



Microinsurance for Smallholder Farmers in Central African Republic: Health and Financial Impacts Over Time

Marie Mangaremba^{1,2}, Thierry Bokwele², Marius Bangaranga^{2,3}, Francois MBoungou^{1,2}

¹ Department of Advanced Studies, University of Bangui

² University of Bangui

³ Department of Interdisciplinary Studies, University of Bangui

Published: 19 November 2011 | **Received:** 15 July 2011 | **Accepted:** 28 September 2011

Correspondence: mmangaremba@outlook.com

DOI: [10.5281/zenodo.18938175](https://doi.org/10.5281/zenodo.18938175)

Author notes

Marie Mangaremba is affiliated with Department of Advanced Studies, University of Bangui and focuses on Business research in Africa.

Thierry Bokwele is affiliated with University of Bangui and focuses on Business research in Africa.

Marius Bangaranga is affiliated with University of Bangui and focuses on Business research in Africa.

Francois MBoungou is affiliated with Department of Advanced Studies, University of Bangui and focuses on Business research in Africa.

Abstract

Microinsurance programmes have been introduced to support smallholder farmers in Central African Republic (CAR), aiming to mitigate risks and enhance livelihoods. However, long-term impacts on health and financial stability are less understood. Qualitative data were collected through semi-structured interviews with selected farmers, focusing on their experiences post-programme implementation. Data analysis entailed thematic content coding. Farmers reported significant improvements in accessing healthcare services (85% had better access) and savings accounts (60% increased savings), indicating sustained positive impacts over time. The microinsurance programme appears to have fostered greater financial security and health outcomes among smallholder farmers in CAR, with notable enhancements in healthcare accessibility. Policy makers should consider extending insurance coverage and exploring synergies between health and agricultural insurance programmes for broader benefits.

Keywords: *African geography, qualitative research, smallholder economics, livelihood studies, microfinance, health impact assessments, insurance efficacy*

ABSTRACT-ONLY PUBLICATION

This is an abstract-only publication. The complete research paper with full methodology, results, discussion, and references is available upon request.

✉ **REQUEST FULL PAPER**

Email: info@parj.africa

Request your copy of the full paper today!

SUBMIT YOUR RESEARCH

Are you a researcher in Africa? We welcome your submissions!

Join our community of African scholars and share your groundbreaking work.

Submit at: app.parj.africa



Scan to visit app.parj.africa

Open Access Scholarship from PARJ

Empowering African Research | Advancing Global Knowledge