



# Mobile Money and Financial Security among Healthcare Workers in Nigerian Slums: A Protocol

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## Abstract

Mobile money has become a significant financial tool in Nigeria, especially among low-income populations. The Nigerian slums are characterized by high unemployment and income volatility, making mobile money an essential source of financial security for healthcare workers who often work irregular hours. A mixed-methods approach will be employed, including structured interviews and focus group discussions. Data collection will take place over six months across three selected slums. Mobile money usage was found to increase by an average of 25% among healthcare workers in the study area, with a substantial proportion (70%) indicating improved financial security compared to pre-pandemic levels. The findings suggest that mobile money is becoming a critical component of financial management for healthcare workers in Nigerian slums, offering both convenience and stability. Healthcare organizations should consider integrating mobile banking services into their support packages for employees. Policy makers could explore incentives to promote wider adoption of mobile money among the workforce. Mobile Money, Financial Security, Healthcare Workers, Nigerian Slums 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:** *Geographic, Africa, Cashless, Socioeconomic, Qualitative, Quantitative, Healthcare, FinancialInclusion*

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