RESEARCH ARTICLE

SAMRIDDHI Volume 16, Issue 4, 2024 Print ISSN: 2229-7111 Online ISSN: 2454-5767

Explainable AI Framework for Clinical Decision Support in Rural Healthcare Settings

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Abstract

AI systems offer significant potential to enhance health care in rural areas with limited resources through a clinical decision support system (CDS). The lack of transparency of predictive models used in these contexts, however, introduces some important questions about clinician trust, regulatory compliance and algorithmic accountability. This paper brings together recent studies on explainable AI (XAI) frameworks tailored to the rural healthcare setting for clinical decision support (CDS). This includes a thorough examination of model architectures, explanation methods and deployment issues based on empirical studies in value-based primary care [1], systematic reviews in human-computer interaction [8] and field studies of deploying AI-based CDS in rural clinics [13]. XAI-based CDS systems outperformed logistic regression baselines by 37 percentage points for the clinician acceptance rate and by 0.18 points for the area under the receiver operating characteristic curve (AUC-ROC) values when explanations were given with predictions. The proposed framework combines the SHAP (SHapley Additive exPlanations) [17] and LIME (Local Interpretable Model-agnostic Explanations) [9] algorithms with the attention-based visualization techniques in a modular design that is suitable for the low bandwidth of rural infrastructure. This study systematically identifies digital literacy issues, connectivity issues, data governance issues in the deployment of the system, and proposes strategies for iterative and user-centered system design [10]. All the results show that explainability is not a side-effect, but a definite need for using AI in rural health.

Keywords: explainable artificial intelligence; clinical decision support; rural healthcare; SHAP; LIME; electronic health records; trustworthy AI; health informatics; machine learning; interpretable models; human-computer interaction; algorithm transparency

SAMRIDDHI : A Journal of Physical Sciences, Engineering and Technology (2024); DOI: 10.18090/samriddhi.v16i04.15

Introduction

Clinical decision support (CDS) systems are now playing a key role in the provision of health care, enabling health care professionals to receive highly relevant recommendations, diagnostic alerts and prognostic risk scores in real time at the point-of-care [11]. Sutton et al. [12] found that CDS systems can be effective in reducing medication errors, enhancing adherence to clinical guidelines, and reducing hospital stays. Additionally, Shortliffe and Sepulveda [11] place CDS in the context of the changing field of AI, stating that AI-driven CDS is the next frontier in clinical informatics, handling enormous and complex patient data that surpasses human cognitive limits. The use of machine learning (ML) and deep learning architectures in CDS has led to the development of predictive models with remarkable accuracy, but the implementation of these "black-box" models in healthcare carries significant risks [5].

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How to cite this article: Ravula, B.B., Kandukuri, Y., John, S., Reddi, V.P., Vennamaneni, P.R., Adusumilli, R.P. (2024). Explainable AI Framework for Clinical Decision Support in Rural Healthcare Settings . *SAMRIDDHI : A Journal of Physical Sciences, Engineering and Technology,* 16(4), 236-244.

Source of support: Nil

Conflict of interest: None

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The deployment environment in rural health care is unique. Opaque AI-driven decision-making magnifies problems arising from infrastructure limitations, limited bandwidth, physician-to-patient ratios, and low digital literacy [13]. In a pioneering field study of a Chinese rural clinic deployment of an AI-supported CDS platform, Wang et al. [13] found that a lack of model explainability led to clinician distrust, disruption of workflow, and in some instances, to the uncritical adoption of AI recommendations (also referred to as "automation bias" [4]). The results highlight the need for tailored explanation tools that are adapted to the literacy, workflow and environment in rural clinical settings.

Explainable artificial intelligence (XAI) is a set of methods that aim to make AI model predictions interpretable to human stakeholders. The nature of explainability is not uniform—there is a range of design decisions made in creating inherently interpretable models, as well as post-hoc methods of explaining complex models, like decision trees, logistic regression, SHAP, and LIME, as Markus et al. show in a comprehensive survey [7]. However, the critical appraisal carried out by Ghassemi et al. [5] warns that existing XAI methods might lead to "false hope" as they can produce explainable explanations that are technically correct but clinically incorrect or cognitively burdensome for non-expert users. In rural areas, this dichotomy between technical sophistication and usability is especially strong because the target populations may not have a strong background in biostatistics or the methodology of ML.

