



# Implementation Adoption Study of a Microfinance Platform among Healthcare Providers in Lagos, Nigeria 2001

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## Abstract

This study examines the adoption of a microfinance platform among healthcare providers in Lagos, Nigeria, to improve financial management and service delivery. A mixed-methods approach was employed, combining surveys with in-depth interviews to gather data from a sample of 50 healthcare providers across various facilities. The adoption rate varied significantly among different types of healthcare settings: private clinics had an 82% adoption rate compared to public hospitals at 45%. Interviews revealed that financial literacy and perceived benefits were key drivers for platform uptake. Healthcare providers in Lagos face varying challenges in adopting the microfinance platform, necessitating tailored strategies to enhance its effectiveness across different facility types. Tailored training programmes should be developed based on findings from this study to improve financial management practices among healthcare providers. Public-private partnerships could also help address initial adoption barriers. Treatment effect was estimated with  $\text{text}\{logit\}(\pi) = \beta_0 + \beta_1 p X_i$ , and uncertainty reported using confidence-interval based inference.

**Keywords:** *African healthcare, microfinance, implementation science, adoption studies, qualitative methods, quantitative methods, service delivery enhancement*

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