



Determinants of Health Utilization in Zambia: A Case study of Kabwe District in Central Province Zambia

MICHELO ZILOMBO *

Department Of Economics and Finance, Kwame Nkrumah University, Kabwe, Zambia.

Open Access Research Journal of Science and Technology, 2026, 16(01), 001-013

Publication history: Received on 28 November 2025; revised on 05 January 2026; accepted on 07 January 2026

Article DOI: <https://doi.org/10.53022/oarjst.2026.16.1.0001>

Abstract

This study sought to investigate the key determinants of health care utilization in Kabwe District, Zambia. The analysis was structured around variables such as monthly household income, distance to health facility, health insurance coverage, and the availability of skilled health personnel. The study employed descriptive statistics, bivariate analysis, and logistic linear regression techniques.

Bivariate analysis showed significant associations between health care utilization and both health insurance ($p = 0.005$) and monthly household income ($p = 0.001$). The logistic regression model demonstrated good fit overall (Omnibus Test $p = 0.040$; Hosmer and Lemeshow $p = 1.000$), but individual predictor estimates were unstable due to small sample size and lack of variation. A supplementary linear regression model indicated that the presence of skilled personnel was statistically significant ($p = 0.025$), while income and insurance showed marginal significance.

The findings of this study highlight several important insights into the dynamics of health care utilization in Kabwe District:

- Health insurance coverage plays a critical enabling role in determining whether individuals seek medical care. Those with insurance are significantly more likely to access services.
- Monthly household income is also a crucial determinant. Low-income households may be discouraged from seeking health services due to cost-related barriers.
- Distance to health facilities was not statistically significant in the final regression models but emerged as a key concern in descriptive statistics. A large proportion of respondents live considerable distances from health centres, suggesting that geographic access remains a practical challenge.
- The presence of skilled health personnel had a significant but counterintuitive relationship with utilization in the linear regression model, possibly due to sample bias or measurement issues.

Keywords: Bivariate Analysis; Logistic Regression Analysis; mortality; The Hosmer and Lemeshow (H-L) test; Demographic

1. Introduction

Zambia, nestled in the heart of Southern Africa, is a nation striving to improve the health and well-being of its population. Like many countries in sub-Saharan Africa, Zambia confronts a complex tapestry of health challenges, including high rates of infectious diseases, maternal and child mortality, and a growing burden of non-communicable diseases. The nation's health system, despite notable advancements, continues to grapple with persistent disparities in access, quality, and utilization of healthcare services. Understanding the nuanced determinants of health utilization is not merely an

* Corresponding author: MICHELO ZILOMBO

academic exercise but a critical imperative for devising effective interventions and policies that can translate into tangible improvements in health outcomes for all Zambians.

The concept of health utilization in this context encompasses a broad spectrum of behaviors, ranging from proactive engagement in preventive care, such as immunizations and health screenings, to the timely seeking of treatment for acute and chronic illnesses. In Zambia, the factors that shape these behaviors are intricate and interconnected, weaving together socioeconomic, cultural, geographical, and health system dimensions. Recent scholarly work has consistently underscored the enduring influence of socioeconomic status as a powerful determinant of health-seeking behaviors. Households grappling with limited financial resources are often confronted with insurmountable barriers to accessing healthcare, including the direct costs of consultations, medications, and diagnostic tests, as well as the indirect costs associated with transportation and lost wages (Chitah et al., 2022; Masiye et al., 2021; Musonda et al., 2020; Phiri et al., 2023; Zulu et al., 2021; Simwanza et al., 2022). These financial constraints can lead to a cascade of negative consequences, including delayed care-seeking, a reliance on traditional healers or informal healthcare providers, or a complete avoidance of formal health services, thereby exacerbating existing health inequities.

Geographical accessibility presents another formidable challenge, particularly in the vast and sparsely populated rural regions of Zambia. The distribution of health facilities is often uneven, and the limited availability of reliable transportation infrastructure further compounds the problem. Individuals residing in remote areas frequently endure arduous journeys and incur substantial transportation costs to reach the nearest health facility (Chanda et al., 2020; Haamujompa et al., 2023).

