

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 transfer (CCT) programmes can improve health service use, evidence on mobile money-delivered CCTs for this group in humanitarian contexts is scarce. This study evaluated the impact of a mobile money-based CCT programme on ANC attendance among pregnant adolescents in refugee settlements in Adjumani, Uganda. A quasi-experimental design was employed. Pregnant adolescents were enrolled from intervention and comparable control settlements. The intervention group received bi-monthly mobile money transfers conditional upon verified ANC attendance at designated health facilities. Data from structured questionnaires and health facility records were analysed using difference-in-differences regression. The programme significantly increased the proportion of adolescents achieving the recommended four or more ANC visits. Attendance in the intervention group was 2.3 times higher than in the control group by the third trimester. Qualitative findings highlighted improved agency over transport costs and reduced stigma as key facilitators. Mobile money-based CCTs are an effective strategy for enhancing ANC attendance among pregnant adolescents in refugee settlements by addressing financial and logistical barriers. Mobile money CCTs should be integrated into routine maternal health programming for adolescents in humanitarian settings. Programme design must include community sensitisation to address stigma and ensure health systems are strengthened to manage increased demand. conditional cash transfer, mobile money, antenatal care, adolescents, refugee health, Uganda, maternal health This study provides novel evidence on the efficacy of a digital financial intervention to improve maternal health-seeking behaviour in a protracted humanitarian crisis, informing strategies for adolescent-friendly health services in displacement settings.

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

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