



Feasibility Study on Cash Transfer Programming for the Returnees and the Host Communities in Gedeo and West Guji Zones

October 2018

(This document reveals the outcome of a feasibility study on cash transfer programming targeted for the returnees (This document reveals the outcome of a feasibility study on cash transfer programming targeted for the returnees and the host communities in Gedeo and West Guji Zones. Please contact Hiwotie Simachew (Hiwotie.Simachew@plan-international.org), Humanitarian Director, Plan International Ethiopia for further information.

Acronyms

CaLP:	Cash Learning Partnership
CfW:	Cash for Work
CTP:	Cash Transfer Programming
ECWG:	Ethiopia Cash Working Group
FSP:	Financial Service Provider
NDRMC:	National Disaster Risk Management Commission
PI:	Plan International
PIE:	Plan International Ethiopia
PSNP:	Productive Safety Net Programme
UCT:	Unconditional cash transfer

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1. Context

Since April 2018, insecurity and localised conflict between communities in Gedeo Zone (Southern Nations, Nationalities and Peoples' Region– SNNPR) and West Guji Zone (Oromia Region) led to a rapid displacement of 960,000 people (IOM Displacement Tracker, August 21, 2018). Assets and livelihoods have been lost, education disrupted, protection concerns have arisen and other basic services and infrastructure damaged. Houses were burned, and people were forced to flee quickly. As a result of the conflict, girls and boys have not been able to complete the academic year, and if schools remain occupied by IDPs, this will also affect the start of the next academic year. Moreover, the region is still responding to the drought since 2015, and recently flash flooding is also impacting the region, with Oromia and SNNP regions with the highest at-risk population. This is against the backdrop of intercommunal violence continuing along border areas of the Oromia and Somali.

The National Disaster Risk Management Commission (NDRMC) and UNOCHA have been leading the coordination of humanitarian assistance and all sector cluster leads and partners have conducted initial rapid assessments. The government initiated a voluntary return of IDPs to their home areas since late August with the intent that all IDPs have returned by the end of September. They are also putting pressure on UN agencies and NGOs to focus on rehabilitation and recovery of returnees.

In general, there is a growing recognition of **cash transfers** across the global humanitarian sector that can support people affected by disasters and conflicts in ways that maintain human dignity, provide access to food and shelter and help rebuild or protect livelihoods. The question is no longer valid whether cash is an appropriate way to meet the needs of people engulfed in crisis, but how organizations, donors and governments can use cash transfers to best effect.

Ban Ki-moon, the then UN Secretary-General in his report "*One Humanity, Shared responsibility*" during the World Humanitarian Summit, 2016 highlighted that "*cash-based programming supports the people by allowing them to purchase goods and services they need most while also supporting local economies. Where markets and operational contexts permit, cash-based programming should be the preferred and default method of support.*" Top donors and aid agencies (53 signatories) in 2016 under Grand Bargain in the same summit committed to making humanitarian aid more efficient, and generally endorsed a shift towards greater use of cash transfers. CTP can contribute immensely in facilitating smooth return of refugees and IDPs who need to purchase assets, secure housing and continue or restart their livelihoods. In Afghanistan, a cash grant of USD 100 per person has been an important component of Voluntary Repatriation Programme since 1990.

Available literatures suggests the CTP is an effective modality in multi sector response programmes for internally displaced people (IDP) and refugees in a wide variety of contexts-from Syrian, Iraqi, Palestinian refugees in surrounding countries to IDPs in Central African Republic, Nigeria Mali and Northern Uganda. CTP have also been used in urban displacement contexts. An evaluation of UNHCR indicates that "cash" as a modality of emergency response is effective, efficient, flexible and hence popular choice amongst refugees, which empowers them to make their own decisions and accord dignity. Cash has also been effectively used in response to displacement in urban settings, including Port au Prince, Nairobi and New Orleans and also in rural settings in Mali, Nigeria, Niger and also it is being initiated in Central African Republic.

CTP can contribute immensely in facilitating smooth return of refugees and IDPs who need to purchase assets, secure housing and continue or restart their livelihoods. In Afghanistan, a cash grant of \$100 per person (as of 2007) has been an important component of UNHCR's Voluntary Repatriation Programme since 1990. In Ethiopia, WFP found that cash transfer is 25 to 30 % cheaper than that of in-kind. Another study carried out in four countries suggests it being 13-23 % less. When there is a scope of use of mobile phone, the costs could be as cheaper as 90 % as seen in Kenya.

Humanitarian actors including Plan International (PI) by now have realized a growing importance of Cash Transfer Programming (CTP). Plan International Ethiopia (PIE) has prepared a Response Plan with an aim of assisting the IDPs in Gedeo and West Guji Zones. However, as the context is changing rapidly, PIE is now updating the Response Plan with the returnees and the host communities being principle target population for its response and recovery. The Response Plan has already acknowledged the cash being a useful modality of support should the other factors remain favourable. In order to understand its scope further, PIE conducted a feasibility study on CTP (September 2, 2018-October 2, 2018) in Gedeo and West Guji keeping the returnees and the host communities as centre of its target.

2. Objective of the study

The major objectives of the study were as follows:

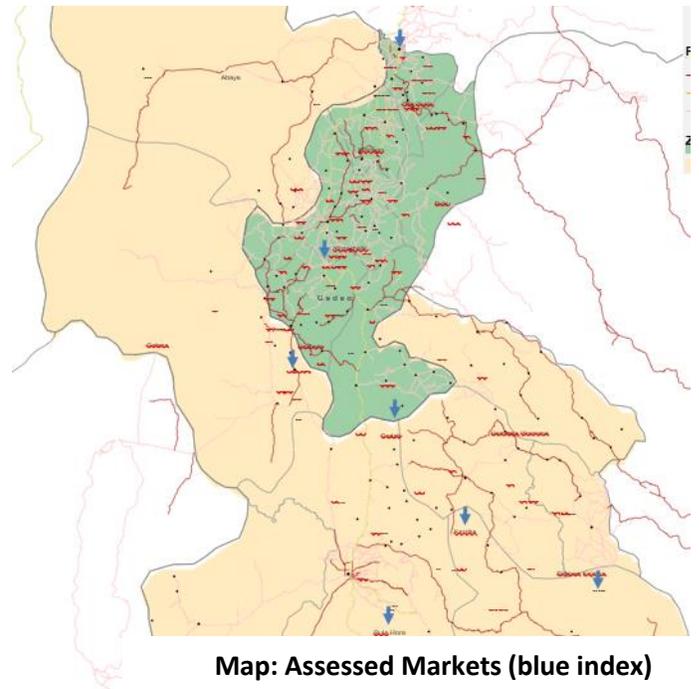
1. Understand general cash transfer environment in Ethiopia
2. Validate the needs of the returnees and the host communities
3. Analyse the markets to know their functionality and ability to meet the increased needs
4. Assess possible financial service providers and delivery mechanism
5. Understand political acceptance for the CTP
6. Recommend appropriate CTP modality/ies for the response and recovery

3. Methodology of the Study

The study adopted a combination of approaches to collect the data. Primary data were collected from focus group discussions with the target population, interview with traders, KII with Zonal authorities including DRM Bureau, *Woreda* and *Kebella* Heads as well as with NDRMC Director (briefly). Focus Group Discussions were also carried out with women and young girls in order to understand their priority needs. Meetings were also organized with peer agencies such as UNOCHA, UNHCR and Ethiopia Cash Working Group (ECWG). Market assessments were carried out through focus group discussions and individual interviews with the traders. Transact walk along the markets followed by individual observations were also pursued. In-depth interactions were carried out with possible financial providers as to understand their possible role in the cash distribution.

Secondary information were collected from the *Government of Ethiopia Response Plan to Internally Displaced People around Gedeo and West Guji Zones*, most recent *Interagency Needs Assessment in Gedeo*, *PIE Response Plan*, *ECWG Gedeo and West Guji Multi-Sector Cash Based Response Guidance Note*, *ECWG Cash Transfer Programming Guidelines* and *Cash Infograph* (May 2, 2018 circulated by UNOCHA) as well as available market assessment reports (such as of Shelter Cluster and IRC). 5Ws and 4Ws were also consulted. The Cash Learning Partnership (CaLP) suggested criteria and variables were taken into consideration for assessing different aspects of a CTP feasibility study.

The seven markets (Dilla Town, Yirgachefe and Chelelektu Kercha, Ele Dime, Bule Hora) were selected for the assessments since PIE is mandated to work in or around this area and further, the returnees are also expected to be high in those places.



Map: Assessed Markets (blue index)

The Government of Ethiopia has now started a repatriation process for the IDPs. It has also officially appealed to all the humanitarian actors to focus on early recovery and rehabilitation of the IDPs who would return to their original locations (as returnees). In this regard, the returnees were selected for the Focus Group Discussion (FGD) with the objective of the outputs to be extrapolated and explore provision of humanitarian assistance to the returnees and the host communities.

The Cash Learning Partnership (CaLP) is a global partnership of humanitarian actors engaged in policy, practice and research within cash transfer programming (CTP). CaLP currently has over 70 members who collectively deliver the vast majority of cash transfer programming in humanitarian contexts worldwide. Its members include UN agencies, donors, international NGOs, local NGOs and private sector organizations (<http://www.cashlearning.org/about-us/overview>).

