

AI INTEGRATED RISK PREDICTION MODELS FOR EARLY DETECTION OF HIGH-RISK PREGNANCIES IN RESOURCE-CONSTRAINED MATERNAL HEALTHCARE SETTINGS OF PAKISTAN

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Abstract

High-risk pregnancies are a major contributor to maternal and neonatal morbidity and mortality, particularly in resource-constrained healthcare systems such as Pakistan, where delayed diagnosis and limited clinical decision-support tools hinder timely intervention. This study developed and evaluated an integrated machine learning-based risk prediction model for the early detection of high-risk pregnancies using clinical, demographic, obstetric, and socio-economic data. A quantitative cross-sectional design was employed, and data from 600 pregnant women were analyzed using multiple machine learning algorithms, including Logistic Regression, Support Vector Machine, Random Forest, and XGBoost. Model performance was assessed using accuracy, precision, recall, F1-score, and AUC-ROC. Results indicated that XGBoost achieved the highest predictive performance (accuracy = 91.8%, AUC-ROC = 0.94), outperforming other models. Key risk factors identified included blood pressure, hemoglobin levels, antenatal care visits, obstetric history, and socio-economic status. To enhance interpretability and clinical trust, Explainable Artificial Intelligence (SHAP) was applied, revealing transparent contributions of individual predictors. The findings demonstrate that integrated AI-based predictive models significantly improve early risk detection and clinical decision-making in maternal healthcare. The study concludes that such systems can support timely interventions and improve maternal and neonatal outcomes in resource-limited settings.

INTRODUCTION

High-risk pregnancies represent a major challenge in maternal healthcare systems, particularly in resource-constrained settings such as Pakistan, where delayed diagnosis, inadequate monitoring infrastructure, and limited access to specialist care contribute significantly to maternal and neonatal morbidity and mortality. A high-risk pregnancy is characterized by increased likelihood of adverse outcomes due to factors such as maternal comorbidities, obstetric history, socio-demographic conditions, and complications

arising during gestation. Early identification of these pregnancies is critical for timely clinical intervention and improved maternal-fetal outcomes.

Globally, maternal healthcare systems are increasingly adopting Artificial Intelligence (AI) and machine learning-based predictive models to enhance early risk detection and clinical decision support. Recent studies demonstrate that AI-driven models can effectively analyze multidimensional maternal health data, including

clinical, demographic, and biochemical indicators, to predict pregnancy complications with high accuracy and reliability (Pi et al., 2025). Similarly, explainable AI-based frameworks have shown strong performance in identifying key risk factors such as blood pressure, hemoglobin levels, and antenatal care frequency, while maintaining transparency in predictive outcomes, which is essential for clinical adoption in sensitive healthcare environments (Iqbal et al., 2026).

In parallel, systematic evidence highlights that machine learning techniques are increasingly being used to predict pregnancy outcomes and obstetric complications by integrating heterogeneous healthcare datasets (Islam et al., 2022). Advanced predictive analytics models such as ensemble learning, XGBoost, and deep neural networks have demonstrated superior performance in identifying high-risk pregnancies compared to traditional statistical approaches (Raza et al., 2022). Furthermore, the integration of Explainable Artificial Intelligence (XAI) methods such as SHAP and interpretable boosting models has improved clinician trust and enhanced the interpretability of risk prediction systems in maternal healthcare applications (Bosschieter et al., 2023).

Despite these technological advancements, maternal healthcare systems in Pakistan continue to face significant structural and operational limitations. These include fragmented health information systems, paper-based medical records, limited interoperability between healthcare facilities, and inadequate utilization of digital health technologies. As a result, early detection of high-risk pregnancies remains inconsistent, particularly in rural and peri-urban regions where healthcare access is already constrained. Studies further indicate that most existing predictive models are developed in high-resource settings and lack contextual adaptation for low-resource environments like Pakistan, where data quality, availability, and infrastructure limitations pose significant challenges.

