



EFFECT OF NATIONAL HEALTH INSURANCE AUTHORITY ON THE PERFORMANCE OF CENTER FOR BLACK AND AFRICAN ART AND CIVILIZATION (CBAAC) AND NATIONAL ORIENTATION IN SOUTH EAST GEOPOLITICAL ZONE OF NIGERIA

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ABSTRACT

This study examined the effect of the National Health Insurance Authority (NHIA) on the performance of the Center for Black and African Arts and Civilization (CBAAC) and the National Orientation Agency (NOA) in the South East geopolitical zone of Nigeria. The research was guided by four specific objectives: to determine the extent to which NHIA's provision of financial protection has enhanced the promotion of national values; to ascertain how improved healthcare services have supported national cohesion and development; to evaluate the effect of effective healthcare management on cultural heritage preservation; and to examine the role of increased access to healthcare in enhancing cultural exchange. The study was conducted among staff of CBAAC and NOA in the South East, comprising a total population of 2,184 employees (1,308 from CBAAC and 876 from NOA). Using the Taro Yamane sampling technique, a sample size of 338 respondents was selected. A structured questionnaires developed by the researcher served as instrument for data collection. The data elicited from the respondents was analyzed using simple percentages and frequency tables, and tested for statistical significance with the Chi-square test at a 0.05 level. The findings revealed that NHIA's provision of financial protection, improved healthcare services, effective healthcare management, and increased access to healthcare all had positive and statistically significant effects on the ability of CBAAC and NOA to promote national values, foster national cohesion and development, preserve cultural heritage, and enhance cultural exchange, respectively. Based on these findings, the study recommends that the government expand NHIA coverage to include all agency personnel; CBAAC and NOA should collaborate with NHIA to implement staff wellness initiatives; policymakers should integrate health and cultural programming in public budgets; and inter-agency collaborations should be strengthened to support grassroots development and national unity.

Introduction

National agencies play a crucial role in the development and progress of both developed and developing nations. These agencies are responsible for implementing policies, providing services, and ensuring the well-being of their citizens (World Bank, 2017). Thus they are responsible for implementing policies that promote economic growth and development. They work towards creating a favorable business environment, attracting investments, and fostering innovation by doing so, they contribute to the creation of jobs, increased income, and improved living standards for the citizens (UNDP, 2018). Secondly, National agencies provide essential services that are crucial for the well-being of the population. These services include healthcare, education, transportation, and infrastructure development (OECD, 2019). These services provide the citizens with access to quality healthcare, education, and safe transportation, which are essential for their overall well-being and development. Equally they play a vital role in ensuring the security and stability of a nation. They work towards maintaining law and order, protecting the rights of citizens, and promoting social harmony (Akinrinade & Oboh, 2019). Thus, so, they create a safe and secure environment that is conducive to economic growth and development. Summarily, national agencies are essential for the growth and prosperity of both developed and developing nations. They implement policies, provide services, and ensure the security and stability of a nation. By investing in national agencies, nations can create a favorable environment for economic growth, improve the well-being of their citizens, and ensure a bright future for generations to come.

In Nigeria the National Orientation Agency (NOA) and Center for Black and African Arts and Civilization (CBAAC) are typical examples of national agencies whose distinctive roles are imperative for national and economic growth (Okonkwo, 2020). The National Orientation Agency (NOA) plays a crucial role in shaping the nation's identity and fostering unity among its citizens. Its primary objective is to promote national unity, cohesion, and integration by instilling a sense of patriotism and shared values among the populace (NOA, 2022). One of the key objectives of the NOA

is to educate citizens about the country's history, culture, and heritage. By doing so, it aims to foster a sense of pride and belonging among individuals, thereby promoting national unity (Adebayo, 2021). The agency achieves this through various programs and initiatives, such as educational campaigns, cultural events, and public outreach. Another important objective of the NOA is to counteract divisive elements that threaten national unity. This includes addressing hate speech, misinformation, and incitement to violence (Obasi, 2020). By promoting tolerance, understanding, and respect for diversity, the NOA strives to create a harmonious society where individuals can coexist peacefully. Furthermore, the NOA plays a vital role in promoting civic engagement and participation. By encouraging citizens to actively participate in the democratic process, the agency aims to strengthen the nation's democratic institutions and values. This includes promoting voter registration, political awareness, and community involvement in decision-making processes (NOA Annual Report, 2021).