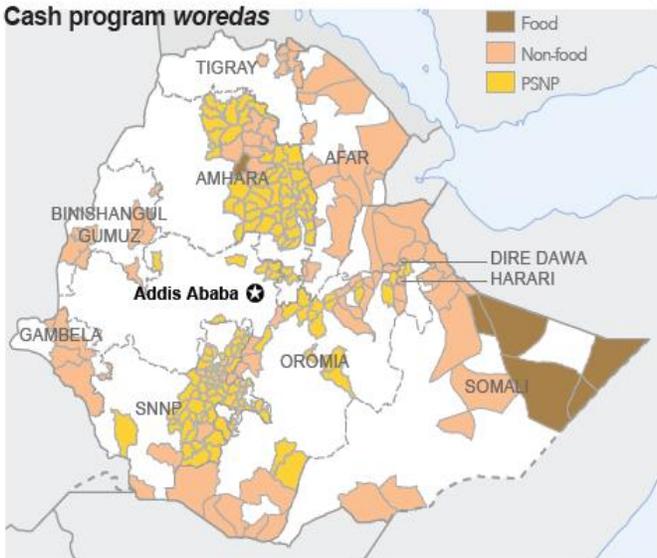
CaLP has devised a tool with criteria and variables to assess whether a particular context is feasible for a CTP response. The context under study was also evaluated against each of those criteria and variables as shown below:

Major Criteria	Variables
Community acceptance and needs	Community uses cash in their daily life
	Community knows of and agrees to receive CTP to cover their needs
	The beneficiary needs are usually covered through the markets
Political acceptance	Political stakeholders know of and agrees to have CTP distributed in their area
	There is no legal restrictions on the use of CTP or certain delivery mechanisms (e.g. mobile money)
Markets functionality	Markets are integrated and able to meet future demand of the community and the target group
	Items (food, goods, or otherwise) needed to meet immediate needs are locally available at a reasonable price and in sufficient quantity
	Markets are physically accessible, safe and do not require significant resources (time or otherwise) to access
Delivery mechanisms	Functional and reliable payment systems are available
	Mobile phone network coverage is large and reliable
	Communities have the documents needed to access the payment System
Operational conditions	Cash transfers can be delivered safely and effectively
	Protection related risks and vulnerabilities will not be amplified for the target population by the provision of cash assistance.
	Organizations have, or can quickly build, the programmatic expertise and operational capacities required to implement a cash transfer programme.
Value for Money	Compared to other modalities CTP is more effective to achieve outcomes
	Compared to other modalities CTP is more efficient to distribute.

4. Results and Discussion

4.1. General cash transfer environment in the country

CTP started in Ethiopia as early as in 2005 by the Government of Ethiopia as a part of Productive Social Safety Net Programme (PSNP) in order to reduce reliance on in-kind emergency food aid. The PSNP is being implemented by the Ministry of Agriculture and supported by a donor coalition. It is currently in its fourth phase (July 2015-June 2020), and is expected to continue to future phases (5, 6, 7, etc.). PSNP aims to cover 10 million people and will operate in 411 *Woredas* by 2020. Apart from the government initiatives, 18 humanitarian partners covering 19 Zones are currently engaging in humanitarian response in the country through CTP.



Some of the initial examples of CTP used by non-government communities include OFDA funded Cash for Work (CfW) implemented by CARE, Save the Children, World Vision, Ethiopian Orthodox Church and International Committee for the Development of Peoples, which was implemented in Tigray, SNNPR, Oromia and Amhara in the year 2004. Similarly, Mercy Corp’s RAIN programme with CfW in 2009; IFRC’s CfW to improve access to safe water in 2010-2011 and Oxfam’s water vouchers in the Somali Region in 2010 are other major examples of CTP works undertaken by the NGO communities.

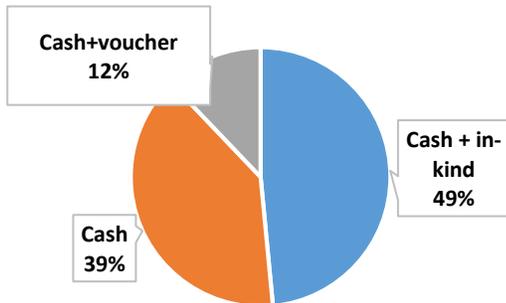
In addition to PSNP, UNHCR and WFP also partnered with government agencies such as the Administration for Refugee & Returnee Affairs (ARRA) and the National Disaster Risk Management Commission (NDRMC) to distribute the cash. This includes WFP-UNHCR programming to support refugees, where unconditional direct cash was distributed through the government in Somali, Afar, Tigray and Benishangul regions starting from 2013.

In 2013, PIE with the support of ECHO funding responded to the flood and hailstorm in Amahra region benefitting close to 500 households through CfW modality to ensure environmental sustainability in the area. More information on PIE’s experience on CTP are as follows:

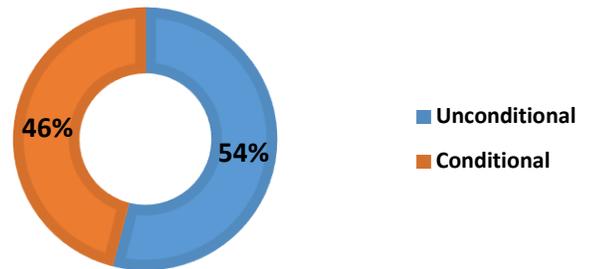
As of April 2018, a total of 230,900 households have been reached through CTP modality in Ethiopia amounting to 32.37 Million ETB (USD 1,174,205)

The graphs below indicate different forms of CTP modalities together with their conditionalities adopted in Ethiopia so far (by all agencies). They show a combination of both “cash” and “in-kind” modalities while majority of the support was unconditional. Direct distribution of cash by the implementing agency was the main delivery mechanism. Use of technology (such as mobile money) was limited primarily due to non-access to the technology by the beneficiaries and poor infrastructure. UN agencies and NGOs engaged in the food, non-food or multisector responses are presented in the table below (right corner).

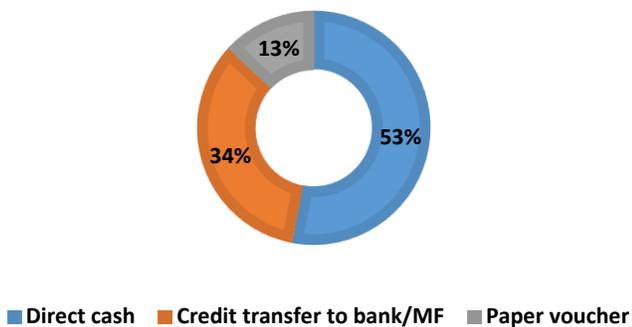
Response Modality Adopted in Ethiopia



CONDITIONALITY



DELIVERY MECHANISM



ES/NFI	IOM, IRC, NRC, SEE, UNHCR
Food	ARRA, NDRMC, IRE, MCDMO, OWDA, Oxfam, WFP
Multisector	ADA, ACSI, SFCG, Care Ethiopia, DICAC, DRC, SCI, FH

Major CTP Actors in Ethiopia

Ethiopia Cash Working Group (ECWG) was first established in 2011 and re-established in April 2016 to strengthen the policy development and operations of CTP in Ethiopia through advocacy, improved coordination and information sharing. Membership is composed of over 20 humanitarian agencies including donors and government representatives. ECWG has developed a Cash Transfer Programming Guideline for its members and practitioners.

It is evident the general CTP environment in the country is favorable as both the government and non-government actors have already acknowledged the importance of CTP in humanitarian response, implemented or being implemented CTP initiatives in many geographic areas and under different contexts (drought, refugee). Similarly, a platform (ECWG) is already in place and well functional which is providing technical and coordination service to its members together with collective advocacy.

4.2. Validation of needs of the returnees and the host communities

In order to validate the needs that were earlier highlighted by different assessments including the most recent one conducted by the interagency (consisting of 18 agencies) in Gedeo, this study organized FGDs with the target population, conducted KIIs (Key Informant Interview) with the Zonal authorities including DRM Bureau, *Woreda* and *Kebelle* Heads following which the priority needs were identified which are as follow.

1. Shelter : materials together with necessary tools (e.g. hammer, saw)
2. Food Security
3. NFI- Non-Food Items (Kitchen materials, WASH materials and cloths)
4. Education- materials to the children

In terms of **humanitarian actors**, the following are the major ones who are providing an assistance to the IDPs and the returnees in the area. At this point, it is very difficult to demarcate a line between who is assisting the IDPs and who is for the returnees. Based on the recent 5Ws, the following table shows who is doing what in the area. It is evident from the table that only one agency is currently working on education sector.

