



THE TIMELINE

with

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Mobile Money was useless for a bit there

Mobile money might be back but what on earth was that? After almost a full week of suspense, stress, and character development. Ugandans, I mean those who had some funds left after that detty December, have been reunited with their money, the same money that never moved anywhere, by the way, just went silent like a toxic ex.

For nearly a week, Uganda was forced into an experimental episode of Life Before Mobile Money and it was not cute. We have been preaching the cashless economy gospel, but this felt more like cashless without consent. One moment we are being encouraged to go digital, the next moment we are back to borrowing 2k like it is 2009. Two steps forward into fintech, 20 steps backward into 'boss, tuja kwebala'. Shopkeepers suddenly became microfinance institutions. "I will send later" became a legally binding contract sealed with eye contact. Our boda guys heard the same story all day. Some accepted, others developed trust issues on the spot.

Then there was innovation. In Busia, Ugandans upgraded to cross-border survival mode, sending money to Kenyan wallets, crossing the border, withdrawing in shillings, converting back, and returning home like economic refugees. East African integration was finally working just not the way we imagined.

Meanwhile, UCC warned us against VPNs, basically telling Ugandans, "Don't even think smart thoughts." MTN and Airtel stood there helplessly repeating, "We are complying with directives," which is corporate language for please do not fight us, we also do not know.

The most painful part? Realising how addicted we are. Mobile money is not convenience anymore, it is oxygen. No cash, no movement. No transactions, no life. Emergencies had to wait. Hunger had to negotiate. Then, without ceremony, mobile money returned. No apology. No explanation. Ugandans immediately withdrew not because we needed cash, but because trust had been shaken.