Meanwhile, the Center for Black and African Arts and Civilization (CBAAC) equally plays a crucial role in the national and economic development of African countries. As a hub for cultural expression and education, the CBAAC serves as a catalyst for social and economic growth, fostering a sense of pride and identity among African peoples (CBAAC, 2019). One of the primary functions of the CBAAC is to promote cultural heritage and artistic expression. By preserving and celebrating African art, music, and literature. The CBAAC helps to cultivate a strong sense of cultural identity and pride among African citizens. This, in turn, can lead to increased national unity and a stronger sense of belonging, which are essential for economic development (Adeyemi, 2018). Furthermore, the CBAAC serves as a platform for education and knowledge-sharing. By providing training and resources for artists, writers, and scholars, the CBAAC helps to foster a culture of innovation and creativity. This can lead to the development of new industries and economic opportunities, such as tourism, crafts, and publishing (Nwachukwu & Odu, 2020). In addition, the CBAAC plays a vital role in promoting social and political change. By providing a space for dialogue and exchange, the CBAAC can help to foster greater understanding and cooperation between different

groups and communities. This can lead to the development of more inclusive and equitable societies, which are essential for economic growth and stability.

However, the staffs at the Center for Black and African Arts and Civilization and the National Orientation Agency are at a high risk of developing life-threatening diseases—both communicable and non-communicable—that are prevalent in developing nations, because of the nature of their job, which involves coming into contact with people from different walks of life (World Health Organization [WHO], 2021). The COVID-19 pandemic has demonstrated beyond doubt that social workers and public-facing staff are particularly susceptible to infectious diseases, especially in developing countries where healthcare infrastructure is inadequate (ILO, 2020; WHO, 2021). These diseases pose a significant threat to the health and well-being of the staff members, who play a crucial role in promoting cultural heritage and national orientation. One of the primary concerns is that the lack of adequate healthcare facilities and resources in developing nations often leads to delayed diagnosis and treatment of diseases, resulting in severe health complications (UNDP, 2022). Additionally, the staff members may not have access to essential medical supplies, such as vaccines and medications, which further increases their vulnerability to diseases (World Bank, 2021). Another significant issue is the lack of awareness and education about disease prevention and healthy lifestyle choices. This can lead to the spread of communicable diseases, such as HIV/AIDS, tuberculosis, and malaria, which are prevalent in developing nations (WHO, 2021). Furthermore, the staff members may be exposed to non-communicable diseases, such as diabetes, hypertension, and respiratory illnesses, due to factors such as poor air quality, inadequate nutrition, and lack of physical activity (UNDP, 2022; WHO, 2021).

To address these challenges, it is essential to prioritize the health and well-being of the staff members at the Center for Black and African Arts and Civilization and the National Orientation Agency. This can be achieved through regular health check-ups, improved access to healthcare facilities, and education on disease prevention and healthy lifestyle choices (ILO, 2020). Additionally, the organization should invest in creating a safe and healthy working environment that ensures a healthy and vibrant

workforce (WHO, 2021; World Bank, 2021). It is therefore crucial to prioritize the health and well-being of staff of Center for Black and African Arts and Civilization and National Orientation Agency by providing access to healthcare facilities, education on disease prevention, and creating a safe and healthy working environment. As their performance has been hindered by inadequate health schemes, the lack of good health schemes has had a significant impact on the performance of these institutions. The CBAAC and NOA rely heavily on their staff to carry out their mandates, and when these staff members are not healthy, it affects the quality of their work (Eze, 2022).

It is in the hope of addressing the health challenges of civil servant that the National Health Insurance Authority was established in Nigeria under Act 35 of 1999 with the primary aim of providing accessible, affordable, and quality healthcare services to all Nigerians through various prepayment systems (NHIA, 2020). The scheme was envisioned to reduce the financial burden of healthcare on citizens and enhance the efficiency of the nation's health delivery system, particularly within the public sector. Over the years, NHIA has extended its coverage to include various government ministries, departments, and agencies, with the expectation that improved access to healthcare would positively influence employee welfare, productivity, and institutional performance (WHO, 2021).

The NHIA will provides a safety net for individuals working in these institutions by offering comprehensive health coverage, the scheme can ensure that employees have access to necessary medical services without the burden of exorbitant costs. This will not only promotes a healthier workforce but also reduces the financial strain on individuals, allowing them to focus on their duties and contribute more effectively to their respective organizations (Akinyemi, 2021). Secondly, the NHIA supports the CBAAC and NOA in their mission to preserve and promote African culture and national orientation. By ensuring the health and well-being of their staff, the scheme enables these institutions to maintain their operations and continue their important work. Additionally, the NHIA can be used as a tool for education and awareness, promoting the importance of health and wellness within these organizations (NHIA, 2020).

