



## Feasibility Study on Cash and Voucher Assistance Programming for the IDPs and Host Communities in Afar, Amahara, Benshangul Gumuz and Tigray Region



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*(This document reveals the outcome of a feasibility study on Cash and Voucher Assistance Programming targeted for the IDPs and the host communities in Afar, Amhara, Benshangul Gumuz and Tigray. The study evaluated various factors including markets, financial service providers, political acceptance and Plan International Ethiopia's institutional capability and thereby identified the cash and vouchers appropriateness in the area. A set of recommendations are also made. Please contact Hiwotie Simachew ([Hiwotie.Simachew@plan-international.org](mailto:Hiwotie.Simachew@plan-international.org)), Humanitarian Director, Plan International Ethiopia for further information).*

## **Acronyms**

CaLP:	Cash Learning Partnership
CfW:	Cash for Work
CVA:	Cash and Voucher Assistance
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

- Following an eruption of a conflict between the Federal Government and Tigray People Liberation Front (TPLF) on 4<sup>th</sup> of November 2020, the local people began fleeing from the Tigray region, crossing the border to Sudan and moving internally (as IDPs). The internal displacement is reported not only within Tigray region but also in different parts of the Amhara and Afar bordering to Tigray. Displaced populations are sheltering in collective centers, open areas and with the host communities.
- The security situation in Metekel Zone of Benishangul Gumuz Region (BGR) had been deteriorating since 2019, but more intensely so in the recent months. On 23<sup>rd</sup> of December 2020, 207 individuals lost their lives in a day following an attack by unidentified armed groups (UAGs). Reports also indicated that more than 20 houses were set on fire by the UAGs in Bukeji Kebele of Bullen Woreda. According to BGR Disaster Risk Management Commission (DRMC), between end of July 2020 and 04 January 2021, more than 101,000 people have been displaced from Bullen, Dangur, Dibate, Guba, Mandura and Wombera Woredas (OCHA 2021 January). The majority of the IDPs are displaced from rural areas to towns, while some fled to the neighboring Amhara Region (mainly in Chagni town and Guangua Woreda of Awi Zone). The IDPs have taken a shelter in the public spaces, including schools and meeting halls, while others have set up temporary make-shift shelters, some are staying with relatives and others are out in the open. Given the ongoing fighting between the government security forces and UAGs, it is expected that further displacements would take place in coming days and months.
- In order to understand the priority needs of the IDPs, Plan International Ethiopia (PIE) together with its humanitarian partners (SOS CV and MCMDO) recently conducted need assessments in the areas where the IDPs are currently staying in.
- There is a growing recognition of **Cash and Vouchers Assistance (CVA)** across the global humanitarian sector as a preferred modality of response that can support the 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 growing importance of the CVA has also been highlighted by Ban Ki-moon, the then UN Secretary-General in his report "*One Humanity, Shared responsibility*" during the World Humanitarian Summit, 2016 "*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.*"<sup>1</sup>
- Available literatures suggests the CVA 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. According to UNHCR, cash-based interventions, where feasible, are often a more dignified way of assisting affected populations, as they empower people to determine their own needs and the best way of meeting them. They can also promote peaceful co-existence with host communities, as well-designed and run cash-based interventions have a multiplier effect, directly benefiting the local economy<sup>2</sup>.

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<sup>1</sup> <https://reliefweb.int/report/world/one-humanity-shared-responsibility-report-secretary-general-world-humanitarian-summit>

