

## Mobile money and healthcare access: a scoping review and realist review

### Abstract

#### Background

African countries face challenges in providing accessible healthcare due to severe underfunding of public health systems. Because only a few African countries spend the recommended annual threshold for delivering essential health services, many are left uninsured and accessing healthcare through out of pocket financing. Rural populations, who are often excluded from formal banking services, are disproportionately affected. Mobile money, a payment technology that allows registered SIM card users to make financial transactions, could bridge this gap.

#### Aims

This project aims to conduct a scoping and realist synthesis to explore the current literature on the impact of mobile money technology (MMT) on healthcare access in rural East African populations. The objective is to create program theories explaining the contexts through which MMT is likely to work, in order to inform innovation that increases MMT's potential to provide access to healthcare for these populations.

#### Methods

This study employed a scoping review approach to chart the existing literature on the impact that mobile money has had on healthcare. Following which the studies were qualitatively analysed and used to inform the realist syntheses which evolved in 3 key stages: initial program theory creation, testing of the program theories against empirical evidence for the creation of CMO (context-mechanism-outcome) configured tested program theories.

#### Results

This scoping review explores the impact of mobile money on healthcare access. From the scoping review, all seven of the selected studies provided evidence of a positive increase in healthcare access for users of mobile under at least one measured variable. It finds that mobile money usage increases healthcare expenditure, service utilization, and positive outcomes during health shocks. The realist syntheses produced 6 final program theories that explored a range of contexts that contribute towards the observed outcome. Program theories suggest migrant remittances, financial inclusion, and women's empowerment as key factors. Policy recommendations include incentivizing remittance use, collaboration with healthcare professionals, and low-interest health loans. Understanding these factors is crucial for driving innovation and improving healthcare access.

#### Conclusion

Reducing costs, increasing agent presence, incentivizing mobile money ownership and women-oriented innovations can enhance rural healthcare access. However, mobile money alone is not a comprehensive solution. Providers should offer fiscal education, encourage savings, and promote economic participation. Understanding the interaction between mobile money and healthcare, prioritizing people over profits, and addressing individual factors are crucial for meaningful innovation. Mobile money has the potential to transform rural healthcare by providing financial services. The review highlights the importance of

considering contextual factors for social innovations on healthcare beyond traditional research.