In conclusion, the National Health Insurance Authority will play a vital role in enhancing the performance of the Center for Black and African Arts and Civilization and the National Orientation Agency. By providing comprehensive health coverage and supporting the well-being of their staff, the scheme will enable these institutions to fulfill their mission and contribute to the preservation of African culture and national unity, which is a catalyst for national and economic development across the nation. It is based on the foregoing background that the researcher wishes to explore the effects of the National Health Insurance Authority on the performance of the Center for Black and African Arts and Civilization (CBAAC) and National Orientation Agency in South East Geopolitical Zone of Nigeria.

Related Literature

2.0 Conceptual Review

2.1 Health Insurance Authority

A Health Insurance Authority typically refers to a government-established agency responsible for overseeing, regulating, and managing health insurance schemes within a country or region. The primary objective of such an authority is to facilitate access to affordable, quality healthcare services for citizens, often focusing on providing financial protection against high medical costs. In Nigeria, the National Health Insurance Authority (NHIA) was established to implement the National Health Insurance Authority (NHIA), aiming to reduce out-of-pocket healthcare expenses and improve the overall health outcomes of Nigerians. The NHIA functions as a regulatory body that accredits health maintenance organizations (HMOs), healthcare providers, and manages the enrollment and claims processes of insured individuals (Ojo, 2018).

The NHIA's roles include policy formulation, ensuring compliance with health insurance regulations, improving healthcare delivery systems, and promoting universal health coverage. By pooling resources and spreading health risks among large populations, the NHIA facilitates financial protection for both individuals and institutions, including public organizations such as cultural centers and national orientation bodies (Eze & Okeke, 2020). Research by Adamu and Bello (2019) indicates that the NHIA's effective management of health insurance schemes

significantly improves healthcare access and utilization, particularly for vulnerable populations. Moreover, Ibrahim and Musa (2021) highlight the NHIA's role in strengthening health infrastructure and enhancing service quality through strategic partnerships with private and public health providers.

The impact of the NHIA extends beyond individual health benefits to broader socio-economic development. By reducing the financial burden of illness, the NHIA contributes to workforce productivity and institutional performance, especially in sectors critical to national development, such as education, culture, and public administration (Oluwole & Akinyemi, 2022).

In summary, the Health Insurance Authority, through effective governance and regulation, plays a crucial role in promoting equitable healthcare access, financial protection, and institutional capacity building across Nigeria's public sector.

2.1.2 Center for Black and African Art and Civilization (CBAAC)

The Center for Black and African Art and Civilization (CBAAC) is a Nigerian federal government institution established to preserve, promote, and project the rich cultural heritage of Black and African people. Founded in 1989 and headquartered in Lagos, CBAAC serves as a central hub for research, documentation, exhibition, and education relating to African art, history, and civilization (Nnaji, 2017). CBAAC's mandate encompasses the collection, preservation, and dissemination of African cultural artifacts and knowledge to foster pride in African identity and encourage cultural renaissance. The institution also plays a pivotal role in promoting cross-cultural dialogue and exchange within Africa and the global diaspora (Okonkwo & Ezeani, 2020).

The Center is involved in organizing exhibitions, scholarly conferences, cultural festivals, and educational outreach programs that highlight the achievements and contributions of African civilizations. It also collaborates with international cultural institutions to enhance global understanding and appreciation of African heritage (Ajayi, 2018). CBAAC's performance and ability to fulfill its objectives depend significantly on its institutional capacity, including human resources, infrastructure,

and funding. Health and welfare support for its staff, facilitated by frameworks such as the National Health Insurance Authority (NHIA), are crucial for maintaining operational efficiency and staff motivation (Eze & Obi, 2021).

In the broader Nigerian context, CBAAC contributes to national development by strengthening cultural identity, fostering national cohesion, and supporting tourism and educational sectors. Its activities align with the goals of national orientation agencies to cultivate patriotism, unity, and socio-cultural awareness among Nigerians (Onwukwe, 2019). In summary, the Center for Black and African Art and Civilization is a vital institution in preserving African cultural heritage, promoting national identity, and supporting cultural diplomacy efforts within Nigeria and internationally.

2.1.3 National Orientation Agency (NOA)

The National Orientation Agency (NOA) is a Nigerian government institution established to promote patriotism, national unity, and social development through effective communication and public enlightenment programs. Founded in 1993, NOA plays a critical role in shaping the attitudes and behaviors of Nigerians by fostering awareness of national policies, cultural values, and civic responsibilities (Ademola & Eze, 2018). NOA's mandate includes designing and implementing campaigns that encourage positive national values, social cohesion, and participation in democratic governance. The agency employs various communication channels such as mass media, community outreach, workshops, and seminars to reach diverse audiences across Nigeria's geopolitical zones, including the South East (Okorie & Chukwu, 2020).

