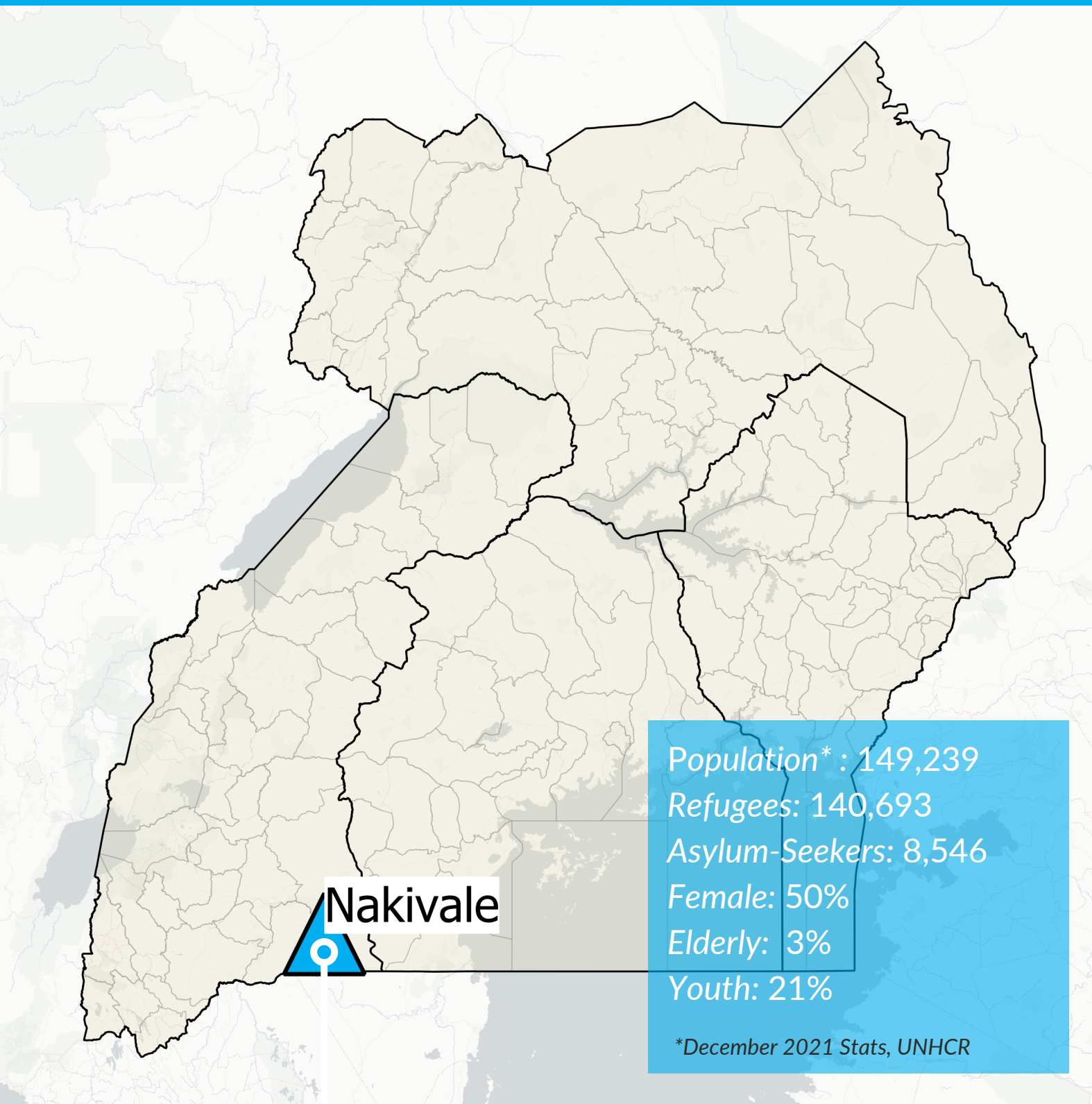


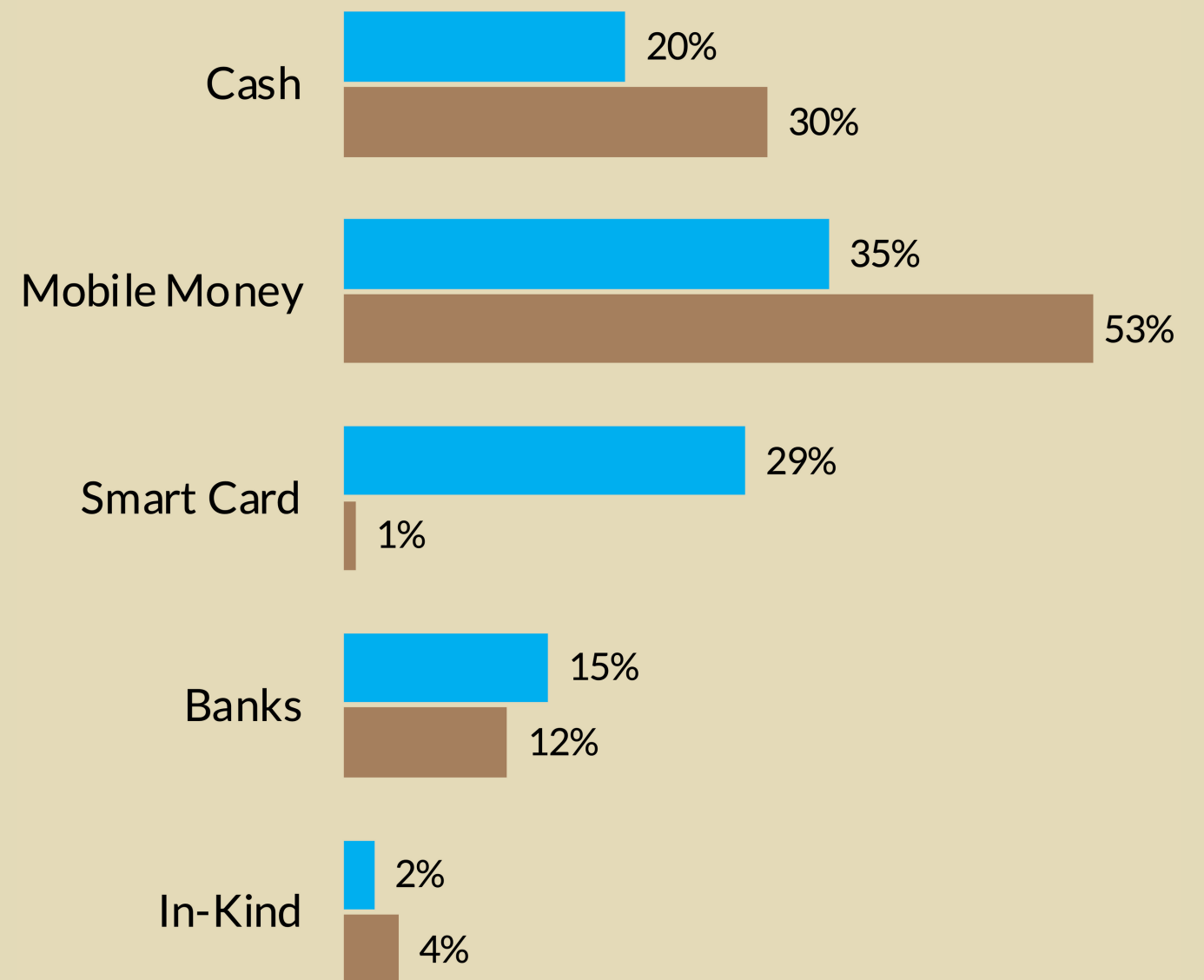
# NAKIVALE

## REFUGEE SETTLEMENT

Nakivale settlement is located in south western Uganda. In December 2021, the total settlement population was 149,239 with refugees primarily from the Democratic Republic of the Congo (77K), Burundi (38K), Rwanda (12K) and Somalia (14K).



### 35% OF REFUGEES PREFER MOBILE MONEY & 53% OF HOST COMMUNITY MEMBERS PREFER MOBILE MONEY

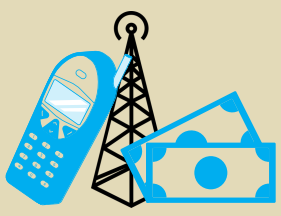


### FINANCIAL SERVICE PROVIDERS\*\*



**BANKS**

→ Opportunity agent network  
 Centenary  
 Equity



**MOBILE MONEY**

→ Airtel branch office and agent network  
 MTN agent network



**MICRO FINANCE**

→ Ugafode  
 microfinance branch office

### MINIMUM EXPENDITURE BASKET (MEB)

Average yearly, per person

Full reference MEB



409,383 (UGX)

Food



230,676 (UGX)

Non-food items

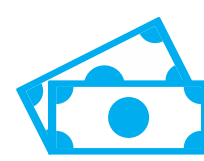


87,853 (UGX)

### MODALITIES CURRENTLY USED

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

### ACCESS BARRIERS ACCORDING TO USERS



**CASH**

Insecurity at distribution  
 Prefer mobile money  
 Mistrust agents



**MOBILE MONEY**

Lack of cash  
 Prefer cash  
 Lack of agents



**BANKS**

Lack of cash  
 Prefer cash  
 Lack of agents



**SMART CARDS**

Lack of cash  
 Prefer mobile money  
 Lack of agents

\*\*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.