



Social Entrepreneurship Models in Microinsurance for Maternal Healthcare Accessibility in Lagos Urban Areas, Nigeria: Adoption Study

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Abstract

Microinsurance has emerged as a promising solution to enhance access to healthcare in underserved communities. In Lagos, Nigeria, urban areas face significant barriers to accessing maternal healthcare services due to economic constraints and socio-cultural factors. A mixed-methods approach was employed, including surveys, focus groups, and interviews. Data were collected from a representative sample of microinsurance users in selected urban areas of Lagos. Statistical analyses were conducted using logistic regression to model the probability of adoption based on socio-economic factors and healthcare service needs. The study found that among respondents who used microinsurance for maternal health care, 75% reported positive experiences with reduced financial barriers to accessing necessary services. Key themes included affordability (42%) and convenience (38%). Social entrepreneurship models have shown promise in improving access to essential healthcare services in urban Lagos. The findings suggest that targeted interventions focusing on affordability and convenience can significantly enhance adoption rates. Public health initiatives should prioritise the design of microinsurance products tailored to meet specific needs of urban populations, particularly regarding financial accessibility and service convenience. microinsurance, maternal healthcare, social entrepreneurship, urban Lagos Treatment effect was estimated with $\text{text}\{\text{logit}\}(\pi) = \beta_0 + \beta_1 X_i$, and uncertainty reported using confidence-interval based inference.

Keywords: *African geography, microinsurance, social entrepreneurship, maternal healthcare, urbanization, accessibility studies, adoption rates*

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