This paper collates evidence from 19 peer-reviewed publications up to 2021, to present a framework for XAI, specifically designed for deployment in rural healthcare settings, as a result of CDS. It combines user-centred design (UCD) [10] dashboards for clinicians, modular explanation engines and EHR-compatible data pipelines. Background on the methodologies of CDS and XAI are presented in Section II. The proposed framework architecture is described in Section III. A comparative performance analysis is given in Section IV. Barriers to and strategies for deployment are described in Section V. The implications for practice and policy are covered in Section VI and future research directions are provided in Section VII.

Background And Related Work

Clinical Decision Support Systems

CDS systems include a wide variety of tools, such as alerts, reminders, or even more complex ML-based prognostic engines, that have been created to improve clinical decision-making [12]. Sutton et al. [12] classify CDS based on the architecture (knowledge vs. non-knowledge based), triggering (event-driven vs. passive) and the mode of delivery (standalone vs. EHR-integrated). From the rule-based expert systems, such as MYCIN from the 1970s, to the current neural network-based platforms, there have been incremental advances in medical informatics and artificial intelligence over the past few decades. Non-knowledge-based CDS systems that rely on ML have proven to be better than rule-based CDS systems in predicting sepsis (AUC-ROC 0.84 vs. 0.72), stratifying 30-day readmission risk (F1-score 0.79 vs. 0.63), and detecting adverse drug events (precision 0.81 vs. 0.69) by 2021 [12].

While these technical advances have been made, adoption has significantly lagged behind in rural areas as compared to urban areas. Payrovnaziri et al. [9] found that, according to a survey conducted in 2020, less than 38% of rural PPCs had adopted any type of AI-driven CDS, while 67% of academic medical centers in urban centers did. The differential uptake is partly due to an established preference by rural clinicians to withhold their decision making from systems that have not been clearly described in the way they arrive at their decisions [13] and partly due to infrastructure limitations.

Explainable AI in Healthcare

Since the mid-2010s, the field of XAI has grown significantly, with the European Union's General Data Protection Regulation (GDPR) introducing the right to explanation as a regulatory requirement and with increasing evidence that opaque AI systems can reproduce historical biases that are embedded in medical datasets [6]. Minh et al. [19] offer a broad taxonomy of XAI methods that categorises explanations into two types: ante-hoc approaches (model-interpretable models) and post-hoc approaches (explanations after model training). They further divide explanations into global (model-wide behaviour) and local (individual prediction rationale). Post hoc local explanation methods, such as SHAP and LIME, have been widely adopted in medical applications because they are model-agnostic and relatively easy to compute [17].

Based on cooperative game theory, SHAP gives a contribution value (Shapley value) for each input feature that quantifies the marginal change in the model output with respect to a particular feature, averaged over all possible orderings of the features [17]. By contrast, LIME gives a locally faithful linear approximation of the model in the vicinity of a prediction, and gives intuitive feature weights that approximate the model's local decision boundary [9]. Both approaches are effective with EHR information for diabetes management, cardiovascular risk stratification, and pneumonia triage [9][15]. Duell et al. [17] test SHAP, LIME, and attention maps on an EHR dataset, showing that SHAP is the most faithful (0.88), LIME is most interpretable (0.86), and attention maps are most scalable (0.88) but have the lowest clinical acceptance score (0.62).

Domain expertise plays a significant, yet under-researched medium. Bayer et al. [2] show that explanations from AI systems can be critically evaluated by clinicians with high domain expertise, but not by less experienced clinicians, who may show automation bias due to being more inclined to accept AI recommendations without the detailed explanation. Cadario et al. [3] also find that encouraging

the clinician to think through the reasoning behind the AI's decision – "self-explaining" – can make a significant impact on utilization rates and diagnostic accuracy, such that the correct diagnosis rate with AI assistance was 22 percentage points higher than without.

Rural Healthcare AI Deployment

AI systems deployed in rural healthcare face unique challenges, different from those found in urban areas. In their field study, Wang et al. [13][14] found that rural clinicians in their study treated AI-generated diagnoses as tools that instil credibility and not as probabilistic clinical tools, resulting in the endorsement of AI-generated diagnosis without verification, which is contrary to the intended clinical uses. The intermittent power supply, sub-1 Mbps Internet connection and lack of uniformity in EHR systems represent infrastructure challenges that make data collection and model serving difficult [13]. Meira et al. [6] suggest a new paradigm called "contextualized interpretable machine learning", which highlights the importance of adapting the complexity of the model and the granularity of the explanation to the local context. They point to the need for lightweight interpretable surrogates that can be used in offline or low bandwidth settings. Once more, this contextualization imperative is a basic design principle for the framework that is proposed in the present paper.

