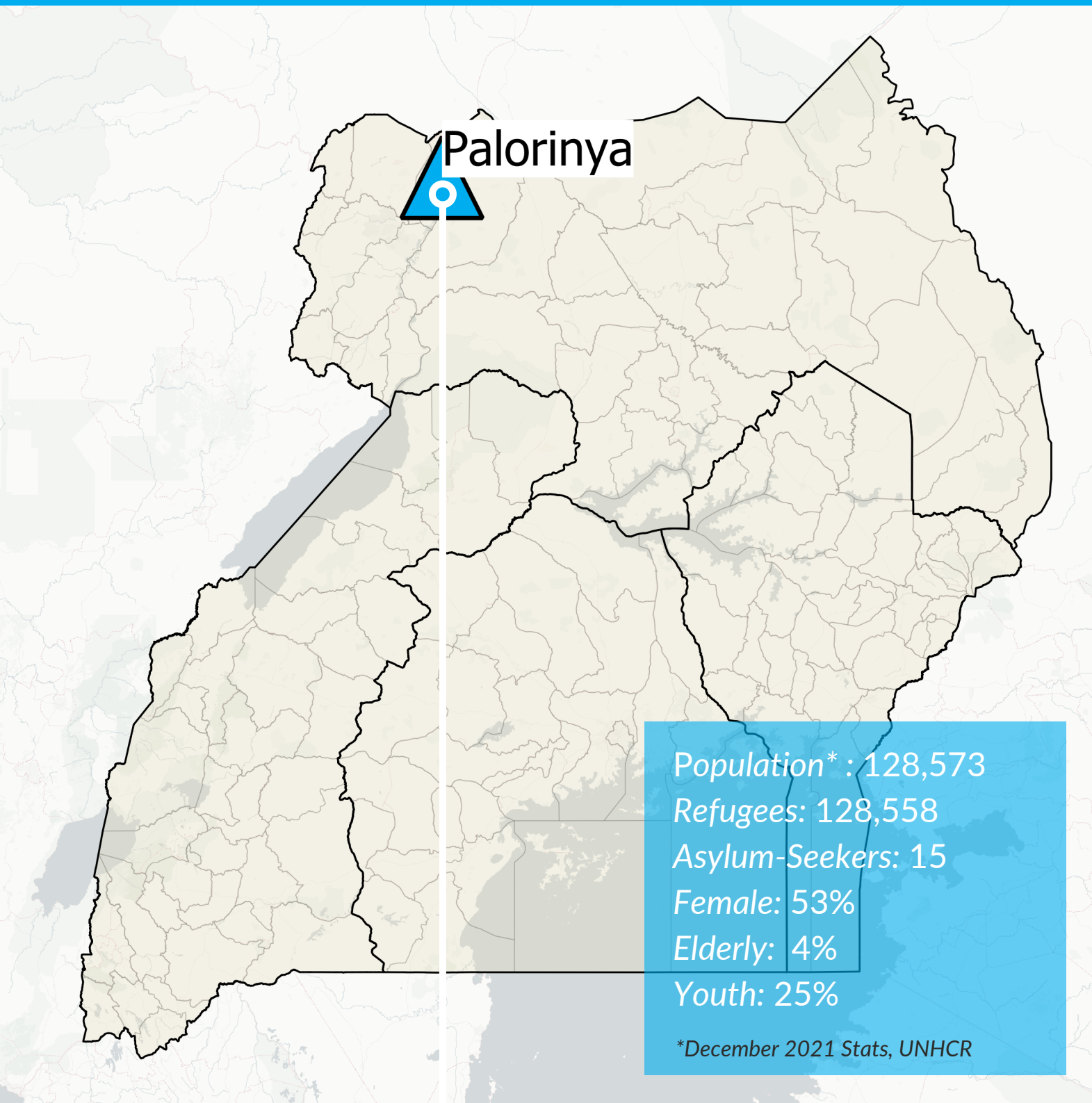


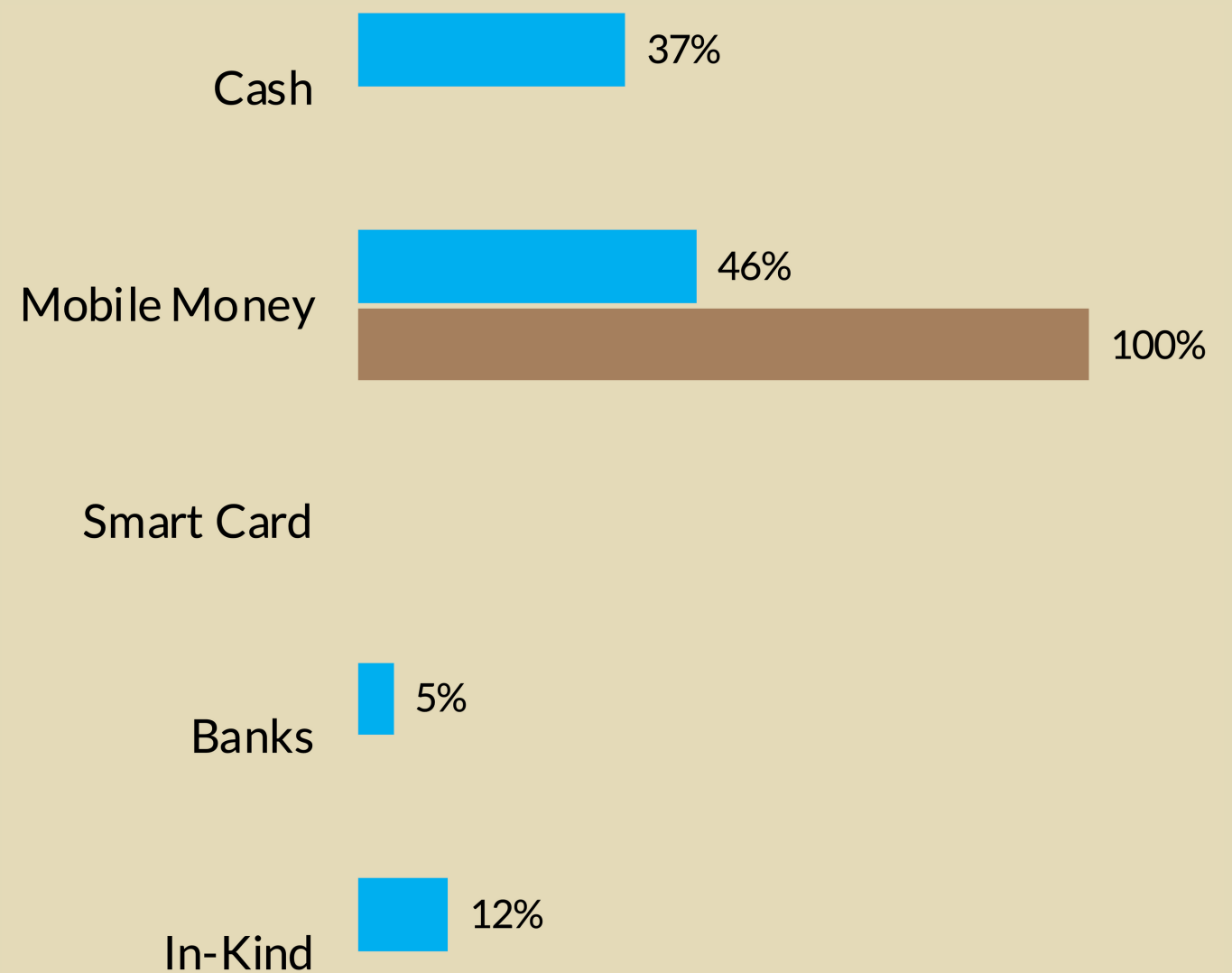
PALORINYA

REFUGEE SETTLEMENT

Palorinya settlement is located in north western Uganda. In December 2021, the total settlement population was 128,573 with refugees almost exclusively from South Sudan (128K).



46% OF REFUGEES PREFER MOBILE MONEY & 100% OF HOST COMMUNITY MEMBERS PREFER MOBILE MONEY



FINANCIAL SERVICE PROVIDERS**

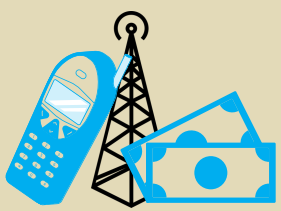


BANKS

Post Bank *agent network*

Equity *agent network*

Centenary *agent network*



MOBILE MONEY

MTN *agent network*

Airtel *branch office and agent network*



MICRO FINANCE

RUFIMFI *branch office*

Moyo Cooperative *agent network*

MINIMUM EXPENDITURE BASKET (MEB)

Average yearly, per person

Full reference MEB



389 899 (UGX)

Food



246,913 (UGX)

Non-food items



52,132 (UGX)

MODALITIES CURRENTLY USED

- Agency Banking (*Equity Bank*)

ACCESS BARRIERS ACCORDING TO USERS



CASH

Long distances
Insecurity at distribution



MOBILE MONEY

Lack of cash
Agents hike charges
Agents have no cash
Illiteracy



BANKS

Lack of agents
Lack of cash
Risk of account suspension
Lack of ID



SMART CARDS

Lack of agents
Lack of cash
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.