<sup>2</sup> <https://www.unhcr.org/en-au/515a959e9.pdf>

- Top donors and aid agencies as the Grand Bargain Commitment pledged to making humanitarian aid more efficient, and generally endorsed a shift towards greater use of cash transfers<sup>3</sup>. Furthermore, with an aim to improve the coherence, efficiency and effectiveness of the assistance received by people affected by crises, 10 major donors including DG ECHO have identified a common approach for humanitarian cash<sup>4</sup>: Further, DG ECHO endeavours to increase the use of cash transfers, preferably multipurpose cash grants, when appropriate, in the interest of the affected populations, of cost-efficiency and of effectiveness and therefore, defined its 10 common principles for multipurpose cash to respond to humanitarian needs<sup>5</sup>. Given its multi-purpose nature, cash is also central to a Basic Needs Approach<sup>6</sup>
- Humanitarian actors including Plan International (PI) have realized a growing importance of CVA, and have been integrating cash and vouchers across the sectors as a priority modality of response. In the same line, PIE has been undertaking CVA initiatives across its programs in different parts of the country.
- PIE-supported by its humanitarian peer agencies (SOS CV Ethiopia and MCMDO Ethiopia) recently conducted a CVA feasibility study in the representative locations of Amhara, Afar, Benshangul Gumuz and Tigray-particularly in/around those locations where the vulnerable IDPs are currently living in. The study was conducted in relation to the identified needs of the IDPs. .

## 2. Objective of the study

The major objectives of the study were as follows:

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

## 3. Methodology of the Study

The study adopted a combination of approaches to collect the data. Primary data were collected from focus group discussions and individual interviews with the traders, KII with Zonal authorities including DRM Bureau and *Woreda* and *Kebelle* Officials. Consultations and meetings were also organized with the peer agencies such as Ethiopia Cash Working Group (ECWG). Transact walk along the markets followed by individual observations were also pursued. Interactions were carried out with possible financial providers as to understand their possible role in the cash or vouchers distributions.

Secondary information were collected from the Government's Response Plan, most recent Interagency Needs Assessment Reports, PIE Response Plan, ECWG's periodic infographics, CWG Financial Service Provider Mapping, CWG Minimum Expenditure Basket for Somali Region Guidance Note as well as available market assessment reports. Additionally, 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 CVA feasibility study.

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<sup>3</sup> <https://interagencystandingcommittee.org/grand-bargain>

<sup>4</sup> <https://reliefweb.int/sites/reliefweb.int/files/resources/common-donor-approach-feb-19.pdf>

<sup>5</sup> [https://ec.europa.eu/echo/files/policies/sectoral/concept\\_paper\\_common\\_top\\_line\\_principles\\_en.pdf](https://ec.europa.eu/echo/files/policies/sectoral/concept_paper_common_top_line_principles_en.pdf)

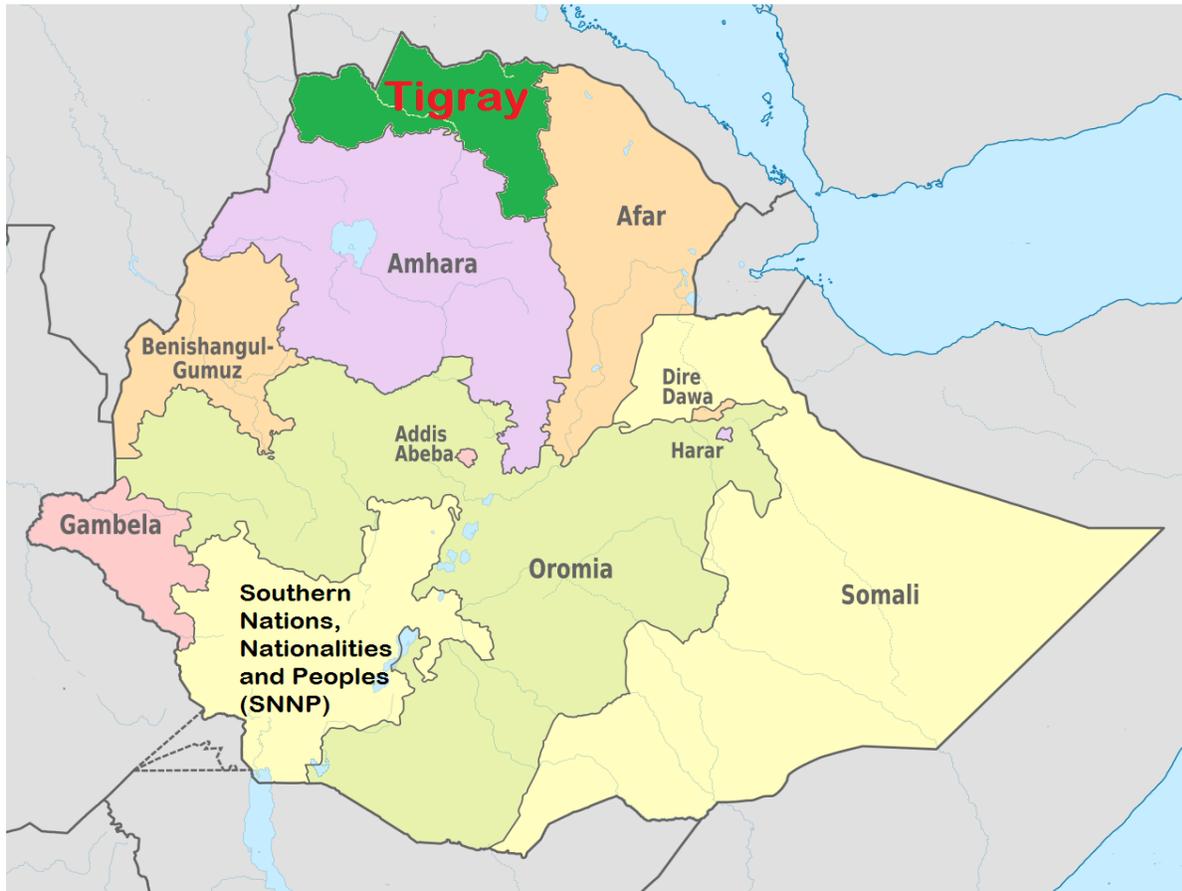
<sup>6</sup> Humanitarian Implementation Plan (HIP) Horn of Africa, Thematic Policies Annex. 2021