Table: Humanitarian Actors Working on IDP/Returnees Response in Gedeo and West Guji

	Dilla Town	Yirgachefe	Kochere	Gedeb	Kercha	Birbirs Kojowa	Bule Hora
Shelter and NFI	ERCS/ICRC, PIN, IOM, Wachamo University, IRC	IRC, NRC, NDRMC, ERCS/ICRC, World Vision, IOM, Care, Handicap, Goal, Wachamo University	ERCS/ICRC, World Vision, Care, NRC, Wachamo University	ERCS/ICRC, CARE, NRC, IOM/SCI, World Vision, IRC, NDRMC, NRC, SCI,	NRC IOM UNHCR	NRC IOM UNHCR	
Food and Nutrition	NDRMC, GOAL, WFP, IRC, Unicef, CRS/WV	NDRMC, GOAL, WFP, IRC, Unicef, WHO	NDRMC, WFP, World Vision, Save the Children, CRS, IRC, IOM, MFSE, Unicef, WHO	NDRMC, WFP, Save the Children, World Vision, MFSE, Unicef, WHO	MCMDO WHO MSFE	Plan WHO	Plan WHO
Health	GOAL, IRC, Unicef, WHO	GOAL, IRC, Unicef, WHO	MFSE, ICRC/ERCS, Save the Children, World Vision, IOM, Unicef, WHO	MFSE, WV/SCI, Unicef, WHO	MCMDOMSFE WHO	MCMDO WHO	MCMDO WHO
Protection	UNHCR and Unicef	UNHCR, Unicef, SCI, WVI	Plan International, IRC, ERCS/ICRC, UNHCR, SCI, Unicef, WVI	Plan International, UNHCR, Unicef, SCI	DRC		

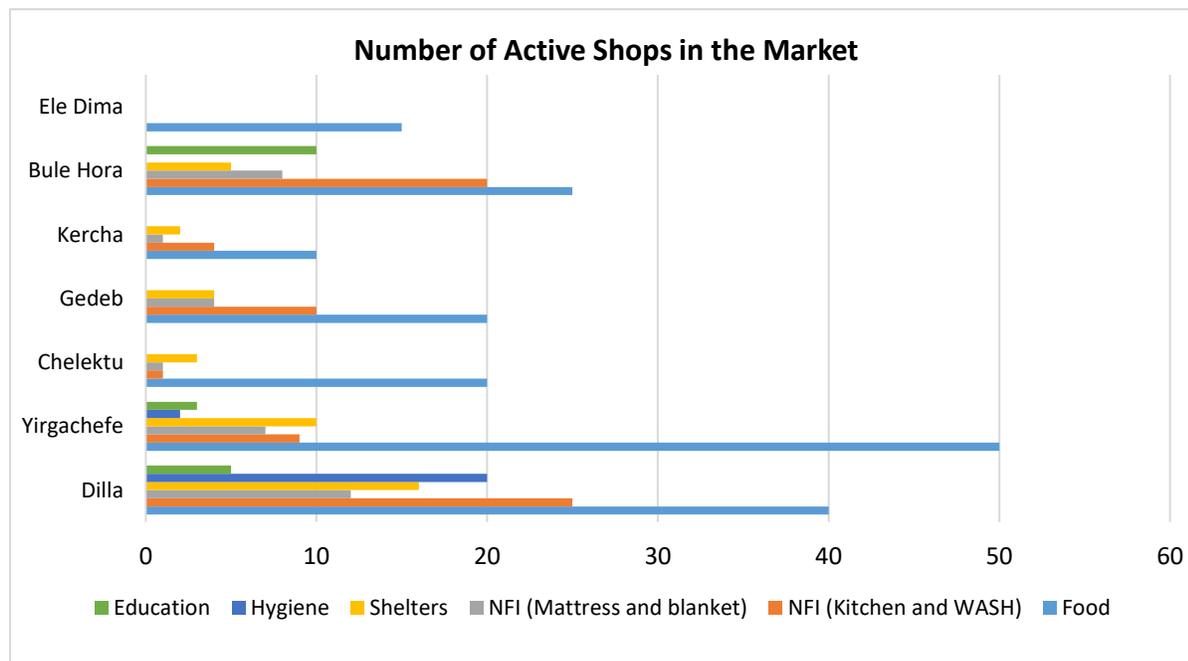
WASH	IRC, Unicef, WHO	Care, IOM, IRC and WHO	Plan International, IOM, IRC, Unicef, WVI	Plan International, IOM, IRC, WHO	IOM, IRC, MSFE, Plan WHO	IOM, IRC, Plan, WHO	IOM, Plan and WHO
Education				Unicef			

(As of September 2018 end)

4.3. Market assessment and analysis

4.3.1. Number and kind of shops

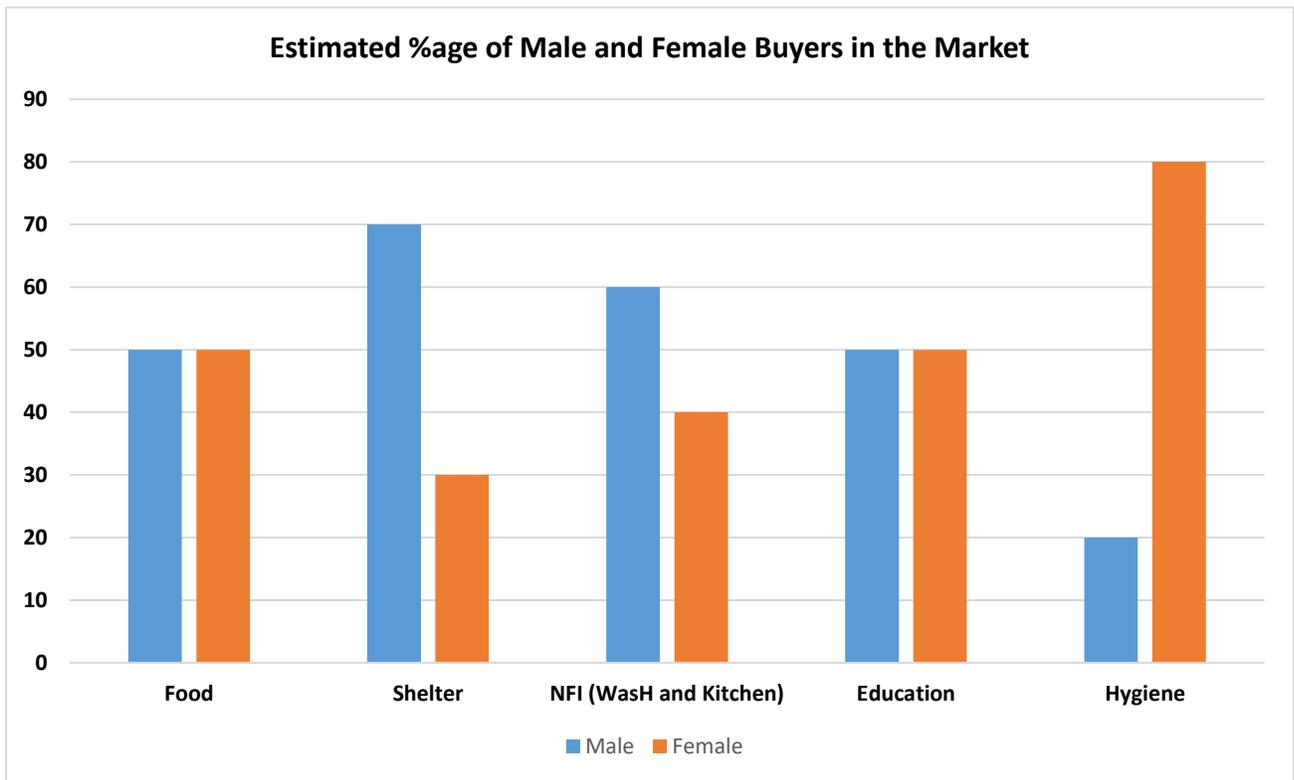
The study found the highest number of shops/stalls (180 shops) in the assessed markets had food followed by NFIs (102 shops had Wash, kitchen and cloth) stocks. There were also weekly markets organised in all the areas (twice a week) which largely provided food items. The key food items available in the assessed markets were wheat, maize, barley, lentils, beans, gram, peanuts and cooking oil while bucket, washing basin, plastic jugs, utensils and clothes were the major NFIs. Of the total traders, about 70% were found to be selling both Wash and kitchen items together so as for the stationeries and groceries (mainly at small markets such as Chelektu, Kercha and Ele Dima). This also applies to the hygiene items even at bigger market such as Dilla. Shelter materials were available in six markets (except Ele Dima). Water purifying tables were not found in any market. It is interesting to note that food shops/stalls in Yergachefe were even at higher number than that of Dilla though Dilla is considered to be a bigger market and a source of supply chain. Dilla, Yirgachere and Bule Hora were found to be the markets having multiple items (across the sector) while Ele Dima had the least.



4.3.2. Catchment areas of the markets

The assessed markets serve as the central markets for almost all *Kebelle* of respective *Woreda* as well as *Kebelle* of neighboring *Woreda*. A distance to the market ranges from 1.5 km to 32 km. People accessed the markets either on foot or by motorcycle taxi. Feeder road to/from the markets are mostly gravel. Public transportation between those markets and *Kebelle* are either very poor or not even available (e.g. at Ele Dima).

The markets are approached by both male and female. Based on the traders' interviews, the following ratio has been estimated. Male and female approach the markets differently as shown below.



4.3.3. Market stock and supply chain

All the assessed markets were found to be fully functional. Most of the shops were well stocked. However, except from the shelter traders, none was found to be maintaining an extra storage facility. The markets are well linked with Addis Ababa and Dilla. More than 90 % of the traders (other than shelter) expressed they receive their items from Addis Ababa or Dilla while 100 % of shelter traders received shelter items from Addis Ababa. Only one NFI trader in Bule Hora expressed she receives the items from Moyali (Kenya Border), which are mostly smuggled items commonly known as contraband. Some traders expressed that these contrabands are distorting the usual price of the items brought through formal source.