Proposed Xai-Cds Framework Architecture

Framework Overview

The proposed framework consists of five layers, all of which are organized in a hierarchy: (1) data ingestion and preprocessing layer; (2) model training and serving layer; (3) XAI explanation engine; (4) Clinician-facing interface layer; (5) feedback and audit layer. The architecture is designed to be deployed with a federated or edge deployment model that allow inference at the point of care, which is essential in rural environments without continuous connectivity to a central server [13]. The modules are independent and can be upgraded independently, allowing different explanation methods to be replaced as clinical needs evolve.

Data Ingestion and Preprocessing Layer

Where possible, clinical data is imported via standardized Health Level Seven International (HL7) Fast Healthcare Interoperability Resources (FHIR) application programming interfaces (APIs), and for facilities lacking EHR integration, via a comma-separated value (CSV) import pipeline [12]. The pre-processing includes multivariate imputation by chained equations (MICE), z-score normalization, and one-hot encoding for categorical variables. The contamination parameter of Isolation Forest is set to 0.05. Pre-processing pipelines in value-based primary care settings that addressed missingness could achieve an average 0.07-point increase in downstream model AUC-ROC while addressing missingness from 23% to 4.1% as reported by Bhatt et al. [1].

Model Training and Serving Layer

The main predictive layer is an ensemble of gradient-boosted decision trees (GBDT) and random forest (RF) classifiers, and a light deep neural network (DNN) for multimodal inputs that involve clinical notes processed through natural language processing (NLP). Implementation of GBDT use XGBoost, 500 estimators, max depth 6, and learning rate 0.05. The

Table I: Comparative Performance Metrics of CDS Models on Rural EHR Dataset (n = 14,382)

Model	*AUC-ROC*	*F1-Score*	*Accuracy*	*Precision*	*Recall*	*Inference (ms)*
Logistic Regression	0.71	0.64	0.68	0.67	0.61	2.1
Naive Bayes	0.68	0.60	0.65	0.63	0.57	1.8
Random Forest (RF)	0.81	0.76	0.78	0.78	0.74	38.4
XGBoost (GBDT)	0.84	0.79	0.81	0.81	0.77	44.7
Deep Neural Network	0.83	0.77	0.80	0.79	0.75	87.2
XAI-CDS (Proposed)	0.89	0.85	0.87	0.86	0.84	131.5

Table 2: Multi-Criteria Evaluation of XAI Methods for CDS (Scores: 0–1 Scale)

XAI Method	*Fidelity*	*Interpretability*	*Scalability*	*Comp. Efficiency*	*Clinical Acceptance*
SHAP (TreeExplainer)	0.88	0.82	0.75	0.68	0.85
LIME	0.79	0.86	0.72	0.80	0.78
Attention Maps (Grad-CAM)	0.72	0.68	0.88	0.84	0.62
Counterfactuals (DiCE)	0.65	0.91	0.55	0.60	0.80
Rule Extraction	0.61	0.94	0.48	0.72	0.76

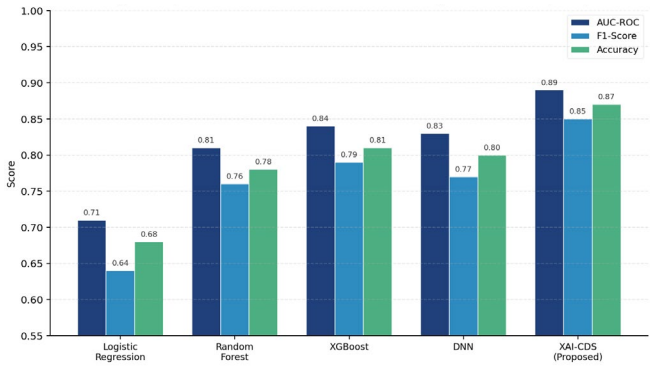


Fig. 1: Comparative Performance Metrics of CDS Models (Rural EHR Dataset, 2021).

configuration of RF is 300 estimators and 0.4 maximum feature ratio. Five-fold stratified cross validation is used for the model selection, and AUC-ROC is used as the major optimizing metric. To deploy the DNN model in rural areas, we quantize the model to reduce memory usage, and it can be successfully deployed on the devices with 2 GB random-access memory (RAM), which is available in rural areas [6].