11 sample markets from 4 regions were randomly selected for the assessment purpose taking the following aspect into considerations:

1. Accessibility and proximity-those markets generally accessed by the targeted beneficiaries and the host communities, and their distance from the IDPs settlement
2. Rural vs urban market systems

**Table: Sample markets identified for the assessment purpose**

<b>Region</b>	<b>Name of the Woreda Market</b>	<b>Nature (rural vs urban)</b>
Afar	Kuneba	Rural
	Berahile	Urban
	Megale	Rural
	Abeal	Urban
Amhara	Chagni	Urban
	Sekota	Urban
B/Gumuz	Asosa	Urban
Tigray	Meri Miti	Rural
	Bala	Urban
	Edega Kidam	Urban
	Adahaqi	Rural



The Cash Learning Partnership (CaLP) is a global partnership of humanitarian actors engaged in policy, practice and research within CVA. CaLP currently has over 80 members who collectively deliver the vast majority of cash and vouchers 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 CVA response. The context under study was also evaluated against each of those criteria and variables as shown below. Additionally, the response analysis tools of the Red Cross Movement<sup>7</sup> were considered to inform the response decision.

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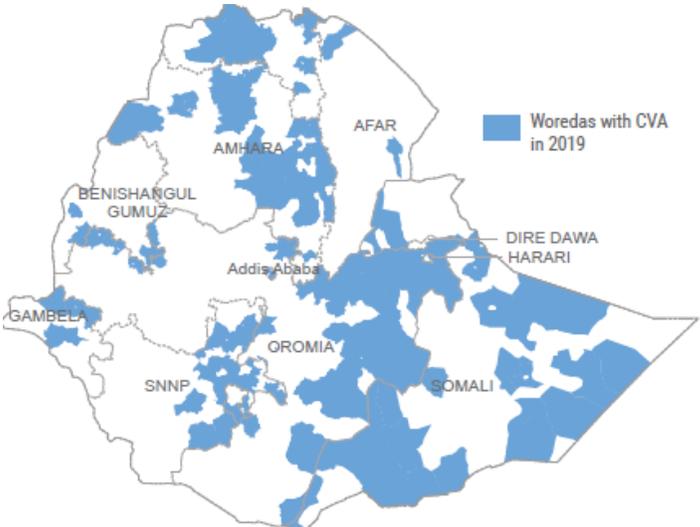
<sup>7</sup> <https://rcmcash.org/>

Major Criteria	Variables
Community acceptance and needs	Community uses cash in their daily life
	Community knows of and agrees to receive CVA to cover their needs
	The beneficiary needs are usually covered through the markets
Political acceptance	Political stakeholders know of and agrees to have CVA distributed in their area
	There is no legal restrictions on the use of CVA 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 CVA is more effective to achieve Outcomes
	Compared to other modalities CVA is more efficient to distribute.

