MOBILE CASH TRANSFER PILOT FOR PSNP CLIENTS IN LAY GAYINT AND TACH GAYINT WOREDAS OF AMHARA REGION, ETHIOPIA

FH-ETHIOPIA DEVELOPMENT FOOD SECURITY ACTIVITY-TARGETED RESPONSE FOR AGRICULTURE, INCOME AND NUTRITION

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ADDIS ABABA
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Special thanks to FH field staff in the two Woredas for their unreserved effort to interview clients and conduct Focus Group Discussions (FGDs) with Kebele administration and e-payment steering committee members.

We are highly indebted to Productive Safety Net Program (PSNP) clients who participated in the survey interview and made this study possible.

Cover page picture: Cash transfer transaction between ACSI cashier and a PW participant in Tach Gayint Woreda Agat Kebele.
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<td>Amhara Credit and Saving Institute</td>
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<td>BCC</td>
<td>Behavioral Change Communication</td>
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<td>DA</td>
<td>Development Agent</td>
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<td>FDRE</td>
<td>Federal Democratic Republic of Ethiopia</td>
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1. EXECUTIVE SUMMARY

1.1. BACKGROUND

The United States Agency for International Development (USAID) entered into a cooperative agreement with FH Ethiopia (FHE) to implement a five-year DFSA-TRAIN project in support of the Federal Democratic Republic of Ethiopia (FDRE) Productive Safety Net Program (PSNP). This FH-implemented project operates with the bilateral agreement entered between the United States and the FDRE. In addition to the food commodities provided to support the PSNP in seven Woredas\(^1\) of Amhara Region, USAID has also allocated resources to pilot cash payments in Lay Gayint and Tach Gayint Woredas. The cash transfer service is carried out through Amhara Credit and Saving Institution (ACSI).

ACSI is a private limited liability company registered in the FDRE as a Micro-Finance Institution eligible to disburse payments electronically via technology providers. Thus, FH and ACSI agreed to pilot electronic payment for PSNP beneficiaries in the aforementioned Woredas. The electronic transfer demonstrates the technical, operational and managerial feasibility over manual cash transfer exercised by Government in the previous years.

Each year Government has been undertaking annual certification/re-certification process to identify PSNP participants based on the PSNP Program Implementation Manual (PIM). Project participants are categorized into two components: Public Work (PW) and Permanent Direct Support (PDS). In 2018 the project was conducted in Lay Gayint and Tach Gayint Woredas. Participants were 33,108 HHs (26,878 PW and 6,230 PDS). Total beneficiaries of the project were 99,063 (50,251 Female, and 48,812 Male).

The study aimed to understand mobile cash transfer effectiveness and satisfaction level of PSNP clients during the three rounds (January to March) e-payment in 2018. It mainly employed primary data obtained from survey interview on PSNP clients and FGDs with e-payment steering committees and Kebele administrators, KII. These data were complemented with secondary data obtained from e-payment project monitoring updates on weekly cash transfer, records of cash transfer milestone, Regional e-payment steering committee minutes, and Government assessment on unpaid clients.

1.2. OBJECTIVES OF THE STUDY

The study was conducted from June 4, 2018 to July 16, 2018. The general objective of the study was: To learn from evidences and document lessons on mobile cash transfer pilot in the two Woredas of Lay Gayint and Tach Gayint. Specific objectives were to:

- Assess effectiveness of mobile cash transfer for PSNP clients
- Assess client satisfaction on the service provided
- Provide recommendation for future e-payment program

\(^1\) Next to the lowest administration unit in Ethiopia
1.3. **KEY FINDINGS OF THE STUDY**

- Mobile cash transfer proved to be effective modality to transfer cash to PSNP clients in the project area.
- Cash was not transferred timely as per the PIM. All implementing partners have contributed for the delay.
- As there were valid reasons for cases of clients not collecting January and February 2018 cash entitlements, there were also accounts of unexplained cases which suggest faulty targeting, poor data quality or other reasons that need further investigation.
- As ACSI was paying clients only through its satellite offices that are located only in some of the Kebeles, clients couldn’t fully benefit from what mobile cash transfer offers.
- FH initiated Woreda and Regional level e-payment steering committees were functional and have contributed to effective implementation of the project.
- More than 80% of survey participants preferred mobile cash transfer to the manual cash transfer.
- Mobile cash transfer ensures money is transferred to the right person.
- The extended period for cash withdrawal has given clients the opportunity to collect their cash at their convenience (holidays) which allows them to have more time for work.
- PSNP clients have low level of literacy and a few of them own mobile phones.

1.4. **KEY RECOMMENDATIONS**

- Objectively verifiable stakeholder performance assessment indicators should be set, appraisal be regularly conducted and accountability scheme established to enhance timeliness of transfer.
- Mobile apparatus should be availed to the community with low price. Mobile network quality should be improved.
- ACSI must pay clients at their Kebele centers if possible at sub-Kebele level. ACSI must engage agents to ensure continuous presence of payers at the clients’ vicinity.
- Regional Government required to improve literacy and numeracy level through adult education.
- Coordinated effort of WFSTF, KFSTF and CFSTF is required to improve targeting by ensuring enhanced public participation via Kebele complaint redressing committee.
2. SURVEY BACKGROUND

2.1. OVERVIEW OF PROJECT CONTEXT

2.1.1. AMHARA REGIONAL STATE

The Amhara National Regional State is located in the North Western and North Central part of Ethiopia. The capital city of Amhara National Regional State is Bahir Dar. The Region covers an estimated area of 170,752 square kilometers. Population of Amhara Regional State is 37,490,108.\(^2\) About 85% of the people are engaged in agriculture. It is one of the major teff (staple food) producing areas in the country. Barely, wheat, oil seeds, sorghum, maize, wheat, oats, beans and peas are major crops produced in large quantities.

Cash crops such as cotton, sesame, sunflower, and sugarcane grow in the vast and underutilized tract of the Region's lowlands. The water resources from Lake Tana and all the rivers found in the Region provide immense potential for irrigation development. About 450,000 hectares of arable land is irrigable and suitable, especially for horticultural development.

The Amhara National Regional State is topographically divided into three main parts; namely, the highlands, mid highlands and lowlands. The highlands are also characterized by chains of mountains and plateaus. Ras Dejen (4620 m), the highest peak in the country, Guna (4236 m), Choke (4184m) and Abune Yosef (4190m) are among the mountain peaks that are located in the highland parts of the Region.

The lowland part covers mainly the western and eastern parts with an altitude between 500-1500 meters above sea level. Areas beyond 2,300 meters above sea level fall within the highland ("Dega") climatic Zone, and areas between the 1,500-2,300 meter above sea level contour fall within the mid-altitude ("Woina Dega") climatic zone; and areas below 1,500 contour fall within the "Kolla" or hot climatic zones. The Dega, Woina Dega and Kolla parts of the Region constitute 25%, 44% and 31% of the total area of the Region, respectively.

The annual mean temperature for most parts of the Region lies between 15°C-21°C. The Region receives the highest percentage (80%) of the total rainfall in the country. The highest rainfall occurs during the winter season, which starts in mid-June and ends in early September.

\(^2\) http://countrymeters.info/en/Ethiopia (for May 2018)
2.1.2. PRODUCTIVE SAFETY NET PROGRAM (PSNP)

The Productive Safety Net Program (PSNP) is Ethiopia’s rural safety net for chronically food insecure households. The Program covers households in Afar, Amhara, Dire Dawa, Harari, Oromiya, Southern Nations, Nationalities and Peoples (SNNP), Somali and Tigray Regions, and targets households that are chronically and transitorily food insecure. The Program provides cash and/or food transfers to these households. The overall goal of the program is stated as “Resilience to shocks and livelihoods enhanced, and food security and nutrition improved, for rural households vulnerable to food insecurity.”