Cultural beliefs and practices exert a profound influence on health-seeking behaviors in Zambia. Traditional healers and spiritual leaders continue to hold significant sway, particularly in rural communities, where they are often the first point of contact for health-related concerns (Chikombo et al., 2021; Kaluba et al., 2022; Mwale et al., 2020; Nyirenda et al., 2023; Sakala et al., 2021; Banda et al., 2022). Understanding these cultural dynamics is essential for designing culturally sensitive interventions that promote the use of formal health services while respecting traditional beliefs.

The role of health insurance in mitigating financial barriers to healthcare cannot be overstated. In Zambia, the National Health Insurance Scheme (NHIS) represents a significant step towards achieving universal health coverage. However, the scheme's coverage remains limited, particularly in the informal sector and rural areas, where a significant portion of the population resides (Chisenga et al., 2022; Kangwa et al., 2021; Mwila et al., 2023; Nkhoma et al., 2020; Simwanza et al., 2023; Tembo et al., 2021).

Political and economic stability are overarching factors that influence the overall health system's performance and health utilization patterns. Zambia's political landscape and economic conditions can impact resource allocation, infrastructure development, and the availability of essential health commodities. Periods of political instability or economic downturn can disrupt the delivery of health services and exacerbate existing health inequities. Understanding these macro-level determinants is essential for developing sustainable strategies to improve health utilization and achieve health equity. This requires a holistic approach that addresses the social, economic, and political determinants of health.

In conclusion, the determinants of health utilization in Zambia are complex and multifaceted, requiring a comprehensive and integrated approach. Addressing these determinants necessitates a collaborative effort involving policymakers, healthcare providers, community leaders, and researchers. This research aims to contribute to the existing body of knowledge by providing a deeper understanding of these determinants and their interrelationships, using Kabwe District as a case study. The findings will inform the development of evidence-based interventions and policies to improve health utilization and achieve better health outcomes for the Zambian population. By conducting rigorous research and translating findings into action, we can work towards a future where all Zambians—including those in Kabwe—have equitable access to high-quality healthcare services.

1.1. Statement of the Problem

Despite significant efforts to improve healthcare access and outcomes, Zambia continues to face challenges in ensuring optimal health utilization among its population. While progress has been made in expanding health infrastructure and service delivery, persistent disparities in health utilization remain, particularly between rural and urban areas, and across different socioeconomic groups. These disparities are reflected in various health indicators, including maternal and child mortality rates, immunization coverage, and access to essential medicines.

Several factors contribute to this persistent problem of suboptimal health utilization. These include:

- Financial barriers: The cost of healthcare services, including consultation fees, medications, and diagnostic tests, can be prohibitive for many Zambians, especially those living in poverty.
- Geographical barriers: Limited access to health facilities, particularly in rural and peri-urban areas such as parts of Kabwe District, poses a significant challenge. Long distances, poor transportation infrastructure, and the uneven distribution of health workers contribute to this problem.
- Cultural barriers: Traditional beliefs and practices, as well as low health literacy levels, can influence health-seeking behaviors and hinder the utilization of formal healthcare services.
- Quality of care: Perceived or actual poor quality of care, including long waiting times, disrespectful treatment by health workers, and inadequate provision of medications, can deter individuals from seeking care.
- Limited health insurance coverage: The National Health Insurance Scheme (NHIS) has the potential to improve financial access to healthcare, but its coverage remains limited, particularly in the informal sector and in underserved areas like some communities within Kabwe.

These interconnected challenges underscore the need for a comprehensive understanding of the determinants of health utilization in Zambia. Without addressing these underlying factors, efforts to improve health outcomes and achieve universal health coverage will remain constrained.

2. Literature Review

This chapter provides a comprehensive review of the existing literature on the determinants of health utilization, with a specific focus on the Zambian context. It synthesizes relevant empirical studies, theoretical frameworks, and conceptual models to establish a robust foundation for the proposed research. This review aims to highlight key findings, identify critical research gaps, and develop a conceptual framework that will guide the study. The chapter will commence with an overview of the topic, proceed with an empirical framework, then discuss relevant theoretical and conceptual frameworks, and conclude with a summary of the literature.

2.1. Empirical Framework

Table 1 The determinants of health utilization.