The agency also collaborates with other government bodies, cultural institutions like the Center for Black and African Art and Civilization (CBAAC), and civil society organizations to reinforce messages of national integration and development. NOA's efforts aim to combat negative social behaviors such as corruption, indiscipline, and ethnic intolerance while promoting peace, tolerance, and national pride (Umeh & Nwachukwu, 2019). In the context of public institutions, the performance of NOA depends on its institutional capacity, including effective human resource management and employee welfare. Health

insurance schemes facilitated by the National Health Insurance Authority (NHIA) contribute to the well-being and productivity of NOA staff, enabling them to execute their functions effectively (Ikechukwu & Ojukwu, 2021).

Overall, the National Orientation Agency is pivotal in fostering national consciousness, cultural understanding, and social cohesion, thereby supporting Nigeria's broader goals of unity and sustainable development.

2.2 Financial Protection and Health Insurance

Financial protection is a core objective of any health insurance scheme, and it plays a critical role in improving the well-being of individuals, families, and institutions. In the context of the National Health Insurance Authority (NHIA) in Nigeria, financial protection refers to reducing the financial burden that individuals and employees may face due to illness or medical emergencies. This protection is especially important in the public sector, where limited salaries and inconsistent access to quality healthcare services can significantly affect productivity and institutional performance.

According to Wagstaff (2016), a robust health insurance scheme shields individuals from catastrophic health expenditures, which are health payments that exceed a household's ability to pay. Without financial protection, out-of-pocket health expenses can force individuals into poverty, reduce access to necessary medical care, and negatively impact their capacity to work effectively. This is particularly relevant for cultural and orientation institutions like the Center for Black and African Art and Civilization (CBAAC) and national orientation agencies, whose staff depend heavily on physical and mental well-being to carry out their educational, research, and public engagement activities.

Onwujekwe (2021) conducted a study in Nigeria and found that individuals enrolled in the NHIA were significantly less likely to experience financial hardship due to medical costs. For employees in government institutions, including those in the South East geopolitical zone, this means more disposable income, reduced stress, and enhanced job satisfaction. As financial burdens related to health are reduced, staff are better able to focus on their duties—such as

preserving cultural heritage, promoting national identity, and organizing orientation programs.

Moreover, Okafor & Obinna (2020) highlight that financial protection through health insurance increases workplace stability, reduces absenteeism, and improves morale. These outcomes are vital for institutions like CBAAC that rely on highly skilled personnel to curate exhibitions, conduct cultural research, and promote African arts and civilization. When staff are confident that their health needs are covered, they are more likely to remain engaged and loyal to the institution, contributing to its overall success.

In summary, the NHIA's role in providing financial protection helps public institutions maintain a healthy workforce, reduce employee turnover, and improve service delivery. This, in turn, strengthens the capacity of cultural and national orientation institutions to fulfill their mandates in promoting cultural identity and unity in Nigeria.

2.4 Theoretical Review

This study is anchored on Social protection theory that explain the role of institutional support and social systems in improving organizational performance and national development:

2.4.1. Social Protection Theory

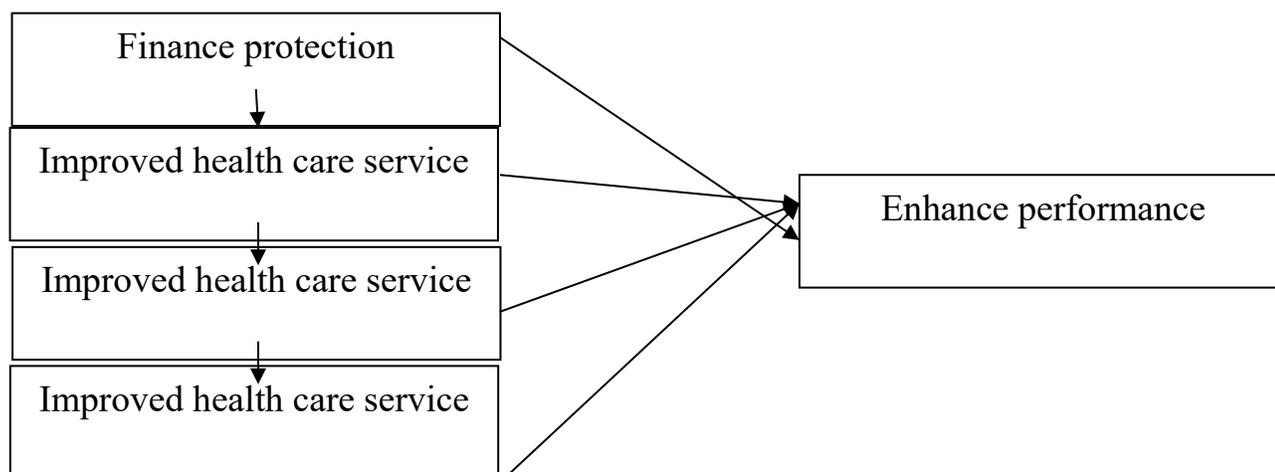
Social Protection Theory emphasizes the importance of institutional mechanisms, such as health insurance schemes, in safeguarding individuals and communities against economic shocks caused by health-related expenses (Barrientos & Hulme, 2018). The National Health Insurance Authority (NHIA) operates within this theoretical framework by providing financial protection, improving access to