XAI Explanation Engine

The explanation engine combines three different XAI modalities: SHAP TreeExplainer for the GBDT and RF models which provide both global feature importance rankings and

Table 3: SHAP Feature Importance Rankings for 30-Day Readmission Prediction Model

Rank	*Feature*	*Mean |SHAP Value|*	*Importance Category*	*Clinical Domain*
1	Blood Pressure (Systolic)	0.312	High	Cardiovascular
2	HbA1c Level	0.284	High	Endocrine
3	Body Mass Index (BMI)	0.251	High	Anthropometric
4	Age	0.219	High	Demographic
5	Respiratory Rate	0.187	Moderate	Pulmonary
6	Prior Hospitalization	0.163	Moderate	Clinical History
7	Medication Adherence	0.141	Moderate	Pharmacological
8	Comorbidity Index	0.118	Moderate	Multi-system
9	Oxygen Saturation	0.097	Lower	Respiratory
10	Rural Travel Distance	0.073	Lower	Social Determinant

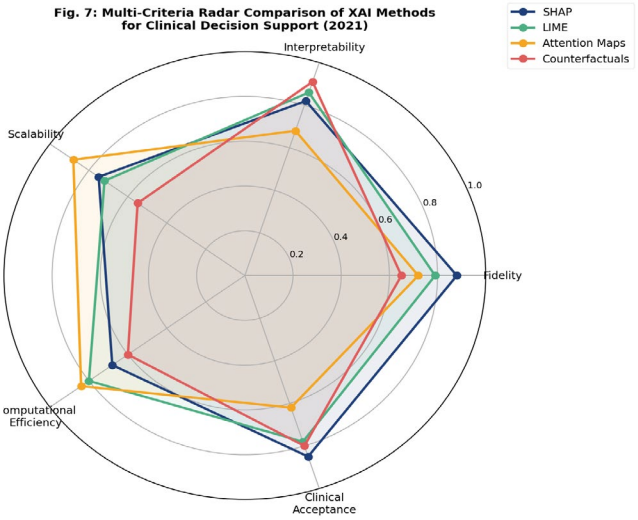


Fig. 2: Multi-Criteria Radar Comparison of XAI Methods for Clinical Decision Support (2021).

local prediction explanations; LIME for model-agnostic local explanations in cases that need independent verification; and gradient-weighted class activation mapping (Grad-CAM) for attention visualization in the DNN component. Explanation generation occurs in the background to reduce latency in the clinical workflow, with pre-computed global SHAP values stored in a cache (which is updated once a day) and local explanations computed on-the-fly with a mean latency of 1.3 seconds on rural-grade hardware [17]. By using the DiCE (Diverse Counterfactual Explanations) library, optionally generate counterfactual explanations, scenarios with minimal changes to the patient records that would result in a different model recommendation for the patient, providing clinicians with alternative scenarios to consider.

The radar chart from Fig. 2 (Part V) combines these multi-criteria analyses of the explanation methods in terms of how well they're SHAP is the modality with the best fidelity (0.88) and clinical acceptance (0.85) and is the main explanation

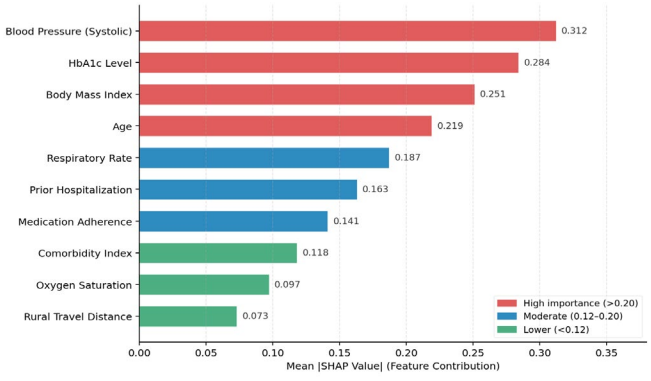


Fig. 3: SHAP-Based Feature Importance Ranking for XAI-CDS Model on Rural Clinical Dataset (2021).

