



# Health Insurance Coverage and Maternal Care Practices Among Rural Tanzanian Women: An Action Research Study

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## Abstract

Rural Tanzanian women often face significant barriers in accessing quality healthcare services due to financial constraints and inadequate insurance coverage. An action research approach was employed involving semi-structured interviews and focus group discussions in selected villages. Data collection occurred over a period of six months. Health insurance significantly improved access to antenatal care (ANC) services; 75% of women reported increased use of ANC following coverage, whereas only 40% used such services before. The findings highlight the critical role of health insurance in promoting maternal health practices among rural Tanzanian women. Public health initiatives should prioritise expanding and subsidizing health insurance schemes to enhance access to essential healthcare services for rural populations.

**Keywords:** Rural, Tanzania, Health Insurance, Maternal Care, Community-Based, Participatory, Evaluation

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