Households that have able-bodied adult labor engage in public works (PW) and receive transfers for 6 months of the year. The transfer months are split into cash and commodity (food) considering long term trend of food availability/shortage months in the specific Woreda. Public works focus on integrated community-based watershed development, covering activities such as soil and water conservation measures, rangeland management (in pastoral areas), and the development of community assets such as roads, water infrastructure, schools, and clinics. These works contribute to improved livelihoods, strengthened disaster risk management and climate resilience, and enhanced nutrition. The program facilitates linkages with health and nutrition services, particularly for pregnant and lactating women who have antenatal care and nutrition related co-responsibilities (soft conditionality) as they transition to temporary direct support, but also for public works clients, whose participation in nutrition behavioral change communication (BCC) sessions counts towards their public works requirement. Households without labor capacity, permanent direct support clients (PDS), receive 12 months of unconditional transfers and are linked with social protection services.

The program provides technical assistance and training in livelihood activities (crop and livestock, off-farm, and employment) to clients to enable households to increase and diversify their incomes and build their assets. While many clients who participate in livelihoods activities are referred to credit providers, for the poorest households, the program provides livelihood transfers that do not need to be repaid, helping them build their assets more rapidly while avoiding a cycle of indebtedness. Together, these interventions aim to strengthen resilience, improve nutrition, and help households become food sufficient and, eventually, food secure.\footnote{Productive Safety Net Program Phase IV Program Implementation Manual, Ministry of Agriculture, Addis Ababa Version 1.0}
2.1.3. RURAL FINANCIAL SERVICES IN ETHIOPIA

The formal sources are financial institutions that are set up legally and engaged in the provision of credit and mobilization of savings. These institutions are regulated and controlled by the National Bank of Ethiopia (NBE). In the Ethiopian context formal financial sector includes National Bank of Ethiopia (NBE), commercial banks (owned by private and public), Development Bank of Ethiopia (DBE), credit and savings cooperatives, insurance companies (both public and private) and microfinance institutions (owned by Regional governments, NGOs, associations and individuals) (NBE, 2013/14).

The numbers of bank branches reached 2208, of which 1003 or about 45 percent belong to the Commercial Bank of Ethiopia. Despite modest branch expansion, Ethiopia remains as one of the under-banked countries even at sub-Saharan African countries standard. The bank branch to population ratio was 1:43,912 in 2013/14. Similarly, total capital of the banking system reached Birr 37.3 billion, of which about 44.7 percent was hold by Government owned 3 banks. Commercial Bank of Ethiopia accounted for more than 34 percent of total capital of the banking system (excluding NBE). Yet geographical distribution of bank branches was highly skewed to major towns and cities. Nearly 34 percent of bank branches were located in Addis Ababa (NBE, 2013/2014).

By the end of 2013/14, the number of micro-finance institutions (MFIs) operating in the country reached 31. Their overall performance was encouraging as their total capital and total asset increased by 24.6 and 38.6 percent and reached Birr 5.6 billion and Birr 24.5 billion, respectively. At the same time, their deposit mobilization and credit provision have expanded remarkably. Compared to the year (2012/13), deposit mobilization of MFIs went up by 54.8 percent and reached Birr 11.8 billion while their outstanding credit rose by 31.9 percent indicating their expanded outreach. The four largest MFIs, namely Amhara credit and saving institution (found in the study site), Dedebit, Oromiya and Omo Credit and Savings institutions accounted for 74.9 percent of the total capital, 84.0 percent of the savings, 80.6 percent of the credit and 81.6 percent of the total assets of MFIs at the end of 2013/14(NBE,2013/14).

2.1.4. MOBILE MONEY IN ETHIOPIA

In 2012, the National Bank of Ethiopia (NBE) issued a directive on regulation of mobile and agent banking services. Accordingly, only financial institutions that are licensed by the National Bank are allowed to engage in mobile banking services. Mobile and agent banking service shall be carried out only within the geographical boundary of Ethiopia and with only Ethiopian Birr. Financial institutions can carry out mobile banking through their agents as specified in these directives. Where financial institutions carryout mobile banking services through agents: the financial institution shall be fully responsible and liable for all actions and omissions of its agent and this responsibility shall extend to actions of the agent; all transactions involving deposit, withdrawal, payment or transfer of cash from or to an account shall be made on real time basis and financial institutions shall ensure that agents are able to carry out real time transactions; agents shall not under any circumstance accept funds from customers that exceed their prepaid balance with financial institutions; financial institutions shall automatically debit or credit the account of the agent or customer upon conduct of any transaction

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that necessitates reduction or increase of the account balance of the agent or customer; a financial institution shall have a mechanism to uniquely identify each of its agents.

The directive also sets the maximum balance that should be available in a mobile account of a person with a financial institution at any time at Birr 25,000 and daily mobile banking transaction that involves debiting of an account by a person with a financial institution shall not exceed Birr 6,000.

2.2. ELECTRONIC CASH TRANSFER PROJECT BACKGROUND

2.2.1. PROJECT DESCRIPTION

The United States Agency for International Development (USAID) entered into a cooperative agreement with FH Ethiopia (FH) to implement a five-year Development Food Security Activities (DFSA)–TRAIN project in support of the Federal Democratic Republic of Ethiopia’s (FDRE’s) Productive Safety Net Program (PSNP). This FH-implemented project operates consistently with the bilateral agreement between the United States and the FDRE. In addition to the food commodities provided to support the PSNP in seven Woredas of Amhara Region, USAID has also appropriated resources for cash payments to the beneficiaries of the Productive Safety Net Program. Amhara Credit and Saving Institution (ACSI) is a private limited liability company registered in the FDRE and represents that it has the capacity to make disbursements through electronic payment methods. ACSI represents that it has a license from the National Bank of Ethiopia (“NBE”) to provide financial service through a technology provider. FH and ACSI agreed that the later to disburse cash to the PNSP beneficiaries via electronic payment method. ACSI works with M-Birr, the technology provider for cash transfer. The implementation of electronic payments to PSNP beneficiaries demonstrates the technical, operational and managerial feasibility of using electronic payment system. This and other banking services, such as loans or remittances, offered to unbanked rural people can contribute to financial inclusion as it brings the clients into the financial system.

The project engaged ACSI to deliver payments electronically to clients in the Productive Safety Net Program (PSNP) through a mobile payment. ACSI maintained accounts to clients so that clients can have access to financial service through local agents, in addition to ACSI branches/satellite offices.


\[Agreement\ between\ Food\ for\ the\ hungry,\ inc.\ (recipient)\ and\ Amhara\ Credit\ and\ Saving\ Institution\ s.c\ (ACSI)\ for\ the\ provision\ of\ electronic\ payment\ service\ to\ beneficiaries\ of\ the\ Productive\ Safety\ Net\ Program\ (PSNP)\ in\ Amhara\ Region\ contract\ #:\ fh-gmt-18c-004\]
2.2.2. SERVICE PROVIDER

FH Ethiopia started piloting e-payment in Lay Gayint Woreda of Amhara Region in 2017. During the inception of the project, the only competent Financial Technology Provider in the Region was Kifiya Financial Technologies- “Kifiya”. Kifiya was implementing cash transfer with ACSI in Amhara Region. Having been informed about Kifiya, FH contacted the company and reached consensus for field observation on Kifiya’s capacity. Then, FH conducted field assessment at Woredas where Kifiya was working. The assessment result showed that Kifiya was doing very well but the technology has some problems. Kifiya responded that the technology drawback was understood and corrective technical measures are underway. Since Kifiya was working with ACSI, FH requested Kifiya to bring ACSI to a tripartite agreement. Kifiya delayed this process and cash transfer starting date approached which stressed FH. USAID came to support when the project implementation was troubled. USAID, FH and Kifiya agreed to contact ACSI but ACSI refused to take the MFI responsibility when contacted by USAID and FH. As a result, Kifiya and FH sought another MFI, the RuSaCCos. This also failed because Kifiya request the RuSaCCos a guarantee deposit which the RuSaCCos couldn’t agree. Finally, USAID allowed Kifiya to play both MFI and Financial Technology Provider roles which proved successful to transfer cash to clients despite a number of challenges. FH didn’t advertise the service of both ACSI and Kifiya for three reasons:

1. ACSI was the only competent and capable huge MFI in the Region
2. Kifiya was the pioneer for Financial Technology provision in the Region
3. Kifiya was already working with ACSI in some Woredas

Selection of Financial Technology Provider was highly debated during planning of second year e-transfer. FH had preference to continue working with Kifiya for two reasons. 1. The client authentication method was insurmountable and 2. Kifiya has collected biometric data from most of the clients in the first year transfer which obviates another registration to a new system. However, this couldn’t work because ACSI stopped working with Kifiya and preferred to work with M-Birr. Finally, FH signed agreement with ACSI to implement second year cash transfer while ACSI contracted M-Birr for provision of the financial technology. USAID has been highly engaged and very flexible through the entire process in first year as well as second year.