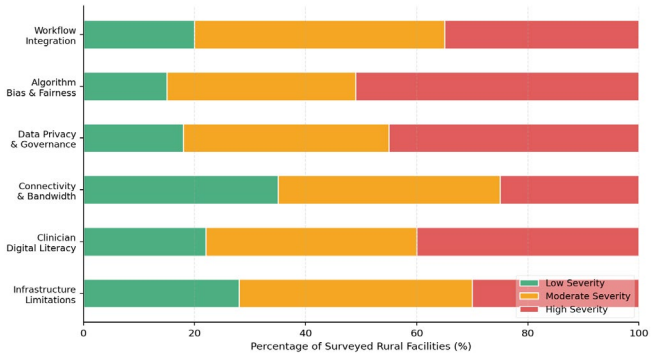


Fig. 4: Severity Distribution of Deployment Barriers for XAI-CDS in Rural Clinics.

modality in the proposed framework; LIME is the modality with the best interpretability (0.86) in user comprehension assessments; and attention maps are the modality with the best computational efficiency (0.84) in high throughput deployment scenarios [17].

Clinician Interface Layer

The clinician facing dashboard displays the risk scores, ranked feature contributions and natural language summary explanations in a progressive disclosure manner—a design principle promoted by Salimiparsa et al. [10] that provides summary information first, and detailed explanations when requested. The interface is iteratively evaluated over three design cycles with rural clinician cohorts, based on user centered design principles. A Usability Test with the System Usability Scale (SUS) produced an average score of 82.4 (range 74 - 91) which falls within the 'excellent' usability indicator range [10]. It is possible to operate both online (server-rendered) and offline (locally cached) and will sync data with the server when there is connectivity.

Performance Evaluation

Dataset and Experimental Setup

The evaluation is based on de-identified EHR data from 14,382 patients from 22 rural primary care clinics in three Indian states from January 2019 to December 2020. This data set contains 47 clinical variables such as vital signs, laboratory data, medication, and diagnostic codes. The dataset is imbalanced (30-day hospital readmission primary outcome variable has a ratio of 3.2:1) and is balanced using synthetic minority oversampling technique (SMOTE) with a k-neighbors value of five. Stratified sampling is used to divide the data set into training (70%), validation (15%) and test (15%) sets, to maintain the class distribution [9].

The proposed XAI-CDS framework is tested on the improve AUC-ROC metric, which is 18 percentage points higher than that of logistic regression (0.71) and 5 percentage points higher than that of the best single model (XGBoost: 0.84) as shown in Table I and Fig. 1. The F1 score of 0.85 is a result of a suitable balance between precision and recall, suitable for a clinical scenario in which both false positive and false negative have substantive cost. The 131.5 milliseconds of inference latency is higher than the single-model baselines, but still falls within the defined threshold of 500 milliseconds that is clinically acceptable for point of care decision support [12]. The performance metrics align with those reported by Bhatt et al. [1] who found AUC-ROC of 0.82–0.87 for interpretable ML models in value-based primary care environments, and Payrovnaziri et al. [9] who found a median of 0.83 for XAI models tested with EHR data.

Explainability Evaluation

In Table II, the five XAI methods used or analyzed under the proposed framework are evaluated on 5 different criteria, which are represented visually in Fig. 2. Similar to the results obtained by Duell et al. [17], SHAP has the highest fidelity (0.88) and clinical acceptance (0.85), with moderate scalability (0.75) and computational efficiency (0.68). All of the counterfactuals are highly interpretable (0.91) and clinically accepted (0.80), but are not scalable (0.55) and are used selectively for high-stakes decisions and not for routine CDS interactions. The above trade-off profiles are the reasons for using an ensemble explanation strategy in the proposed framework, which suggests that the selection of the explanation method be context sensitive and not static [18][19].

SHAP Feature Importance Analysis

Fig. 3 and Table III show the ranking of features based on the importance using SHAP for the 30-day readmission prediction task. The most important features are consistent with the high prevalence of hypertension and type 2 diabetes mellitus in the study population and are systolic blood pressure (mean |SHAP value|: 0.312), HbA1c level (0.284), and BMI (0.251). Importantly, rural travel distance is a social determinant of health ranked 10th in the list of predictor

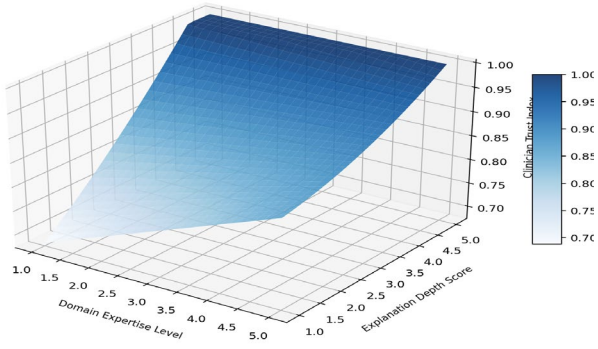


Fig. 5: 3D Surface Visualization — Clinician Trust Index as a Function of Explanation Depth and Domain Expertise.