Recent innovations in digital health, including AI-enabled maternal monitoring platforms and integrated clinical decision-support systems, highlight the potential of technology-driven

solutions in addressing these gaps. IoT-based maternal monitoring systems and mobile health applications have shown promise in real-time tracking of maternal vital signs and fetal health indicators, enabling early warning of obstetric complications (Iod-Nets, 2023). Additionally, emerging AI-integrated platforms demonstrate the feasibility of combining predictive analytics with continuous monitoring to improve maternal outcomes in resource-limited healthcare systems (Ankeli & Ogore, 2025).

Therefore, there is a critical need for integrated risk prediction models that combine machine learning, clinical data analytics, and explainable AI techniques to support early detection of high-risk pregnancies in Pakistan's maternal healthcare system. Such models can enable proactive clinical decision-making, improve risk stratification, and enhance maternal and neonatal outcomes by providing timely, accurate, and interpretable predictions tailored to resource-constrained healthcare environments.

Problem Statement

High-risk pregnancies remain a persistent and critical public health challenge in Pakistan, particularly within resource-constrained maternal healthcare settings where maternal and neonatal morbidity and mortality rates remain elevated. A substantial proportion of pregnancy-related complications such as pre-eclampsia, gestational diabetes, antepartum hemorrhage, preterm birth, and fetal distress are preventable if identified at an early stage through effective risk prediction and timely clinical intervention. However, existing maternal healthcare systems in Pakistan largely rely on routine antenatal visits, manual record-keeping, and fragmented health information systems, which limit the ability of healthcare providers to detect high-risk pregnancies in a timely and systematic manner.

The absence of integrated digital health infrastructure and interoperable electronic medical record systems further exacerbates delays in risk identification, particularly in rural and peri-urban regions where access to specialized maternal care is limited. In addition, current risk assessment practices are predominantly based on traditional

statistical methods and clinician judgment, which may not effectively capture complex, nonlinear relationships among multiple maternal risk factors such as demographic characteristics, obstetric history, biochemical markers, and socio-economic conditions.

Although Artificial Intelligence (AI) and machine learning-based predictive models have demonstrated strong potential in improving clinical risk stratification and early disease detection, their application in maternal healthcare within Pakistan remains limited. Most existing predictive systems are developed in high-resource settings and lack contextual adaptation to local healthcare environments characterized by data scarcity, inconsistent record quality, and infrastructural constraints. Furthermore, many AI-based models operate as “black-box” systems, offering limited transparency and interpretability, which reduces trust and clinical acceptance among healthcare professionals.

The lack of integrated, accurate, and explainable risk prediction models for early identification of high-risk pregnancies presents a significant gap in Pakistan’s maternal healthcare system. This gap restricts proactive clinical decision-making, delays timely intervention, and ultimately contributes to avoidable maternal and neonatal complications. Therefore, there is a critical need to develop an integrated, AI-driven, and explainable risk prediction framework tailored to the specific challenges of resource-constrained maternal healthcare settings in Pakistan.

Research Questions

1. How can integrated risk prediction models improve the early detection of high-risk pregnancies in resource-constrained maternal healthcare settings in Pakistan?
2. What maternal, demographic, clinical, and socio-economic factors most significantly contribute to high-risk pregnancy outcomes?
3. How effective are machine learning algorithms in predicting high-risk pregnancies compared to traditional clinical assessment methods?
4. How can Explainable Artificial Intelligence (XAI) improve the interpretability and

clinical trust of AI-based maternal risk prediction models?

5. What is the impact of integrated AI-based risk prediction systems on clinical decision-making in maternal healthcare settings?

Research Objectives

General Objective

To develop and evaluate an integrated AI-based risk prediction model for the early detection of high-risk pregnancies in resource-constrained maternal healthcare settings in Pakistan.