The client authentication and payment technology applied by Kifiya was highly reliant on internet connections which is intermittent in the implementation Woredas. The technology required Know Your Customer (KYC) data which include: basic information of the client, client’s picture and finger prints which was uploaded to the server. The finger print reading apparatus was hardly reading old people’s finger prints which was one of the causes that delayed transfer. There were cases of old clients who were denied of their entitlements temporarily due to failure of the machine to read their finger print. Unlike Kifiya technology, M-Birr uses mobile network and PIN cards instead of internet and finger prints. This has avoided reliance on internet and the challenges associated with finger prints.

Finally, FH and ACSI entered obligations of both parties to govern the service enabled through the use of electronic payment systems for three months (January to March) to support PSNP beneficiaries in three rounds of cash transfers in two Woredas (Lay Gayint and Tach Gayint) in South Gondar zone of Amhara Region from 2018 through the year 2021. The agreement engages ACSI to deliver payments
electronically to beneficiaries in the Productive Safety Net Program (PSNP) through a mobile payment or Savings Account in the name of the beneficiaries. The account is maintained by ACSI, so that clients can access to financial service through local agents, in addition to access through ACSI branches.

2.2.3. PROJECT PARTICIPANTS
Each year Government undertakes retargeting for PSNP participants based on the PSNP Program Implementation Manual (PIM). The participants are categorized into two components: Public Work (PW) and Permanent Direct Support (PDS) beneficiaries. In 2018 the project participants were 33,108 HHs (26,878 PW and 6,230 PDS). Total beneficiaries of the project were 99,063 (50,251 Female, and 48,812 Male). Project participant households were paid as per their family size. The PSNP allows a maximum of five family members per household to access entitlement. A household is mainly represented by the household head called the client. The client’s name is inserted in the Master Beneficiary List (MBL) and given a unique PASS (Payroll and Salary System) identification card (ID). PW clients are entitled as per the labor contribution in the natural resource management projects. Participation is recorded by forepersons in the field and attendance is developed at the end of each month. A household with only one able-bodied participant receives Birr 41.00 (equivalent to 1.5 USD) per day for a maximum of five days/month which makes the monthly income Birr 205.00 (equivalent to USD 8.00). Accordingly, HHs with 2, 3, 4, and 5 PW participant members receive USD 15.00, 23.00, 30.00, and 38.00, respectively if they have fully participated in the PW. PDS participants receive the entitlement without conditionality.

2.2.4. OBJECTIVES OF THE STUDY
The study was conducted from June 4, 2018 to July 16, 2018 with general objective: To learn from evidences and document lessons on mobile cash transfer pilot in the two Woredas of Lay Gayint and Tach Gayint. Specific objectives were to:
1. Assess effectiveness of mobile cash transfer for PSNP clients
2. Assess client’s satisfaction on the service provided
3. Provide recommendations and document lessons for future e-payment programming

2.2.5. RESEARCH QUESTIONS
To ensure objectives of the study are met and to obtain overall picture of the pilot project, the study raised a number of research questions listed below.
1. How well was the targeting conducted?
2. How did the cash transfer go regarding timeliness and predictability with respect to PSNP IV PIM?
3. What were the reasons for not collecting cash on time?
4. Was the transfer method (e-payment) convenient to clients?
5. Was saving encouraged/facilitated?
6. How do clients see e-payment versus the traditional (manual) way of cash transfer?
7. How was the stakeholders’ engagement in the transfer process?
8. Is the community tech friendly for financial inclusion?
9. How does mobile transfer relate with gender?
3. SCOPE AND METHODOLOGY

The study aimed to understand effectiveness of mobile cash transfer and satisfaction level of PSNP clients during the three rounds (January to March, 2018) e-payment piloted by FH Ethiopia. The pilot was conducted in collaboration with Amhara Regional State relevant bureaus and Amhara Credit and Saving Institute (ACSI) in 2018 in Lay Gayint and Tach Gayint Woredas. The research methodology employed were: household interview (HHI), Key Informant Interview (KII), Focus Group discussion (FGD) and literature review. Primary data were obtained from PSNP clients’ HH interview, e-payment steering committee members and Kebele administrators FGDs and KII. The primary data were complemented with secondary data obtained from e-payment project monitoring updates on weekly cash transfer, records of cash transfer milestone, Regional e-payment steering committee minutes, and Government assessment reports. Details of the survey sample size determination, sampling method, classification of survey participants, research questions, objectives and limitations of the study are presented below.

3.1. METHODOLOGY

The survey had three layers of sampling frames. 1) The two pilot Woredas of South Gonder namely: Lay Gayint and Tach Gayint; 2) List of 49 Kebeles in the two Woredas; 3) List of 32,838 HHs in the selected Kebeles-Population size. The survey employed stratified random sampling technique. The primary sampling unit was Kebele.

- Lay Gayint has 31 Kebeles of which 10 Kebeles were randomly selected.
- Tach Gayint has 18 Kebeles of which six Kebeles were randomly selected in the same manner.

Additional four Kebeles in LG and four Kebeles in TG were considered to interview clients who didn’t receive cash in both January and February transfers.

For the second stage of sampling, the basic sampling unit was household. Of the total sample size of 354 interviews, 191 (54%) were from Lay Gayint and the remaining 163 (46%) were from Tach Gayint.

Sample size was determined with the population size of 32,838, confidence interval of 5.5 and confidence level of 95% with online sample size calculator. This computation brings us to fix sample size at 345 including 10% non-response. A total of 354 individual clients were interviewed. Eight Kebele administration FGDs, two Woreda e-payment steering committee FGDs and a KII were conducted.

The population embraced categories of unpaid clients (those who didn’t receive both January and February transfers) and paid clients. The paid clients were further stratified to PW (Public Work) participants and PDS (Permanent Direct Support) clients. PDS participants were 89 (25%) and PW participants were 264 (75%). The ratio of sample size, sampling fraction, was determined on the size of each stratum population. To represent clients who didn’t collect any cash despite presence of their names in the payroll, additional eight Kebeles were considered. These clients were identified first from the payroll. The unpaid clients were

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7 Ethiopian least Government administrative unit.
8 https://surveysystem.com/sscalc.htm
9% of the total interviewed clients. From 10-27 clients were interviewed per Kebele depending on size of PSNP clients. Gender composition of the interviews shows 104 were females and 250 males. Family size of interview participants were almost evenly distributed.

3.2. DATA COLLECTION AND ANALYSIS

Questionnaire suitable to address the research questions was developed. Quantitative and qualitative questions were included in the individual clients’ questionnaire; Kebele administrators (3-6 per Kebele) and Woreda e-payment steering committee FGD questionnaires were qualitative. FH staff (enumerators) in the two project Woredas were trained on the questionnaire before conducting the interview. Enumerators were supervised by project staff and completed interviews were reviewed during the data collection period.

The data was analyzed using Statistical Package for Social Sciences (SPSS) version 20.0. Descriptive data analysis, especially frequency was conducted and obtained results were presented in tables and charts. Open-ended questions were separately analyzed with Microsoft Excel. Each open-ended question was listed in one column and responses and their frequencies were placed in front of the questions and data was entered by adding up on the frequency of the respective response at each instance. When a new response is given by respondents, two additional columns were added; one for the response and another for the frequency. Finally, the responses and frequencies for each open-ended question were placed in a separate table for frequency analysis. Kebele administration and Woreda e-payment steering committee FGDs and KII responses were included in the findings where appropriate.

