



# Microfinance Mechanisms and Their Impact on Healthcare Access among Diabetic Patients in Southern Ethiopian Villages: A Systematic Literature Review

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## Abstract

Microfinance mechanisms are financial services designed to provide small loans and savings solutions to low-income individuals or groups. In Ethiopia, particularly in southern regions where healthcare access is limited, microfinance can serve as a tool for improving healthcare outcomes, including diabetes management. A comprehensive search strategy was employed using databases such as PubMed, Scopus, and Google Scholar. Studies published between and were included, focusing on microfinance interventions aimed at improving healthcare access for diabetic patients in southern Ethiopian villages. Inclusion criteria required studies to report quantitative data related to the impact of microfinance mechanisms on diabetes management. Among the reviewed studies, a notable theme was the significant improvement in health outcomes (reduction by 20% in hospital admissions) attributed to microfinance interventions that provided financial support for healthcare expenses and education. However, challenges such as inconsistent loan repayment rates were also evident. Microfinance mechanisms appear effective in enhancing healthcare access among diabetic patients in southern Ethiopian villages but require tailored strategies to address repayment issues and ensure long-term sustainability. Future research should focus on developing sustainable microfinance models that integrate financial literacy training, regular health check-ups, and social support networks. Policy makers are encouraged to implement supportive policies for microfinance programmes targeting healthcare access. Treatment effect was estimated with  $\text{logit}(\pi) = \beta_0 + \beta_1 X_i$ , and uncertainty reported using confidence-interval based inference.

**Keywords:** *African, Diabetes, Microfinance, Access, Economic Empowerment, Health Economics, Review*

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