## 4. Results and Discussions

### 4.1. General cash transfer environment in the country

CVA 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 has recently concluded its fourth phase (July 2015-June 2020), and will be continued to future phases (5, 6, 7, etc.). PSNP aimed to cover 10 million people operating in 411 *Woredas* by 2020. 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.

Apart from the government initiatives, 24 humanitarian partners are currently engaging in humanitarian response in the country through CVA. Some of the initial examples of CVA 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 CVA works undertaken by the NGO communities. 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.

Ethiopia Cash Working Group (ECWG) was first established in 2011 and re-established in April 2016 to strengthen the policy development and operations of CVA in Ethiopia through advocacy, improved coordination and information sharing. Membership is composed of over 24 humanitarian agencies including donors and government representatives.

It is evident the general CVA environment in the country is favorable as both the government and non-government actors have already acknowledged the importance of CVA in humanitarian response, implemented or being implemented CVA 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. Needs of the IDPs and the host communities

Prior to this feasibility analysis, need assessment exercise were conducted with the different groups of the IDPs and the host communities in order to understand their priority needs, their preference and to establish a linkage between the identified needs with their availability in the local markets. The needs assessments were conducted in the following locations, and the identified needs were as follows:

- Afar: Megale and Abaala
- Amhara: Adi Arkay Telemet Jawi and Chagni/Guangua
- Benshangul Gumuz: Mandura Dibate and Bulen
- Tigray: Doga Temben Sharti Samre Hintalo Wajirat Endamehoni Raya  
Azebo Raya Alamata and Enderta

- **Broader protection needs:** The assessment teams identified a broader protection need of the IDPs. This includes both lifesaving food, nonfood items as well as protection support services. About 95% of the consulted beneficiaries in all the areas considered food as their number 1 priority need. The poor access to food had particular effect on children, lactating mothers, pregnant women and people with disabilities. Likewise, about 60% of the interviewed IDPs and Key Informants described shelter being the 2nd priority need. The conditions were particularly harsh for children, girls, young women and lactating mothers from a health and protection point of view. The IDPs were also in need of other NFIs- mainly blankets, mattresses and kitchen utensils.
- **Water, Sanitation and Hygiene (WASH):** In 70 percent of the assessed Woredas, about 65 percent of the IDPs and host communities were facing significant challenges in accessing potable water. Lack of reliable water supply in health centers and schools were also observed in about 70 percent cases, which impacted children, adolescent girls, and women.

- **Health and nutrition:** The health facilities were highly impacted by the conflict. Less than 50 percent of them were operational with minimal services and limited supply of drugs & medical equipment.
- **Education:** All the schools the team visited were closed, preventing the host communities and IDPs from sending their children to school or getting enrolled. Temporary Learning Spaces were not established. Termination of school feeding, COVID-19, shortages of water, hygiene and sanitation were found to be additional challenges.

### 4.3. Beneficiaries choice and preference

The FGD with the beneficiaries and KII with suggested a strong preference of mixed modality. Over 90 percent of the beneficiaries around the urban markets preferred multipurpose cash/sector specific cash while the beneficiaries around the rural markets preferred a combination of cash (cash for food) plus in-kind distribution (e.g. tarpaulin or MHM kit).