The table below shows the details of items are supplied to the local markets and its source:

Items	Primary Supply Source	Secondary Supply Source	Remarks
Food items	Dilla	Addis Ababa	Food items mainly cereals are imported in Ethiopia from India, US, Turkey, Italy, and Kuwait through Djibouti port.
Shelter items	Addis Ababa		Raw materials for the iron sheets are mainly imported in Ethiopia from China, India, Japan, Italy and Turkey through Djibouti port.
NFIs (kitchen and WASH)	Addis Ababa Moyali		
Stationeries	Dilla	Addis Ababa	Ethiopia mainly imports paper from Kenya and Egypt

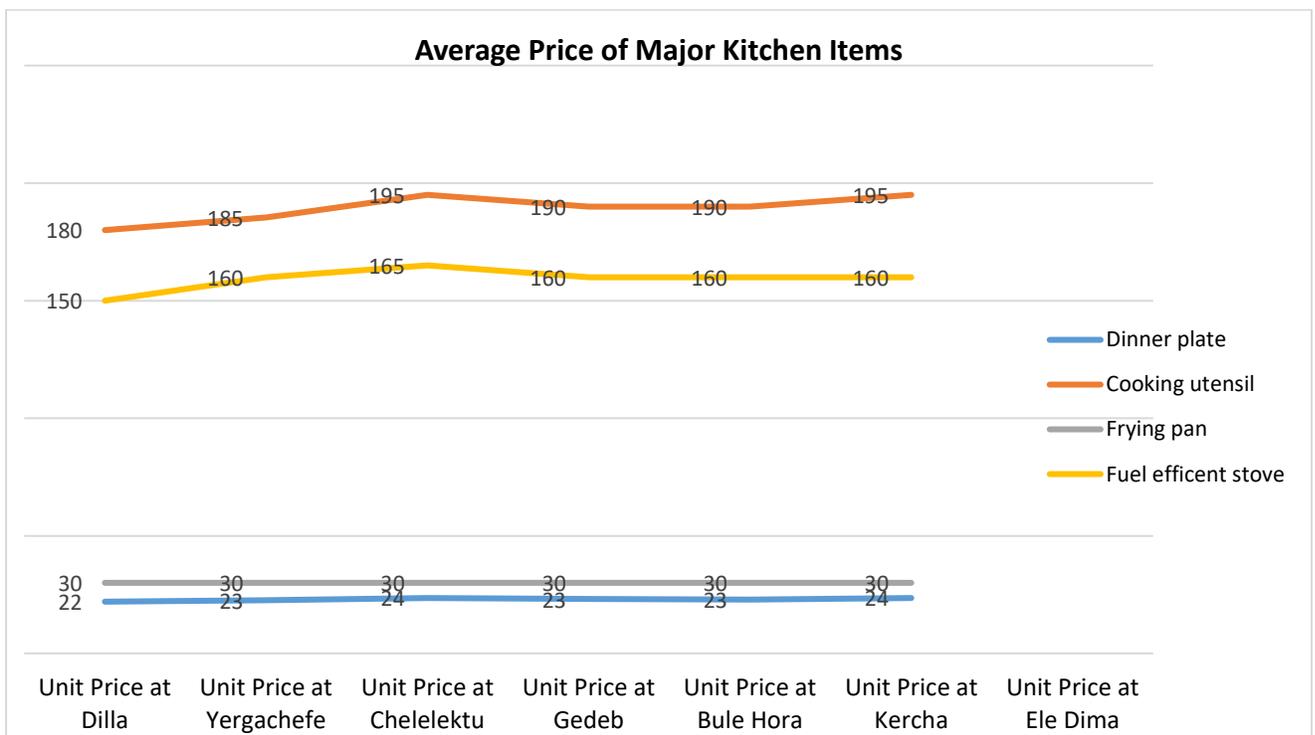
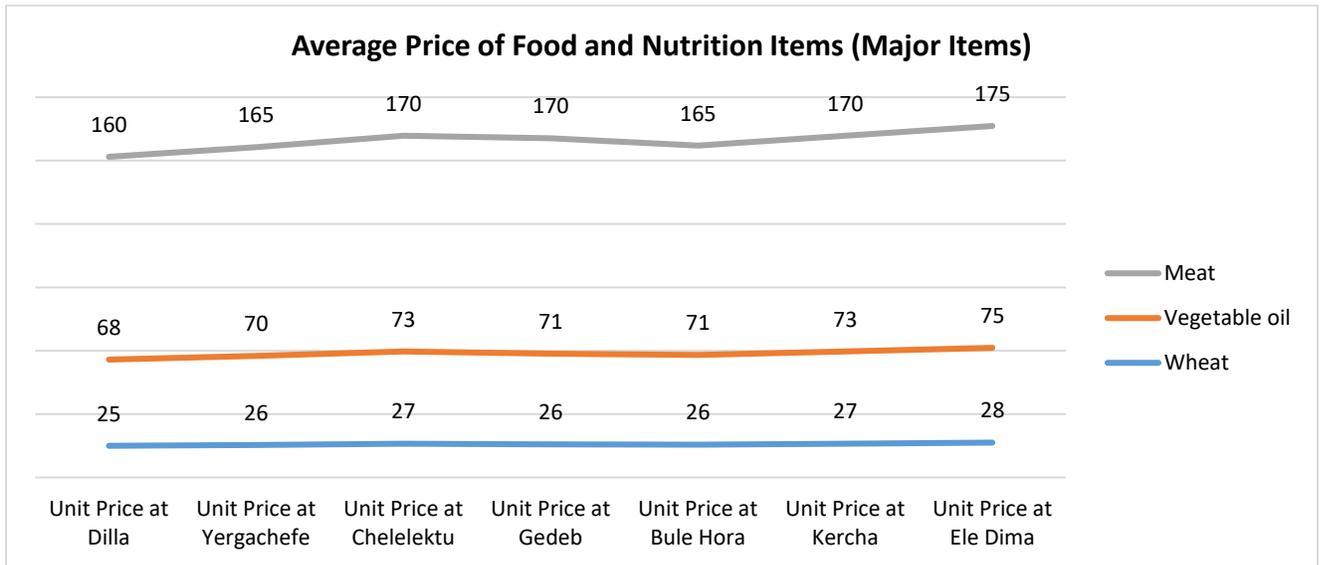
The supply chain was found to be strong as the markets are linked with fairly good road network and transportation facilities. About 70% traders expressed to have a good access to the credit facilities from their supplier while remaining 30% traders opined to have adequate capital with themselves to meet an increased demand. About 80% of the traders expressed they would require about one week time to restocking their items in case of additional demands while the remaining 20 % traders expressed they would need only three days for the same.



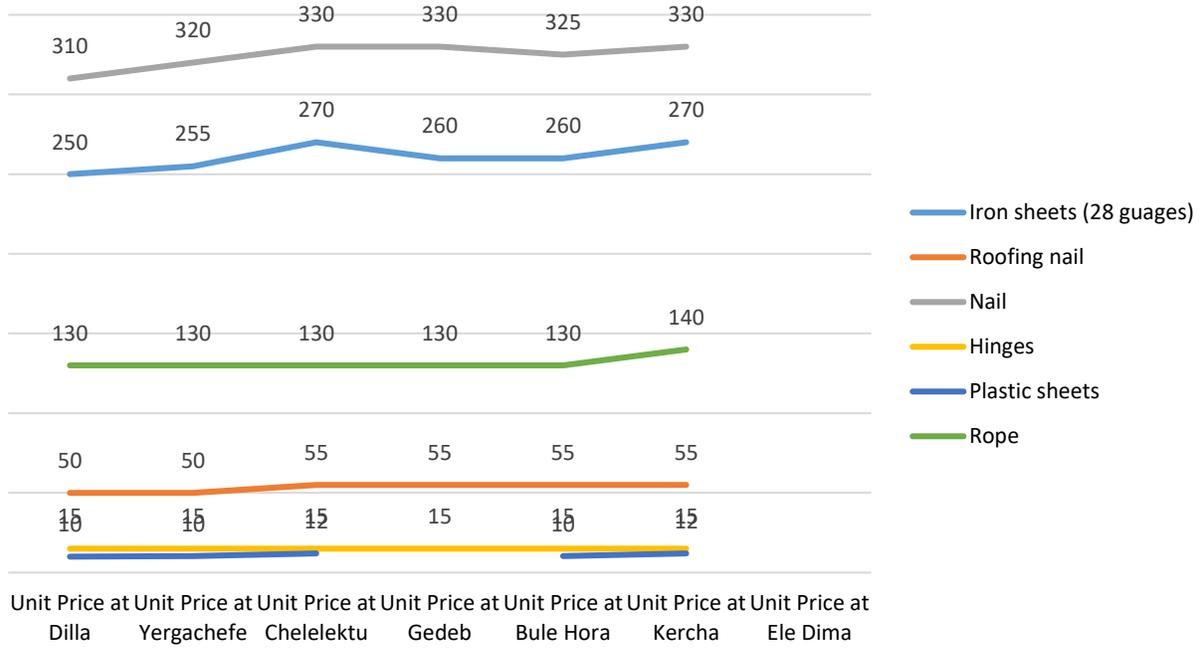
Photographs of the Assessed Markets

4.3.4. Market price and its trend

The assessment collected and analysed the prevailing market prices (retailing) of major items across all the assessed markets. The detail is attached as an annex. The graphs below show the price trend of major items across those markets.