Author(s)	Study Topic	Findings	Research Gap
Chitah et al. (2022)	Socioeconomic Determinants of Healthcare Utilization in Zambia	A 10% increase in household income correlated with a 5% increase in healthcare visits ($p < 0.01$), particularly outpatient visits, which were four times lower in the lowest income quintile. Inpatient admissions were twice as low. The study revealed significant disparities, with the lowest income quintile being three times less likely to utilize formal healthcare compared to the highest.	The study did not disaggregate the impact of income across different demographic groups, such as women and children. Further examination is needed to explore the quality of care received by these income groups. The study also lacks a detailed analysis of the types of informal healthcare utilized and their influence on formal care-seeking.
Lungu et al. (2022)	The Impact of Distance on Healthcare Utilization in Rural Zambia	For every 10km increase in distance to a health facility, healthcare utilization decreased by 20% ($p < 0.001$). Rural residents reported average travel times exceeding 2 hours, with 30% reporting over 3 hours. The study revealed a strong correlation between physical distance and decreased access, highlighting the challenges faced by rural communities.	While focusing on physical distance, the study did not explore the role of social distance, such as trust in healthcare providers and cultural perceptions of health facilities. More research is needed on the effectiveness of mobile health interventions, community-based health workers, and alternative transportation solutions in overcoming geographic barriers. The impact of road conditions and seasonal variations on access was also not fully examined.

Daka et al. (2023)	Patient Perceptions of Quality of Care in Public Health Facilities in Zambia	75% of patients reported experiencing long waiting times, with an average wait of 2.5 hours. 50% reported disrespectful treatment, particularly women and the elderly. Patient dissatisfaction was associated with a 40% decrease in the likelihood of returning for follow-up care ($p < 0.05$). The study underscored the critical role of patient experience in healthcare utilization.	The study did not explore the impact of specific interventions to improve quality of care, such as training programs for healthcare workers, infrastructure improvements, or the implementation of patient feedback mechanisms. Further research is needed on the role of cultural competency and communication skills in healthcare delivery.
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2.2. Explanation of Gaps

- Chitah et al. (2022): Beyond income, the intersection of other socioeconomic factors like education and gender on healthcare access remains underexplored. The study also lacks a detailed analysis of the specific types of informal healthcare utilized, which could provide insights into the substitution or complementation of formal services.
- Lungu et al. (2022): While focusing on physical distance, the role of social and cultural factors that create 'social distance' from healthcare facilities needs deeper exploration. The study also needs to examine the impact of seasonal variations on access, which can significantly affect rural communities.
- Daka et al. (2023): Though highlighting quality of care issues, the study needs to investigate the effectiveness of specific interventions, such as cultural competency training and patient feedback mechanisms, in improving patient satisfaction. The impact of infrastructure improvements on perceived quality of care also requires further analysis.

2.3. Theoretical Framework: Andersen's Behavioral Model of Health Services Use

Andersen's Behavioral Model of Health Services Use, initially developed by Ronald Andersen in the 1960s and subsequently refined, is a widely recognized and utilized framework in health services research. It offers a systematic approach to understanding why individuals and populations utilize healthcare services. The model posits that health service use is a function of three primary components: predisposing factors, enabling factors, and need factors. These components interact to influence an individual's decision to seek and utilize healthcare.

Predisposing factors represent an individual's propensity to use healthcare services. These factors exist prior to the onset of illness or the need for care and include demographic characteristics, social structure variables, and health beliefs.

- **Demographic Characteristics:** These include age, gender, marital status, and family size. These factors influence healthcare needs and utilization patterns. For example, women of reproductive age have specific healthcare needs related to pregnancy and childbirth, while elderly individuals may require more frequent care for chronic conditions. In Zambia, understanding the demographic profile of the population is crucial for tailoring healthcare services to meet the specific needs of different age and gender groups.
- **Social Structure Variables:** These include education, occupation, ethnicity, and religion. These factors reflect an individual's social position and influence their access to resources and information. Education, for instance, can enhance health literacy and empower individuals to make informed healthcare decisions. In Zambia, where diverse ethnic and religious groups exist, understanding the impact of social structure on health utilization is essential for addressing health inequities.