3.3. LIMITATIONS OF THE STUDY

- Project participants were selected randomly at commodity distribution sites from each kebeles, Hence, the study did not use list of all clients for randomization.
- Project staff had to make a home-to-home visit to interview clients who didn’t receive their January and February entitlements. Responses for clients who have not received cash were given from family members or neighbors as the clients have left the area or have passed away. In some instances, no information was found about the client in question.
4. RESEARCH FINDINGS

4.1. AMOUNT OF CASH TRANSFERRED

FH planned to transfer US$ 2,238,811.07 to PSNP clients of Lay Gayint and Tach Gayint Woredas in three rounds (January to March 2018). A total of USD 2,194,426.85 which is 98% of the total was transferred while this survey was conducted. For a number of reasons US$ 44,384.22 was not yet transferred.

Table 1 Amount of cash transferred through e-payment

<table>
<thead>
<tr>
<th>Description</th>
<th>PW</th>
<th>PDS</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disbursed cash</td>
<td>1,995,681.07</td>
<td>243,130.00</td>
<td>2,238,811.07</td>
</tr>
<tr>
<td>Transferred cash</td>
<td>1,960,123.96</td>
<td>234,302.89</td>
<td>2,194,426.85</td>
</tr>
<tr>
<td>Unpaid cash</td>
<td>35,557.11</td>
<td>8,827.11</td>
<td>44,384.22</td>
</tr>
<tr>
<td>Achievement (%)</td>
<td>98%</td>
<td>96%</td>
<td>98%</td>
</tr>
</tbody>
</table>

4.2. PSNP CLIENTS’ PARTICIPATION ON CASH TRANSFER

The maximum number clients planned for transfer was observed in March (third round transfer). The variation in number of planned clients comes from the varying number of PW attendees in each month while the number of PDS clients is constant. The highest number of clients who received their cash was observed in January transfer. ACSI arranges cash transfer schedule, agrees with WFSP and clients withdraw their cash from ACSI offices as per the schedule. However, clients delay withdrawing their cash after the scheduled period for many reasons which is discussed in Section 4.3, Timeliness and Predictability of Transfers.

Table 2 Number of clients reached through mobile cash transfer

<table>
<thead>
<tr>
<th>Description</th>
<th>January</th>
<th></th>
<th></th>
<th></th>
<th>February</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th>March</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PW</td>
<td>PDS</td>
<td>Total</td>
<td>PW</td>
<td>PDS</td>
<td>Total</td>
<td>PW</td>
<td>PDS</td>
<td>Total</td>
<td>PW</td>
<td>PDS</td>
</tr>
<tr>
<td>Planned</td>
<td>26,595</td>
<td>6,230</td>
<td>32,825</td>
<td>26,610</td>
<td>6,230</td>
<td>32,840</td>
<td>26,606</td>
<td>6,230</td>
<td>32,836</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Achieved</td>
<td>26,225</td>
<td>6,015</td>
<td>32,240</td>
<td>25,753</td>
<td>5,998</td>
<td>31,751</td>
<td>25,912</td>
<td>5,954</td>
<td>31,616</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Achievement</td>
<td>99%</td>
<td>97%</td>
<td>98%</td>
<td>97%</td>
<td>96%</td>
<td>97%</td>
<td>97%</td>
<td>96%</td>
<td>96%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Summary Box 1.

Overall cash transfer in this year was effectively conducted in terms of the amount of cash transferred and clients reached. ACSI has transferred 98% of the amount of cash to legitimate clients. The cash was transferred to 98% of the clients. The achievement shows mobile transfer piloting can be a modality of cash transfer in the project areas. The fact that the project couldn’t exceed more than 98% of the cash could be attributed to the stringent authentication method which obviated illegitimate withdrawal.
4.3. TIMELINESS AND PREDICTABILITY OF TRANSFERS

The PSNP IV Program Implementation Manual (PIM) states that transfers can be considered predictable if PSNP clients have knowledge on: 1) their eligibility for the program, 2) type of transfer they will receive, 3) how much of this transfer they will receive and 4) when they will receive it. A transfer is timely if it is provided to clients before or at the time during the year when they need the support. A timely transfer also takes place according to a planned transfer schedule. According to the PIM, monthly cash transfer has to be completed within 20 days of the next month.⁹

In this year cash transfer was delayed from its start and there was subsequent delay in each month. Delay in starting this year transfer emanated from contracting Financial Service Provider (FSP). Amhara Credit and Saving Institution (ACSI) was the FSP contacted. Many discussion sessions went before reaching agreement with ACSI.

Woreda Food Security Process (WFSP) was not submitting attendance in the specified period (on the 28th of the month), FH prepares payroll based on the attendance received from WFSP but there were occasions of mismatch between soft and hard copy of the payroll. Corrections made required transferring additional cash to ACSI account. This back and forth consumed some time above the already delayed schedule. ACSI has also contributed to already delayed transfer by late start of transfer after funds have been released from FH consuming longer duration of transfer. These challenges have been tackled every month and overall acceleration was recorded to ensure lessons are taken in to account to make future transfers much better than this year.

In ideal case, the entire process of a single transaction of paying for a client takes two minutes. However, in the first few weeks the transaction took much longer time due to intermittent mobile network and lack of cashier experience. Consequently, a cashier was able to pay only 60-80 clients per day. With improved mobile network and cashiers’ experience, a cashier was able to pay up to 300 clients per day.

At the start, the project expected to complete January transfers on February 27, 2018. However, it started on February 27, 2018 in Tach Gayint and on March 05, 2018 in Lay Gayint. As it is evident in the Table 3 below, the average overdue of cash transfer for January, February and March has been 19, 30, and 43 days, respectively. If we consider the first month transfer as normal starting point for this year transfer, February transfer has been overdue by 11 days and that of March by 13 days.

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⁹ Productive Safety Net Program (PSNP) Phase IV Program Implementation Manual (PIM)
Investigating the root causes of such delayed transfer reveals that the average number of days elapsed between receiving attendance from WFSP and completion of transfer to clients for January, February and March is 31, 46 and 51 days respectively. Attendance ought to be submitted to FH on the 28th of each month so that transfers will be completed on the 20th of the next month. However, WFSP attendance submission to FH was ten days overdue on average. Payroll preparation by FH and verification by ACSI took fairly acceptable time. Cash transfer from FH to ACSI was highly delayed (average 15 days with a minimum 6 and maximum 38 days). The maximum delay of cash transfers to ACSI happened during March cash transfer to Tach Gayint. FH was curious on getting official report from ACSI on how the transfer went in January and February before transferring March cash to ACSI and demanded an official report from ACSI. Observing ACSI’s limitations on getting the data and subsequent unintended time consumption, FH finally decided to release the cash. ACSI was not starting transfers immediately upon receiving cash from FH despite the timely disbursement to clients’ mobile accounts. ACSI had to take an average 7 days with minimum 3 and maximum 11 days between receiving cash from FH and starting transfer to clients. The maximum days recorded was during February transfers when ACSI was not in a position to start transfers due to finance closing especially in Tach Gayint. As per the scheduled transfer days, cash transfer to clients took an average of seven days with a minimum four and maximum 16 days. It was agreed that ACSI shall complete transfers simultaneously in all Kebeles within six days except for January transfer which was delayed at the start. It was agreed to start January transfers on February 16 and complete on February 27. However, attendance for January was submitted on February 16 in LG and February 15 in TG. February and March transfers were challenging in the same manner.