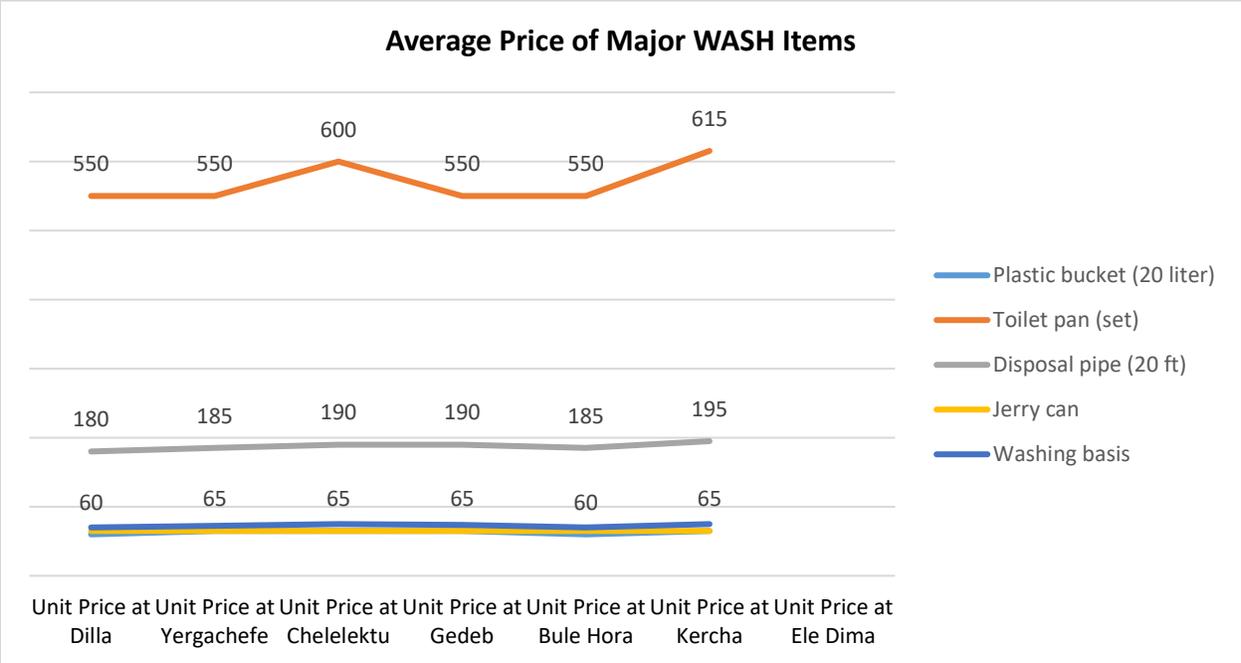
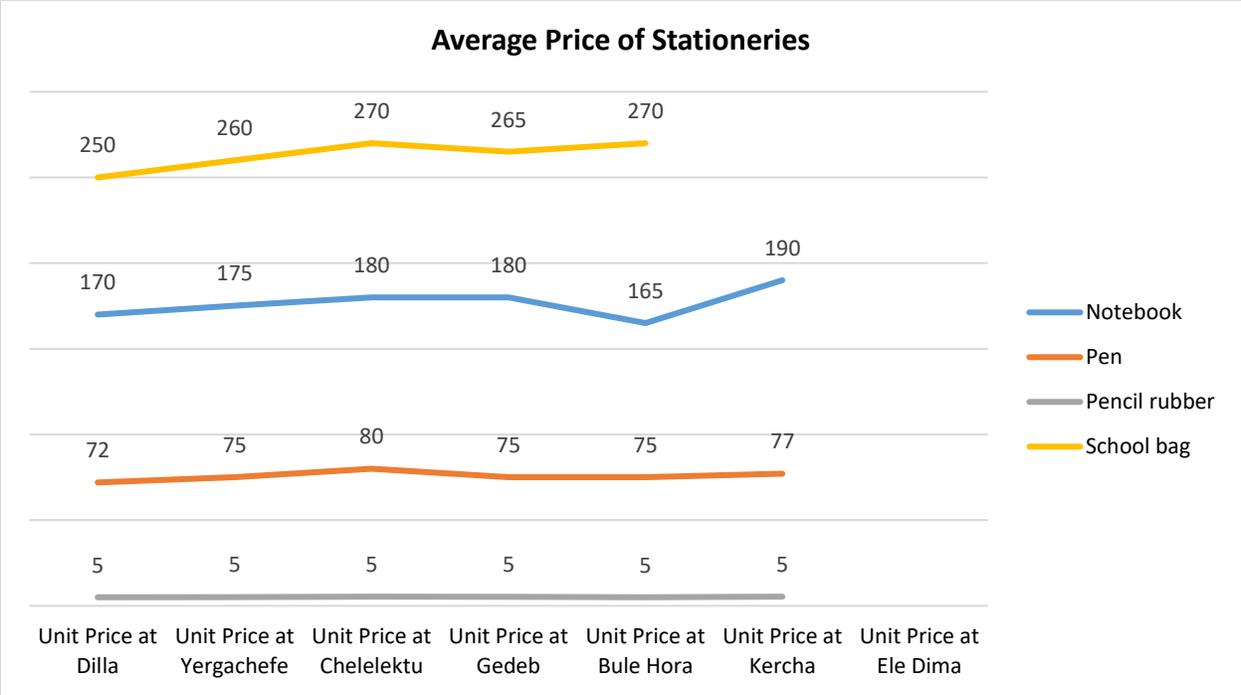


Average Price of Major Shelter Items



Average Price of Major Shelter Items





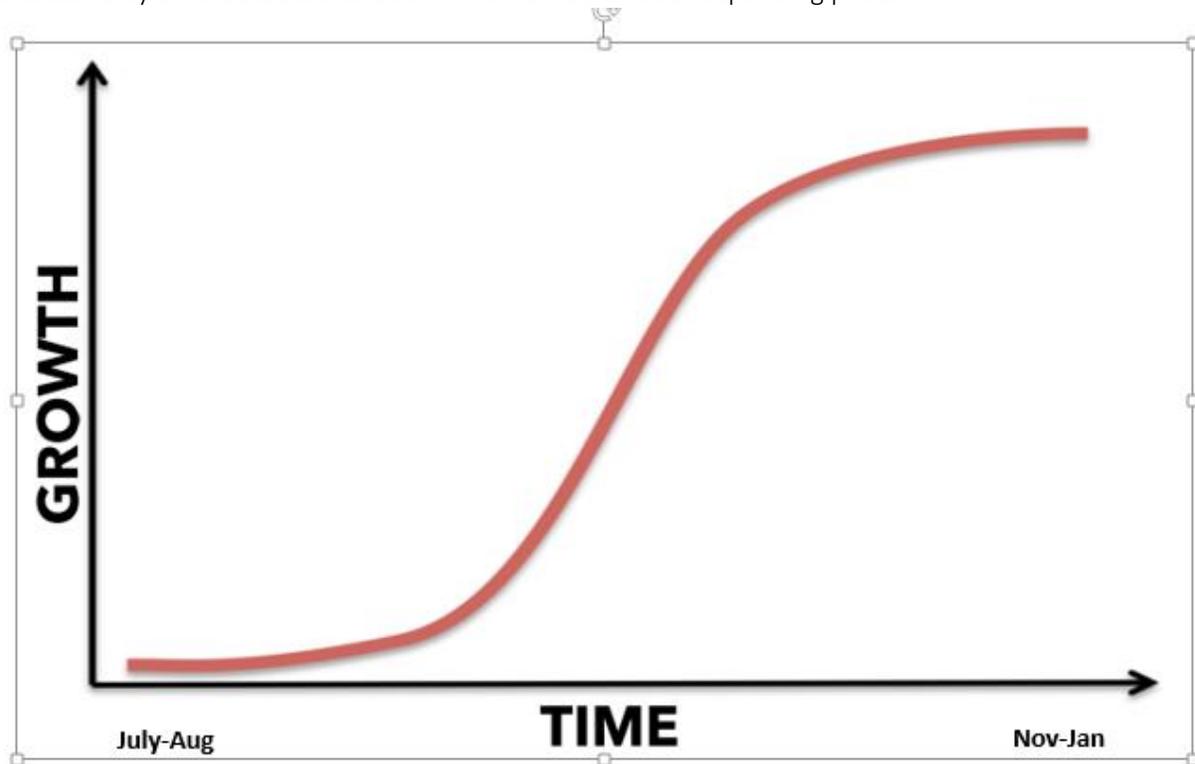
The fluctuation of the price was found to be 5 % to 10 % depending on the location of the market. The highest price was observed at Ele Dima (which is about 85 km from the main highway) followed by Chelektu (27 km inside the highway) and is thus explained by higher transport prices..Since there was no major variation in price, a uniform basket could be applied to be assisted to the beneficiaries across those areas.

4.3.5. Seasonality

The transactions in the market is generally higher in November-January since this period is the coffee harvesting season. As the area is popular for coffee cultivation and production, most of the farmers rely on coffee for their livelihoods. People are generally better-off following its harvesting. While the lean period is July-August.

It was observed that during lean season, local people have limited access to work opportunities in the area, which has negative impact on the income of people and thereby resulting in limited access to items for consumption/utilization. This further leads to negative effect on the demand in the market. The traders expressed that during the lean season, the transaction generally decreases by 15-20%. The FGD confirmed that there is appropriate availability of human resource for labour intensive work during the lean season. Thus, CfW is the most suitable form of employment opportunity during July-August i.e, lean season

The demand of the items is traditionally high during the peak season which results in the spike of price. However, the assessed markets indicated sufficient stocks backed up by functional supply chain system and the traders were confident of meeting the increased need/demand with good access to credit and capital. It is thus imperative that there will be a less likelihood of any significant impact of the seasonality on the stocks available in the markets and corresponding prices.



4.3.6. Traders' willingness to participate in the CTP

All the interviewed traders expressed their readiness to participate in the CTP. Their preferred modality was the voucher (either value or commodity). The traders expressed distribution of voucher

to the beneficiaries' means risk of misutilization of the cash by the beneficiaries would be less and that the process would ensure quality and quantity of the items. Similarly, it could also boost their individual business as the supporting agency will have a definitive contract with them. Similarly, they were also confident on ability to meet additional demands should CTP interventions are introduced in the areas.