**Table: Key agencies which are currently active in the region and are providing humanitarian**

	Afar	Amhara	Benshangul Gumuz	Tigray
<b>Shelter and NFI</b>	-DRMFS, Plan, Care, IMC.	IOM, DRC, IRC, UNICEF	Ethiopian Red Cross Society (ERCS)-basic NFI support all woreda Action for the Needy in Ethiopia (ANE)- basic NFI support in Bullen and Dibatie Woreda	<ul style="list-style-type: none"> <li>• ICRC</li> <li>• WV</li> </ul>
<b>Food Nutrition</b>	Plan, Save, Goal, MCMD and Care	WFP, PIE, CONCERN, SCI, CRF, WV	Concern Worldwide in Dangur and Mandura. UNICEF	<ul style="list-style-type: none"> <li>• REST</li> <li>• UNICEF</li> <li>• WFP</li> <li>• CRS</li> <li>• NDRMC</li> <li>• WHO</li> <li>• WV</li> <li>• SOS CV</li> </ul>
<b>Health</b>	Plan, Save, IMC, and Care, MCMD, MDM,	PIE, CONCERN,	UNICEF- basic medical item support	<ul style="list-style-type: none"> <li>• ICRC</li> <li>• UNICEF</li> <li>• MSF</li> <li>• WHO</li> <li>• IMC</li> <li>• CRS</li> <li>• Regional Health Bureau</li> <li>• SOS CV</li> </ul>
<b>Protection</b>	Plan, Save, and IMC	PIE, WVE, SCI,	Mujejeguwaloka women development Association- provide NFI support for Children for one round in Mandura Woreda	<ul style="list-style-type: none"> <li>• UNICEF</li> <li>• ICRC</li> <li>• WV</li> <li>• UNHCR</li> <li>• SOS CV</li> <li>• NRC</li> <li>• IRC</li> <li>• Center for Victims of Torture - CVT</li> <li>• Ethiopian Evangelical Church Mekane Yesus Development and Social Services Commission - EECMY</li> <li>• HIS</li> <li>• BoLSA</li> <li>• BoWCY</li> <li>• UNFPA</li> </ul>
<b>WASH</b>	Save the children, Care, Goal, IMC, IRC	PIE, IRC, WaterAid, Wateraction, SCI, CONCERN	UNICEF- WASH NFI support	<ul style="list-style-type: none"> <li>• UNICEF</li> <li>• Fed Government</li> <li>• WFP</li> <li>• SOS CV</li> </ul>
<b>Education</b>	-Save the children -PCDP -	PIE, SCI, WVE,	NRC- in Mandura and Dangur Woreda	<ul style="list-style-type: none"> <li>• Imagine One Day</li> <li>• SOS CV</li> </ul>

