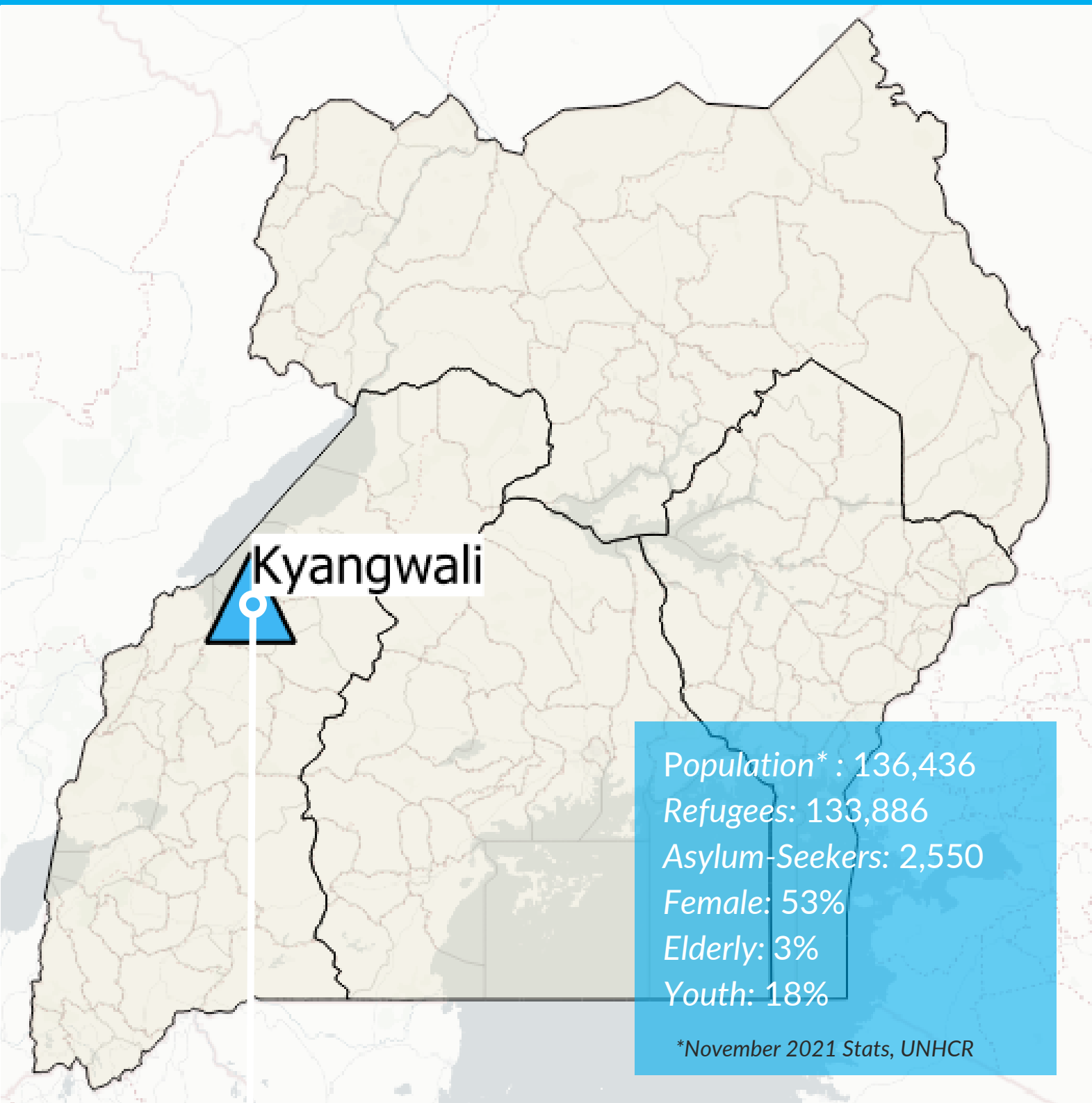


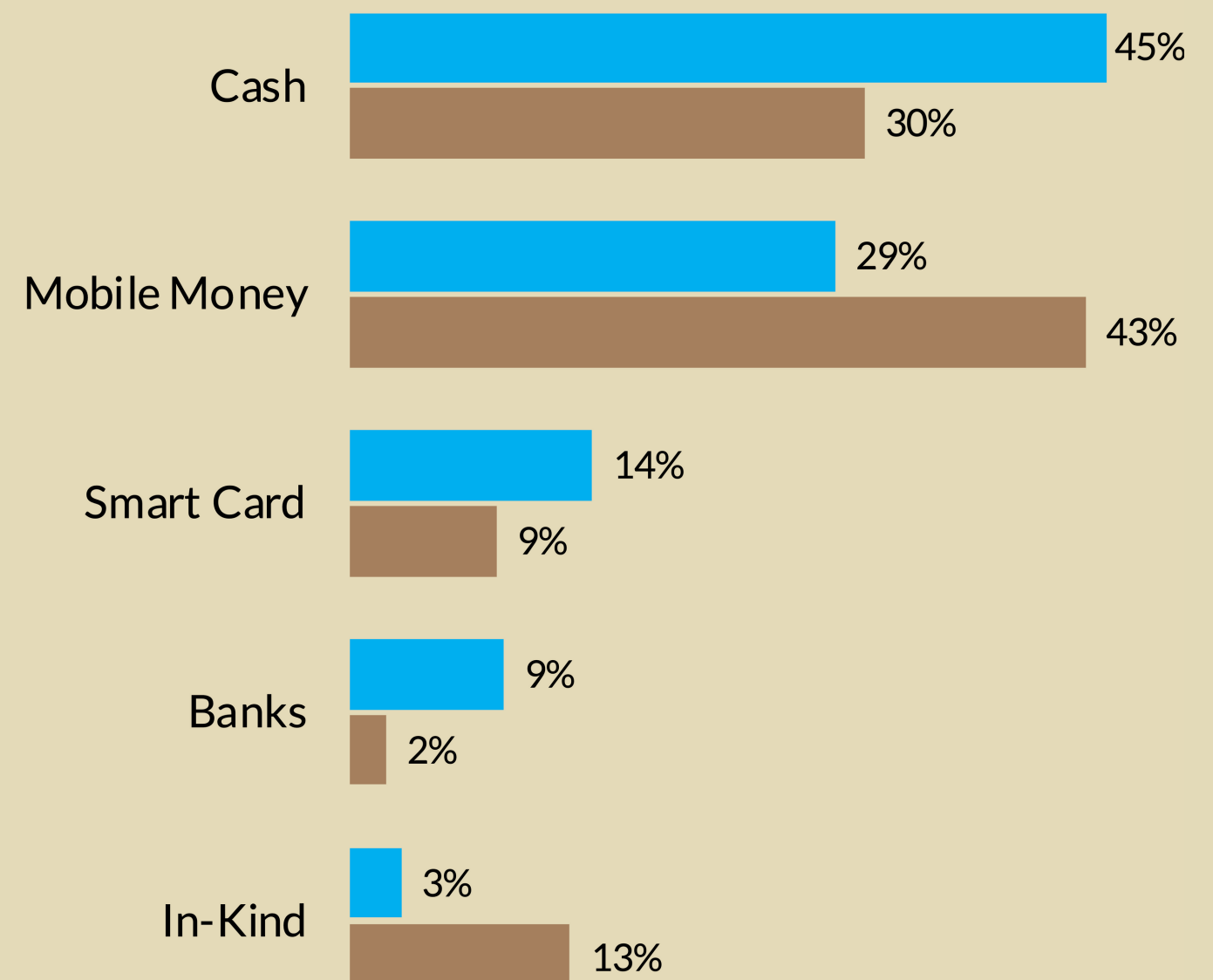
KYANGWALI

REFUGEE SETTLEMENT

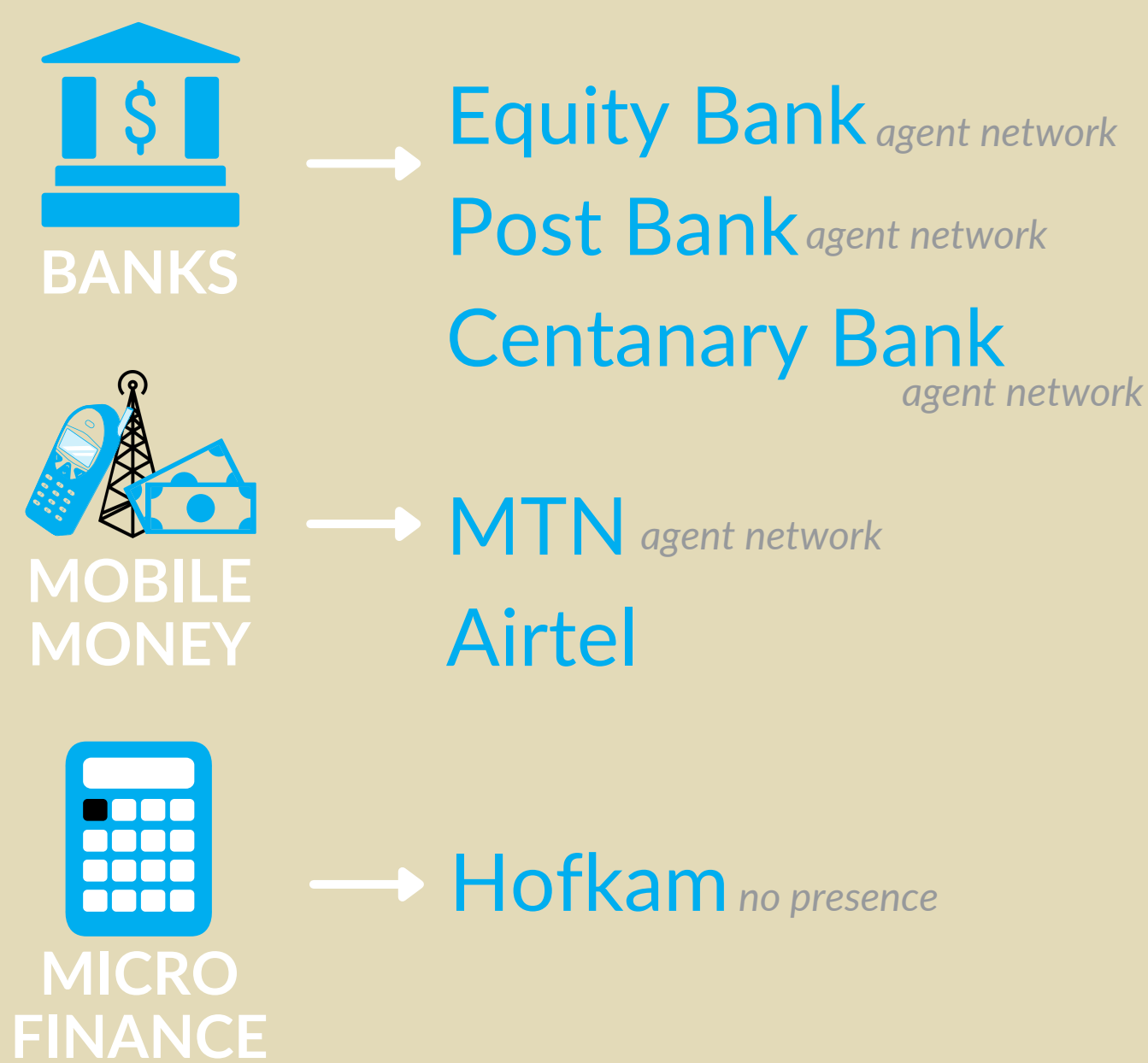
Kyangwali settlement is located in south western Uganda. In November 2021, the total settlement population was 136,346 with refugees primarily from the Democratic Republic of the Congo (132K) and South Sudan (3,5K).



45% OF REFUGEES PREFER CASH & 43% OF HOST COMMUNITY MEMBERS PREFER MOBILE MONEY



FINANCIAL SERVICE PROVIDERS**



MINIMUM EXPENDITURE BASKET (MEB)

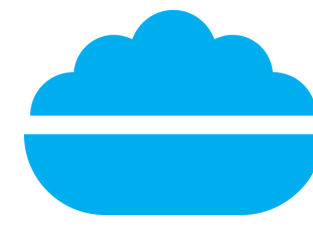
Average yearly, per person

Full reference MEB



459,952 (UGX)

Food



275,728 (UGX)

Non-food items



93,070 (UGX)

MODALITIES CURRENTLY USED

- Cash (*Post Bank*)
- Agency Banking (*Equity Bank*)
- Mobile Money (*multiple operators*)
- Bank on wheels (*Post Bank*)

ACCESS BARRIERS ACCORDING TO USERS



CASH

Long distances
Insecurity at distribution



MOBILE MONEY

Lack of cash
Lack of interest/uses
No phone
Prefer cash



BANKS

Lack of cash
Lack of agents
Unable to read/write
Lack of ID



SMART CARDS

Lack of cash
Complicated process
Mistrust of agents
Prefer Mobile Money

**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.