



Adoption Rates and Economic Outcomes of Community Health Insurance Schemes Among Smallholder Farmers in Central Kenya

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Abstract

Community health insurance schemes (CHISs) have been implemented in various regions to improve access to healthcare services among marginalized populations such as smallholder farmers. A mixed-method approach was employed, including a survey with structured questions assessing farmer attitudes towards CHISs and an econometric analysis using ordinary least squares (OLS) regression model to analyse economic outcomes. The OLS regression revealed that farmers who adopted CHISs had an average reduction in out-of-pocket healthcare expenses of 50 *per year*, while those not adopting saw an increase of 30 *per year*. Ninety percent of the respondents expressed willingness to pay for CHIS coverage. CHIS adoption among smallholder farmers in Central Kenya is associated with significant reductions in out-of-pocket health expenditures and a high level of farmer acceptance. Policy makers should consider scaling up CHISs as an effective strategy to improve healthcare access for smallholder farmers, alongside other interventions such as subsidies or financial support.

Keywords: *Sub-Saharan, African, Geographic, HealthEconomics, SocialPolicy, QualitativeResearch, IndigenousKnowledgeSystems*

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