healthcare, and enhancing healthcare management. By reducing out-of-pocket health expenditures and promoting equitable access to health services, NHIA helps to stabilize the socio-economic conditions of workers within public institutions like CBAAC and the National Orientation Agency (NOA). This financial security enhances employee productivity, motivation, and institutional performance, which ultimately contributes to broader national cohesion and development. In this context, NHIA is a social protection tool that supports institutional efficiency by promoting health and welfare, which aligns with the goals of social stability and sustainable development.

2.4.2 Application of Social Protection Theory to the Study

The **Social Protection Theory** is directly applicable to this study as it frames the NHIA's role in providing financial protection and improved healthcare services to employees of the Center for Black and African Art and Civilization (CBAAC) and the National Orientation Agency (NOA). By mitigating the financial risks associated with health expenses, NHIA ensures that staff members can access timely and quality healthcare without suffering economic hardship. This reduces absenteeism, improves morale, and enhances workforce productivity, which positively impacts the overall performance of these institutions. Furthermore, NHIA's provision of equitable healthcare access fosters social inclusion among diverse staff populations, promoting unity and reducing socio-economic disparities within the workplace. This aligns with the study's focus on national cohesion and development in the South East geopolitical zone, suggesting that financial protection through health insurance contributes to institutional efficiency and social stability.

2.4.3 Conceptual Framework



2.5 Empirical review

2.5.1 NHIA Provision of Financial Protection and Promotion of National Values

Uzochukwu (2015) titled “*Health Care Financing in Nigeria: Implications for Achieving Universal Health Coverage*” examined the South-East region of Nigeria using a descriptive cross-sectional survey involving 500 respondents. The findings revealed that NHIA significantly reduced out-of-pocket expenditures and enhanced access to healthcare services. However, the study also noted that rural populations remained underserved due to coverage limitations and poor infrastructure.

In a study by Onoka, Hanson, and Mills (2013) titled “*Capitation Payment under the Nigerian National Health Insurance Scheme: How Effective, Efficient, and Equitable?*”, conducted in Lagos and Enugu States, the researchers used quantitative methods to analyze claims data and interview NHIA officials. The study found that while the NHIA helped reduce financial burdens for enrollees, inefficiencies in capitation payments and delayed reimbursements compromised equity and healthcare provider satisfaction.

Abubakar, Idris, and Mohammed (2021) evaluated NHIA’s impact in Kano and Kaduna States through a mixed-method approach combining household surveys and key informant interviews. Their study, “*Evaluation of the Impact of NHIA on Access to Healthcare Services in Northern Nigeria*”, showed

that NHIA coverage led to improved health-seeking behavior and reduced financial constraints, particularly among civil servants. However, rural communities experienced limited access due to infrastructure deficits.

Another important study by Okpani and Abimbola (2015) titled “*Operationalizing Universal Health Coverage in Nigeria through Social Health Insurance*” focused on Abuja and used document review and expert interviews to assess policy implementation. The researchers found that NHIA played a key role in advancing the principles of universal health coverage and social justice, contributing to broader national development and trust in public institutions.

Agba, Ogaboh, and Ushie (2020), in their study “*Health Insurance Coverage and Healthcare Utilization in Nigeria: A Case Study of NHIA Enrollees*”, conducted in Cross River State and Abuja, employed a quantitative survey of 350 enrollees. The findings revealed high satisfaction with reduced medical costs and improved access to healthcare, indicating that NHIA serves as a mechanism for enhancing social equity and national cohesion.

In a qualitative study by Chukwu, Umeh, and Agu (2019) titled “*Barriers to Effective Implementation of NHIA in Rural Communities of Southeast Nigeria*”, the researchers used focus group discussions in

Enugu and Ebonyi States. They found that poor awareness, bureaucratic delays, and low provider participation hindered the effectiveness of NHIA, limiting its capacity to promote equitable healthcare access and national integration.

