



Mobile Banking Apps in Healthcare Financing among Off-Grid Villagers in Senegal: An Impact Assessment

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Abstract

This study examines the adoption of mobile banking apps as a means to finance healthcare in off-grid villages in Senegal. A mixed-methods approach was employed, including surveys and interviews conducted with a sample of 150 villagers. Data were analysed using descriptive statistics and thematic analysis for qualitative data. Mobile banking apps significantly improved access to healthcare financing among off-grid villagers ($p < 0.05$). The use of mobile banking apps facilitated increased health expenditure, particularly in rural areas where traditional financial services were not available. Further studies should explore scalability and sustainability of mobile banking solutions for broader application within Senegalese healthcare systems. 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: *Mobile Banking, Off-Grid Villages, Senegal, Health Economics, Telemedicine, Poverty Alleviation, Payment Systems, Microfinance, Mobile Money*

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