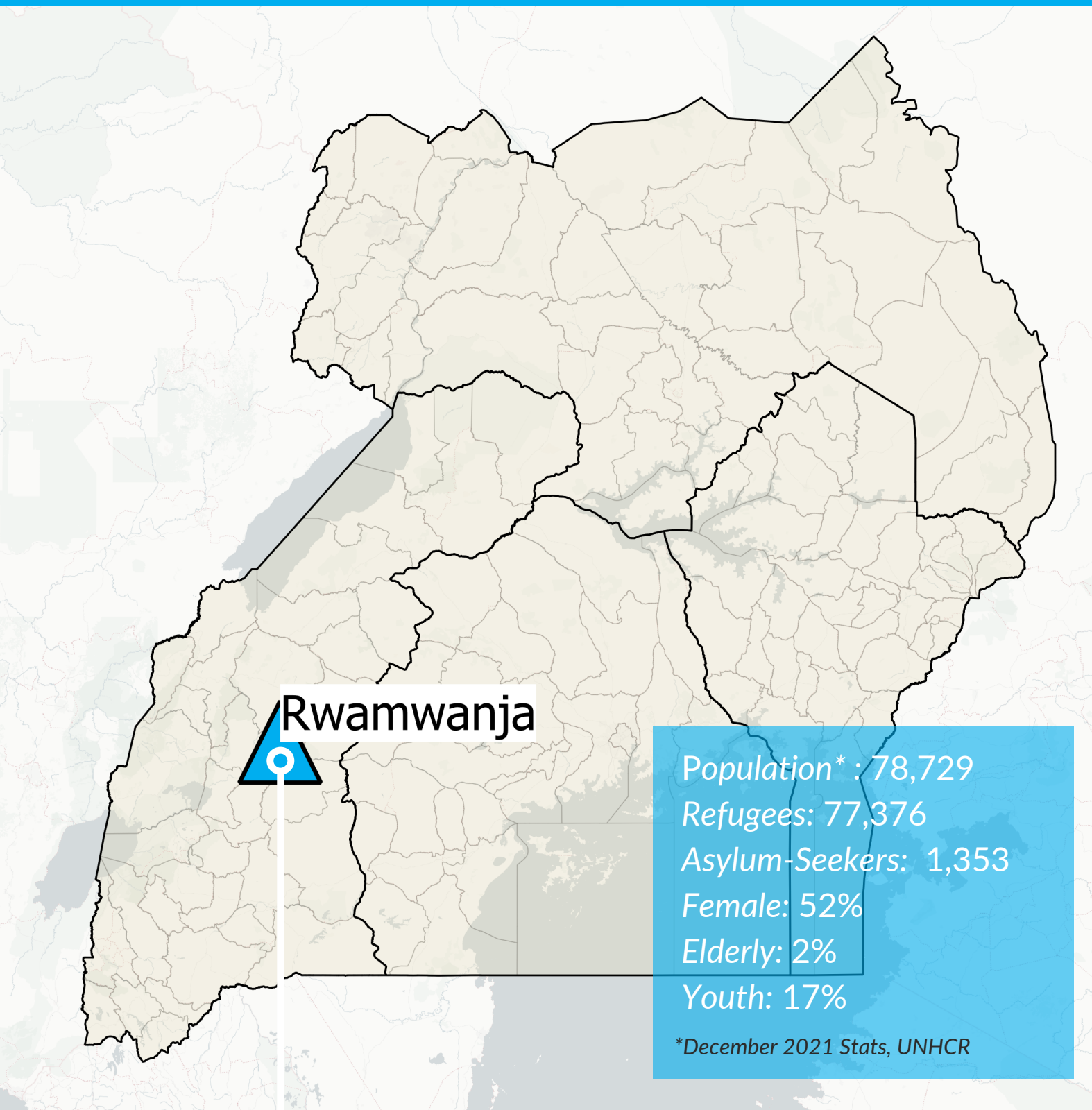


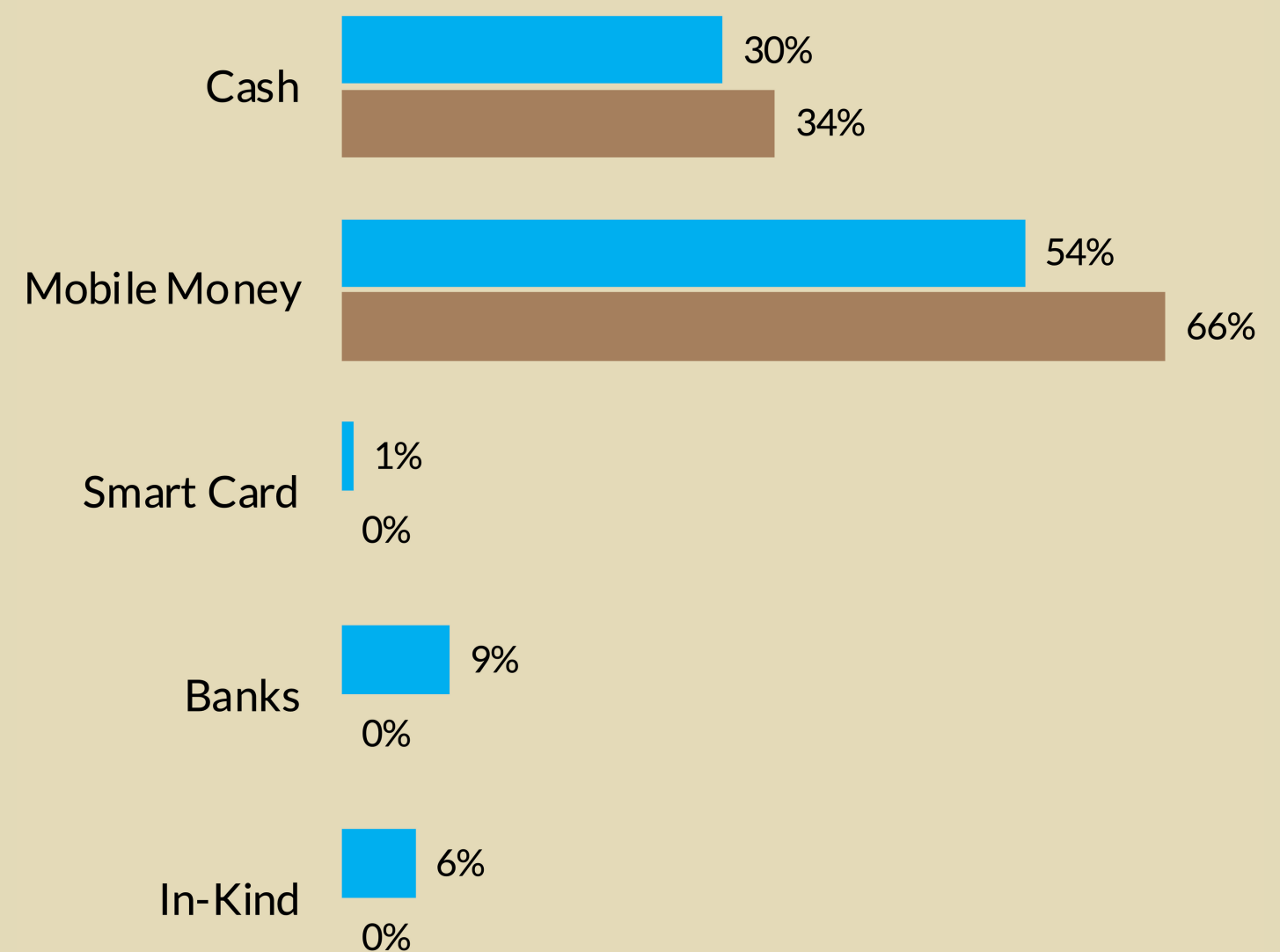
RWAMWANJA

REFUGEE SETTLEMENT

Rwamwanja settlement is located in south western Uganda. In December 2021, the total settlement population was 78,729 with refugees primarily from the Democratic Republic of the Congo (78K).



66% OF REFUGEES PREFER MOBILE MONEY & 66% OF HOST COMMUNITY MEMBERS PREFER MOBILE MONEY

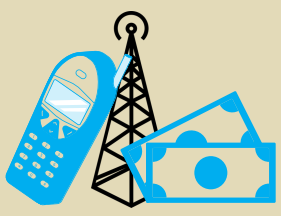


FINANCIAL SERVICE PROVIDERS**



BANKS

Opportunity *no presence*
Equity *branch office & agent network*
Stanbic bank



MOBILE MONEY

MTN *agent network*
Airtel



MICRO FINANCE

Hofkam *no presence*
SACCO *agent network*

MINIMUM EXPENDITURE BASKET (MEB)

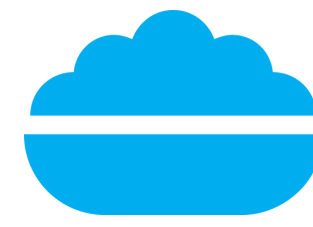
Average yearly, per person

Full reference MEB



443,771 (UGX)

Food



264,552 (UGX)

Non-food items

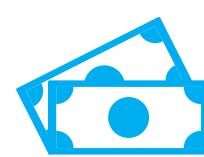


88,366 (UGX)

MODALITIES CURRENTLY USED

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

ACCESS BARRIERS ACCORDING TO USERS



CASH

Insecurity at distribution
 Long distances
 Prefer mobile money



MOBILE MONEY

Lack of cash
 Illiteracy
 Lack of agents
 No phone



BANKS

Lack of cash
 Lack of agents
 Illiteracy
 Complicated process



SMART CARDS

Lack of cash
 Lack of agents
 Illiteracy
 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.