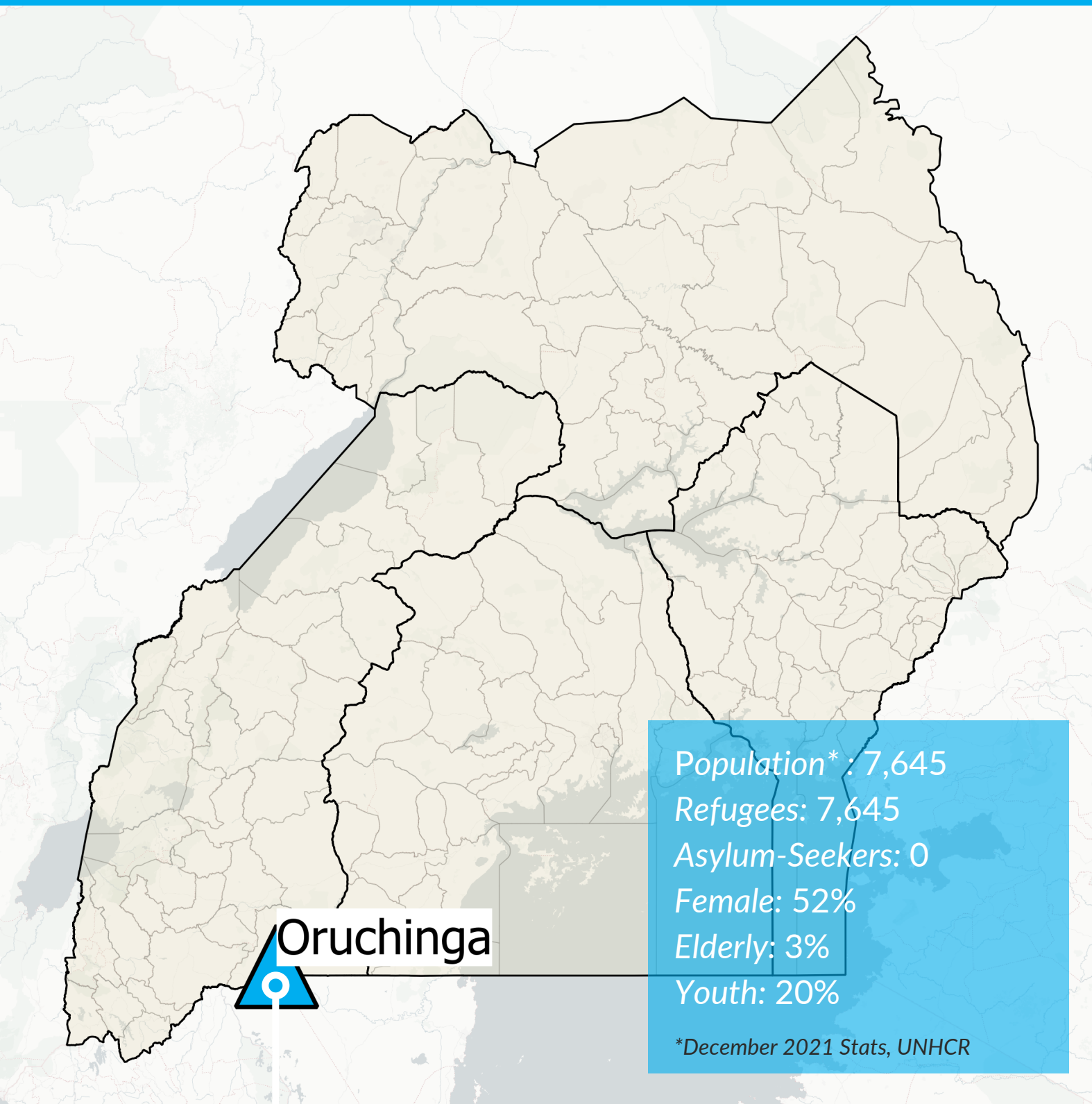


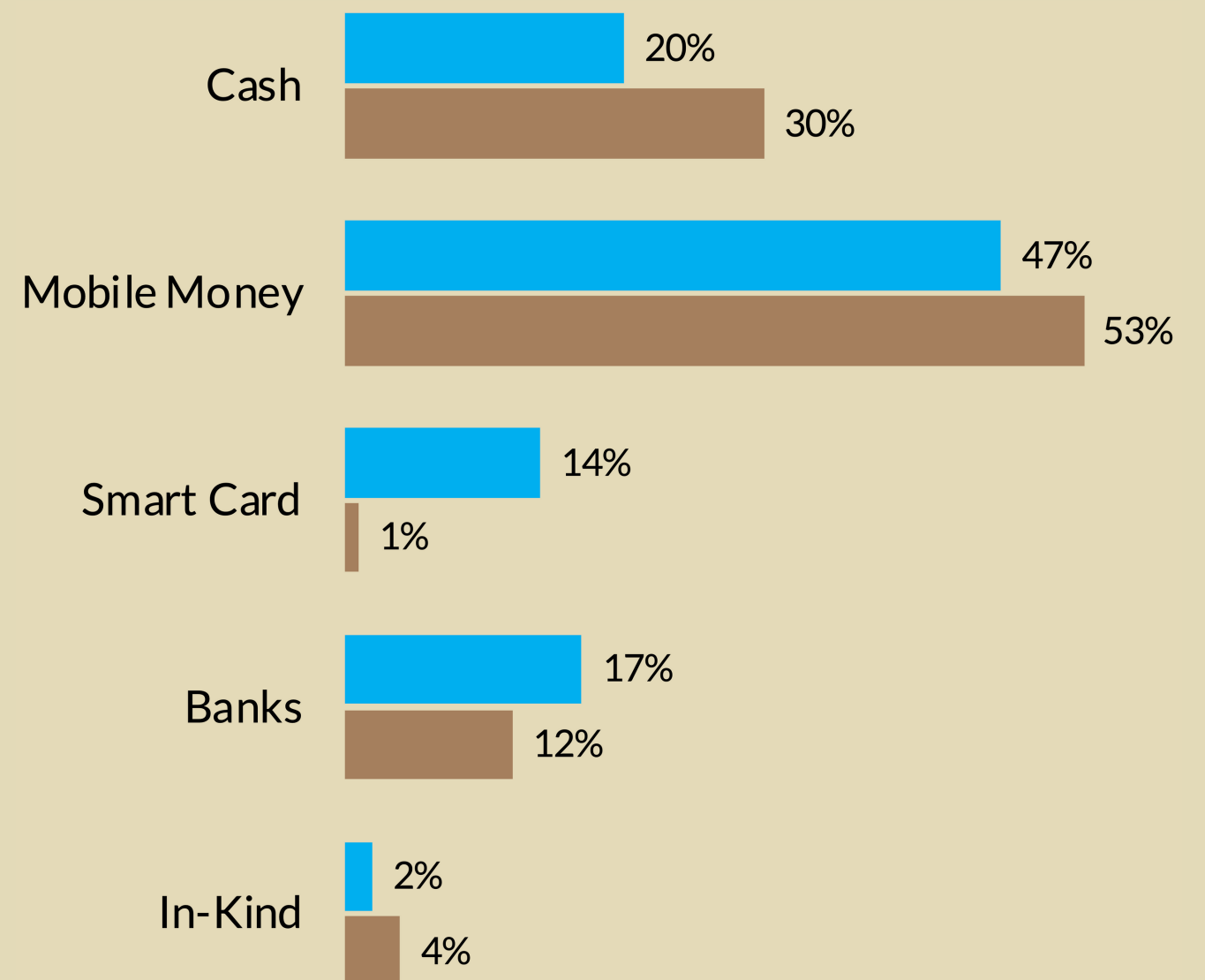
ORUCHINGA

REFUGEE SETTLEMENT

Oruchinga settlement is located in south western Uganda. In December 2021, the total refugee population was 7,645 with refugees primarily from the Democratic Republic of the Congo (4K), Rwanda (2K) and Burundi (2K).



47% OF REFUGEES PREFER MOBILE MONEY & 53% OF HOST COMMUNITY MEMBERS PREFER MOBILE MONEY



FINANCIAL SERVICE PROVIDERS**



Equity Bank *agent network*
 Centenary Bank



MTN *agent network*
 Airtel *branch office & agent network*



Tukole SACCO *agent network*
 Orumuri SACCO *branch office*
 Ugafode microfinance *branch office*
 Mabona Parish SACCO *branch office*

MINIMUM EXPENDITURE BASKET (MEB)

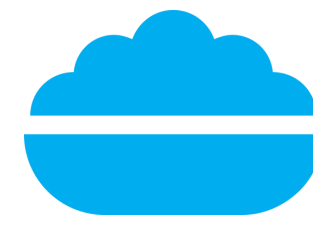
Average yearly, per person

Full reference MEB



401,872 (UGX)

Food



222,508 (UGX)

Non-food items

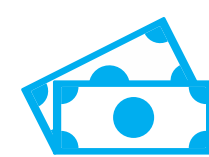


88,510 (UGX)

MODALITIES CURRENTLY USED

- Agency Banking (*Equity Bank*)

ACCESS BARRIERS ACCORDING TO USERS



CASH

Insecurity at distribution
 Prefer mobile money
 Long distances
 Mistrust of agents



MOBILE MONEY

Lack of cash
 Lack of agents
 Agents hike charges



BANKS

Lack of cash
 Lack of agents
 Prefer cash
 Process complicated



SMART CARDS

Lack of agents
 Lack of cash
 Prefer mobile money
 Cards not accepted

**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.