation for the community to participate in the categorization. The provision of adequate and accurate information by the government to the community and the household on the Ubudehe categorization to enhance full participation of the community is also recommended.

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**Author:** Veneranda Uwamariya

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