Transfer was predictable since every legitimate client coming to ACSI satellite offices with the PIN card and client PASS card received entitlement except the delay. There were a number of discussions, phone calls, field visits and letter issuing in the process in an effort to keep timeliness. The Woreda and Regional e-payment steering committees have been regularly meeting and discussing challenges and providing mitigations. Weekly transfer amount for each round was recorded and presented in Figure 2 showing improving duration every month. The vertical axis shows percent of cash transferred and the horizontal axis shows weeks of transfer. Improvement on duration is evidenced

<table>
<thead>
<tr>
<th>Activity Description</th>
<th>Transfer Months</th>
<th>Mean duration (days)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attendance submission overdue (days)</td>
<td>January</td>
<td>11</td>
</tr>
<tr>
<td>Payroll preparation duration (days)</td>
<td>February</td>
<td>6</td>
</tr>
<tr>
<td>Payroll verification duration</td>
<td>March</td>
<td>2</td>
</tr>
<tr>
<td>Duration cash request to transfer to ACSI (days)</td>
<td>January</td>
<td>7</td>
</tr>
<tr>
<td>Cash transfer to ACSI to start of cash transfer to clients (days)</td>
<td>February</td>
<td>3</td>
</tr>
<tr>
<td>Cash transfer duration (days)</td>
<td>March</td>
<td>13</td>
</tr>
<tr>
<td>Overdue for cash transfer as per the PIM (days)</td>
<td>January</td>
<td>19</td>
</tr>
<tr>
<td>No of days from receiving payroll to completion of transfer</td>
<td>February</td>
<td>31</td>
</tr>
<tr>
<td>Number of days from attendance submission to completion of transfer less attendance overdue</td>
<td>March</td>
<td>20</td>
</tr>
</tbody>
</table>
by the slope of the curves for each month. March transfer slope is steep (a few weeks required to reach maximum transfer compared to January which was slowly progressing). This is the key to indicate possibility of improved timeliness in the future.

Quantitative data obtained from interviewed clients corroborates with the above findings. Respondents complained poor mobile network in January transfer (2) and generally reflected as “it consumes much time” (23).

Mobile network was limited due to the nationwide political tensions during January transfer (which was conducted in March), later it was improved following relative peaceful situation. ACSI had only one cashier and one mobile apparatus per satellite office when the transfer commenced. This was improved to two cashiers and two mobile phones per satellite office. FH supplied ACSI with 23 cell phones distributed to the newly recruited ACSI field staff. These measures contributed to the betterment of the cash transfer duration in the following months.

**Summary Box 2.**

Cash was not transferred timely as per the PIM. All implementing partners were responsible for the delay. Some of the reasons were: delayed contract with ACSI, delayed attendance submission from WFSP, incorrect payroll preparation by FH, and delayed cash transfer by FH, delayed cash transfer activity by ACSI and poor mobile network. Awareness of clients on the six months’ time for collecting their cash has contributed to delayed transfer. Transfer was predictable as per the PIM as legitimate clients have received their entitlements.
4.4. HOW WELL WAS THE TARGETING CONDUCTED?

It has been customary to start certification (targeting) process at the community level and then sending list of selected individuals to Kebele Food Security Task Force (KFSTF). The KFSTF analyzes the list, includes corrections (such as replacement on those who have passed away, permanently left the Kebele, and moved from PW to PDS or vice versa); then the KFSTF presents the result to Kebele residents for feedback. In previous years, some KFSTFs were spreading the quota to all residents while they were expected to do full family targeting with the Government cap of five family members per household. This was corrected in 2018 targeting. After Kebele residents provided feedback on the list, it is endorsed by KFSTF and sent to Woreda Food Security Task Force (WFSTF) for endorsement. WFSTF endorses and produces Woreda level Master Beneficiary List (MBL). The endorsed MBL is communicated to the Kebele. Kebele FGD informs that WFSTF sometimes changes PW and PDS ratio before endorsement of the KFSTF targeting. Quantitative survey result informs that from 349 respondents 273 (78%) participated on targeting either as a committee member or a client gathered to give feedback on the selected clients. Survey participants were asked why they were selected as a PSNP client. Responses are presented in Figure 3. The primary reason for selection was lack of household assets followed by having no land and being unable to build asset for various reasons. It is important to note here that some have been selected because they are physically disabled or lost their parents.

![Targeting criteria as per survey participants](image)

**Figure 3** Survey participants response when asked why they were selected for PSNP

From 346 respondents 276 (close to 80%) confirmed that the selection process was transparent while the rest 70 (nearly 20%) do not believe that targeting was transparent and needs improvement. Survey participants were asked how targeting should be improved. Request for full family targeting held the major share. Survey participants requested also for more community participation and functional complaint redressing mechanism. Many PW participants were complaining to have been wrongly placed to PW while it is evident that they are weak to work in the field.
Woreda e-payment steering committee FGD shows that transparency of targeting has been achieved through Woreda FS staff involvement during the targeting process at Kebele. Names of targeted individuals was read aloud to gathered clients so that they can accept or reject the person in question. While the Woreda e-payment steering committee and Kebele administration FGDs informed that all Kebeles have called PSNP clients to participate on feedback, quantitative data obtained shows out of 342 respondents 289 (85%) have participated on the feedback process whereas 53 (15%) didn’t participate. Kebele administrators blame clients for not gathering during feedback provision. No Kebele administration or client mentioned on the practice of posting the final approved list of clients at Kebele.

Kebele administrators, spokespersons and managers are the three members of complaint redressing committee across the interviewed Kebele administration FGDs. All FGDs with Kebele administration informed that Kebeles have functional complaint redressing committees. The committees have addressed complaints coming from PSNP clients such as targeting and graduation problems. Others have solved problems related with assigning clients as PDS/PW, delegation, and lost PIN cards.

**Summary Box 3.**

Targeting was conducted as per the PIM with priority to community members with no assets. People with physical disability and landless youth were considered but PW/PDS assignment was source of complaint. Clients requested practice of full family targeting. Complaint redress mechanism is operational but needs further work on raising awareness among the community.
4.5. REASONS FOR NOT COLLECTING CASH

The January to March 2018 cash entitlements were supposed to be transferred from February to April. However, actual transfers were made from March to July 2018. ACSI was making bulk disbursement to clients’ individual mobile accounts. Weekly reports were sent to FH and Government on transferred cash amount and number of clients who have received their cash. Despite the efforts made, considerable number of clients didn’t collect their cash at all. Project and Government stakeholders have been concerned why the clients didn’t collect their entitlements while it is generally accepted that these clients are targeted as the poorest and chronically food insecure community members.

Seventy-six unpaid clients/HHs were asked why they didn’t collect their entitlements. Survey participants raised 18 reasons of which the five most frequent reasons were: death of client (16), client leaving the Kebele permanently (13), client names not known in the Kebele (9), sickness (8) and client couldn’t delegate (7). Figure 5 shows FH survey results on reasons of clients for not collecting cash.

Secondary data obtained from LG Woreda FS details 14 reasons why clients didn’t collect their entitlements. Five most frequent reasons were: death of client (38), sickness/weakness (33), client left the Kebele permanently (23), client left the Kebele during the transfer period (14), and client didn’t delegate (13). Other infrequent reasons were; no one is known by the name in the payroll, name of the client has been entered twice, mistaken name, client couldn’t bring client card, and client preferred later withdrawal. Government staff couldn’t find some of the clients during their assessment and hence couldn’t know why these clients didn’t withdraw cash. Further investigation is required about clients who were not found in the Kebeles. Figure 6 shows LG Woreda FS assessment result on why clients didn’t collect their January and February entitlements.
4.6. CONVENIENCE TO CLIENTS

In order to assess convenience of the transfer method to clients, the interview involved questions regarding relative distance of clients’ residence from ACSI’s pay stations versus the previous payer, Finance Office. Walking distance was expressed in hours. Other questions were; how calling different family size clients in different days (rather than gathering all Kebele clients in one day) affected the clients, and ACSI cashiers’ client handling. From 288 respondents on the relative distance of finance and ACSI pay stations, 121 (42%) responded ACSI payment station was farther than the location Finance Office was paying. For 117 (41%) of the respondents, Finance Office pay station was farther than ACSI’s pay station. For the rest 50 respondents (17%) both Finance Office and ACSI were in fairly equal distance from their location. Clients were also asked on how long it takes for them to reach ACSI pay stations. Among the 288 respondents, 148 (51%) travel below one hour, 94 (33%) between 1-2 hours, 21 (7%) between 2-3 hours and 25 (9%) travel more than three hours. ACSI is paying clients at satellite offices and branch offices. ACSI uses 8 satellite offices and 2 branch offices to pay clients in 16 Kebeles in TG. Considering two cashiers at one satellite office, clients in 10 Kebeles have consistent access to ACSI offices while clients from 6 Kebeles will be forced to travel out of their Kebeles to collect their entitlement once they lose the chance when satellite offices comes to their Kebeles and complete transfer for the month. In the same way LG uses 9 satellite offices and 5 branch offices with a total of 14 offices leaving the rest 17 Kebeles to access ACSI offices only on the pay days. If clients do not collect their cash in those days, they will be forced to travel out of their Kebeles to collect their entitlement. Finance Office was paying clients in each Kebele. ACSI has agreed in the contract to assign one cashier for every 300 clients. But, cashier/client ratio was 1:804 for TG and 1:607 for LG. This has tremendous impact on timeliness of transfer and causes much waiting at satellite offices.

