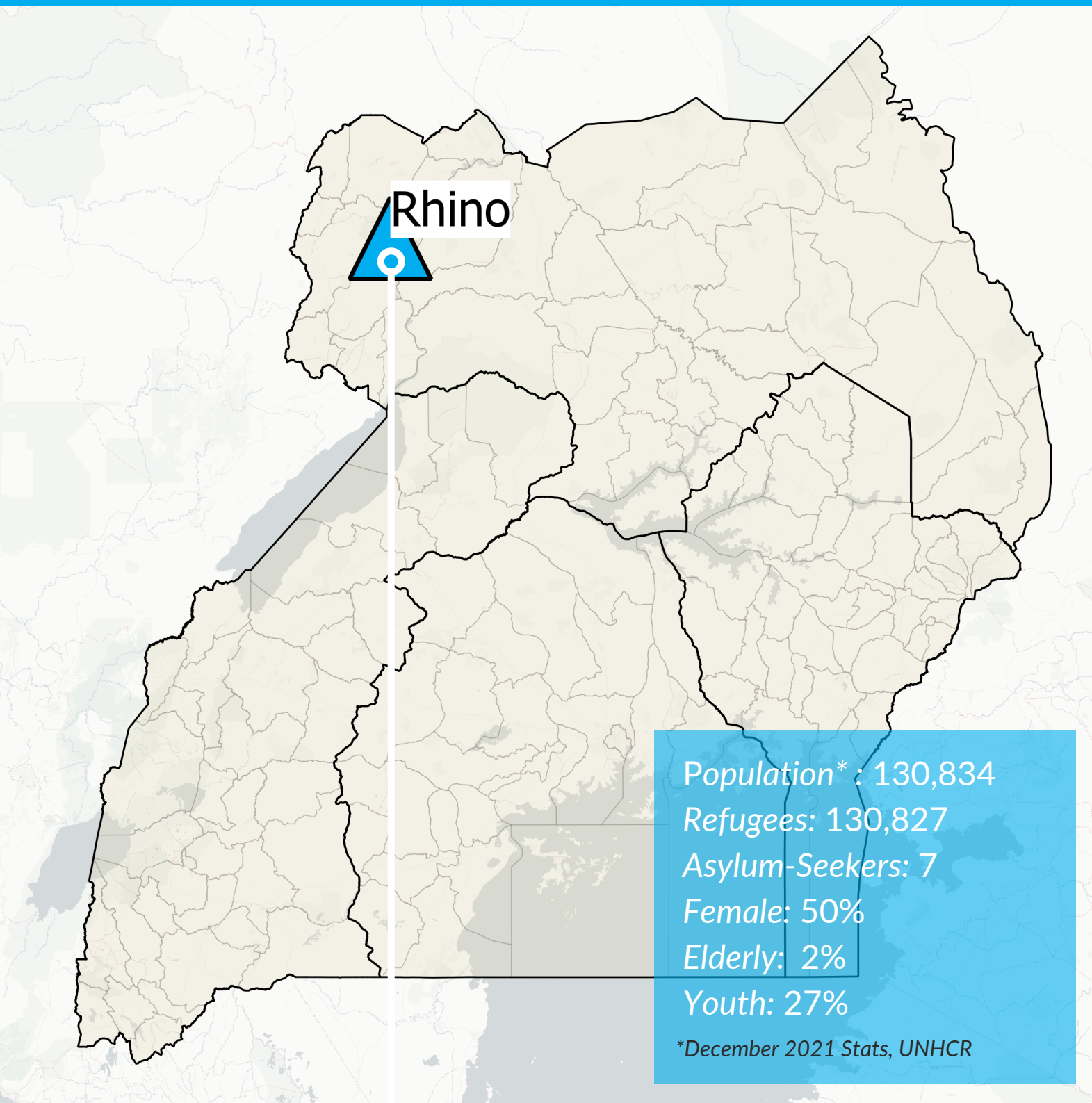


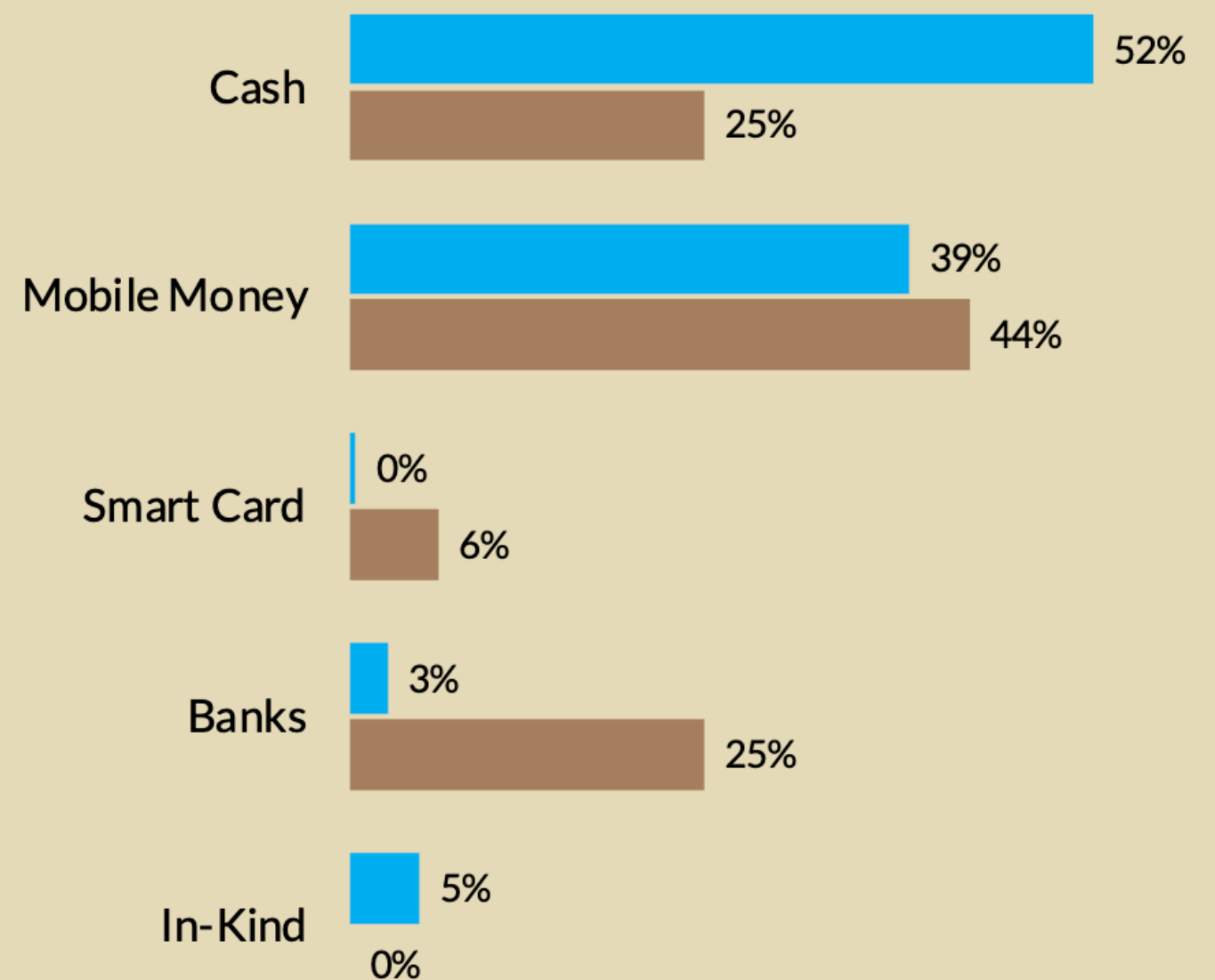
RHINO

REFUGEE SETTLEMENT

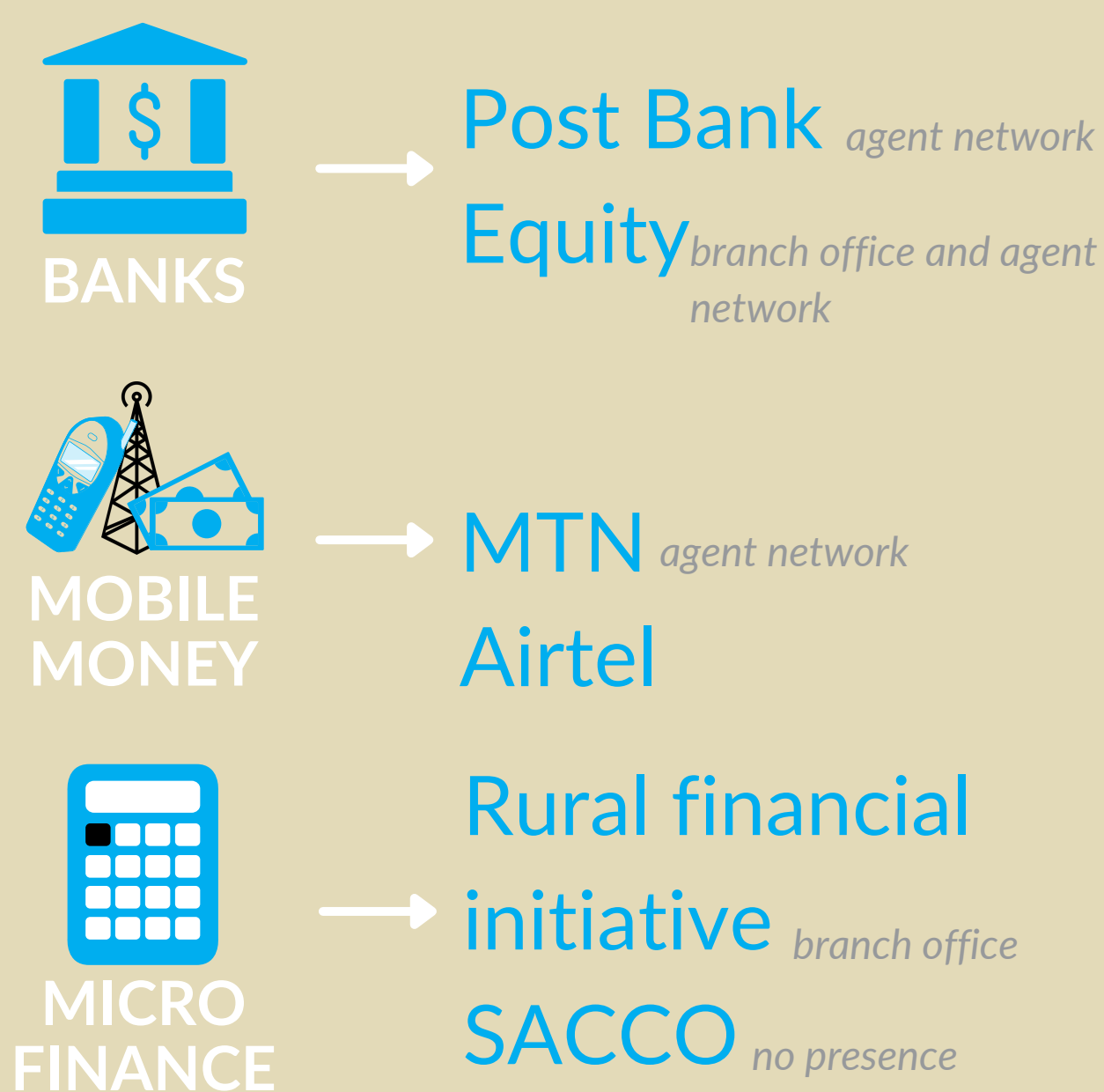
Rhino settlement is located in north western Uganda. In December 2021, the total settlement population was 130,834 with refugees primarily from South Sudan (126K) and the Democratic Republic of the Congo (4K).



52% OF REFUGEES PREFER CASH & 44% OF HOST COMMUNITY MEMBERS PREFER MOBILE MONEY



FINANCIAL SERVICE PROVIDERS**



MINIMUM EXPENDITURE BASKET (MEB)

Average yearly, per person

Full reference MEB



473,902 (UGX)

Food



328,399 (UGX)

Non-food items



54,650 (UGX)

MODALITIES CURRENTLY USED

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

ACCESS BARRIERS ACCORDING TO USERS



Long distances
Insecurity at distribution



Lack of cash
Lack of agents



Lack of agents
Lack of cash
Illiteracy
High banks costs



Lack of cash
Illiteracy

**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.