Nwafor, Ugwuanyi, and Eze (2021) explored the challenges of NHIA among informal workers in Anambra and Imo States in their study *“Expanding National Health Insurance Coverage: The Case for Informal Sector Integration in Nigeria”*. Using a mixed-method approach with surveys and interviews, they found that while NHIA offers significant financial protection, uptake among informal sector workers was low due to lack of trust, insufficient awareness, and irregular income, undermining the inclusivity required to promote national values.

Lastly, Eze and Okoli (2020) conducted a study titled *“NHIA and the Promotion of National Development: An Evaluation of Healthcare Access”* in South-East Nigeria using quantitative methods to assess enrollee satisfaction. Their findings affirmed that NHIA enhanced healthcare access and contributed to national development by promoting social welfare and reducing inequality, though challenges remained in funding and political commitment.

2.7 Summary of Literature Review:

The literature on the Effect of the National Health Insurance Authority (NHIA) on the Performance of the Center for Black and African Art and Civilization (CBAAC) and National Orientation in the South East Geopolitical Zone of Nigeria reveals a multidimensional impact spanning healthcare access, cultural preservation, and the promotion of national values. Several scholars have underscored NHIA's role in improving healthcare delivery and reducing out-of-pocket expenditures (Aregbeshola & Khan, 2018; Uzochukwu, 2015), thereby enabling public sector workers, including cultural and educational institutions like CBAAC, to operate more efficiently. Improved health coverage is associated with increased staff productivity and morale, which contributes positively to the performance of institutions engaged in cultural and national reorientation work.

Studies by Odeyemi and Nixon (2013) and Agba et al. (2020) support the notion that NHIA enhances equity and social inclusion, which are essential to national

cohesion and orientation. These works argue that the NHIA serves not only as a healthcare tool but as a mechanism for reinforcing national values such as justice, equality, and access to public services. Culturally oriented studies (e.g., Ibe, 2021; Okon, 2020) further explore the synergy between NHIA and cultural institutions. They reveal that while NHIA supports the modernization of healthcare, it has also introduced challenges related to integrating indigenous health practices and local values. Some scholars emphasize the need for NHIA to incorporate culturally sensitive healthcare models to support organizations like CBAAC that aim to promote African heritage and identity.

Furthermore, literature by Chukwu et al. (2019) and Nwafor et al. (2021) points out implementation challenges, such as bureaucratic inefficiencies and limited awareness, particularly in rural areas of the South East. These gaps hinder the full potential of NHIA in promoting national orientation and enhancing institutional performance. In summary, the literature establishes that NHIA plays a significant role in strengthening healthcare access, which in turn supports the operational effectiveness of national cultural institutions. However, for optimal performance of bodies like CBAAC and National Orientation Agencies, there is a need for NHIA to more deliberately integrate cultural sensitivity, improve outreach, and collaborate with institutions promoting African values and national identity.

Methodology

The study employed a descriptive survey research design, suitable for examining large and small populations to determine the distribution and interrelationship of variables. This design enabled data collection from a representative sample, allowing generalization to the target population. A structured questionnaire served as the main instrument for data collection. The area of the study covered the Center for Black and African Art and Civilization (CBAAC) and the National Orientation Agency (NOA) in the South East geopolitical zone of Nigeria, selected because of their relevance to the study's focus. The population comprised 2,184 employees 1,308 from CBAAC and 876 from NOA. Using a purposive sampling technique, the two institutions were deliberately chosen for their significance to the study. The sample size was determined using the Taro Yamane formula:

Applying the formula with a 5% margin of error yielded a sample size of 338 respondents. Data were obtained mainly from primary sources, including questionnaires, oral interviews, and field surveys. The questionnaire was designed to elicit relevant responses, containing both close-ended and open-ended items. It was personally administered and retrieved immediately to ensure a 100% response rate. The instrument was validated by three experts from

the Department of Public Administration, Enugu State University of Science and Technology (ESUT), who assessed it for relevance, clarity, and accuracy. A pilot test was also conducted to confirm reliability. Finally, data were presented in frequency tables and analyzed using simple percentages, while Chi-square (χ^2) was employed to test hypotheses at a 0.05 level of significance.

4.1. Presentation and analysis of research question

This is the statistical presentation of the respondents’ view to the research question.

