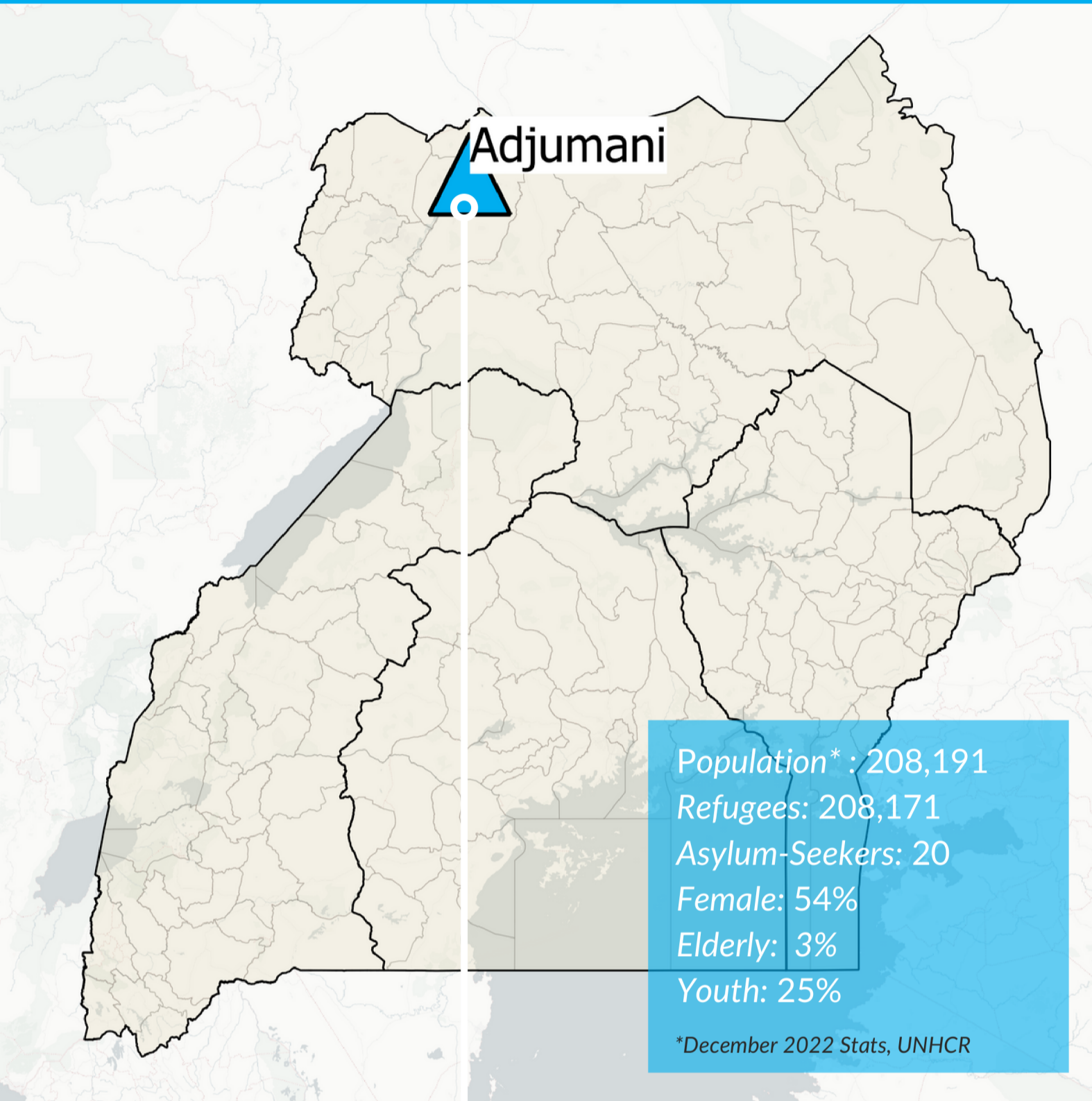


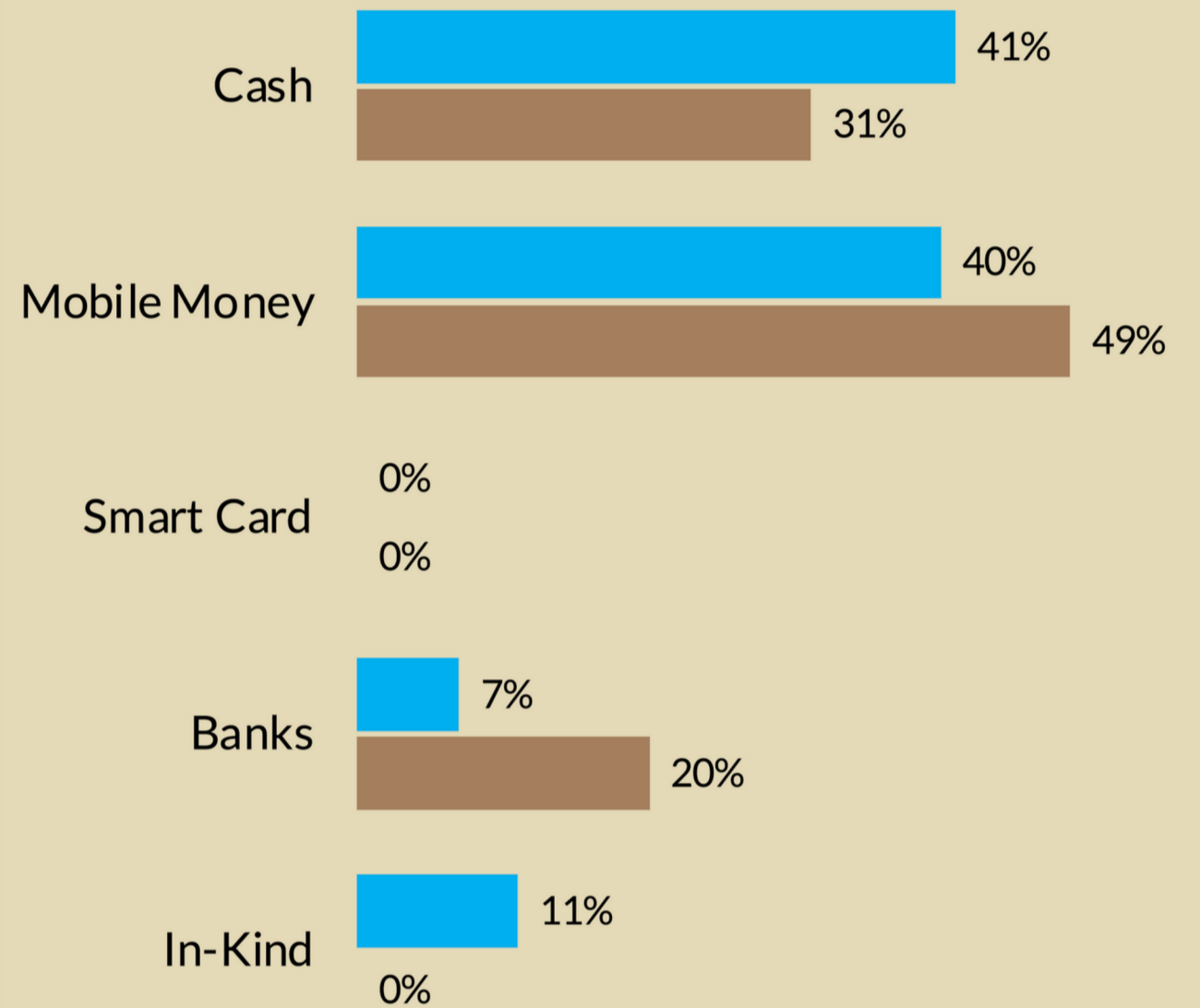
ADJUMANI

REFUGEE SETTLEMENT

Adjumani settlement is located in north western Uganda. In December 2022, the total settlement population was 208,191 with refugees primarily from South Sudan (208K).



41% OF REFUGEES PREFER CASH & 49% OF HOST COMMUNITY MEMBERS PREFER MOBILE MONEY*



FINANCIAL SERVICE PROVIDERS**



BANKS

- **Stanbic Bank** *branch*
- **Equity** *branch & agent network*
- **Post Bank** *Cash on wheels*
- **Centenary** *Branch*



MOBILE MONEY

- **MTN** *agent network*
- **Airtel**



MICRO FINANCE

- **Kyomu investment Ltd** *agent network*

MINIMUM EXPENDITURE BASKET (MEB)**

Average yearly, per person (November 2022)

Full reference MEB



593,938 (UGX)

Food



418,350 (UGX)

Non-food items



175,588 (UGX)

CASH DELIVERY MECHANISMS USED**

- Cash in hand (*Post Bank*)
- Bank on wheels (*Post Bank*)
- Agency banking (*Equity, Centenary*)
- Mobile money (*MTN and Airtel UG*)

KEY ACCESS BARRIERS ACCORDING TO USER*



CASH

- Long distances
- Insecurity at distribution



MOBILE MONEY

- Scare agents
- Inadequate cash
- Agents hike charges
- High mobility costs



BANKS

- LScare agents
- Inadequate cash
- Risk of account suspension
- Long distances



SMART CARDS

- Scare agents
- Cards not accepted
- Lack of cash
- Complicated process