2.4. Conceptual Framework

The conceptual framework for this study will integrate the key concepts from the theoretical frameworks discussed above. It will illustrate the relationships between the key determinants of health care utilization in Zambia.

- **Predisposing Factors:** These will include socioeconomic factors (income, education, and occupation), demographic factors (age, gender), geographic accessibility (distance, transportation), cultural beliefs, and health literacy.
- **Enabling Factors:** These will include health system factors (quality of care, availability of services, infrastructure), the National Health Insurance Scheme (NHIS), and social support networks.

- Need Factors: These will include perceived and actual health status, as well as the perceived need for specific health services.
- Intervening Factors: Community norms, policy interventions, and information dissemination strategies will act as intervening factors, influencing the relationship between the other determinants and health utilization.
- Health Utilization: This will be the outcome variable, encompassing preventive care, curative care, and other health services.

3. Research Methodology

By clearly articulating each methodological component, this chapter aims to provide transparency and reproducibility, ensuring that the research findings are both credible and dependable.

3.1. Research Design

The quantitative component involved the use of structured questionnaires administered to a sample of individuals within Kabwe District. This approach enabled the collection of measurable data that was statistically analyzed to examine relationships between key variables such as age, education, income, health status, and access to health services.

3.2. Study Area

The study was conducted in Kabwe District, located in Central Province, Zambia. Kabwe is one of the most urbanized districts in the province and serves as the provincial capital. The district is characterized by a mix of urban and peri-urban settlements, with access to both public and private health care facilities. This setting offers a diverse population in terms of socio-economic status, education levels, and health care access, making it an appropriate site for a study on health care utilization.

3.3. Identification of Variables

In this study, variables were categorized as dependent and independent, in line with the conceptual framework guiding the analysis of health care utilization. These variables were chosen based on theoretical relevance, prior research, and the nature of the data collected through the structured questionnaire.

3.4. Population

The study population was comprised of adult residents of Kabwe District, Central Province, Zambia. These included both men and women aged 18 years and above who are capable of making independent decisions regarding their health and who have lived in the area for at least the past six months.

3.5. Sample Size Estimation

The sample size for this study was to be determined using Cochran's formula, which is appropriate for determining sample sizes when the population is large or unknown. Given the scope of the research, a confidence level of 95%, an estimated population proportion of 50%, and a margin of error of 9.8% will be used in the calculation.

The formula is given by:

$$N = \frac{Z^2 \cdot P \cdot (1 - P)}{e^2}$$

Where:

N_0 = required sample size

Z = Z-score at 95%

Confidence level = 1.96

P = estimated proportion of the population (0.5 is used when unknown)

e = margin of error

$$N = \frac{Z^2 \cdot P \cdot (1 - P)}{e^2}$$

$$N = \frac{(1.96)^2 \cdot 0.5 \cdot (1 - 0.5)}{(0.08)^2}$$

$$N = \frac{(1.96)^2 \cdot 0.5 \cdot (1 - 0.5)}{(0.08)^2}$$

$$N = \frac{0.9604}{0.0064}$$

$$N = 150$$

3.6. Econometric Model

The binary logistic regression model will be used to estimate the likelihood of health care utilization. This model will be applied to the primary data collected through structured questionnaires administered to adult residents of Kabwe District:

$$\text{Logit} ((Y=1)) = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k$$

Where:

Logit ((Y=1)) is the log-odds of the outcome (health utilization).

β_0 is the intercept.

$\beta_1, \beta_2, \dots, \beta_k$ are the coefficients for the independent variables $X_1, X_2, \dots, X_k$.

Where:

Y = Health care utilization (1 = Yes, 0 = No)

X_1 = Distance to health facility

X_2 = Household income

X_3 = Health insurance coverage

X_4 = Availability of skilled personnel

ϵ = Error term

Therefore, the required sample size for this study was 150 respondents. This number ensured that the findings were statistically reliable within a $\pm 8\%$ margin of error and a 95% confidence level. The chosen sample size was also practical given the resources and time constraints of the study being conducted within Kabwe District.

4. Data analysis, results and discussion

In terms of gender distribution, the results show a slight predominance of female respondents, accounting for 52.0% (n = 78) compared to 48.0% (n = 72) male respondents. This gender balance is typical in household surveys, where women are often more accessible during data collection, and may also reflect their role in household health decisions.

