



# A Theoretical Framework for Mobile Money Transfers and Antenatal Care Utilisation among Pregnant Adolescents in Ugandan Refugee Settlements

Nakato Kaggwa<sup>1</sup>

<sup>1</sup> Department of Epidemiology, Uganda Christian University, Mukono

**Published:** 13 February 2012 | **Received:** 13 September 2011 | **Accepted:** 03 January 2012

**Correspondence:** [nkaggwa@hotmail.com](mailto:nkaggwa@hotmail.com)

**DOI:** [10.5281/zenodo.18529825](https://doi.org/10.5281/zenodo.18529825)

## Author notes

*Nakato Kaggwa is affiliated with Department of Epidemiology, Uganda Christian University, Mukono and focuses on Medicine research in Africa.*

## Abstract

Pregnant adolescents in Ugandan refugee settlements face significant barriers to accessing antenatal care, contributing to poor maternal health outcomes. While conditional cash transfer programmes show promise for improving health service use, their application via mobile money in humanitarian contexts lacks a robust theoretical foundation. This article proposes a theoretical framework to analyse the impact of a mobile money-based conditional cash transfer programme on antenatal care attendance among pregnant adolescents in Adjumani's refugee settlements. It aims to delineate the intervention's operational pathways and identify key moderating factors. The framework was developed through a synthesis of existing behavioural and economic theories, including the Health Belief Model and concepts of financial inclusion. It integrates constructs from literature on humanitarian assistance, adolescent health, and digital finance to model the intervention's hypothesised mechanisms. Key insights: The framework posits that the primary mechanism for increased antenatal care attendance is the reduction of direct and indirect financial costs. A crucial moderating factor is the adolescent's level of intra-household decision-making power over the transferred funds, which may substantially influence the transfer's effectiveness. The proposed theoretical framework offers a structured basis for understanding how mobile money conditional cash transfers could influence antenatal care use in a complex humanitarian setting. It highlights the interplay between economic empowerment, social structures, and health-seeking behaviour. Future empirical research should test this framework in Adjumani and similar settings. Programme designers should incorporate strategies to safeguard adolescents' control over transfers and address concurrent non-financial barriers to care. theoretical framework, conditional cash transfer, mobile money, antenatal care, adolescents, refugee health, Uganda This article contributes a tailored theoretical lens for public health research and practice, designed to analyse digital financial interventions for vulnerable pregnant populations in refugee contexts.

**Keywords:** *conditional cash transfers, antenatal care, adolescent pregnancy, Sub-Saharan Africa, mobile money, health systems strengthening, refugee health*



## ABSTRACT-ONLY PUBLICATION

This is an abstract-only publication. The complete research paper with full methodology, results, discussion, and references is available upon request.

✉ **REQUEST FULL PAPER**

**Email:** [info@parj.africa](mailto:info@parj.africa)

Request your copy of the full paper today!

## SUBMIT YOUR RESEARCH

**Are you a researcher in Africa? We welcome your submissions!**

Join our community of African scholars and share your groundbreaking work.

**Submit at:** [app.parj.africa](http://app.parj.africa)



Scan to visit [app.parj.africa](http://app.parj.africa)

**Open Access Scholarship from PARJ**

Empowering African Research | Advancing Global Knowledge