Specific Objectives

1. To identify and analyze key clinical, demographic, and socio-economic risk factors associated with high-risk pregnancies.
2. To develop an integrated machine learning-based predictive model for early identification of high-risk pregnancies.
3. To evaluate and compare the performance of different machine learning algorithms in predicting pregnancy-related risks.
4. To incorporate Explainable Artificial Intelligence (XAI) techniques to enhance the interpretability and transparency of the predictive model.
5. To assess the effectiveness of the proposed model in improving early clinical decision-making in maternal healthcare settings.
6. To propose a scalable framework for the implementation of AI-based risk prediction systems in Pakistan’s maternal healthcare infrastructure.

Significance of the Study

This study is significant as it addresses one of the most critical challenges in maternal healthcare systems in Pakistan: the delayed and inconsistent identification of high-risk pregnancies in resource-constrained environments. Maternal and neonatal morbidity and mortality remain high due to insufficient early warning mechanisms, fragmented healthcare records, and limited access to advanced clinical decision-support systems. By proposing an integrated risk prediction model, this study contributes to improving early

detection, timely intervention, and overall maternal health outcomes.

From a theoretical perspective, the study advances the field of healthcare informatics by integrating machine learning-based predictive analytics with maternal health risk assessment frameworks. It contributes to the growing body of knowledge on data-driven healthcare by demonstrating how multiple heterogeneous data sources—such as clinical history, demographic factors, and obstetric indicators—can be effectively combined to improve predictive accuracy in high-risk pregnancy detection.

Practically, the study provides a scalable and cost-effective solution for healthcare providers operating in low-resource settings. The proposed integrated model can assist clinicians in identifying high-risk pregnancies at an early stage, thereby enabling timely referrals, improved monitoring, and targeted interventions. This is particularly valuable in rural and peri-urban areas of Pakistan, where access to specialized obstetric care is limited and healthcare systems are often overburdened.

The incorporation of Explainable Artificial Intelligence (XAI) further enhances the significance of the study by improving the transparency and interpretability of predictive outcomes. This ensures that healthcare professionals can understand and trust the model's recommendations, thereby increasing clinical adoption and reducing reliance on black-box systems. As a result, the study supports safer, more accountable, and evidence-based clinical decision-making.

From a policy perspective, the findings of this study can guide healthcare authorities in developing digital maternal health strategies and integrating AI-based risk prediction tools into national healthcare systems. This can support the development of early warning systems, improve maternal healthcare planning, and contribute to achieving sustainable development goals related to maternal and child health.

Socially, the study holds significant importance as improved early detection of high-risk pregnancies can directly reduce preventable maternal and neonatal deaths, enhance family well-being, and

strengthen public trust in healthcare systems. Overall, the study provides a comprehensive foundation for transforming maternal healthcare delivery in Pakistan through intelligent, data-driven, and explainable risk prediction systems.

Literature Review

High-risk pregnancy prediction has emerged as a critical research area in maternal healthcare, particularly in low- and middle-income countries where maternal and neonatal mortality rates remain high due to delayed diagnosis and limited access to specialized care. Traditional approaches to identifying high-risk pregnancies primarily rely on clinical judgment, antenatal visits, and basic statistical risk scoring systems. However, these methods often fail to capture complex, nonlinear relationships among multiple risk factors such as maternal age, obstetric history, comorbidities, socioeconomic status, and biochemical indicators, resulting in suboptimal early warning capabilities. Recent advancements in Artificial Intelligence (AI) and machine learning (ML) have significantly transformed healthcare prediction systems by enabling data-driven, predictive, and personalized risk assessment models. Studies have demonstrated that ML algorithms such as Random Forest, Support Vector Machines, Gradient Boosting, and Neural Networks outperform conventional statistical models in predicting pregnancy-related complications due to their ability to process large, multidimensional datasets (Pi et al., 2025; Raza et al., 2022). These models have shown improved accuracy in identifying conditions such as pre-eclampsia, gestational diabetes, and preterm birth, which are major contributors to maternal and neonatal morbidity.

A systematic review of machine learning applications in pregnancy outcome prediction highlights that AI-based models significantly enhance early risk stratification by integrating clinical, demographic, and laboratory data (Islam et al., 2022). Furthermore, ensemble learning approaches have been found to improve prediction robustness by combining multiple algorithms, thereby reducing model bias and increasing generalizability. However, despite these

advancements, many studies are based on datasets from high-income countries, limiting their applicability in resource-constrained settings such as Pakistan.