## 4.4. Market assessment and analysis

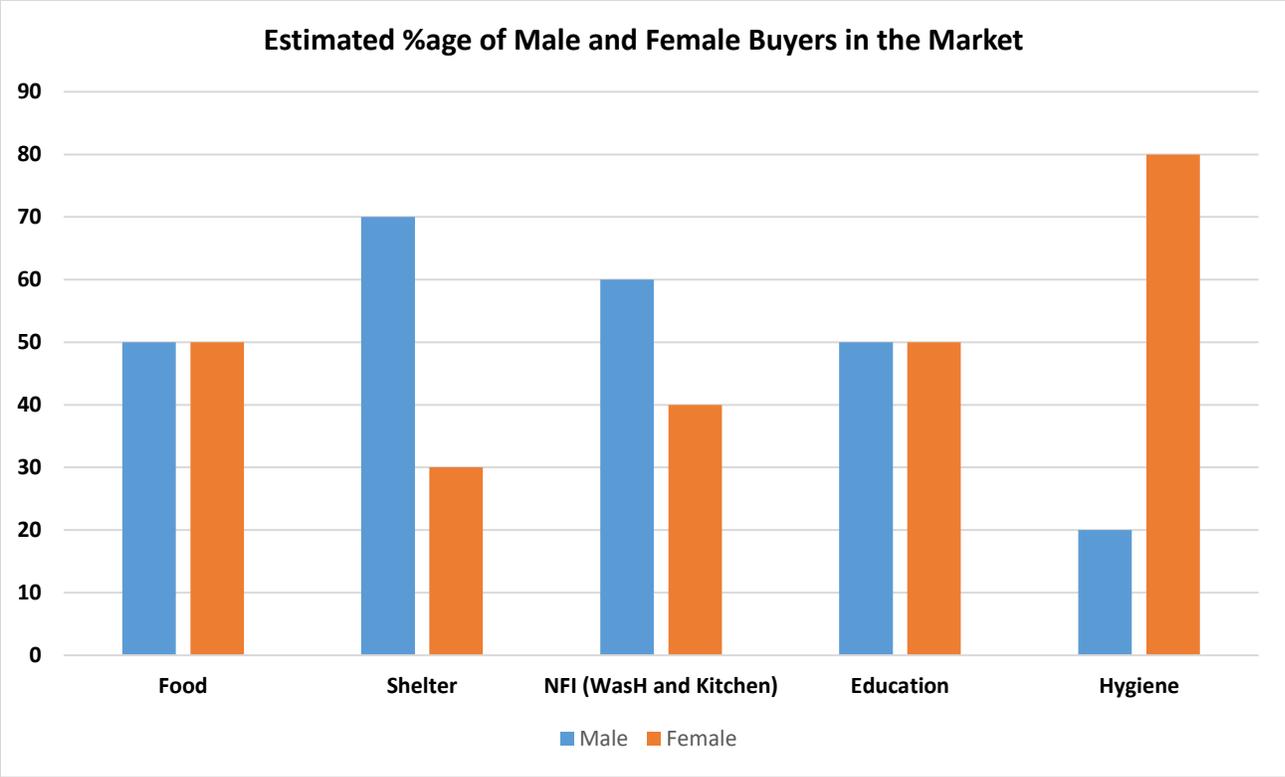
### 4.4.1. Number and kind of shops

The study found the highest number of shops/stalls (174 shops) in Edega Kidam followed by 120 Abeal. There were also weekly markets organised in all the areas which largely provided food items. The key food items available in the assessed markets were teff, 