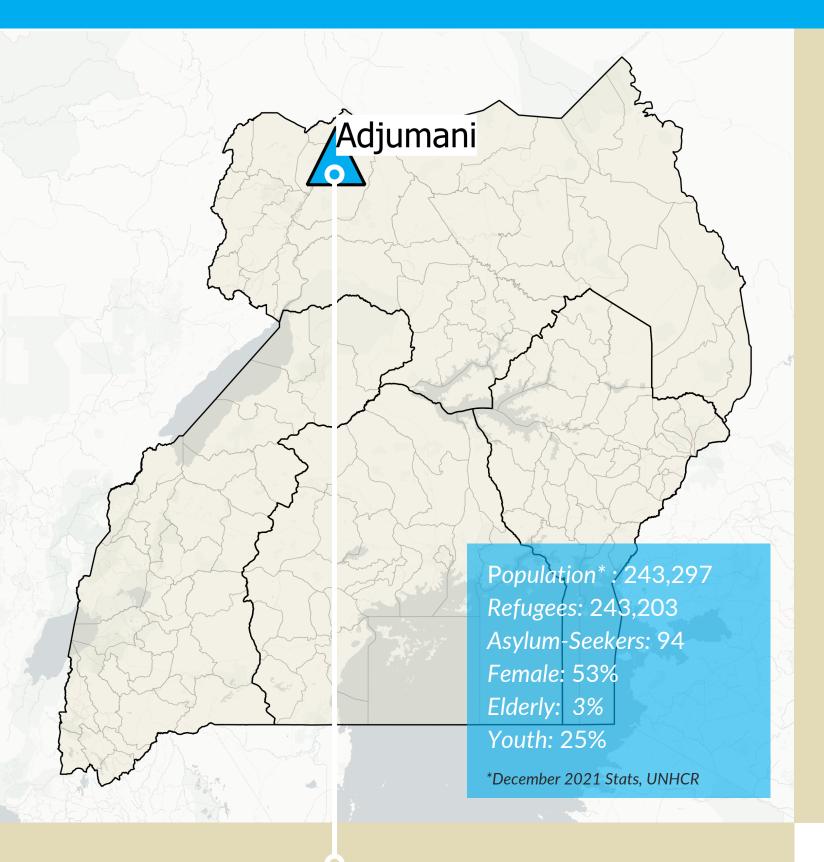
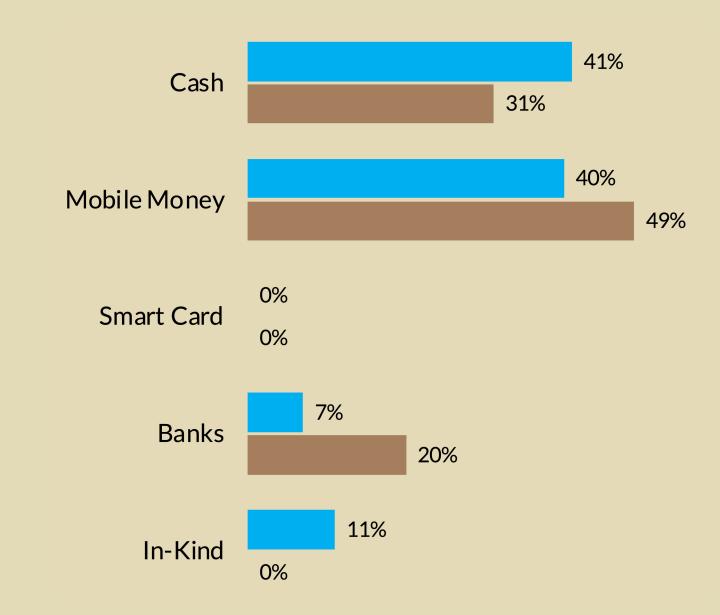
ADJUMANI

REFUGEE SETTLEMENT

Adjumani settlement is located in north western Uganda. In December 2021, the total settlement population was 243,297 with refugees primarily from South Sudan (237K).



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



MINIMUM EXPENDITURE BASKET (MEB)

Average yearly, per person

FINANCIAL SERVICE PROVIDERS**



Stanbic Bank agent network

Post Bank no presence



MTN agent network
Airtel



UGANDA

Kyomu
 investment Ltd
 agent network

**FSP were asked, "Do you have an operational presence inside that settlement? If yes, what type of presence?" - 1) no presence, 2) agent network, 3) branch office, 4) branch office and agent network.

Full reference MEB 464,517 (UGX)

Food 295,816 (UGX)



MODALITIES CURRENTLY USED

- Cash (Post Bank)
- Bank on wheels (Post Bank)

ACCESS BARRIERS ACCORDING TO USER



Long distances Insecurity at distribution



Lack of agents
Lack of cash
Agents hike charges
High mobility costs



Lack of agents
Lack of cash
Risk of account suspension
Long distances



CARDS

Lack of agents
Cards not accepted
Lack of cash
Complicated process





