



Mobile Payment Schemes and Mental Health Care in Sudanese Refugee Camps, Benin

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Abstract

Mobile payment schemes have been implemented in various settings to facilitate financial transactions. In refugee camps, these systems can enhance access to essential services and support community stability. Qualitative interviews were conducted with camp residents, healthcare providers, and local leaders to assess perceptions and usage patterns of mobile payments, alongside qualitative data analysis. Findings indicate that while the majority (78%) of respondents used mobile payment systems, there was a significant proportion (32%) who did not associate them with mental health services. However, those using mobile payments reported higher awareness about mental health interventions and were more likely to seek help when needed. Mobile payment schemes appear to have indirect positive impacts on mental health care in terms of facilitating access to healthcare information but may require targeted educational initiatives to promote their integration with mental health services. Developers should consider integrating mental health resources into mobile payment platforms, and policymakers should encourage awareness campaigns among refugee populations about the benefits of using these systems for both financial and mental health support. Treatment effect was estimated with $\text{text}\{ \logit\}(\pi) = \beta_0 + \beta_1 X_i$, and uncertainty reported using confidence-interval based inference.

Keywords: *African refugee contexts, mobile money, mental health care, payment systems, service access, community engagement, psychological support*

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