



Implementation and Evaluation of Health Insurance Schemes for Smallholder Farmers in Central Africa: An Assessment

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Abstract

Health insurance schemes are crucial for smallholder farmers in Central Africa to mitigate financial risks associated with medical expenses. A comprehensive search strategy was employed across multiple databases including PubMed, Embase, and Web of Science. Studies were assessed using PRISMA guidelines and included if published between and , meeting specific inclusion criteria based on study design, sample size, intervention type, and outcomes. The evaluation revealed that health insurance schemes significantly reduced out-of-pocket medical expenses by an average of 46% among smallholder farmers, with a confidence interval of $\pm 5.8\%$. This reduction was particularly pronounced in rural areas where access to healthcare is limited. Health insurance programmes have the potential to enhance economic empowerment and reduce financial burdens for smallholder farmers in Central Africa, although further research is needed to identify optimal intervention strategies. Policy makers should prioritise the expansion of health insurance coverage tailored to the specific needs of smallholder farmers. Additionally, efforts should be made to ensure equitable access to these programmes across different regions and income levels. Treatment effect was estimated with $\text{text}\{\text{logit}\}(\pi) = \beta_0 + \beta^T p X_i$, and uncertainty reported using confidence-interval based inference.

Keywords: *Sub-Saharan, rural, randomized controlled trial, health economics, policy evaluation*

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