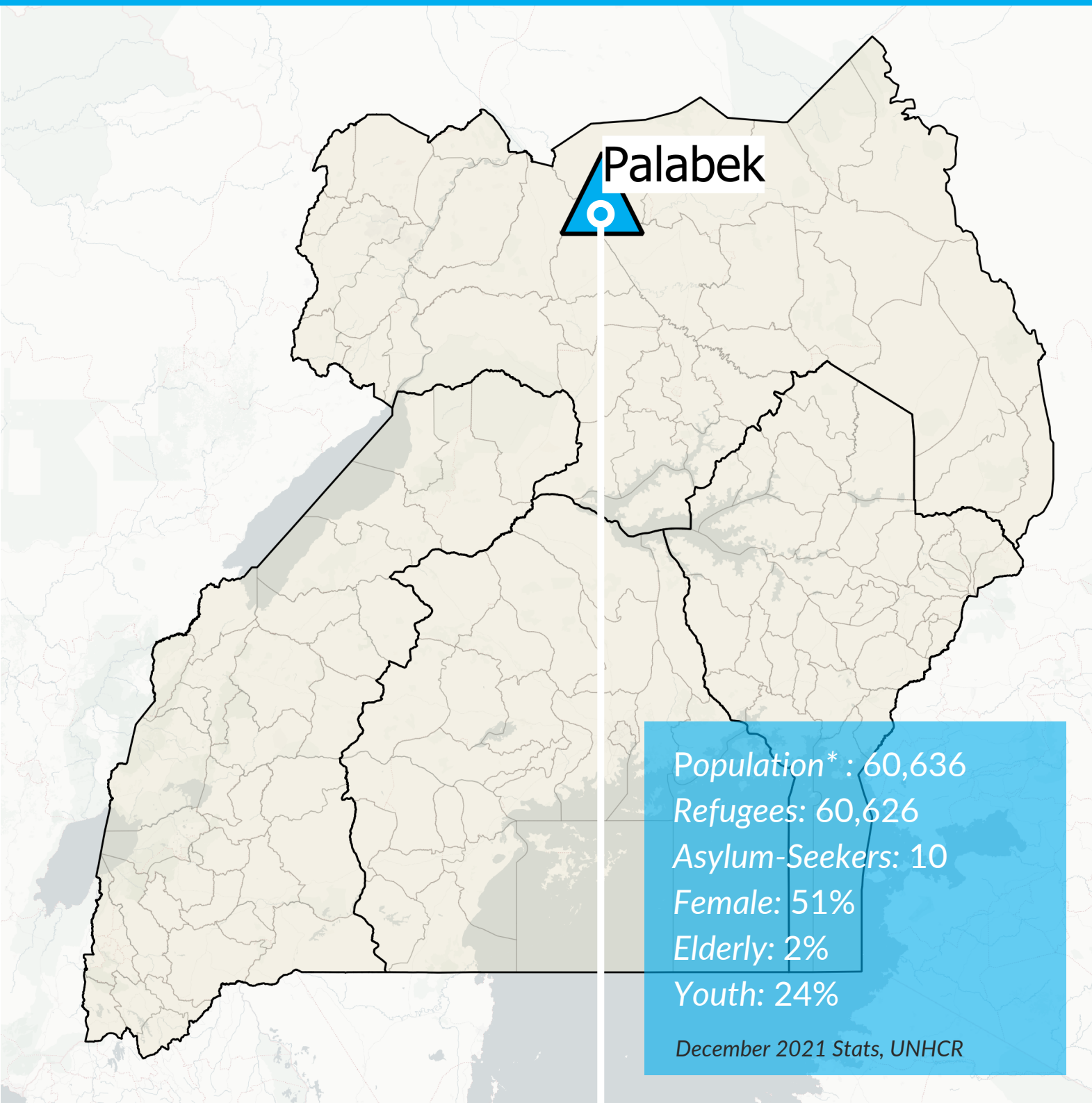


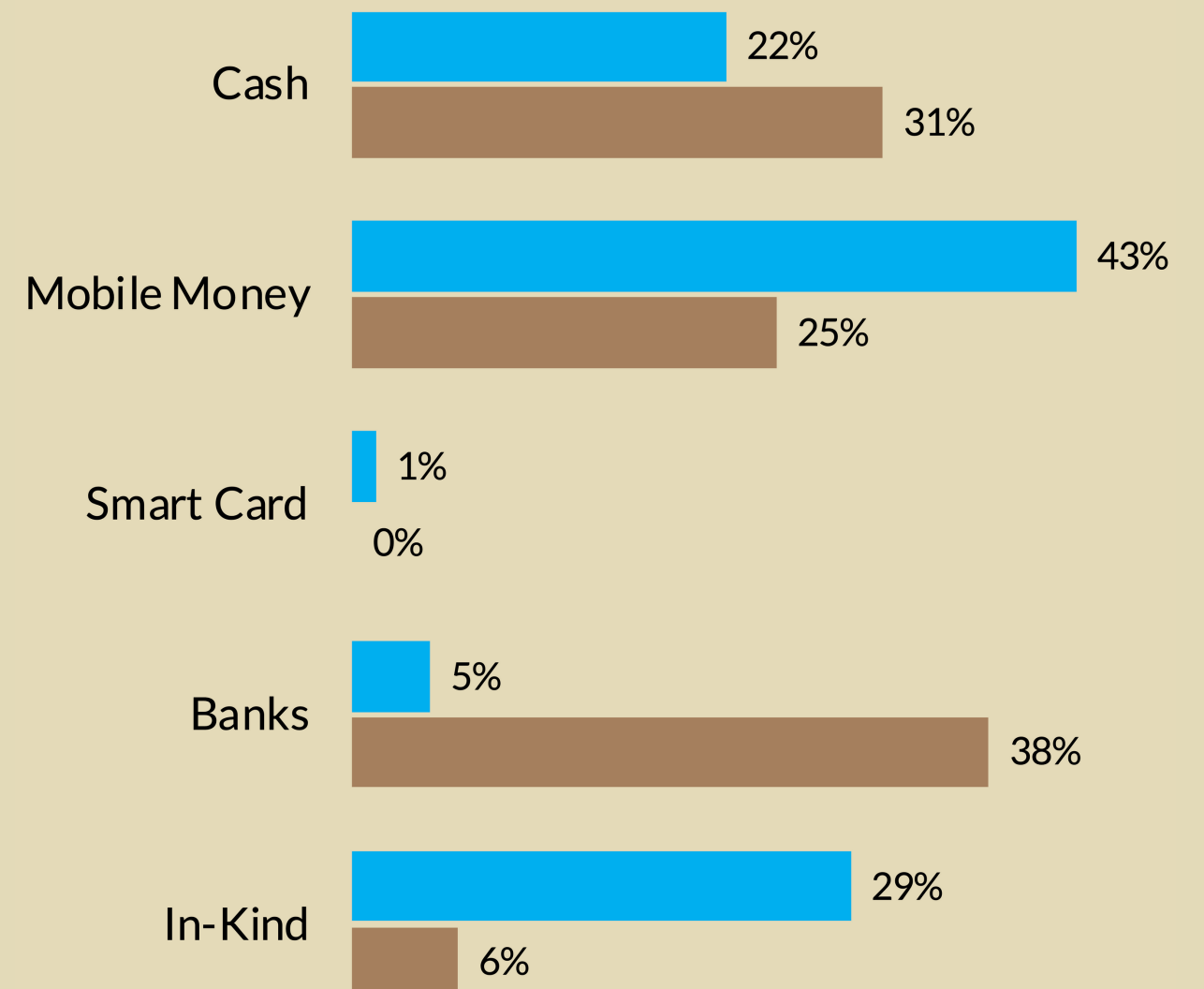
PALABEK

REFUGEE SETTLEMENT

Palabek settlement is located in north western Uganda. In December 2021, the total settlement population was 60,636 with refugees primarily from South Sudan (60K).



43% OF REFUGEES PREFER MOBILE MONEY & 38% OF HOST COMMUNITY MEMBERS PREFER BANKS

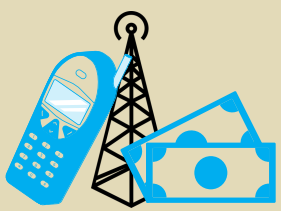


FINANCIAL SERVICE PROVIDERS**



BANKS

→ **Post Bank** *no presence*



MOBILE MONEY

→ **MTN** *agent network*
Airtel



MICRO FINANCE

→ **Paludar Farmers** *branch office*
SACCO Kitgum
Cooperative *agent network*

MINIMUM EXPENDITURE BASKET (MEB)

Average yearly, per person

Full reference MEB



475,827 (UGX)

Food



331,074 (UGX)

Non-food items



53,899 (UGX)

MODALITIES CURRENTLY USED

- None currently identified

ACCESS BARRIERS ACCORDING TO USERS



CASH

Insecurity at distribution
 Long distances
 Mistrust of agents
 Agents hike charges



MOBILE MONEY

Lack of agents
 Lack of cash
 Agents hike charges



BANKS

Lack of agents
 Lack of cash
 Illiteracy



SMART CARDS

Lack of cash
 Lack of agents
 Cards not accepted
 Complicated process

**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.