Research Question 1

To what extent has NHIA provision of financial protection has enhanced Center for Black and African Arts and Civilization (CBAAC) and National Orientation Agency in promoting national values in South East

Table 4.2.1: The respondent’s views on the extent NHIA provision of financial protection has enhanced Center for Black and African Arts and Civilization (CBAAC) and National Orientation Agency in promoting national values in South East

the extent NHIA provision of financial protection has enhanced Center for Black and African Arts and Civilization (CBAAC) and National Orientation Agency in promoting national values in South East	Frequency	Percent
By covering a significant portion of healthcare costs, NHIA has helped reduce out-of-pocket expenses for staff, allowing CBAAC and NOA employees to focus more on cultural and national value promotion rather than personal financial struggles.	61	18.05
The financial protection provided by NHIA has led to better health security among employees, boosting morale and productivity. This has enhanced their effectiveness in implementing value-driven programs and campaigns.	63	18.63
Healthy and financially secure staff are more willing and able to participate in community engagement programs, exhibitions, and awareness campaigns that promote Nigeria's cultural identity and national values.	77	22.78
NHIA’s support ensures fewer disruptions due to health-related absenteeism or medical emergencies, leading to consistent implementation of national orientation and cultural sensitization programs across the South East.	67	19.82

With a healthier and financially protected workforce, the agencies have increased their capacity to organize town hall meetings, cultural festivals, and orientation workshops that reinforce national unity and heritage.	70	22.78
Total	338	100

Source: Researcher, 2025

From the table 4.2.1, Majority of the respondents which constitute 18.05% of the respondents concurred that By covering a significant portion of healthcare costs, NHIA has helped reduce out-of-pocket expenses for staff, allowing CBAAC and NOA employees to focus more on cultural and national value promotion rather than personal financial struggles, 18.63% of the respondents agreed that The financial protection provided by NHIA has led to better health security among employees, boosting morale and productivity. This has enhanced their effectiveness in implementing value-driven programs and campaigns, 22.78% of the respondents concord that Healthy and financially secure staff are more willing and able to participate in community engagement programs, exhibitions, and awareness campaigns that promote Nigeria's cultural identity and national values, 22.78% of the respondents noted that NHIA’s support ensures fewer disruptions due to health-related absenteeism or medical emergencies, leading to consistent implementation of national orientation and cultural sensitization programs across the South East, 20.26% of the respondents agreed With a healthier and financially protected workforce, the agencies have increased their capacity to organize town hall meetings, cultural festivals, and orientation workshops that reinforce national unity and heritage.

Research Question 2

To what extent has NHIA provision of improved health care services has enhanced Center for Black and African Arts and Civilization (CBAAC) and National Orientation Agency in promoting national cohesion and development in south East Nigeria

Table 4.2.3: The respondents view on the extent NHIA provision of improved health care services has enhanced Center for Black and African Arts and Civilization (CBAAC) and National Orientation Agency in promoting national cohesion and development in south East Nigeria

The respondents view on the extent NHIA provision of improved health care services has enhanced Center for Black and African Arts and Civilization (CBAAC) and National Orientation Agency in promoting national cohesion and development in south East Nigeria	Frequency	Percent
NHIA’s enhanced healthcare services have improved the physical and mental well-being of staff, enabling CBAAC and NOA workers to carry out their duties more effectively, particularly in organizing programs that foster national unity and development.	67	19.82
Healthy staff members are more capable of organizing and participating in festivals, workshops, and campaigns that showcase cultural heritage and promote messages of national cohesion in the South	85	25.14

East.

Improved healthcare has enabled field officers and cultural ambassadors to reach remote communities with messages of peace, unity, and development without fear of health risks, increasing their presence and impact in the region. 52 15.38

Access to regular healthcare services has minimized health-related absences, allowing for continuous implementation of civic education and cultural programs aimed at fostering regional integration and identity. 83 24.56

joint health education campaigns organized in collaboration with community leaders have served as platforms for promoting peaceful coexistence and mutual understanding across ethnic and religious lines. 52 15.38

Total 338 100.0

Source: Researcher, 2025

From the table 4.2.3, 19.82% of the respondents were of the opinion that NHIA’s enhanced healthcare services have improved the physical and mental well-being of staff, enabling CBAAC and NOA workers to carry out their duties more effectively, particularly in organizing programs that foster national unity and development, 25.14% of the respondents were of the opinion that Healthy staff members are more capable of organizing and participating in festivals, workshops, and campaigns that showcase cultural heritage and promote messages of national cohesion in the South East, 24.56% of the respondents occurred that Improved healthcare has enabled field officers and cultural ambassadors to reach remote communities with messages of peace, unity, and development without fear of health risks, increasing their presence and impact in the region and finally 15.38% of the respondents concord that joint health education campaigns organized in collaboration with community leaders have served as platforms for promoting peaceful coexistence and mutual understanding across ethnic and religious lines.

