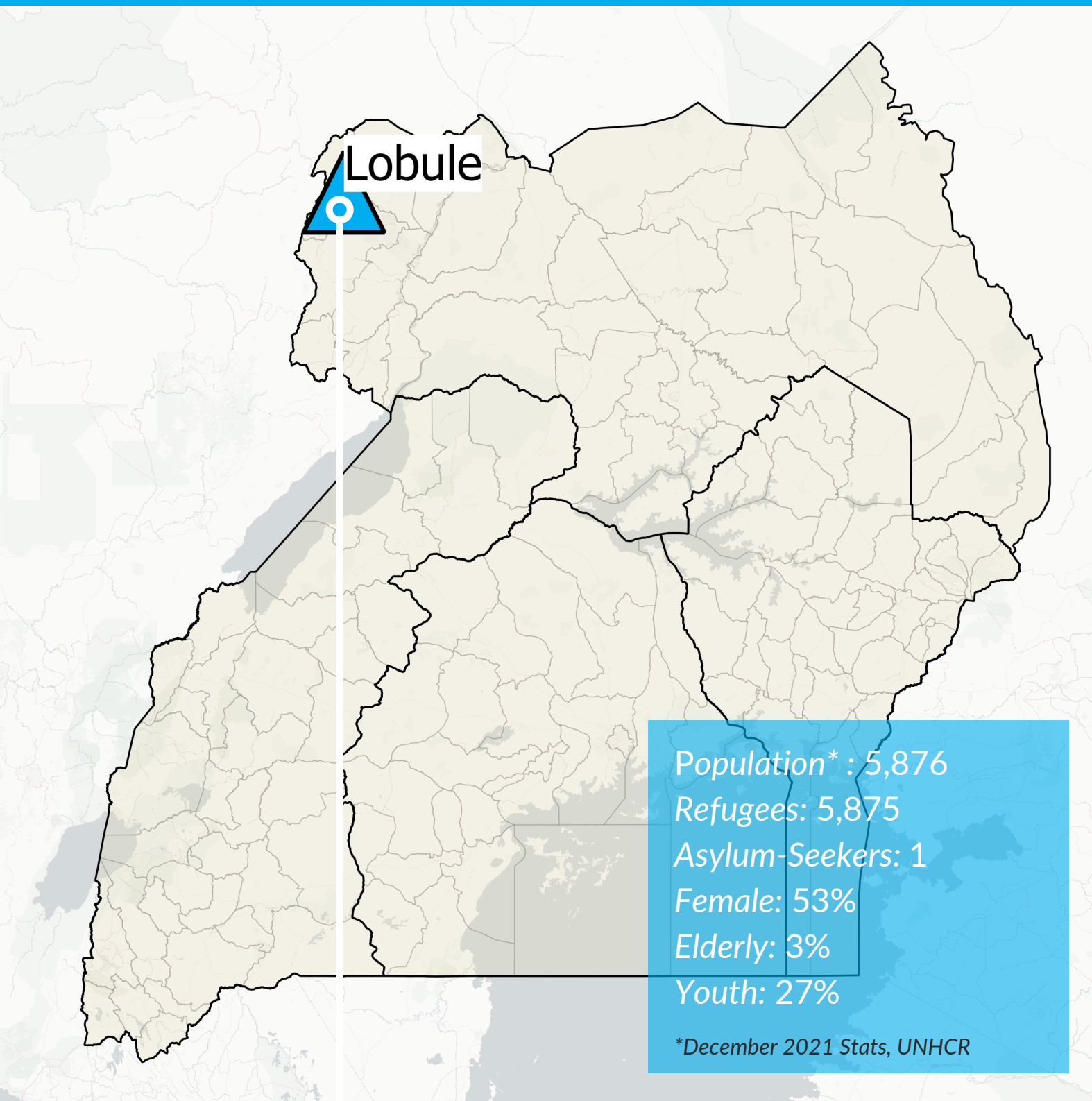


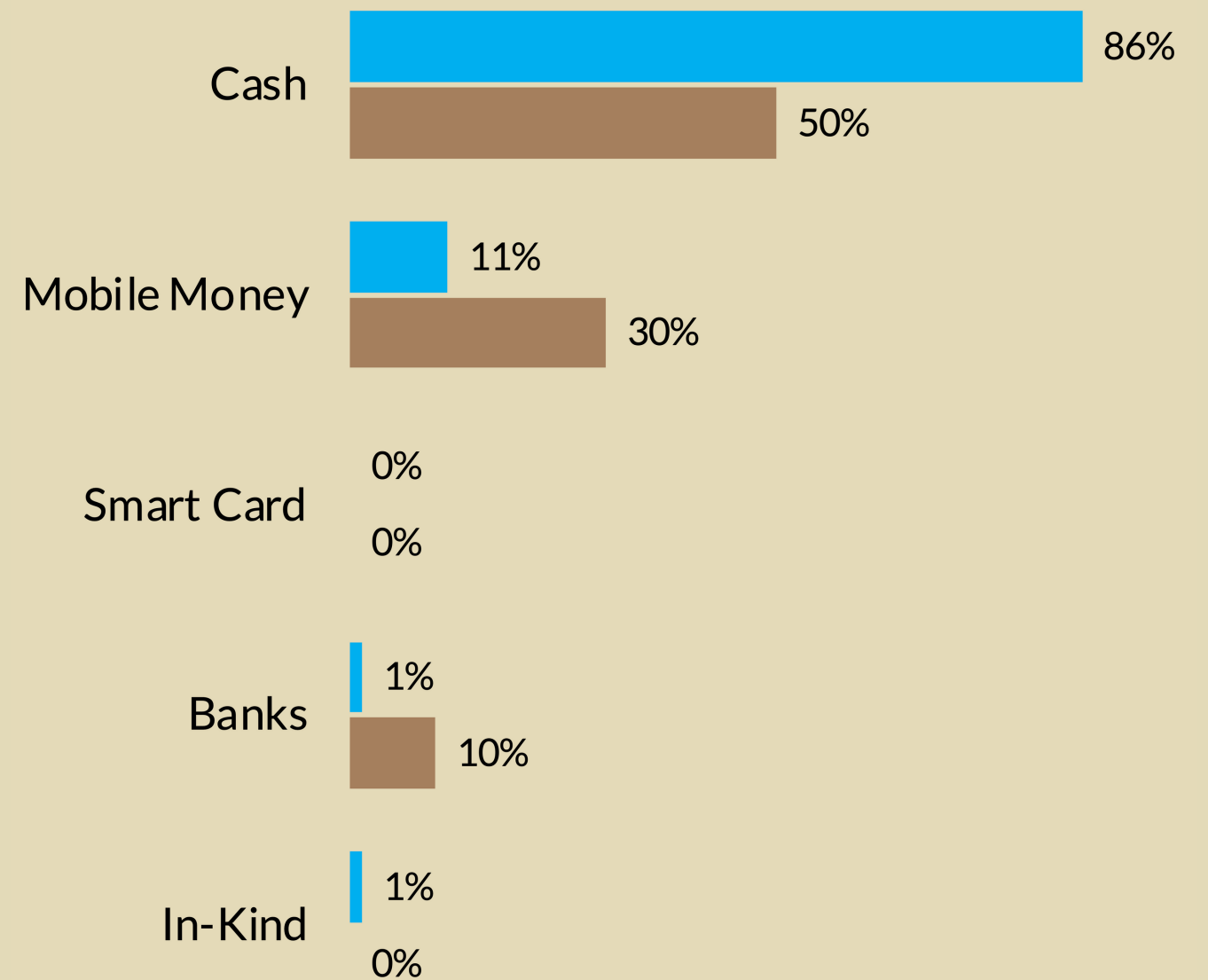
LOBULE

REFUGEE SETTLEMENT

Lobule settlement is located in north western Uganda. In December 2021, the total refugee population was 5,876 with refugees almost exclusively from the Democratic Republic of the Congo (5.8K).



86% OF REFUGEES PREFER CASH & 50% OF HOST COMMUNITY MEMBERS PREFER CASH



FINANCIAL SERVICE PROVIDERS**



→ **Post bank** agent network



→ **Airtel** agent network
 → **MTN** agent network



→ **Wanaji microfinance** no presence
 → **Koboko SACCO** no presence

MINIMUM EXPENDITURE BASKET (MEB)

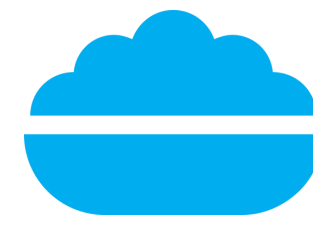
Average yearly, per person

Full reference MEB



459,984 (UGX)

Food



293,524 (UGX)

Non-food items



75,606 (UGX)

MODALITIES CURRENTLY USED

- Cash (Post Bank)

ACCESS BARRIERS ACCORDING TO USERS



Long distances
 Insecurity at distribution



Lack of agents
 Lack of cash
 No interest/use



Lack of agents
 Lack of cash
 Cards not accepted



Lack of agents
 Cards not accepted
 Lack of cash
 Agents have no cash

**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.