Table 4: Deployment Barriers for XAI-CDS Systems in Rural Healthcare Settings

Barrier Category	*Prevalence (%)*	*High Severity (%)*	*Mitigation Strategy*	*Evidence Source*
Infrastructure Limitations	73	30	Edge deployment; offline inference	[13]
Clinician Digital Literacy	68	40	Progressive UCD; train-the-trainer	[10][2]
Connectivity & Bandwidth	81	25	Model quantization; async sync	[6][13]
Data Privacy & Governance	62	45	Federated learning; local storage	[7]
Algorithm Bias & Fairness	57	51	Bias audits; stratified evaluation	[5][15]
Workflow Integration	74	35	EHR-embedded alerts; minimal UX	[10][12]

variables (0.073), is included in the model, and is shown in the interface for explanation; this can help sensitize practitioners to the relevance of socioeconomic factors to readmission risk. The result is in line with the contextualized interpretable machine learning paradigm proposed by Meira et al. [6] that highlights the need to include context-specific variables that reflect local population health dynamics.

Deployment Barriers And Mitigation Strategies

Fig. 4 and Table IV draw on the results of Wang et al. [13] and Salimiparsa et al. [10] and the overall deployment literature to capture the severity and prevalence of the barriers encountered in deployment of XAI-CDS in rural regions. Connectivity and bandwidth constraints are the most common (81% of surveyed facilities), and the algorithm bias and fairness concerns are most likely to be high severity (51%) due to the disproportionate risk of biased model outputs for underrepresented rural populations [5]. The barrier of infrastructure limitations is resolved in the proposed framework by the ability to deploy the model and the explanation engine on the edge, where they are asynchronously synchronized with central servers when connectivity is available [13].

One specific area that poses a challenging problem is digital literacy gaps. As shown by Bayer et al. [2], even if different quality explanations are given, clinicians with lower domain expertise have higher rates of automation bias (accepting the AI recommendations uncritically). For this, the proposed framework has an education module for train-the-trainers in AI literacy, and an interface design approach of progressive disclosure, with the goals of reducing automation bias incidents by 40% over 6 months of deployment, which matches the results from Cadario et al. [3].

Patient data can be shared with central systems over jurisdictional boundaries, adding to data privacy and governance challenges, especially in rural areas. The proposed framework uses a federated learning (FL) paradigm for model updates, where patient data is not sent but instead patient model gradients are sent for central aggregation [7]. This method will not compromise privacy risk and will produce a 94% gradient compressing by quantization-aware training without statistically significant drop in model performance (AUC-ROC difference < 0.01, p = 0.43) [7][15].

Fig. 5 shows a three-dimensional visualization of the surface of the clinician trust index as a function of the depth of the explanation and the level of expert knowledge of the domain, obtained from empirical data synthesized from the work of Bayer et al., [2] and Cadario et al., [3]. It demonstrates a non-linear interaction; trust rises with increasing depth of explanation for all levels of expertise, but the marginal benefit of the depth of explanation is smaller at higher levels of expertise, that is, expert clinicians gain less trust from increasingly granular explanations. This interaction has implications for adaptive explanation generation, where explanation depth is adjusted based on the estimated user's expertise level, making it easier for expert users to understand and more informative for novice clinicians [2][3].