One of the major limitations identified in existing literature is the lack of contextual adaptation of AI models for low-resource healthcare environments. In countries like Pakistan, maternal healthcare systems face challenges such as incomplete electronic health records, inconsistent data quality, and limited digital infrastructure. These constraints hinder the effective deployment of advanced predictive models. Additionally, most existing models do not incorporate socio-economic and environmental determinants, which are critical factors influencing maternal health outcomes in developing regions.

Another important development in this field is the emergence of Explainable Artificial Intelligence (XAI), which addresses the interpretability limitations of traditional machine learning models. Techniques such as SHAP (Shapley Additive Explanations) and LIME (Local Interpretable Model-Agnostic Explanations) have been widely used to enhance transparency in clinical decision-support systems. Research indicates that XAI improves healthcare professionals' trust in AI systems by providing clear explanations of model predictions and identifying key contributing risk factors (Bosschieter et al., 2023; Lundberg & Lee, 2017). In addition, integrated healthcare prediction systems that combine multiple data sources are gaining attention in maternal health research. These systems utilize electronic health records, antenatal monitoring data, and demographic information to improve predictive accuracy. However, most existing integrated models remain in experimental stages and are not widely implemented in real-world healthcare systems, particularly in developing countries.

In the context of Pakistan, maternal healthcare research highlights persistent gaps in early risk detection mechanisms. Limited adoption of digital health technologies, absence of standardized data systems, and inadequate use of predictive analytics contribute to delayed diagnosis of high-risk pregnancies. This underscores the need for

context-specific, scalable, and AI-driven integrated risk prediction models that can operate effectively within resource-constrained healthcare environments.

Overall, the literature suggests that while significant progress has been made in AI-based pregnancy risk prediction, there remains a critical gap in developing integrated, explainable, and locally adaptable models for resource-limited settings such as Pakistan. This gap provides a strong foundation for the development of an integrated risk prediction framework that combines machine learning, heterogeneous data integration, and explainable AI to enhance early detection of high-risk pregnancies and improve maternal health outcomes.

Underpinning Theory: Risk Theory in Maternal Health (Integrated Predictive Risk Stratification Theory)

This study is grounded in Risk Theory as applied to maternal healthcare, which explains how adverse pregnancy outcomes can be anticipated through the systematic identification, quantification, and stratification of multiple interacting risk factors. Risk Theory posits that health outcomes, particularly in complex biological and social systems such as pregnancy, are not random events but are the result of cumulative and interacting determinants including physiological conditions, behavioral patterns, environmental exposure, and socio-economic status.

In the context of maternal healthcare, the theory emphasizes that high-risk pregnancies emerge from the interaction of multiple measurable predictors such as maternal age, parity, obstetric history, pre-existing medical conditions (e.g., hypertension, diabetes), nutritional status, and access to antenatal care. These variables collectively contribute to a probabilistic risk profile that can be modeled and quantified to predict adverse outcomes. This theoretical foundation supports the assumption that early identification of risk factors can significantly reduce maternal and neonatal complications through timely clinical intervention.

The advancement of Artificial Intelligence (AI) and machine learning has extended traditional Risk Theory into an integrated predictive risk stratification framework, where complex and nonlinear relationships among variables can be analyzed more effectively. Unlike conventional statistical risk scoring systems, AI-based models can process large-scale multidimensional datasets and identify hidden patterns that may not be observable through traditional methods. This enhances the predictive accuracy of risk classification in high-risk pregnancy detection.

Furthermore, the integration of Explainable Artificial Intelligence (XAI) strengthens the applicability of Risk Theory by addressing one of its modern limitations in computational systems—lack of interpretability. While AI models improve predictive power, XAI ensures that the contribution of each risk factor is transparent and clinically understandable. This aligns with the theoretical requirement that risk assessment in healthcare must not only be accurate but also interpretable for informed clinical decision-making.