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 60% were found to be selling both food and NFI items



### 4.4.2. 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 6 km to 20 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. 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.

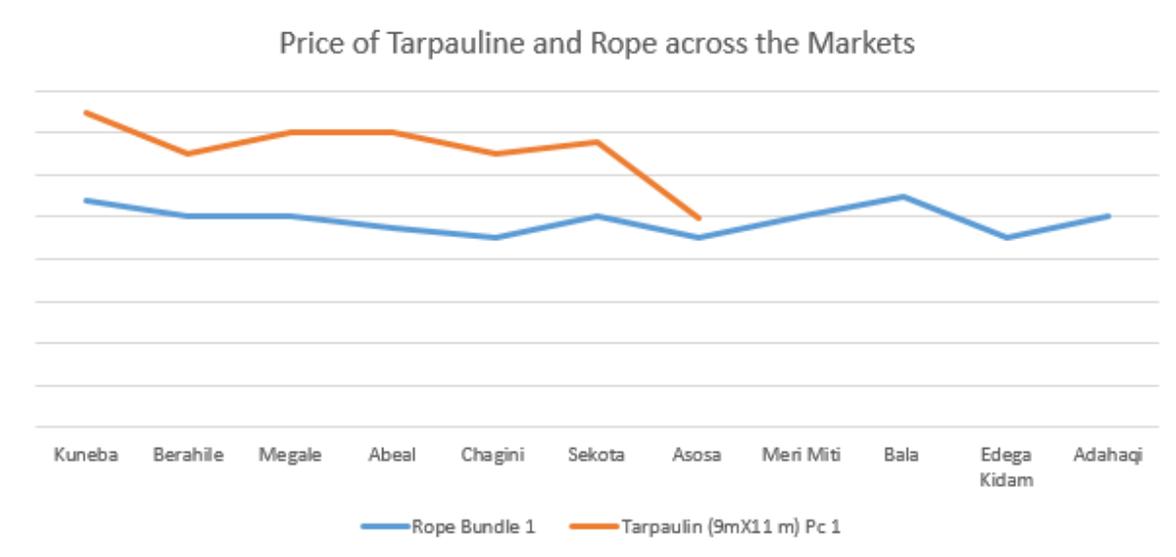
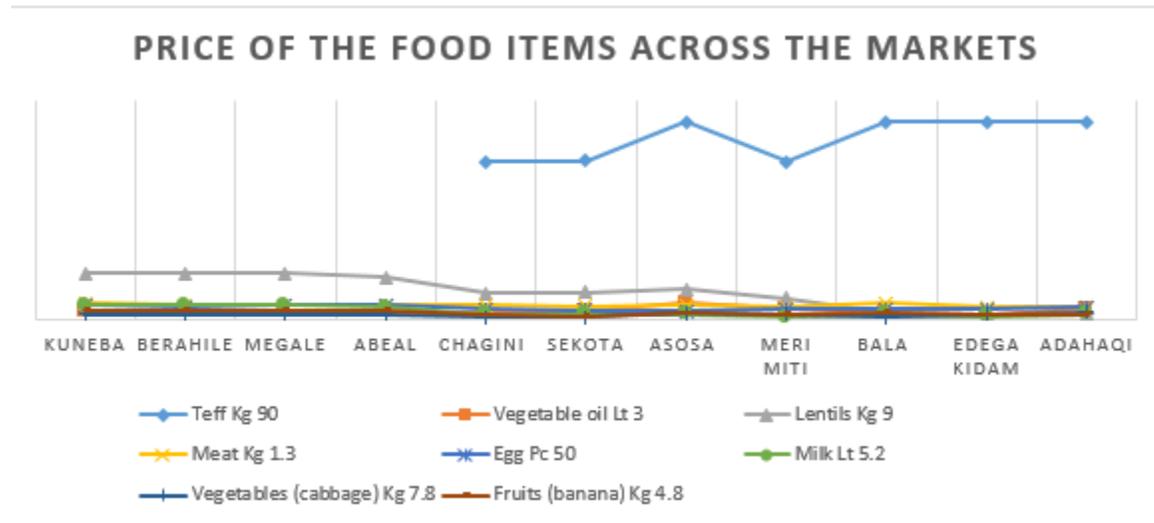