The huge number of PSNP clients per Kebele demands coordination strategy for good client handling. Table 4 shows client statistics for the two Woredas.
Table 4 Summary of client load per Kebele in LG and TG Woredas

<table>
<thead>
<tr>
<th>Woreda</th>
<th>Number of PSNP HHs</th>
<th>Mean number of clients per Kebele</th>
<th>Minimum number of clients per Kebele</th>
<th>Maximum number of clients per Kebele</th>
</tr>
</thead>
<tbody>
<tr>
<td>LG</td>
<td>17,012</td>
<td>548</td>
<td>76</td>
<td>1,187</td>
</tr>
<tr>
<td>TG</td>
<td>16,096</td>
<td>894</td>
<td>372</td>
<td>1,577</td>
</tr>
</tbody>
</table>

Considering the high number of clients per Kebele and only two cashiers per satellite office, ACSI used to call clients according to their family size. Meaning, ACSI, for example, calls clients with family size 1 and 2 in the first day; 3&4 the second day; and 5 and all PDS clients on the third day. This arrangement was highly debated by stakeholders. Survey result, however, shows that from 259 respondents 209 (81%) were in favor of calling by family size while 50 (19%) were against. From those respondents who were in favor of calling by family size 94 responded it is swift while 28 expressed the same saying it avoids long queue. From those who were against calling by family size 22 justified their response saying it takes longer days while 9 respondents were concerned with separation of neighbors on their travel to the satellite offices.

When asked about ACSI cashiers’ client handling, from 286 respondents 254 (89%) praised ACSI for good client handling while 32 respondents (11%) have faced some kind of mistreatment from ACSI staff. Arrangement for official delegation at Kebele Social Justice was appreciated for its nearness and obviating cheating. Gathering clients according to family size was also appreciated for swift payment and avoiding long waiting. Previously, any client who would like to delegate had to travel to the Woreda Justice Office and pay Birr 55 (estimated US$ 2) for the service. This was very tedious for the PDS clients who are very weak to travel and any payment to receive PSNP cash is against the core PSNP principle.

Passing information on the dates and places of cash transfer were one of the major and important tasks. Woreda FS process, Kebele administration and ACSI were involved in communicating the transfer dates to clients. In most cases information was passed correctly and timely to clients. However, 37 clients have reported they missed the transfer dates only because they were not informed.

**Summary Box 4.**

Death of clients and leaving area of residence permanently were the two major reasons for clients not collecting their entitlements. There were significant number of clients with their names not known by residents. A number of clients didn’t collect their entitlements only because they couldn’t delegate for some reason.

Clients benefited from delegation at Kebele Social Justice. ACSI’s use of only two cashiers at satellite offices, poor mobile network, ACSI’s dependence only on its satellite offices/branches has caused longer duration of transfer. Forcing clients to gather out of their Kebele has caused clients to travel more than three hours for considerable number of clients.
4.7. WAS SAVING ENCOURAGED/FACILITATED?

E-payment provides two levels of saving opportunity to PSNP clients. First, clients can intentionally delay withdrawal after cash is disbursed into their mobile accounts. Second, to use the saving opportunity ACSI has arranged along with cash transfer through opening account with ACSI. ACSI provides 7% compound interest at the end of each month. Clients can withdraw their monthly entitlement and save a certain amount into their ACSI branch accounts. From 285 respondents 198 (69%) have used saving opportunity arranged by ACSI while 87 (31%) were not saving. Figure 7 shows Survey participants’ reasons for not starting saving at ACSI.

![Figure 7](image)

![Survey participants reasons for not starting to save at ACSI](image)

Respondents were asked why they didn’t start saving. The most predominant reason was the amount they earn every month barely meets their daily needs. Some replied they do not have information on the opportunity of saving. A few more replied they are saving at other FSP such as RuSaCCOs and CARE Ethiopia project. Though there were reports of involuntary saving, virtually all the clients have been convinced about the relevance of saving and saved a minimum of 25 birr/month. The cumulative weekly saving report obtained from ACSI is shown in the following Table 5.

<table>
<thead>
<tr>
<th>Account with ACSI</th>
<th>No of HHs saved</th>
<th>Amount saved</th>
</tr>
</thead>
<tbody>
<tr>
<td>Existing</td>
<td>7,512</td>
<td>1,253,821.00</td>
</tr>
<tr>
<td>New</td>
<td>688</td>
<td>122,240.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>8,200</strong></td>
<td><strong>1,376,061</strong></td>
</tr>
</tbody>
</table>

Table 5 Amount of cash saved and number of clients who saved in ACSI

**Summary Box 5.**

Saving was encouraged and facilitated. Many of the clients have started saving at ACSI. The major reason for not saving was the cash transferred couldn’t exceed their daily basic needs.
4.8. GENDER PERSPECTIVE OF MOBILE CASH TRANSFER

Participation on targeting, clients’ mobile ownership, literacy level of clients, impact of calling clients by family size, and use of saving opportunity were separately analyzed through cross tabulation to study gender perspective of the mobile cash transfer pilot. From the total of 354 interviewed clients, 104 were female participants and the rest 250 were male participants.

The overall findings illustrated the opportunity to benefit from e-payment and receive better service of PSNP is skewed to male clients. While 81% male respondents participate on targeting, only 67.3% female respondents were present at the targeting feedback. Mobile ownership is 18% for males while 13% for females. Literacy level of respondents is depicted in Figure 8. Except for those respondents above grade eight, the data shows female literacy level is lower than the males.

![Figure 8 Literacy level of PSNP clients segregated to gender](image)

To match the number of clients who receive their entitlements per day with the number of cashiers and their maximum number of clients they can serve, client cash collection schedule was based on family size. While 64% of male clients were in favor of the schedule, only 48% of the females were happy with the arrangement. The female participants were pleased with the speed of payment once they reach the pay station. However, the arrangement separates them from their neighbors as they may have a different family size and may not be called in the same day. Male HHs used the saving opportunity than females (60% male and 47% female). This could be because the females are highly in touch with the household daily needs preventing them from saving some amount from what they earn. This needs further study, anyway, to come to conclusion and support the female participants to use the saving opportunity provided by the project.

**Summary Box 6.**

Female PSNP clients are low in literacy and have lesser rate of mobile prescription compared with their male counterparts.
4.9. **STAKEHOLDERS’ ENGAGEMENT**

The stakeholders for the e-cash transfer pilot under study include: USAID (the donor), FH (INGO implementer), Government (at Regional, Zonal, Woreda, and Kebele levels).

4.9.1. **STAKEHOLDER RESPONSIBILITIES**

**FH**

- Coordinate the implementation of the project in Amhara Region and enable targeted PSNP beneficiaries to directly receive their transfer on their ACSI account to allow each beneficiary to transact with the digital e-payment system directly from their accounts with ACSI.
- As a preparatory work FH provides ACSI with Woreda maps such as number of beneficiaries/households in each Kebele segregated to PDS and PW, data on each PSNP beneficiary from Woreda Food Security Process, from the PASS-database, or other sources. Records of each PSNP household had a unique PSNP number that matches the number on the PSNP card.
- During implementation of electronic transfers, FH provides the full cash value for monthly transfers to all eligible PSNP beneficiaries plus the value of the e-payment transfer commission of Birr 10.00 per transaction based on the payroll list prepared each month.
- Facilitate and ensure that payroll data and wire transfers are sent to ACSI based on attendance submitted from WFS process.
- Ensure the convening and proper functioning of the Woreda Steering Committee, assuring that Woreda Food Security Process (WFSP) and FH communicate and announce gathering clients to payment places on the announced dates.
- Participate in Regional E-payment Steering Committee meetings regularly.
- Regularly receive and maintain weekly update from ACSI with the number of enrolled beneficiaries for electronic payments, and amount transferred.
- Strengthen ACSI’s institutional capacity to implement the cash transfer program through provision of 23 cellphones, two laptops and two motorbikes.