4.3.7. Challenges in the markets

The major challenges the markets have been facing are enlisted below.

- Some markets (e.g. Chelelektu) are in a state of 'shock' because of the movement of their 'usual customers'. The displacement of their traditional customers to other areas has a reduced the demand of the items in the market, thereby negatively impacting economic activities and the market.
- Few traders (at Gedeb) have a perceived fear of possible threats (such as looting, extortion) from the IDPs.
- High transportation costs to some markets such as Chelelektu (about 3,000 Birr per truck from Dilla, about 200 Birr to the highway by a motorbike taxi) is making items expensive compared to nearby markets. Similarly, few markets (e.g. Ele Dima) is a far away (about 75 km) from the highway and there are no means of public transportation (except motorbike taxi). Traders have to pay higher transportation costs, which is subsequently reflected at the price.
- In the past, there were some events of tensions between the old and the new settlers and the old settlers had burnt the shops of new ones (e.g. in Yirgachefe). Some traders fear of its repetition in future.
- The roads between the highway and Kercha town sometimes gets blocked because of the high rainfall and corresponding slippery. However, this is a temporary phenomenon.
- Smuggled items from Kenya border (locally known as contraband) sometimes distort the usual price in the markets.

However, these challenges are less likely to affect the CTP interventions as the markets will gradually recover as their traditional customers would be back to their original places. Similarly, most of the traders were optimistic about prevalence of social harmony between new and old settlers. Also, the traders were hopeful of managing the price when increased demands would be created in the markets and that they would receive the items in bulk from their suppliers minimizing transportation costs. The traders also assured they could keep less profit margin per item in case of increased sale in the market.

4.3.8. Overall market impression

- Markets were fully functional
- Prices of the items consistent across the markets with a slight variation (5-10 %)
- Good stocking by the traders and ability to restocking quickly
- Strong supply chain, fairly good road connectivity
- Chelelektu market is less functional due to the movement of their native customers outside the area (e.g. Chelelektu) while perceived threat by the traders from some of the anti-social

elements from IDP population (such as intimidation/looting) has affected business negatively. However, the market functionality is likely to improve soon as the repatriation process of IDPs accelerates.

- Increased demands are already expected by the traders particularly in shelter and NFIs
- Traders willing to participate in CTP
- Few challenges realized but not likely to significantly affect the markets

4.3.9. Which market suitable for which intervention

Based on the market assessments and their subsequent analysis, it was noted the following markets were suitable for the following CTP interventions. It is evident from the table food support (through CTP) is suitable in all markets (7 markets) followed by shelter (6 markets). Ele Dima market has good stock of food item while hygiene items are not available. Thus hygiene items would need to be distributed in-kind.

Table: Suitability of the market for CTP interventions

Market	Shelter	Food	NFI (WASH, mattress and blanket)	Education	Hygiene
Dilla Town	√	√	√	√	X
Yirgachefe	√	√	√	√	X
Chelelektu	√	√	√	X	X
Gedeb	√	√	√	X	X
Kercha	√	√	√	X	X
Bule Hora	√	√	√	√	X
Ele Dime	X	√	X	X	X

4.3.10. Suggested basket and transfer value

Based on the needs analysis, interactions with the potential beneficiaries, interviews with the traders, KII with *Woreda* and *Kebelle* Heads, and also taking a reference of *ECWG Guidance Note for Gedee and West Guji* as well as 5W Matrix, the following basket suggested together with their transfer value (in ETB). This is calculated for an average family size of 6. Please note that this might need a revision based on the cluster standard (to be developed) and the MEB being developed by the ECWG:

Monthly Food Basket (for average family size of 6)

SN	Items	Unit	Quantity	Average Price in all markets (ETB)	Total Price (ETB)
1	Maize	Kg	90.0	10	900
2	Vegetable oil	Lt	3.0	71	214
3	Lentils	Kg	9.0	53	473
4	Meat	Kg	1.3	168	218
5	Egg	Pc	50.0	4	207
6	Milk	Lt	5.2	40	208
7	Vegetables (cabbage)	Kg	7.8	16	122
8	Fruits (banana)	Kg	4.8	26	123
9	Milling cost	Kg	90.0	2	180
10	Transportation cost	Times	1.0	300	300
	Total				2,947

Shelter kits (one-off support for average family size of 6)

SN	Items	Unit	Quantity	Average Price in all markets (ETB)	Total Price (ETB)
1	Iron sheets (28 gauges)	Pc	40	261	10433
2	Roofing nail	Pack	6	53	320
3	Nail	Pack	1	324	324
4	Hinges	Pc	10	15	150
5	Clamp lock	PC	1	53	53
6	Claw hammer	Pc	1	104	104
7	Handsaw	PC	1	117	117
8	Tape measure	PC	1	45	45
9	Chisel	PC	1	40	40
10	Plastic sheets	Sq meter	100	9	912
11	Rope	Bundle	1	132	132
	Total				12,630

NFI kits (one-off support for average family size of 6)

SN	Items	Unit	Quantity	Average Price in all markets (ETB)	Total Price (ETB)
1	Mattress	Pc	3	297	890
2	Blanket	Pc	3	208	625
3	Dinner plate	Pc	3	23	69
4	Small steel plate	Pc	2	10	21
5	Cooking utensil	Pc	1	189	189
6	Plastic jug	Pc	1	24	24
7	Steel glass	Pc	4	17	67
8	Plastic bowl	Pc	1	21	21
9	Spoon	Pc	2	15	31
10	Frying pan	Pc	1	30	30
11	Fuel efficient stove	Pc	1	159	159
	Total				2126

WASH kits (one-off support for average family size of 6)

SN	Items	Unit	Quantity	Average Price in all markets (ETB)	Total Price (ETB)
1	Laundry soap	Pc	2	6	12
2	Body soap	Pc	2	10	20
3	Plastic bucket (20 liter)	Pc	1	63	63
4	Toilet pan (set)	Pc	1	569	569
5	Disposal pipe (20 ft)	Pc	2	188	375
6	Jerry can	Pc	1	65	65
7	Washing basis (bucket)	Pc	1	73	73
8	Ladies inner ware	PC	2	21	42
9	Sanitary pads	Packet	3	26	78
	Total				1297

Education kit (one-off support for child)

SN	Items	Unit	Quantity	Average Price in all markets (ETB)	Total Price (ETB)
1	Notebook	Set (12)	1	177	177
2	Pen	Dozen	1	76	76
3	Pencil eraser	Pc	6	5	31
4	School bag	Pc	1	219	219
	Total				503

4.4. Financial Service Providers and Delivery Mechanism

Extensive exercise was also carried out to identify all available and appropriate Financial Service Providers (FSPs) ranging from commercial banks, micro finance companies, mobile money and postal service in order to understand their interest, scope of work and a possible collaboration. It was subsequently realized a strong interest and a firm commitment from those entities as well as prevalence of fairly good external environment for the cash distribution using FSPs. Please refer to the table below for detail.

Name of FSP	Position	Scope of Collaboration
a) Commercial Banks		
Commercial Bank of Ethiopia	Beneficiaries must open an account in the bank with a valid ID and photograph, KYC is mandatory, the bank can go to the communities for cash distribution without additional charge, it also does mobile money but very few agents in the field, the bank can cover entire Gedeo and West Guji Zones.	No. All the beneficiaries do not have valid ID and cannot meet KYC
Bank of Oromia	Beneficiaries need not open a bank account, the bank can go to the field for direct cash distribution, no valid ID of the beneficiaries required so as KYC, the bank would accept Plan International issued beneficiaries ID card, mobile money service through Hello Cash and its agents also available, the bank can cover entire Gedeo and West Guji Zones.	Yes
Dashen Bank	Beneficiaries need not open a bank account, the bank can go to the field for direct cash distribution, no valid ID of the beneficiaries required so as KYC, the bank would accept Plan International issued beneficiaries ID card, mobile money not possible because of poor network of agents, the bank can cover entire Gedeo and West Guji Zones.	Yes
Nib Bank	Beneficiaries need not open a bank account, the bank can go to the field for direct cash distribution, no valid ID of the beneficiaries required so as KYC, the bank would accept Plan International issued beneficiaries ID card, the bank can cover entire Gedeo and West Guji Zones	Yes
Awash Bank	Beneficiaries need not open a bank account, the bank can go to the field for direct cash distribution, no valid ID of the beneficiaries required so as KYC, the bank would accept Plan International issued beneficiaries ID card, the bank can cover entire Gedeo and West Guji Zones	Yes
b) Microfinance		
OMO	OMO can go to the field for direct cash distribution, no valid ID of the beneficiaries required, it would accept Plan International issued beneficiaries ID card, it could cover Gedeo Zones	Yes
Vision Fund	Vision Fund can go to the field for direct cash distribution, no valid ID of the beneficiaries required, it would accept Plan International issued beneficiaries ID card, it could cover Gedeo Zones	Yes
Oromia Saving and Credit Cooperative	It can go to the field for direct cash distribution, no valid ID of the beneficiaries required, it would accept Plan International issued beneficiaries ID card, it could cover West Guji Zones	Yes
c) Post Office	Poor network compared to commercial bank and microfinance, found not interested	No
d) Mobile Money		
M BIRR	M BIRR has a wider network, works through six partner banks, wider network of agents, can distribute the money at Kebele through its network, cheap (about 4 BiRR commission to transfer about 50000), secured and has own server, price further negotiable, can set up the system and distribute money less than two weeks, no mobile for the each beneficiary required, possible to do real time monitoring of cash distribution, system works offline, M BIRR uses own server and therefore, secured	Yes
Hello Cash	Same as M BIRR but is expensive than M BIRR because it uses external server	Yes

4.5. Political acceptance for CTP

The Government of Ethiopia itself is implementing the CTP in the country since 2005 so as the NGO and donor communities since long. The extent to which CTP has already been used and ongoing responses in different contexts generally suggest a good political acceptance of the CTP in emergency response and recovery works in the country.

