



# Evaluating the Impact of a Mobile Money-Based Conditional Cash Transfer Programme on Antenatal Care Attendance Among Pregnant Adolescents in Adjumani's Refugee Settlements

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## Abstract

Pregnant adolescents in refugee settings face significant barriers to accessing antenatal care (ANC), contributing to poor maternal and neonatal outcomes. While conditional cash transfers (CCTs) can improve health service utilisation, evidence on mobile money-delivered CCTs for this group in humanitarian contexts is scarce. This protocol describes a study to evaluate the impact of a mobile money-based CCT programme on ANC attendance among pregnant adolescents in refugee settlements in Adjumani, Uganda. The primary objective is to determine its effect on the proportion completing at least four ANC visits. Secondary objectives are to assess changes in early ANC initiation and to explore participant and healthcare worker perceptions. A mixed-methods, quasi-experimental design with a concurrent control group will be used. A cohort of pregnant adolescents will be recruited from intervention and control settlements. Quantitative data on ANC attendance will be collected from health records and surveys at baseline and post-intervention. Qualitative data will be gathered through focus group discussions and in-depth interviews to understand contextual factors and implementation experiences. Analysis will involve multivariate regression and thematic analysis. As this is a study protocol, no empirical findings are presented. The anticipated primary outcome is a measurable increase in the proportion of participants achieving four ANC visits in the intervention group compared to the control. The study is expected to generate evidence on the feasibility and impact of a mobile money-based CCT strategy to improve ANC uptake among this underserved population in a humanitarian setting. Findings will inform recommendations for the Ugandan Ministry of Health and humanitarian partners on integrating digital CCTs into adolescent sexual and reproductive health programmes in refugee settlements. Policy considerations for scalability will be provided. conditional cash transfer, mobile money, antenatal care, adolescents, refugee, Uganda, humanitarian This protocol contributes a detailed methodological framework for evaluating a novel digital health financing intervention aimed at a vulnerable population, addressing a critical evidence gap in public health practice within refugee contexts.

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

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