



Cost-Effectiveness of Community-Based Health Insurance in Rural Mozambique Over Five Years: An Ethnographic Perspective

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Abstract

Community-based health insurance programmes have emerged as a promising strategy for improving access to healthcare in rural areas of developing countries, including Mozambique. The study employed an ethnographic approach involving participant observation, interviews with stakeholders, and document review to understand the dynamics of these programmes within local communities. Community members reported significant reductions in out-of-pocket healthcare expenses, with over 70% indicating a noticeable decrease in medical costs. Financial sustainability was achieved through community contributions that averaged at least \$1 per month per household. The findings suggest that community-based health insurance programmes can be effective in reducing financial barriers to healthcare and improving health outcomes in rural Mozambique, particularly when supported by sustainable funding mechanisms. Programme administrators should prioritise ongoing engagement with communities to ensure continued support and adapt the schemes to changing needs over time. Community-Based Health Insurance, Rural Mozambique, Cost-Effectiveness, Ethnography

Keywords: *African Geography, Community Health Initiatives, Ethnography, Cost-Benefit Analysis, Rural Development, Participatory Research, Sustainability Studies*

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