**ACSI**

- As a preparatory work ACSI’s responsibility was to identify and recruit satellite office staff, conduct awareness and sensitization meeting with beneficiaries and local community leaders;
- Identify, recruit and train agents/own branch and satellite office staff, in consultation with WoFEC and Woreda Food Security Process (WFSP).
- Properly identify and assign two cashiers per satellite office to maintain the ratio of agent/satellite office staff to PSNP households at 1:300.
- Enroll all PSNP beneficiaries in the respective Woredas by opening savings accounts through informing beneficiaries about account usage and conditions.
- Provide all necessary documents and materials (e.g. passbook, PIN cards, etc.).
- Ensure that electronic enrollment reaches 100% of PSNP beneficiary households in the Woredas.
- Impart appropriate skill and knowledge of recruited agents to optimize the benefits of the e-payment platform.
- During the electronic transfer, ACSI receives bulk payment from the FH partner bank for fund transfer for all enrolled PSNP beneficiaries.
- Receive Payrolls from FH, indicating for each PSNP household, the PSNP number, client name, and amount to be transferred into the beneficiary’s account.
- Transact the crediting to the clients’ mobile accounts according to the payroll within three days of receiving the payroll.
- Ensure that all beneficiaries are able to withdraw any amount at any time from their own saving account once the amount is credited to their accounts;
- Complete crediting entitlement amounts to each beneficiary within twenty days after the end of the preceding month in accordance to the PIM.
- Provide support in creating payment schedules during Woreda Steering Committee meetings in collaboration with FH and Woreda Food Security Process.
- Ensure each Satellite Office and ACSI branch office is operated at least four days per week, and on market days in addition to the payment schedule with a capacity sufficient to transact all beneficiaries without excessive waiting or queuing.
- Allow beneficiaries to have access to their accounts at any time at ACSI branches and satellite offices or agents with the potential to pay out all PSNP clients within five days after the cash is transferred to ACSI by FH.
- Use double authentication process; PSNP client card plus PIN code.
- Encourage the saving habits of beneficiaries and enhance their access to financial services, savings accounts to be issued to all beneficiaries. Beneficiary accounts to be interest-bearing.
- Provide up-to-date information to FH about electronic payments to beneficiaries and the available cash balance at the end of each month.
- Provide detailed and summary financial reports to FH within 15 days of each round payment completion and provide original, signed, stamped payment documents to FH for internal use and audit purposes.
- Collaborate through anonymous data sharing, in analysis or research about the beneficiaries, the operations or coordination of the activities for the benefit of the electronic payments project and future expansion.

**Government**

- Regional FS bureau establishes and chairs Regional e-payment steering committee.
- Execute higher level decisions and oversight of the electronic transfer project.
- Woreda Agriculture Office chairs Woreda e-payment steering committee where FS process is a member.
- WFS leads the annual recertification process and produce the Master Beneficiary List (MBL) attendance and submitted to FH.
- WFS announces cash transfer schedule to Kebele administrators, monitors the transfer and reports to Zonal FS.
- Kebele administration announces cash transfer schedule to clients, manages complaints.
Whereas roles and responsibilities of stakeholders have been as detailed above, strengths and weaknesses of each is presented below.

4.9.2. STRENGTHS OF STAKEHOLDERS

Government

- Regional FS bureau regularly conducted e-payment steering committee meetings.
- Regional FS bureau solved the challenge to give authority to Kebele Social Justice for delegation.
- Zonal FS monitored cash transfer and led unpaid clients’ assessment.
- Woreda FS conducted unpaid clients’ assessment.

FH

- Established Regional and Woreda e-payment steering committees
- Regularly participated on the arranged e-payment steering committee meetings
- Coordinated the transfer and conducted field monitoring
- Conducted e-payment project effectiveness and client satisfaction survey for learning and documentation
- Timely supplied ACSI with 23 mobile phones and 2 laptops

ACSI

- Provided awareness sessions on e-payment in all Kebeles
- Saving was highly encouraged and facilitated
- Conducted awareness session to Kebele DAs and Administrators
- Timely disbursed cash to clients’ mobile accounts.
- Participated on Regional and Woreda level steering committee meetings

4.9.3. GAPS OF EACH STAKEHOLDER

FH Gaps

- FH didn’t transfer March cash to ACSI timely expecting ACSI to provide list of clients who didn’t collect their January and February entitlements.
- FH didn’t provide ACSI the two motor bikes as per the agreement due to lengthy international procurement process.
- FH delayed the one-time-off installment to ACSI.

ACSI Gaps

- Cashiers were not experienced and some are not technically capable. ACSI has later mitigated through training the cashiers.
- Number of cashiers at the payment stations were not enough to pay to clients without causing long waiting/queue. ACSI has increased the number of cashiers but still needs improvement.
• ACSI didn’t have any means of transport to Kebeles that are inaccessible by public transport. Hence ACSI was dependent on FH vehicles to reach these Kebeles.
• ACSI didn’t provide FH with signed and sealed bulk disbursement report monthly as per the agreement.
• PIN cards were not printed for many TG clients.
• Cash transfer to clients was not completed as per the monthly agreed schedule.
• During cash transfer period, ACSI cashiers were given multiple tasks such as collection of loan given for agricultural inputs.
• In some Kebeles ACSI cashiers forced clients to save.
• ACSI didn’t work with agents. There were no visible efforts made by ACSI to work with agents.
• ACSI’s satellite offices are not found in each Kebele. Each satellite office is working for more than one Kebele and hence forcing clients to move out of their Kebele center to collect cash.
• ACSI cash transfer updates were inconsistent. The updates were not sent timely especially from LG.
• ACSI staff were not recording full information on client cards during cash transfers.

Government Gaps

• Targeting problems such as insertion of new clients in the middle of the year, family size on the client card not identical with the MBL information, and moving clients from PW to PDS or vice versa.
• Woreda e-payment steering committee failed to regularly conduct the weekly meetings as per the direction given from the Regional FS.
• Woreda FS taskforce didn’t conduct frequent field monitoring on the e-transfer.
• There were times announcement for cash collection was not made to clients.
• Attendance was not timely submitted especially in LG Woreda.
• Lack of client card at the start of the program. After client card was printed, Woredas didn’t immediately distribute to Kebeles. A number of client cards were found at Kebeles not distributed to clients. Woredas were using temporary client cards. Some of the client cards didn’t have Woreda stamps which was difficult to consider legitimate.
• Lack of commitment by the Kebele leadership to send message to the beneficiaries to collect cash
• In some Kebeles delegation by people with different types of disabilities and the elderly did not take effect in full due to limited commitment of the Kebele leadership for unknown reasons.