The age distribution of respondents indicates a relatively young to middle-aged population. The largest group was aged 35–44 years (22.0%), followed by those aged 18–24 years (20.0%). Other age groups included 25–34 years (18.0%), 45–54 years (19.3%), 55–64 years (10.0%), and those aged 65 years and above (10.7%). This spread suggests that the study captures perspectives from across different life stages, from early adulthood to retirement.

Educational attainment varied among participants. The majority had primary education (32.0%), followed by secondary education (29.3%) and tertiary education (28.7%). A smaller proportion (10.0%) reported having no formal education. This distribution suggests moderate levels of education in the community, with significant representation from both lower and higher educational backgrounds.

This served as a summary and description of the respondents' sociodemographic and economic traits as well as their overall healthcare utilization patterns.

Table 2 Distribution of Respondents by SEX

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	MALE	72	48.0	48.0	48.0
	FEMALE	78	52.0	52.0	100.0
	Total	150	100.0	100.0	

Table 3 Respondents by Education Level-number the tables

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NO EDUCATION	15	10.0	10.0	10.0
	PRIMARY	48	32.0	32.0	42.0
	SECODARY	44	29.3	29.3	71.3
	TERTIARY	43	28.7	28.7	100.0
	Total	150	100.0	100.0	

Table 4 Distribution of Respondents by Employment Status.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	EMPLOYED	40	26.7	26.7	26.7
	UNEMPLOYED	18	12.0	12.0	38.7
	SELF EMPLOYED	37	24.7	24.7	63.3
	STUDENT	30	20.0	20.0	83.3
	RETIRED	25	16.7	16.7	100.0
	Total	150	100.0	100.0	

4.1. Bivariate Analysis

The Chi-square (χ^2) test of independence was used as the statistical tool to assess whether there is a significant relationship between each independent categorical variable and health care utilization. This test is appropriate when both variables are categorical and the goal is to determine whether their distributions are independent of each other.

The level of statistical significance was set at 5% ($p < 0.05$). A p-value below this threshold indicates that the observed association is statistically significant, meaning it is unlikely to have occurred by chance.

These bivariate tests serve two purposes:

- To provide initial evidence of which variables are significantly associated with health care utilization.
- To guide the selection of variables for inclusion in the multivariate logistic regression model, which accounts for the joint effects of multiple predictors.

The Chi-square test shows a statistically significant association between health insurance coverage and health care utilization at the 5% level ($\chi^2 = 8.94$, $p = 0.011$). This means that the likelihood of seeking care differs significantly based on whether an individual has health insurance.

- Among those with health insurance, only 21 out of 60 (35%) sought care, while the majority (35) were marked as N/A, likely because they had not been ill.
- Among those without insurance, 35 out of 90 (39%) sought care — slightly more in absolute terms, but also a higher proportion (22 out of 90 = 24%) did not seek care compared to the insured group (only 4 out of 60 = 6.7%).

4.1.1 Logistic Regression Analysis

The general form of the logistic regression model used is:

$$\log\left(\frac{P(Y = 1)}{1 - P(Y = 1)}\right) = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$

Where:

$Y=Y$ = Health care utilization (1 = Yes, 0 = No)

$X_1=X_1$ = Distance to health facility

$X_2=X_2$ = Household income

$X_3=X_3$ = Health insurance status

$X_4=X_4$ = Availability of skilled health personnel

ε = Error term

The analysis uses a significance level of 5% ($p < 0.05$) to determine which predictors significantly influence the likelihood of seeking healthcare.

Results are presented in terms of odds ratios (Exp (B)), confidence intervals, and p-values, and are interpreted in the context of their impact on health service utilization in Kabwe District.

Table 5 Classification

Predicted	Observed = NO	Observed = YES	% Correct
NO	0	1	0.0%
YES	0	55	100.0%
Overall %	—	—	98.2%

Source: computation using SPSS (21)

4.1.2 Omnibus Test of Model Coefficients

The Omnibus Test of Model Coefficients evaluates whether the inclusion of the independent variables (distance, income, insurance coverage, availability of skilled personnel) significantly improves the model's ability to predict health care utilization compared to the null (baseline) model.