However, the Government has currently freezed all the CTP activities in Gedeo and West Guji such that no agency is allowed to pursue the CTP as to provide support to the IDPs. At the moment, there is a strong advocacy ongoing at national level by the ECWG to relax this.

Despite this position, the authorities-both from Federal and Zonal levels (NDRMC Director, Zonal Authorities and Zonal DRM Bureaus) allowed the study team to carry out this feasibility study. In due course during the KII/interactions, the DRM Bureau and *Woreda* Heads were found to be open in introducing the CTP in their respective areas if it is targeted for the returnees and the host communities. However, following propositions were put forth:

- The outcome of the feasibility study is to be shared with the government-NDRMC and Zonal authorities
- Strong coordination and collaboration would be necessary in terms of project design, implementation, and identification of project location and monitoring
- Impartiality in service delivery will be crucial.
- Targeting process should be transparent. Participatory selection process is to be followed.
- The CTP is to be complemented by the soft activities such that protection risks are minimized.
- Preferred CTP modalities are cash for work and voucher (by Zonal DRM Bureau).

4.6. Appropriate CTP modality

Based on the findings of market assessment, feedback as received from the potential beneficiaries and government authorities and considering the technical aspects, the following modalities are suggested:

Conditional cash (Cash for shelter) - The most priority needs in the assessed areas as validated through FGD and KII were shelter and food security. Private house reconstruction was the top priority followed by a food basket. During the discussion with the potential beneficiaries, it was noted that majority of them had skills to construct/reconstruct their houses if iron sheets, nails and tools are provided and it would require about 15 days to complete the construction process. Therefore, in addition to commodity voucher, a cash grant equivalent to 15 days of wage would support the shelter construction process and that the implementation should to be carried out following CfW norms.

Cash for Work: It was noted from the FGD and KII that there were pertinent food security needs and people preferred modality of cash to cover their needs. There were opportunities to undertake Public assets creation/rehabilitation such as rehabilitation of drinking water source (both underground and spring), reconstruction of schools and their WaSH facilities, TLCs construction and cleaning of schools etc. This could be undertaken through CFW where the beneficiaries working on the projects would be benefitted directly and the community indirectly thereby reaching both returnees and the host communities. The actual working days would depend on the needs and the available resources. The authorities also favoured this idea due to its dual objective i.e providing economic support to beneficiaries and rehabilitation of public assets.

Value Voucher- This is recommended for the shelter items since the returnees who will be reconstructing their houses will have varied needs of the shelter items depending on the size of the houses, available land, design of the house and their preference. Though a shelter kit was recommended earlier, but a value voucher equivalent to the total cost of items could be provided to the beneficiaries (returnees) who would redeem the voucher for the items based on their needs. Additional items if required will be contributed by themselves.

Commodity voucher- During the needs verification, similar needs for the NFIs were expressed by the participants. Considering the needs to be largely similar and a commodity voucher in accordance with the cluster specifications is recommended for NFIs.

UCT (Unconditional Cash Transfer)/Multi-Purpose Cash Grant (MPCG)-The study attempted to derive demographic data (*Woreda wise and Kebele wise*) vis-à-vis the vulnerable population (people with disability, old age people, single women etc) but observed the existing database was obsolete. The most relevant document is the Census Report, 2007 by the Government of Ethiopia which was more than 10 years old. Based on the discussion with communities and the local heads, it was estimated such population should fall around 15% and therefore, UCT/MPCG is recommended for those vulnerable sections who have no able bodied person in the house to work on CfW. The government has also estimated and allocated UCT for 15 % vulnerable population under its PSNP. The UCT package should be equivalent to transfer value as outlined above for CfW.

The following table further illustrates which modality is suitable for which sector and market.

Table: Appropriate CTP Modalities

Market	Shelter	Food	NFI (WASH, kitchen, cloths)	Education	Hygiene
Dilla Town	√	√	√	√	X
Yirgachefe	√	√	√	√	X
Chelelektu	√	√	√	X	X
Gedeb	√	√	√	X	X
Kercha	√	√	√	X	X
Bule Hora	√	√	√	√	X
Ele Dime	X	√	X	X	X

Suggested modality	<ul style="list-style-type: none"> • Value voucher • Conditional cash (cash for shelter) • In kind in Ele Dima 	<ul style="list-style-type: none"> • Cash for Work • 15 % UCT for vulnerable 	<ul style="list-style-type: none"> • Commodity voucher • In kind in Ele Dima 	<ul style="list-style-type: none"> • Commodity voucher • In kind at Chelelektu, Gedeb, Kercha and Ele Dima 	<ul style="list-style-type: none"> • In kind
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4.7. PIE CTP Capability

PIE started the CTP in the year 2013 with an aim of providing assistance through CfW in Amarah Floods and Hailstorm Response, which was supported by the ECHO. Following this, it implemented five more projects till date mainly through CfW and voucher in different areas of the country.

Plan International works in 71 countries as a **Federation** across the world-in Africa, the Americas and Asia. It has a strong surge capacity with a pool of trained technical human resources who possess a wealth of experience in design and implementation of CTP in any kind of emergency such as rapid onset, protracted crisis and conflict settings. As of June 2018, Plan International has:

- Two international experts who could be deployed in any operation in a very short notice
- 245 trained staff across International Headquarters, fundraising countries and program countries.
- 12 trained external roster members and pool of internal candidates who could be deployed in emergency situations anywhere on a short notice (in 72 hours).

These human resources are readily available either through physical presence (deployment) or remotely to support PIE in any area of work- project design, resource mobilization, project implementation, capacity building, documentation, donor engagement and visibility. PIE can quickly build its capacity with a technical support from those human resources.

4.8. Risk and Mitigation

The study team identified the following risks and thereby recommend the following mitigation measures:

Risk	Likelihood	Impact on program	Mitigation Measures
Federal government (NDRMC) may not allow CTP even for the returnees and the host communities	Medium	High	<ul style="list-style-type: none"> • Advocacy at different governmental levels • Share the findings of this feasibility study with NDRMC Director • Maintain strong and regular coordination with NDRMC Director vis-à-vis project design, selection of project location, implementation approach and joint monitoring • Pursue collective advocacy through ECWG and other humanitarian platforms
Zonal authorities and <i>Woreda</i> Heads may not allow CTP even for the returnees and the host communities	Low	High	<ul style="list-style-type: none"> • Advocacy at different governmental levels • Share the findings of this feasibility study with Zonal authorities and <i>Woreda</i> Heads

			<ul style="list-style-type: none"> • Maintain strong and regular coordination with Zonal authorities and <i>Woreda</i> Heads vis-à-vis selection of project location, implementation approach and joint monitoring • Pursue collective advocacy with humanitarian platforms/other actors.
Targeting might be difficult as both returnees and non-returnees will be willing to receive assistance	High	Medium	<ul style="list-style-type: none"> • Implement the activity in close coordination with <i>Woreda</i> and <i>Kebelle</i> Heads • Develop clear selection criteria. • Pursue participatory and transparent approach led by government authorities • Community-led complaint & feedback mechanisms
Cash if given to women or controlled by them, may increase domestic violence or spousal conflict, as men resent losing control over the household and the finances	Medium	Medium	<ul style="list-style-type: none"> • Strengthen Local Protection Committee • Local Protection Committee to monitor and report such case • CTP should be complemented with software programmes including sensitisation on GBV • Inclusive and participatory programming, including both women and men in the programme

4.9. Cross cutting issues

The study also gave special consideration to cross cutting issues such as gender, disability and vulnerability. The study analysed the needs of women and young girls through focus group discussions, and proposed the items for support accordingly.

Conflicts and natural disasters affect women, girls, boys and men differently; they have different needs, perceptions and experiences which need to be considered by humanitarian actors in ensuring that appropriate assistance is delivered to all segments of the population without putting any group at risk. In crises, subsistence needs change as does the ability of women and men to earn a livelihood. The impact of any crisis on women, girls, boys and men, including drought and famine, will depend on their distinct vulnerabilities and capacities to respond. Similarly, Cash Transfer Programmes (CTPs), as with all humanitarian response activities, have the potential to increase, reinforce or reduce existing inequalities between girls/women and men/boys.

CTPs are seen increasingly as a flexible, cost efficient and cost effective way to address food insecurity, to benefit local markets and potentially to empower marginalized groups including girls and women. More and more agencies are targeting CTPs to women in households as a way to promote gender equality. The assumption is that, since women are traditionally responsible for the welfare of children (i.e. school and nutrition) and for domestic food consumption, they are more reliable in terms of using resources to increase household welfare. However, data on the impact of targeting women for CTPs is not conclusive in terms of whether or not they increase food security; whether or not they empower women through increased household decision-making and say over allocation of income transfers; and whether or not CTPs challenge or reinforce traditional gender roles and related inequalities.