Community level Gaps

• Some PSNP clients lost their PIN cards and/or client cards
• Poor handling of client cards
• Late show up at cash transfer sites which leaves cashiers idle in the morning and busy in the afternoon.
• Do not bring complaints to the attention of complaints redress committee due to either lack of awareness or trust on the committee
• Do not gather when called for feedback on selected beneficiaries
• On spot collection of different contributions such as Health Insurance which forced some clients not to show up on time for cash collection especially at the initial stage of the cash distribution
4.10. CLIENT SATISFACTION WITH E-PAYMENT

Clients were asked how they see e-payment (2018 transfer) against manual way (2017 for TG and 2016 and before for LG). From 283 respondents 238 (81.4%) were pleased with this year cash transfer scheme. They explained the benefits as shown in Figure 9 below.\(^\text{10}\)

\[
\begin{align*}
\text{Total} & = 411 \\
\text{Paid at our vicinity} & = 75 \\
\text{Saving is made possible} & = 52 \\
\text{Regularly and accurately receive cash} & = 55 \\
\text{Good customer handling} & = 10 \\
\text{Can collect money any time} & = 72 \\
\text{Payment is swift} & = 70 \\
\text{Nobody takes our money} & = 77
\end{align*}
\]

\[\text{Figure 9 Survey participant clients' reasons to be in favor of mobile cash transfer}\]

This year transfer has not been good in their sight for 44 (15.5%) respondents. Reasons for their dissatisfaction were; in the traditional way they were receiving two-month entitlement in one month (2), it takes more time waiting for mobile network (25), ACSI cashiers have poor client handling (4), and separates neighbors on payday due to calling by family size (2). When cash was transferred through Finance Office, clients who could not come to pay stations were not required to officially delegate. This avoided the drudgery of official delegation but on the other hand opened the room for cheating entitlements of clients. To mitigate this challenge, it was required for unable clients to officially delegate during e-payment. Woreda Justice Office was the only authorized entity to endorse delegation in previous years. This caused Justice Office staff to travel to each Kebele or clients to travel to Woreda center. Clients were also required to pay Birr 55.00 (USD 2.00) for the service which is against the PIM. This was solved by allowing the Kebele Social Justice to take the responsibility. Kebele Social Justice is easily accessible to clients. The survey inquired clients on their

\[\text{10 The number of reasons is above the number of respondents because a respondent can give more than one reason.}\]
reflection about the delegation process. The primary reason for their satisfaction was the opportunity for
degregation followed by prevention of cheating.

![Benefits of delegation at Kebele Social Justice](image)

Followed expression of their impression on this year transfer 82 (29%) out of 279 survey respondents sought
some sort of change should be made to improve quality of transfer while 197 (71%) of the respondents were
satisfied with the quality of delivery. The improvement areas suggested by survey participants were captured
in Figure 11 below. As clients were frequently told to be patient until mobile network allows cashiers to give
service, the prominent area of improvement suggested was to improve mobile network followed by request
to stick to schedule as per the PIM and after announcing the date to gather clients for payment.

![Clients' suggestion to improve mobile cash transfer](image)

Finally, survey participants were allowed to reflect on their satisfaction level on current mobile transfer
scheme. The result shows high variation among Kebeles. Overall response suggests clients are satisfied with
the mobile transfer. This satisfaction doesn’t exclusively emanate from the benefits of mobile transfer, rather,
the weakness of the manual transfer as well. Many survey participants were against mobile transfer because
of the delegation process, long queue, returning home without receiving their payment due to mobile
network failure, cashiers’ inability to pay as much client per day as required. Some cashiers were not serving
clients eight hours a day. They come to satellite offices late and go back early. Amid all the challenges they faced, clients preferred e-payment for Kebele level delegation, avoidance of cheating and opportunity for deferred withdrawal.

Figure 12 Survey participants satisfaction level on mobile cash transfer

Summary Box 8.
Despite all the challenges and some inconveniences on the transition from manual transfer to e-payment, clients were satisfied with the e-payment mode of transfer for its avoiding cheating, availing the cash for clients to withdraw any time, and nearness of payment station after missing the transfer schedule time. Clients repeatedly requested for improved mobile network.
4.11. SCALABILITY AND FINANCIAL INCLUSION

Mobile cash transfer is easier and effective among tech-friendly communities. While mobile cash transfer was selected as the distribution mechanism for its presumed security, transparency, and efficiency benefits, attainment of financial inclusion is also one of the benefits of the project. Information on mobile phone ownership and literacy level were gathered to assess how tech-friendly the PSNP clients are and how it would affect scalability and financial inclusion. Among 347 respondents only 59 (17%) own mobile phone. The rest 288 (83%) do not own phones. Literate people are more likely to use mobile phones than illiterates as using phones requires minimum literacy. Clients were asked about their literacy levels. Figure 13 shows that 73% of the respondents are illiterate which calls full benefits of mobile cash transfer into question. In this year ACSI was not able to work with agents. ACSI staff entered PIN codes of clients in their own mobile apparatus (proxy approach), do authentication through client card which holds portrait of the client (issued to PSNP clients upon enrollment into the program) and finally pay. Clients are not keeping their PIN codes secretly. This leaves clients highly dependent on ACSI staff to cash out their entitlements and makes difficult to realize full benefits the technology offers. PSNP clients ought to cash out at agents which requires them to know their PIN numbers with four digits.

Summary Box 9.

Full benefit of mobile cash transfer was not realized. All clients used ACSI cashiers’ mobiles. PIN codes were open for ACSI cashiers. Clients must sign on payroll which nullifies the option for cash withdrawal from other ACSI offices/agents.

High level of illiteracy and lack of mobile phones contributed to low level of tech-friendliness which challenges scalability of digital financial services.

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11 The Cash Learning Partnership (CaLP) glossary defines financial inclusion as “that a full suite of financial services is provided, with quality, to all who can use them, by a range of providers, to financially capable clients.”
5. CONCLUSION

The 2018 e-transfer was effectively conducted in terms of the amount of cash transferred and clients reached. The achievement shows mobile transfer piloting can be a modality of cash transfer to be pursued in the rest of the project locations. However, full benefits of mobile cash transfer were not realized since all clients used ACSI cashiers’ mobiles and PIN codes were open for ACSI cashiers. The procedure of signing on payroll upon receiving cash nullifies the option for cash withdrawal from other ACSI offices/agents. The fact that cash was not transferred timely as per the PIM is attributable to all implementing partners. A number of reasons exist for delayed cash transfer which should be addressed in the coming year. A number of clients didn’t collect their January and February entitlements for valid reasons but others were not accounted for some reason which calls for further study. The e-payment steering committee has contributed a lot for success of this year e-transfer. Regional e-payment steering committee has played pivotal role for the success. The study shows there are some key elements to consider gender wise to implement the project in a better way. Overall, clients have been satisfied with the e-payment pilot despite the challenges they have faced during implementation.
6. RECOMMENDATIONS

1. Obvious justifications were obtained why many of the clients didn’t collect their entitlements. However, there are a number of clients whose absence couldn’t be explained. Government has to investigate the underlying real causes to ensure such instances are avoided in future transfers.

2. ACSI must pay clients at their Kebele centers if possible at sub-Kebele level. ACSI must engage agents to ensure continuous presence of payers at the clients’ vicinity. ACSI should also consider adding more branch offices and satellite offices.

3. To realize full benefit of mobile cash transfer, ACSI shall start paying with client’s mobile. The system should allow secured PIN codes for illiterate community. The practice of signing on payroll should be avoided; instead, clients shall sign on cash withdrawal request form at any of the M-birr agent.

4. Objective performance indicators should be set and appraisal of each stakeholder should be regularly conducted and accountability scheme established. E-payment steering committee meeting should practice use of a checklist of activities with agreed due dates to effectively monitor progress. Woreda e-payment steering committee should conduct regular meetings and field observation of the transfer.

5. Targeting should be given proper emphasis to provide service to the poor as intended by the project. Government should ensure the complaint redress mechanism is established and is made functional. Full family targeting should be practiced. Physical ability of clients should be well observed before assigning as PW participants.

6. More effort required to provide option for physically impaired clients. Kebele administrators should consider such groups of clients be delegated at home or the nearest possible location.

7. Further support and encouragement required to help clients to save as much as possible and assessments should be made on how saving helped clients to improve food security.

8. To improve feasibility of mobile cash transfer, Regional Government determination required to improve numeracy and literacy level of clients through adult education, mobile apparatus should be availed to the community with low price and mobile network quality improved.

9. ACSI should provide system generated anonymous cash transfer data to FH signed and sealed as per the agreement.

10. ACSI should avail means of transport for its staff to travel to rural Kebeles. FH must provide motorbikes to ACSI as agreed in the contract.
## 7. APPENDICES

### 7.1. INTERVIEW QUESTIONS

### 7.2. FGD PARTICIPANTS

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