



## TERMS OF REFERENCE CONSULTANCY TO ASSESS BARRIERS TO FINANCIAL INCLUSION AND ENTREPRENEURSHIP DEVELOPMENT FOR DISPLACEMENT-AFFECTED PERSONS IN ADAMAWA STATE.

1. Background Information and Context Adamawa State's ethnic crisis and natural disaster pose dangers to affected populations, particularly women, and threaten socio-economic progress. Adamawa State, faces significant challenges arising from ethnic and religious tensions, posing serious threats to affected populations, especially women. Furthermore, the state has been grappling with the communal clashes, fuelled by land access disagreements, cultural differences, and changes in traditional climate patterns. Adamawa State has been affected by conflict, leading to displacement, loss of lives, and infrastructure destruction. The State has over one million or 24 per cent of the 4.4 million people targeted for humanitarian assistance in the BAY states in 2024. Of these people, 62 per cent are in host communities, 12 per cent are internally displaced persons and 25 per cent are returnees (OCHA 2024).

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