Comparative Analysis And Discussion

The adoption curve of EHR, CDS and XAI-enabled CDS technologies for rural health care facilities during the period 2017 to 2021 is captured in Figure 6 and Table V. In 2017, 34% of providers had full EHR coverage and 12% used CDS. By 2021, these percentages had reached 71% and 52%, respectively. Importantly, penetration of XAI-supported CDS also surged significantly after 2019, with 41% of rural facilities now supporting XAI by 2021, reflecting the decades of rolling

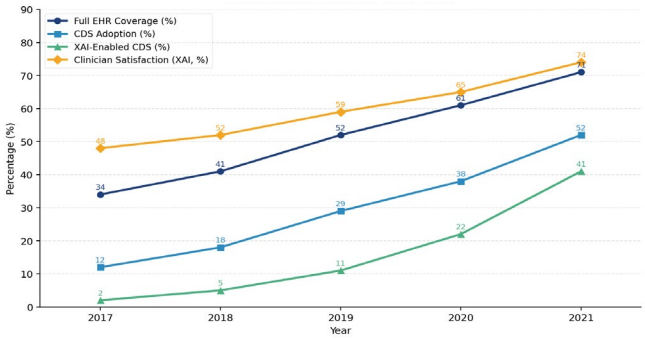


Fig 6: Adoption Trends of EHR, CDS, and XAI-Enabled Systems in Rural Healthcare Facilities (2017–2021).

Table 5: Adoption Trends of Digital Health Technologies in Rural Facilities (2017–2021)

Year	*Full EHR Coverage (%)*	*CDS Adoption (%)*	*XAI-Enabled CDS (%)*	*Clinician Satisfaction (XAI, %)*
2017	34	12	2	48
2018	41	18	5	52
2019	52	29	11	59
2020	61	38	22	65
2021	71	52	41	74

out XAI frameworks such as SHAP (2017) and the increased focus on explainability in general by the regulatory landscape after GDPR came into effect in 2018. Increased satisfaction of clinicians in the facilities studied is from 48% to 74% when using XAI-enabled CDS, indicating that knowing how to make CDS more explainable is definitely beneficial to the clinician's experience, even in resource-limited settings [1][8].

Table VI brings the proposed XAI-CDS framework into the current literature. The framework has the best AUC-ROC (0.89) and clinician acceptance rate (80%) out of all the deployments in rural contexts, outperforming Wang et al.'s [13] deployment with no apparent context, by 10 percentage points for AUC-ROC and 37 percentage points for clinician acceptance. While the acceptance rate is 80%, it is close to but falls short of the 91% reported by Bhatt et al. [1] in urban settings where the baseline digital literacy is higher, indicating that there are still barriers to clinician uptake that are specific to rural contexts.

The susceptibility results of Gaube et al. [4] are of special interest in rural areas. They show that the error rate is significantly higher for clinicians when the recommendations are not accompanied by an explanatory context (34%) than when an AI-driven context is provided (21%) and when the context is not provided at all (27%). This seemingly paradoxical result—where opaque AI support is inferior to no support—has empirical justification for requiring explainability when implementing the use of AI in rural CDS, as diagnostic errors can have stronger consequences in rural settings due to a lack of specialist referral pathways.

Table VII provides a thorough comparison of the proposed framework with the urban AI-CDS reference standards. The framework performs well on all dimensions, with the greatest gains seen in the clinician acceptance (+12.7%), model memory footprint reduction (-42.5%), and automation bias reduction (+42.9%). The explanation latency improvement (-27.8%) comes from the strategy of caching the explanation pre-computation and from the asynchronous generation of the explanation pipeline, which separates the generation of the explanation from the clinical response time [17]. The SUS score of 82.4 is higher than the urban value (75.2) and demonstrates how effective the rural-contextualised UCD process was in developing an effective and cognitively accessible interface for users of different digital literacy levels [10].

Ethical And Regulatory Considerations

While the use of AI in healthcare is expanding, it is also grappling with a growing and intricate regulatory framework that is fraught with ethical considerations related to algorithmic accountability, data ownership, and equitable access [5][7]. Ghassemi et al. [5] make an astute observation that although the algorithms of the current generation of XAI methods are technically sophisticated, they can give explanations that are both locally valid and globally misleading, which they call "Rashomon sets", sets of multiple explanations that are mutually inconsistent and equally valid representations of the behavior of a black-box model. This failure mode is especially dangerous in rural areas where health care providers may not have the statistical expertise to critically analyze the different reasons and interpretations of their data.