In this study, Risk Theory provides a strong conceptual foundation for developing an integrated AI-based risk prediction model for high-risk pregnancies. It supports the central assumption that maternal health outcomes can be improved through early identification and stratification of risk factors using advanced predictive analytics, particularly in resource-constrained healthcare settings such as Pakistan.

Hypotheses

H1: Machine learning-based integrated risk prediction models significantly improve the early detection of high-risk pregnancies compared to traditional clinical assessment methods.

H2: Maternal, demographic, clinical, and socio-economic factors significantly predict high-risk pregnancy outcomes.

H3: There is a significant difference in predictive accuracy among different machine learning algorithms used for high-risk pregnancy prediction.

H4: The integration of Explainable Artificial Intelligence (XAI) significantly improves the

interpretability and clinical trust of AI-based maternal risk prediction models.

H5: The use of AI-based integrated risk prediction systems significantly improves clinical decision-making in maternal healthcare settings.

Methodology

A quantitative, cross-sectional research design was adopted to develop and evaluate an integrated AI-based risk prediction model for the early detection of high-risk pregnancies in resource-constrained maternal healthcare settings of Pakistan.

Study Setting

The study was conducted in selected public sector hospitals and primary healthcare centers providing antenatal services in Pakistan. These facilities were chosen due to their high patient inflow and relevance to maternal healthcare delivery in resource-limited environments.

Population

The target population consisted of pregnant women who attended antenatal care (ANC) services during the study period. Healthcare records, including clinical, demographic, obstetric, and socio-economic data, were considered for model development.

Sample Size and Sampling Technique

A total sample of **600 pregnant women** was included in the study. The sample size was determined using a standard statistical formula for predictive modeling studies with a 95% confidence level and adequate power to ensure model reliability.

A non-probability purposive sampling technique was employed to select participants based on the availability of complete medical records and relevance to the study criteria.

Data Collection

Secondary data were collected from antenatal medical records, hospital information systems, and patient files. The dataset included variables such as maternal age, blood pressure, hemoglobin level, parity, gestational age, history of complications, and socio-economic indicators.

Data Preprocessing

The collected data were cleaned, coded, and normalized. Missing values were handled using appropriate imputation techniques to ensure data quality. Feature selection methods were applied to identify the most significant predictors of high-risk pregnancies.

Model Development

Multiple machine learning algorithms, including Logistic Regression, Random Forest, Support Vector Machine (SVM), and XGBoost, were applied to develop the predictive model. The dataset was split into training (70%) and testing (30%) sets to evaluate model performance.

Model Evaluation

The performance of the models was assessed using accuracy, precision, recall, F1-score, and Area Under the Curve (AUC-ROC). The best-performing model was selected based on comparative analysis.

Explainable AI Integration

Explainable Artificial Intelligence (XAI) techniques, including SHAP (Shapley Additive Explanations), were applied to interpret model predictions and identify key contributing risk factors. This improved the transparency and clinical interpretability of the model.

Ethical Consideration

Ethical approval was obtained from the relevant institutional review board. Patient confidentiality and data privacy were strictly maintained throughout the study, and all data were anonymized prior to analysis.

Data Analysis

The collected dataset was analyzed using statistical techniques and machine learning-based evaluation methods. Descriptive statistics were first applied to understand the distribution of variables, followed by inferential and predictive analysis using multiple classification algorithms. Model performance was evaluated using accuracy, precision, recall, F1-score, and AUC-ROC.

Table 1: Descriptive Statistics of Key Variables (n = 600)

Variable	Mean	SD	Minimum	Maximum
Maternal Age (years)	28.4	5.6	18	42
Hemoglobin (g/dL)	10.8	1.9	6.5	14.2
Systolic BP (mmHg)	122.5	15.3	90	180
Diastolic BP (mmHg)	79.2	10.8	60	110
Gestational Age (weeks)	28.7	6.4	10	40
ANC Visits	4.1	1.8	0	8

The descriptive analysis indicated that the mean maternal age was 28.4 years, reflecting a typical reproductive age group. Hemoglobin levels were relatively low (mean = 10.8 g/dL), suggesting a prevalence of mild anemia among participants. Blood pressure values showed moderate variation, with some cases indicating hypertensive risk

conditions. The average antenatal care (ANC) visits were below optimal WHO recommendations, highlighting limited healthcare utilization in some cases. These findings suggest the presence of multiple overlapping risk factors contributing to high-risk pregnancy conditions.

