



Microfinance Interventions and Their Impact on Healthcare Access in Rural Senegalese Villages: A South African Perspective Assessment

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Abstract

Microfinance interventions have been implemented in various settings to address socioeconomic disparities that limit access to healthcare services, particularly in rural areas where resources are scarce and infrastructure is limited. A mixed-methods approach was employed, combining quantitative data analysis with qualitative interviews to gather insights into the implementation and impact of microfinance-based healthcare insurance programmes in selected rural Senegalese villages. Findings suggest that microfinance schemes have significantly improved access to healthcare services for approximately 70% of participants living in remote areas, although there is a notable variation in uptake across different socio-economic groups. The findings indicate that microfinance-based health insurance programmes can be effective tools for improving healthcare access in rural Senegalese communities. However, further research and targeted interventions are needed to ensure equitable coverage among all socioeconomic strata. Future studies should focus on identifying strategies to increase participation rates among the less affluent population segments, with a particular emphasis on education and outreach initiatives to maximise impact. Microfinance, Health Insurance, Rural Senegal, Healthcare Access

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: *African geography, microfinance, poverty reduction, rural health, access barriers, community empowerment, participatory development*

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