

Working Together Towards Financial Inclusion for IDP

Access to financial services in South Sudan is getting better. Historically, banking has been limited by continuous conflict, the lack of security, and the fact that South Sudan's cash-based economy only uses demand deposits in urban areas. Poor availability of formal financial services in South Sudan's remote and rural locations, such as Rubkona in Unity State, has hindered the delivery of services to communities by humanitarian relief agencies.

In an attempt to help people access funds easily, DRC South Sudan partnered with MTN and Alpha Bank in September to use MTN's MoMo Pay as a money delivery mechanism to Internally Displaced Persons in Rubkona County, in Unity State. Women and men used the money to buy food, pay school fees and cover medical expenses.

The pilot required formal agreements with the partners, registration of participants and sharing the list of participants and their phone numbers. Alpha Bank deposited cash into the MoMo Pay accounts and the same day multiple number of beneficiaries withdrew cash.

Benefits of Mobile Money with IDPs

The Unity State community has benefited greatly from the Mobile Money Pilot. Residents of the County may now easily access formal financial services thanks to mobile money.

Dignity: Recipients didn't have to wait in long lines to receive cash, instead they received alerts about their deposits as soon as they had the convenience of choosing when to withdraw and use the cash.

Financial Management: This also helped people manage their money better, instead of receiving a lumpsum and feeling the need to spend it all at once.



Financial Inclusion: Registering women and men with Momo Pay accounts now gives them access to financial services, such as savings, transfers and payments.

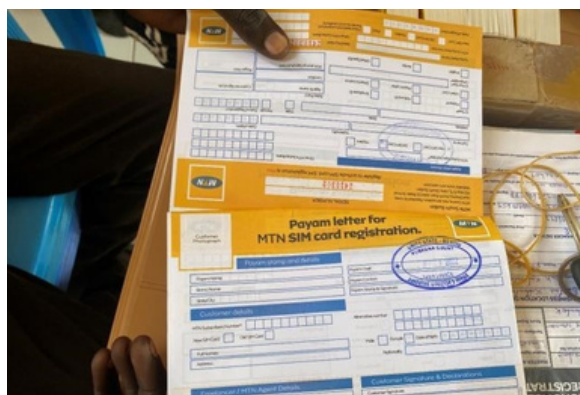
Security: Some people saved their money in their Momo Pay to reduce the high risk of theft in the camp and withdrew when required.

Digital literacy: DRC trained participants to use mobile money.

There were challenges along the way. Some participants did not have formal ID, but Payam Administration Letters were used as a substitute. In a few instances, participants used different names in the process which required DRC to take time to help them understand the need for consistency. Rainy weather delayed registration and some people needed assistance because of low literacy levels.

Despite the challenges MoMo Pay quickly demonstrated a positive impact on DRC's efficiency in delivering humanitarian aid. "The mobile money transfer is very safe as it is only the owner who will know about the alert and withdraw, and this has reduced theft and robbery attacks at night", noted one of the users.

Access to financial services and products will be improved with mobile money wallets, which provide savings, money transfers, and loans in the form of overdrafts. Even after the project is completed, the system's users will be able to use it.



Women receive their cash using MoMo pay at a MTN Authorized Agent Shop in Rubkona and on the right are copies of Administrators Letters from Rubkona County in Unity State. Photo credit: Yetunde Makanjuo. DRC South Sudan