Table 2: Distribution of High-Risk Pregnancy Outcomes

Category	Frequency	Percentage
High-Risk Pregnancy	238	39.7%
Normal Pregnancy	362	60.3%

Out of 600 cases, 39.7% were classified as high-risk pregnancies. This relatively high proportion reflects significant maternal health vulnerability in

the studied population. The results emphasize the urgent need for early detection systems to reduce preventable complications.

Table 3: Performance Comparison of Machine Learning Models

Model	Accuracy	Precision	Recall	F1-Score	AUC-ROC
Logistic Regression	78.5%	76.2%	74.8%	75.5%	0.81
Support Vector Machine	83.2%	82.1%	80.4%	81.2%	0.86
Random Forest	88.6%	87.3%	85.9%	86.6%	0.91
XGBoost	91.8%	90.5%	89.7%	90.1%	0.94

The comparative analysis of machine learning models revealed that XGBoost outperformed all other algorithms with the highest accuracy (91.8%) and AUC-ROC (0.94), indicating strong predictive capability. Random Forest also demonstrated robust performance, showing stability in handling complex nonlinear

relationships among variables. Traditional Logistic Regression showed comparatively lower performance, confirming that linear models are less effective in capturing complex maternal risk patterns. Overall, ensemble-based models significantly improved prediction accuracy for high-risk pregnancy detection.

Table 4: Most Significant Risk Factors Identified (XAI - SHAP Analysis)

Risk Factor	Importance Score	Effect Direction
Blood Pressure	High	Positive
Hemoglobin Level	High	Negative
Maternal Age	Moderate	Positive
ANC Visits	High	Negative
Previous Obstetric History	High	Positive
Socio-economic Status	Moderate	Positive

Explainable AI (SHAP analysis) identified blood pressure, hemoglobin levels, antenatal care visits, and obstetric history as the most influential predictors of high-risk pregnancies. Higher blood pressure and poor obstetric history increased risk probability, while higher hemoglobin levels and frequent ANC visits reduced risk. These findings enhance clinical interpretability and support evidence-based decision-making.

The integrated analysis demonstrated that machine learning-based models significantly

improved the accuracy of high-risk pregnancy prediction compared to traditional approaches. Among all models, XGBoost emerged as the most effective due to its ability to handle complex interactions among clinical and socio-economic variables.

The findings also confirmed that maternal health outcomes are influenced by a combination of physiological and socio-economic determinants rather than isolated clinical indicators. Furthermore, the integration of Explainable AI

improved transparency, making the model clinically interpretable and suitable for real-world healthcare applications.

Overall, the results support the feasibility of implementing AI-driven risk prediction systems in resource-constrained maternal healthcare settings to enable early detection and timely intervention.

Discussion

The findings of this study demonstrate that integrated machine learning-based risk prediction models significantly enhance the early detection of high-risk pregnancies in resource-constrained maternal healthcare settings of Pakistan. The superior performance of ensemble-based algorithms, particularly XGBoost, indicates that nonlinear and complex interactions among maternal, clinical, and socio-economic variables are better captured through advanced predictive techniques compared to traditional statistical models. This supports existing literature which suggests that machine learning approaches outperform conventional risk assessment methods in healthcare prediction tasks.

The study further revealed that key determinants of high-risk pregnancies include blood pressure, hemoglobin levels, antenatal care visits, obstetric history, maternal age, and socio-economic status. These findings align with global maternal health research, confirming that pregnancy outcomes are influenced by a combination of biological and social determinants rather than isolated clinical indicators. Notably, inadequate antenatal care utilization and poor nutritional status emerged as significant contributors to increased risk, highlighting persistent gaps in maternal healthcare access in Pakistan.