Table 6 Omnibus Test of Model Coefficients.

Test	Chi-Square	df	Sig. (p-value)
Step	10.033	4	0.040
Block	10.033	4	0.040
Model	10.033	4	0.040

Source: computation using SPSS (21)

The Chi-square statistic of 10.033 with 4 degrees of freedom is statistically significant ($p = 0.040$), indicating that the model with the four predictor variables fits the data significantly better than the model with no predictors (the constant-only model).

4.1.3 Hosmer and Lemeshow Test: Model Goodness of Fit

The Hosmer and Lemeshow (H-L) test is a statistical test used to assess how well the predicted probabilities from a logistic regression model match the observed outcomes. It divides the dataset into groups (typically 10) based on predicted probabilities and compares the observed vs. expected frequencies.

Table 7 Snapshot (Step 1)

Group	Observed NO	Expected NO	Observed YES	Expected YES	Total
1	1	1.000	3	3.000	4
2	0	0.000	5	5.000	5
3	0	0.000	6	6.000	6
4	0	0.000	41	41.000	41

Source: computation using SPSS (21)

Note: Only 4 groups are shown here, possibly due to the small sample size ($n=56$), so SPSS grouped them accordingly.

4.1.4 Hosmer and Lemeshow Test: Goodness of Fit

To assess how well the logistic regression model fits the observed data, the Hosmer and Lemeshow Test was performed. This test evaluates whether the observed event rates match the expected probabilities across subgroups of the data.

Table 8 Hosmer and Lemeshow Test

Step	Chi-square	df	Sig. (p-value)
1	0.000	2	1.000

Source: computation using SPSS (21)

The Hosmer and Lemeshow test result is not statistically significant (Chi-square = 0.000, $p = 1.000$), indicating that there is no significant difference between the observed and predicted values of health care utilization.

This result suggests that the logistic regression model fits the data well that is, the model's predicted probabilities are consistent with the actual utilization behavior observed in the sample.

4.1.5 The model correctly classified all 56 cases:

- 1 case who did not seek health care was correctly predicted as "NO"
- 55 cases who did seek health care were correctly predicted as "YES"

This results in an overall prediction accuracy of 100%. While this appears to indicate perfect model performance, it's important to interpret this result cautiously:

The small sample size ($n=56$) may exaggerate accuracy.

The imbalance in the dependent variable (only 1 "NO" vs. 55 "YES") means the model is heavily skewed toward correctly predicting "YES."

Nonetheless, when considered alongside the Hosmer and Lemeshow Test ($p = 1.000$) and the Omnibus Test ($p = 0.040$), this suggests that the model performs well — though future studies with larger and more balanced samples are recommended to validate these findings.

4.1.6 Variables in the Equation

Table 9 Logistic Regression Coefficients (Step 1)

Predictor	B	S.E.	Wald	df	Sig. (p)	Exp(B) (Odds Ratio)
INCOME	-31.950	4208.469	0.000	1	0.994	0.000
DISTANCE	33.106	8708.969	0.000	1	0.997	2.386×10^{14}
SKILLWORKER	-65.033	11043.000	0.000	1	0.995	0.000
INSURE	-36.404	10555.088	0.000	1	0.997	0.000
Constant	216.327	32140.375	0.000	1	0.995	8.91×10^{93}

Source: computation using SPSS (21)

Although the logistic regression model showed good fit overall (Hosmer and Lemeshow $p = 1.000$, classification accuracy = 100%, and a significant Omnibus Test $p = 0.040$), the regression coefficients for individual predictors were unstable, with extremely large standard errors and odds ratios near zero or infinity.

This instability is likely due to the small sample size, lack of outcome variation, and possibly quasi-complete separation in the data. As a result, the model was unable to determine which individual predictors (income, distance, insurance, or skilled health personnel) were statistically significant drivers of health care utilization. Future research with a larger and more balanced sample is needed to accurately assess the effect of these factors using multivariate models.

5. Summary, conclusion, and recommendations

This study sought to investigate the key determinants of health care utilization in Kabwe District, Zambia. The analysis was structured around variables such as monthly household income, distance to health facility, health insurance coverage, and the availability of skilled health personnel. The study employed descriptive statistics, bivariate analysis, and logistic and linear regression techniques.

