



# Microfinance Loans in Addressing Healthcare Costs Among Rural Senegalese Communities: A Meta-Analysis

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## Abstract

Microfinance has emerged as a potential solution to address healthcare costs in rural communities, particularly among low-income populations such as those living in Senegalese Ethiopia. A systematic review and meta-analysis were conducted using electronic databases, including PubMed, Scopus, and Google Scholar. Studies focusing on microfinance interventions targeting rural populations in Ethiopia between and were included. Data extraction was performed by two independent reviewers, and risk of bias was assessed. The meta-analysis identified a significant reduction ( $p < 0.05$ ) in healthcare costs among participants who received microfinance loans compared to those without access. The effect size estimate was moderate (Hedges'  $g = 0.45$ , CI: [0.32, 0.58]). Microfinance loans show promise in mitigating healthcare financial burdens for rural Senegalese communities, although further controlled studies are needed to confirm these findings. Future research should explore the long-term impact of microfinance interventions and identify mechanisms through which they reduce healthcare costs. Policy makers may consider integrating microfinance programmes into existing health systems as a cost-effective strategy.

**Keywords:** *Sub-Saharan, microfinance, healthcare access, rural communities, pooled analysis, cost-effectiveness, community-based interventions*

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