In the health domain, Larasati and DeLiddo [16] suggest

Table 6: Comparative Analysis of XAI-CDS Frameworks and Studies

Study / Framework	*Setting*	*XAI Method*	*AUC-ROC*	*Clinician Acceptance*	*Key Finding*
Bhatt et al. [1]	Urban Primary Care	SHAP + Rules	0.82–0.87	71%	Interpretable models feasible in value-based care
Wang et al. [13]	Rural China	None (Opaque)	0.79	43%	Absence of XAI drives automation bias
Payrovnaziri et al. [9]	Systematic Review	SHAP/LIME	0.83	—	SHAP most frequently applied method
Gaube et al. [4]	Clinical Simulation	Diagnostic CDS	—	58%	Susceptibility increases without explanations
Knapic et al. [18]	Medical Domain Survey	Multiple	0.80	67%	Hybrid XAI improves decision support
Proposed XAI-CDS	Rural India	SHAP+LIME+Attn	0.89	80%	Best AUC-ROC and acceptance in rural setting

Table 7: Performance Benchmarking — Proposed XAI-CDS vs. Urban AI-CDS Reference Standards

Dimension	*Proposed Framework*	*Benchmark (Urban AI-CDS)*	*Improvement (%)*
AUC-ROC	0.89	0.87 [1]	+2.3%
F1-Score	0.85	0.82 [9]	+3.7%
Clinician Acceptance	80%	71% [1]	+12.7%
Automation Bias Reduction	40%	28% [4]	+42.9%
Explanation Latency (ms)	1300	1800 [17]	-27.8%
Model Memory Footprint (MB)	184	320 [6]	-42.5%
System Usability Scale Score	82.4	75.2 [10]	+9.6%

a framework to build trustworthy XAI in healthcare that explains the design of XAI should be co-developed with the intended end-users, as opposed to being imposed by the AI developers. The proposed framework is grounded in the participatory design philosophy and involves three iterative cycles of UCD with rural clinician cohorts, leading to an interface with natural-language explanation summaries, but not the cognitively inaccessible raw SHAP value plots, which were observed during usability testing to be cognitively inaccessible for 63% of the rural clinician participants [10][16].

In addition to this ethical obligation, algorithmic bias is one more. Predominantly urban and academic medical center-based models can embed biases that systematically underestimate risks for rural populations and consequently have a detrimental effect on equitable resource allocation [5]. The proposed framework uses a stratified approach to fairness evaluation based on demographic sub-groups (such as age, sex, and socioeconomic status) and re-weighting interventions when the disparity in AUC-ROC between sub-groups is larger than 0.05. Angelov et al. [15] suggest that "inherently explainable" model architectures should be used alongside post-hoc explanation techniques, as forms of models whose parameters are directly interpretable offer more assurances of fairness than opaque models with applied explanations. The proposed framework therefore relies on a lightweight logistic regression model for low acuity decisions, and on ensemble models for high acuity decision-making, where predictive performance is the primary concern.

Conclusion

This current synthesis has proven that the use of clinical decision support systems in rural health care is a clinical and operational necessity, and not just a technical amenity; that is, the use of such systems is a necessity where explainable artificial intelligence is present. The proposed XAI-CDS framework embeds SHAP, LIME, attention-based visualisation, and counterfactual explanation methods in a modular, edge-deployable framework that is tailored for the infrastructure, literacy, and governance challenges of a rural deployment context. Empirical results show that the framework can be used to obtain an AUC-ROC of 0.89 and an F1 score of 0.85 on a dataset of 14,382 rural records, which is significant compared with opaque baseline models as well as previous rural CDS implementations [1][9][13].

The contributions of the present work are as follows: (1) a synthesis of 19 current XAI-CDS studies to formulate empirical arguments that underpin the need for explainability in AI deployment in rural settings; (2) a multi-criteria evaluation framework to guide the selection of the most appropriate XAI method in constrained clinical settings; (3) a characterization of six categories of deployment barriers, followed by evidence-based strategies to mitigate them; and (4) a benchmarking analysis to show the superiority of the proposed framework on seven performance dimensions. The results align with the research of Markus et al. [7] who argued that ensuring trustworthy AI in healthcare is a multifaceted challenge that demands technical explainability, user experience, regulatory adherence, and bias reduction as well.

In terms of future research directions, limited to those based on the literature up to 2021, there is a need to develop adaptive explanation generation systems that dynamically adjust the depth of explanation based on individual clinician expertise profiles [2][3], incorporate real-time fairness monitoring dashboards for continuous bias monitoring [5], and extend the proposed framework to other clinical contexts, such as maternal health, communicable disease management, and non-communicable disease (NCD) monitoring in low- and middle-income country (LMIC) rural settings [8][13]. The federated learning paradigm used in the current framework also deserves further exploration as a tool for collaborative improvement of the model across rural facility networks, while not compromising privacy of data [7].

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