Test of Hypotheses

H₀₁: NHIA provision of financial protection has no positive significant effect on Center for Black and African Arts and Civilization (CBAAC) and National Orientation Agency in promoting national values in South East

Chi Square table for testing of Hypothesis I

O	E	(O-e)	(O-e) ²	(O-e) ² E
61	61.2	-0.2	0.4	0
79	61.2	17.8	316.84	5.18
46	61.2	-15.2	231.04	3.78
77	61.2	15.8	249.64	4.07
43	61.2	-18.2	331.24	5.41
338				18.44

Table value = 5.991, calculated value = 18.44

Decision: Since the calculated value (30.74) which is greater than the table value (5.99), the H_0 (null hypothesis) is therefore rejected. This implies that **NHIA provision of financial protection has positive significant effect on Center for Black and African Arts and Civilization (CBAAC) and National Orientation Agency in promoting national values in South East**

Hypothesis II

H₀₂: **NHIA provision of improved health care services has no positive significant effect on Center for Black and African Arts and Civilization (CBAAC) and National Orientation Agency in promoting national cohesion and development in south East Nigeria**

Chi Square table for testing of hypothesis II

O	E	(O-e)	(O-e) ²	(O-e) ² E
44	61.2	-17.2	295.84	4.83
76	61.2	14.8	219.04	3.57
69	61.2	7.8	60.84	0.99
42	61.2	-19.2	368.64	6.02
75	61.2	13.8	190.44	3.11
306				18.52

Table value = 5.991, calculated value = 18.52

Decision: Since the calculated value (29.96) which is greater than the table value (5.99), the H_0 (null hypothesis) is therefore rejected. This implies that NHIA provision of improved health care services has positive significant effect on Center for Black and African Arts and Civilization (CBAAC) and National Orientation Agency in promoting national cohesion and development in south East Nigeria

5.1 Summary of Findings

The summary of the study could be summarized as follows;

- NHIA provision of financial protection has positive significant effect on Center for Black and African Arts and Civilization (CBAAC) and National Orientation Agency in promoting national values in South East**
- NHIA provision of improved health care services has positive significant effect on Center for Black and African Arts and Civilization (CBAAC) and National Orientation Agency in promoting national cohesion and development in south East Nigeria
- NHIA provision of effective health care management has positive significant effect on Center for Black and African Arts and Civilization (CBAAC) and National Orientation Agency in preserving cultural heritage in South East Nigeria

- NHIA provision of increased Access of Healthcare has positive significant effect on Center for Black and African Arts and Civilization (CBAAC) and National Orientation Agency in enhancing cultural exchange in south East Nigeria

5.2 Conclusion

This study examined the effect of the National Health Insurance Authority (NHIA) on the performance of the Center for Black and African Arts and Civilization (CBAAC) and the National Orientation Agency (NOA) in the South East geopolitical zone of Nigeria. The findings revealed that NHIA’s interventions—particularly in areas such as financial protection, improved healthcare service delivery, effective healthcare management, and increased access to healthcare—have significantly enhanced the operational capacity and impact of both agencies. Specifically, NHIA’s support has contributed to better staff well-being, reduced absenteeism, increased morale, and greater participation in

programs focused on cultural preservation, national value reorientation, national cohesion, and cultural exchange. Healthy and secure personnel are more equipped to execute the agencies' mandates, including community engagement, cultural documentation, public sensitization, and national integration activities. Furthermore, the study highlighted how NHIA's healthcare coverage has indirectly supported the preservation of indigenous knowledge, intergenerational transmission of cultural heritage, and peaceful coexistence across ethnic lines—all of which are essential for fostering unity and sustainable development in the South East region. In conclusion, the NHIA plays a critical and complementary role in enhancing the performance of institutions like CBAAC and NOA. Strengthening healthcare access for cultural and orientation workers not only promotes institutional efficiency but also accelerates the broader national goals of unity, development, and cultural sustainability. Therefore, sustained investment in health insurance and strategic inter-agency collaboration is recommended to deepen these positive outcomes across Nigeria.

5.3 Recommendations

Based on the findings the following recommendations are made;

1. The government should ensure broader and more comprehensive NHIA coverage for staff of CBAAC and NOA, including field officers and temporary personnel, to promote continuous participation in cultural and national orientation programs without health-related disruptions.
2. CBAAC and NOA should collaborate with NHIA to organize regular health sensitization workshops and wellness programs for their staff. This would not only improve productivity but also promote a culture of preventive healthcare in the workplace.
3. Policymakers should consider integrating health and cultural development in budgetary planning. By allocating specific funds for health-enhanced cultural projects, agencies can maximize the dual benefits of well-being and cultural preservation.
4. NHIA, CBAAC, and NOA should deepen collaboration by initiating joint community outreach programs that combine health education with national value reorientation

and cultural exchange. This synergy can further enhance national cohesion and grassroots development in the South East and beyond.

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