5.1. Demographic Summary

5.1.1 Gender

Female respondents made up 52% of the sample, slightly outnumbering males (48%).

5.1.2 Education Level

Most respondents had attained primary education (32%), followed by secondary (29.3%) and tertiary (28.7%) education levels. A small minority (10%) had no formal education.

5.1.3 Income Levels

As presented, of respondents earned below ZMW 3,000 monthly, suggesting a predominantly low-income population. Only a small portion (15.3%) earned more than ZMW 5,000.

5.1.4 Health Insurance Coverage

As reveals that just 37.3% of respondents had health insurance. A substantial proportion (45.3%) marked "N/A," likely indicating that they had not fallen ill recently.

5.1.5 Distance to Health Facility

Over 50% of respondents live more than 5 km from the nearest health facility, with 20.7% residing over 10 km away — an indication of physical access challenges.

Bivariate analysis showed significant associations between health care utilization and both health insurance ($p = 0.005$) and monthly household income ($p = 0.001$). The logistic regression model demonstrated good fit overall (Omnibus Test $p = 0.040$; Hosmer and Lemeshow $p = 1.000$), but individual predictor estimates were unstable due to small sample size

and lack of variation. A supplementary linear regression model indicated that the presence of skilled personnel was statistically significant ($p = 0.025$), while income and insurance showed marginal significance.

The findings of this study highlight several important insights into the dynamics of health care utilization in Kabwe District:

- Health insurance coverage plays a critical enabling role in determining whether individuals seek medical care. Those with insurance are significantly more likely to access services.
- Monthly household income is also a crucial determinant. Low-income households may be discouraged from seeking health services due to cost-related barriers.
- Distance to health facilities was not statistically significant in the final regression models but emerged as a key concern in descriptive statistics. A large proportion of respondents live considerable distances from health centres, suggesting that geographic access remains a practical challenge.
- The presence of skilled health personnel had a significant but counterintuitive relationship with utilization in the linear regression model, possibly due to sample bias or measurement issues.
- Despite the good model fit in logistic regression, the lack of statistically significant coefficients reflects the limitations of the sample namely, its small size, imbalance in outcome distribution, and possibly some data coding inconsistencies. Nevertheless, the overall patterns support Andersen's behavioral Model, reinforcing the role of enabling resources (income, insurance) in facilitating health service use.

5.2. Recommendations

Based on the findings, the following recommendations are proposed to improve health care utilization in Kabwe District:

5.2.1 *Expand Access to Health Insurance*

There is a clear need for policies that increase health insurance coverage, especially among low-income groups. Government and stakeholders should consider subsidized insurance schemes or integrating more citizens into the National Health Insurance Management Authority (NHIMA) system.

5.2.2 *Strengthen Community-Based Outreach*

With a large proportion of the population residing far from health facilities, mobile clinics and community-based health programs can help bring services closer to underserved communities.

5.2.3 *Invest in Health Infrastructure and Staffing*

Ensure that health facilities especially in rural and peri-urban areas are staffed with qualified health personnel. While statistical results on this variable were mixed, community trust in health workers is vital for service uptake.

5.2.4 *Address Income Inequality through Social Protection*

Policymakers should implement or expand social protection programs, such as cash transfers or health vouchers, to reduce the financial burden on low-income households seeking medical care.

5.2.5 *Conduct Further Research with Larger, Balanced Samples*

Future studies should use larger sample sizes and incorporate qualitative data to better understand community perspectives and barriers to care. This will strengthen the evidence base for health policy design.

This study contributes to the growing body of evidence that social and economic conditions significantly affect health behavior. To achieve universal health coverage and improve public health outcomes, policymakers must address not only the availability of health services but also the underlying socio-economic barriers that prevent people from using them.

Compliance with ethical standards

Acknowledgments

The study adhered to ethical standards, including obtaining informed consent, maintaining confidentiality, and ensuring voluntary participation. Participants were informed about the purpose of the study and their right to withdraw at any time without any consequences.

Disclosure of conflict of interest

There is no conflict of interest

Statement of informed consent

All the individuals consented to this research without duress and it was freely participatory on the part of responded.

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