Overall, positive benefits of CTPs targeting women include:

- The experience of receiving cash is an important social and individual experience for girls/women in the household;
- CTPs increase intra-household discussion on how to spend the money;
- CTPs ease the pressure on both women and men to earn money to feed their family;

Overall, negative impacts of CTPs include:

- Community relations do not necessarily improve, and in some cases worsen as a result of the programmes (i.e. no sense of community participation, ownership or real understanding of the CTP, which lead to divisions and jealousy within the community, a sense of community alienation and disempowerment, and an erosion of community sharing practices, which are traditional and critical safety nets (i.e. while women would traditionally share food handouts, they would not share cash)

Some of the points that are to be considered during program design and delivery are:

- I. Ensure the design of the CTP is informed by a participatory gender and social analysis
- II. Include an understanding of who is benefitting and managing resources and an assurance that women's social roles and relations will not be damaged by the interventions.
- III. Ask questions about who in the household makes decisions and controls cash and how community decisions are reached.
- IV. Ensure that distribution mechanisms take gender considerations into account. Ensure that distribution points take into consideration location, time and safety issues, to ensure ease of access and to minimise overburdening beneficiaries.
- V. Establish accountability mechanisms, including complaints procedures. Ensure that both women and men staff the complaints section, so that different members of the community feel comfortable reporting.
- VI. Set both qualitative and quantitative indicators and systemically monitor them. Conduct routine consultations with women and men (together and separately) to find out how CTP has benefitted the household, what has changed for women and men, what are spending and consumption patterns and how have household relations improved or deteriorated
- VII. Ensure women beneficiaries as much as possible but not less than 50 % of the total participants
- VIII. Activate Kebelles Protection Mechanism to monitor the effect of cash transfer on households and communities especially on women and young girls
- IX. Ensure equal wage for equal work
- X. No child labor should be allowed during cash for work
- XI. Provision at least 15 % UCT/MPCG for disable and vulnerable groups

1. **CTP modality**-The following CTP modalities are recommended in terms of project design and implementation for the target population.

Modality	Target Group/Activities			
UCT	Vulnerable population e.g. people with disability, single women, lactating mothers, family with children and adolescent who are at risk	injured or sick children	orphan children and their foster families	Survivors of gender based violence
Conditional cash (cash for shelter)	Vulnerable households who are to reconstruct their house. Wage equivalent to 15 days of work is to be supported			
CfW	Able bodied persons primarily to meet their food needs. Some indicative CfW projects are rehabilitation of drinking water, school rehabilitation and cleaning as well as for TLC construction, reconstruction and renovation of inclusive WASH facilities in TLC/school			
Voucher (value)	Shelter items			
Voucher (commodity)	NFI	Scholastic materials		
In-kind distribution	hygiene items	Specific Wash items i.e. water purifying tables	Stationeries (in selected areas)	

2. **Support basket, transfer value and price monitoring:** The earlier recommended basket and transfer value might need a revision based on the cluster standard (once in place). Similarly, the CTP Focal Point should regularly monitor the price fluctuation in the assessed markets and make necessary adjustment during project design and delivery.
3. **Financial Service Provider-** Considering the efficiency, economy, prospect of real time monitoring and possibility of meeting the compliance needs of the organizations, following Financial Service Provider should be considered (in priority order) for the upcoming CTP interventions. Selection of particular company will depend on due diligence and cost efficiency to be carried out and identified in during design and implementation phase.
 1. Mobile Money (M BIRR or Hello Cash)
 2. Commercial Banks
 3. Microfinance Companies
4. **Coordination with authorities**-It is strongly recommended to keep a strong and regular coordination with the authorities at all levels-Federal, Zone, *Woreda* and *Kebelle*. Outcome of the study needs to be widely circulated as well as the PIE team needs to work closely with those authorities in terms of project design and delivery. Collective advocacy through ECWG when needed is also suggested.

5. About Plan International and its CTP

Plan International is an independent development and humanitarian organisation which works in 71 countries **as a Federation** across the world-in Africa, the Americas and Asia. It engages people and partners to empower children, young people and communities to make vital changes that tackle the root causes of discrimination, exclusion and vulnerability. It works with children and communities to prepare for and respond to crises and to overcome adversity; and support their safe and successful progression. More information on Plan International is available at www.plan-international.org

Disaster Risk Management (DRM) in Plan International has undergone a massive transformation over a remarkably short time. From 2005 to 2017, Plan channeled over 770 million Euros to disaster responses, resilience-building, disaster risk reduction and climate change adaptation programme in 70 countries. Being an integral part of the DRM, its **Cash Transfer Program (CTP)** has also witnessed a proportional growth in its programme, human resources, coverage and funding. Over the period, Plan has expanded its CTPs in Pakistan, Philippines, India, Mali, Nepal, Central African Republic (CAR), Myanmar, South Sudan, Nigeria, Egypt and Sudan. The growth of CTP in Plan appears to be aligned with the external trend. Plan's CTP portfolio increased from US\$1m in 2013 to more than US\$45m in 2017. On the global front, Plan is Co-Leading the Global Cash & Market Working Group under the Global Food Security Cluster and is a Member of Cash Learning Partnership (CaLP) as well as the Technical Advisory Group to it.

Plan International's Guiding Documents and Tools on CTP are:

- Plan International DRM Strategy (2017 to 2027)
- CTP Position Paper (final draft stage)
- CTP Step by Step Guidelines (final draft stage)
- CTP, Child Protection in Emergency and Education in Emergency Program Framework (draft)
- Guideline on CTP, Child Protection in Emergency, Gender in Emergency and Education in Emergency (draft)
- Tools on Needs Assessment and Market Assessment and Post Distribution Monitoring
- Portal for online training on Cash Transfer Program (to be operational by 2019 June)

Annex: List of the People Interviewed

SN	Name	Role	Contact number
1	Abdul Rahman	Food Store, Dilla Town	0911449823
2	Mahiet	Food Store, Dilla Town	0976498783
3	Mujib	WASH Store, Dilla Town	0926555707
4	Roza Teketel	Bank Manager, Dashen Bank, Dilla Town	0911740256
5	Tesfa	Asst Bank Manager, Dashen Bank, Dilla Town	09105772315
6	Getachew	Blanket Store, Dilla Town	0922494165
7	Abdul Hakim	Kitchen Store, Dilla Town	0926396879
8	Mujib	Water Suppy Store, Dilla Town	0911397438
9	Hannan Abdullah	Stationeries Store, Dilla Town	0911814471
10	Berket Mangistu	Shelter Store, Dilla Town	0911746891
11	Geta	Hygiene Store, Dilla Town	0968693737
12	Gizachow Kediru	Bank Manager, Bank of Ethiopia, Dilla Town	0913864883
13	Getachew	OMO Microfinance, , Dilla Town	0961377527
14	Reggatu Daiyassen	Kitchen and WASH Store, Chelelektu	0969565294
15	Selamait Bekkelle	Shelter Store, Chelelektu	0926878683
16	Belletta	Food Store, Chelelektu	0968692710
17	Abil Chala	Mattress and blanket Store, Chelelektu	0916661224
18	Aregassan Olebebe	Food Store, Gedeb	0966687215
19	Solomon	Kitchen and WASH Store, Gedeb	0939346362
20	Addissu Goferre	Mattress Store, Gedeb	0916529172
21	Ketama	Shelter Store, Gedeb	0940000006
22	Nigathu Girmafate	Shelter Store, Kercha	0937435819
23	Teshome Edel	Bank Manager, Awash Bank, Kercha	0916909022
24	Mulugeta Lemma	Shelter Store, Bule Hora	0927003333
25	Kyaar	Food Store, Bule Hora	0956800346
26	Mimishambhu	Kitchen and WASH Store, Bule Hora	0916172206
27	Admasu Beechesre	Bank Manager, Awash Bank, Bule Hora	0912108122
28	Birhaanum Yakos	Woreda Head, Bule Hora	0945893614
29	Loko Tado	Bank Manager, Oromia Saving and Credit Bank, Bule Hora	0916922981
30	Abdul Jalil Kader	Mattress and blanket Store, Bule Hora	0938961056
31	Aman Shimsha	Food Store, Ele Dima	0942180322
32	Washiun Tefesse	Bank Manager, Nib Bank, Yirgachefe	09280074313
33	Solomon Wako	Kitchen Shop, Yirgachefe	0937333465
34	Ashafa Mintu	Mattress shop, , Yirgachefe	0912865468
35	Berhanu Tesfaye	Shelter shop, , Yirgachefe	0911719263
36	Ahamaddin Mohammed	Food shop, Yirgachefe	0912082260
37	Misgana	Stationeries shop, Yirgachefe	0988354662
38	Zalalem Woku	Branch Manager, Vision Fund, Yirgachefe	0926030626
39	Keder	Hygiene shop, Yirgachefe	0911007533
40	Rahel Asfaw	Director, NDRMC, Bule Hora	0911318376 Belacheu.rahel59@gmail.com
41	Ware Gede	Deputy Zonal Head, West Guji, Bule Hora	0916312176
42	Debela Etna	DRMO, West Guji, Bule Hora	0911038365
43	Aaddi Jigsso	Woreda Chief, Yergacheffe	0930382975
44	Geda Godana	Woreda Head, Kercha	0913390109
45	Ayelle	DRM Focal Point for Kercha Wareda	0941031412
46	Fikadu Wazi	Kebelle Head-Equ Abbai, Kercha	0916834792
47	Tigistu Gezahegn	DRMO, Gedeo, Dilla Town	0926413779
48	Agustin Orengo	Cash Focal Point	251 (0)911 523 657
49	Praemeenah Poobalan	Cash & Systems Coordinator, WFP Ethiopia	251-098-7281555

50	Stella Ajwang	UNOCHA, Dilla	ajwang@un.org
	Makiha Kimura	UNOCHA, Dilla	251 091 250 2691
51	Autumn Peterson	UNOCHA, Bule Hora	0944703069