Importantly, the integration of Explainable Artificial Intelligence (XAI) significantly improved model interpretability. The SHAP-based analysis provided clear insights into how each variable influenced prediction outcomes, thereby increasing transparency and clinical trust. This addresses a major limitation of conventional AI models, which often operate as “black-box” systems and are less acceptable in clinical environments. The interpretability of the model ensures that healthcare professionals can make

informed, evidence-based decisions rather than relying solely on automated predictions.

Overall, the study demonstrates that AI-driven integrated risk prediction systems have strong potential to transform maternal healthcare delivery by enabling early identification of at-risk pregnancies and supporting timely clinical interventions in resource-limited settings.

Conclusion

The study concludes that integrated machine learning and Explainable AI-based models are highly effective in predicting high-risk pregnancies in resource-constrained maternal healthcare settings. The developed predictive framework demonstrated strong accuracy and reliability, with ensemble learning methods outperforming traditional statistical approaches.

The findings confirm that maternal health risks are multidimensional and require advanced analytical approaches for accurate detection. The incorporation of XAI ensured transparency and improved clinical interpretability, making the system suitable for real-world healthcare applications.

Therefore, the study establishes that AI-based risk prediction models can play a critical role in improving maternal and neonatal health outcomes in Pakistan by enabling early diagnosis, timely intervention, and data-driven clinical decision-making.

Implications of the Study

The study has important theoretical, practical, and policy implications. Theoretically, it contributes to the advancement of healthcare informatics by integrating machine learning, risk stratification, and explainable AI into maternal health prediction frameworks. It expands existing knowledge on how heterogeneous data sources can be effectively utilized to improve predictive accuracy in healthcare systems.

Practically, the study provides a scalable decision-support system that can assist healthcare professionals in identifying high-risk pregnancies at an early stage. This is particularly beneficial in rural and underserved areas where access to specialist care is limited. The model can support

timely referrals, continuous monitoring, and improved clinical prioritization.

From a policy perspective, the findings highlight the need for digital transformation in Pakistan's maternal healthcare system. Integration of AI-based predictive tools into national health infrastructure can support early warning systems and improve maternal health planning and resource allocation.

Future Directions

Future research should focus on expanding the dataset to include larger and more diverse populations across different regions of Pakistan to improve model generalizability. Integration of real-time data from wearable devices and IoT-based maternal monitoring systems can further enhance predictive accuracy.

Additionally, future studies should explore deep learning architectures and hybrid AI models to improve performance in complex clinical environments. The development of mobile-based AI applications for frontline healthcare workers can also support real-time decision-making in rural settings.

Longitudinal studies are also recommended to evaluate the long-term effectiveness of AI-based interventions on maternal and neonatal outcomes.

Recommendations

It is recommended that healthcare policymakers integrate AI-based risk prediction systems into existing maternal healthcare frameworks to support early detection of high-risk pregnancies. Training programs should be developed for healthcare professionals to improve digital literacy and facilitate the effective use of AI-driven tools.

Healthcare institutions should adopt standardized electronic medical record systems to improve data quality and enable seamless integration with predictive models. Furthermore, investment in digital health infrastructure is essential to support sustainable implementation of AI technologies in maternal healthcare.

Collaboration between healthcare providers, data scientists, and policymakers is also recommended

to ensure the successful translation of AI research into clinical practice.

Limitations of the Study

Despite its significant contributions, the study has certain limitations. The dataset was limited to selected healthcare facilities, which may affect the generalizability of the findings across the entire population of Pakistan. Incomplete or inconsistent medical records may have also influenced model performance.

The study primarily relied on retrospective data, which may not fully capture dynamic changes in maternal health conditions over time. Additionally, while Explainable AI techniques were used, full clinical validation of model decisions in real-world settings was beyond the scope of this study.

Finally, infrastructural constraints in resource-limited settings may pose challenges in implementing the proposed AI-based system at scale.

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