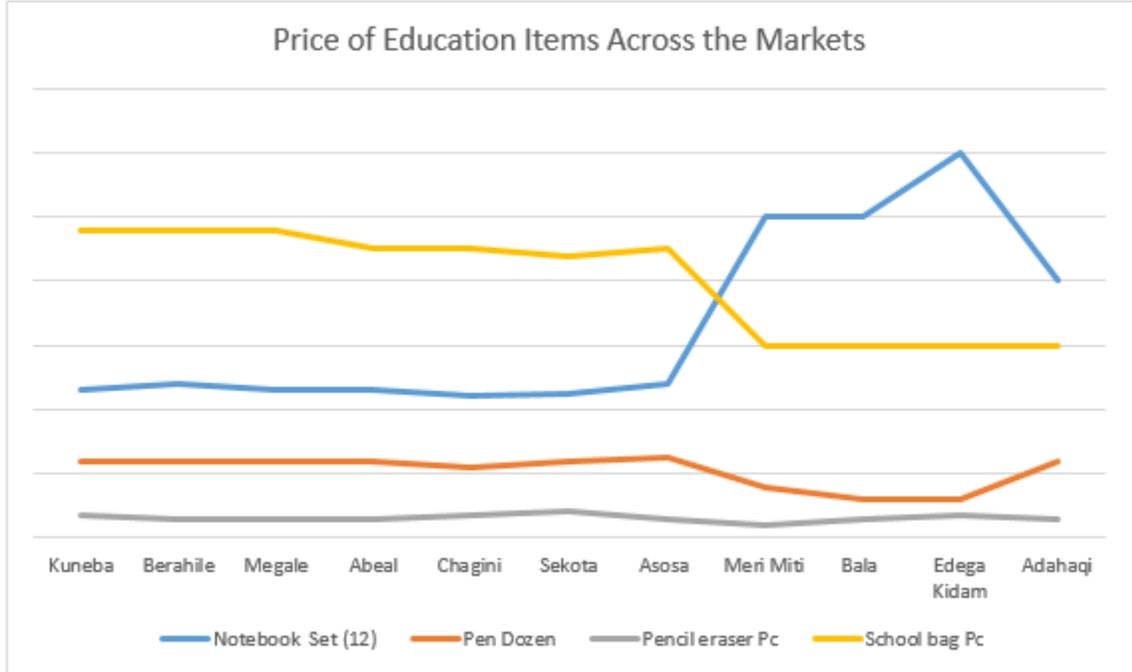
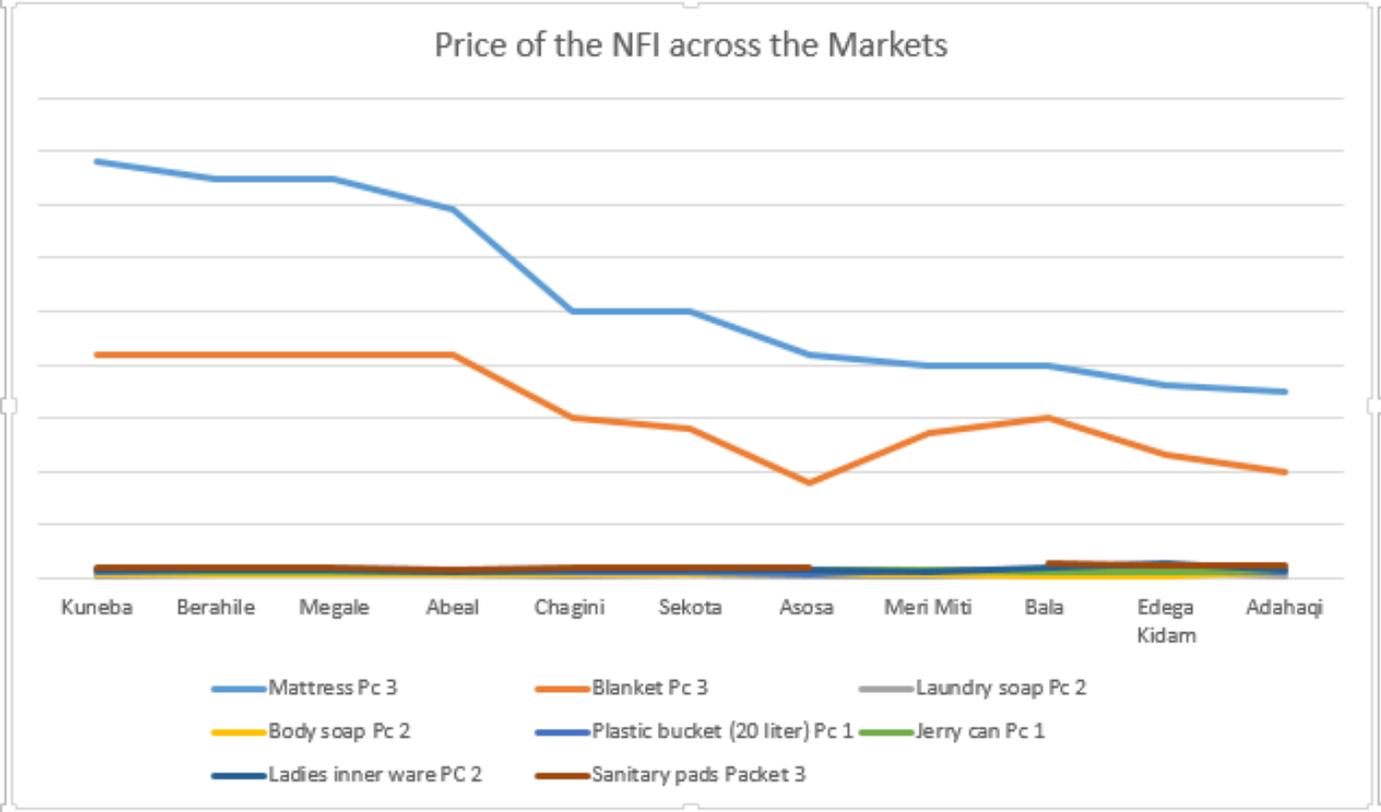
#### 4.4.3. Market stock and supply chain

All the assessed markets were found to be functional. However, about only 30 percent shops were well stocked. Only 10 percent traders, were found to be maintaining an extra storage facility. The markets are well linked with Addis Ababa and Bahir Dar. About 80 of the traders (expressed they receive their items from either Addis Ababa or Bahir Dar while 100 % of shelter traders received shelter items from Addis Ababa.. The supply chain was found to be poor to strong depending on the markets location. They are linked with fairly good road network and transportation facilities. However, almost all the interviewed traders in Tigray Woredas and Benshangul Gumuz Woreda expressed the ongoing blockade and deteriorating situations severely affecting the supply chain, restocking capacity and the business in general. 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.

#### 4.4.4. Market price and its trend

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



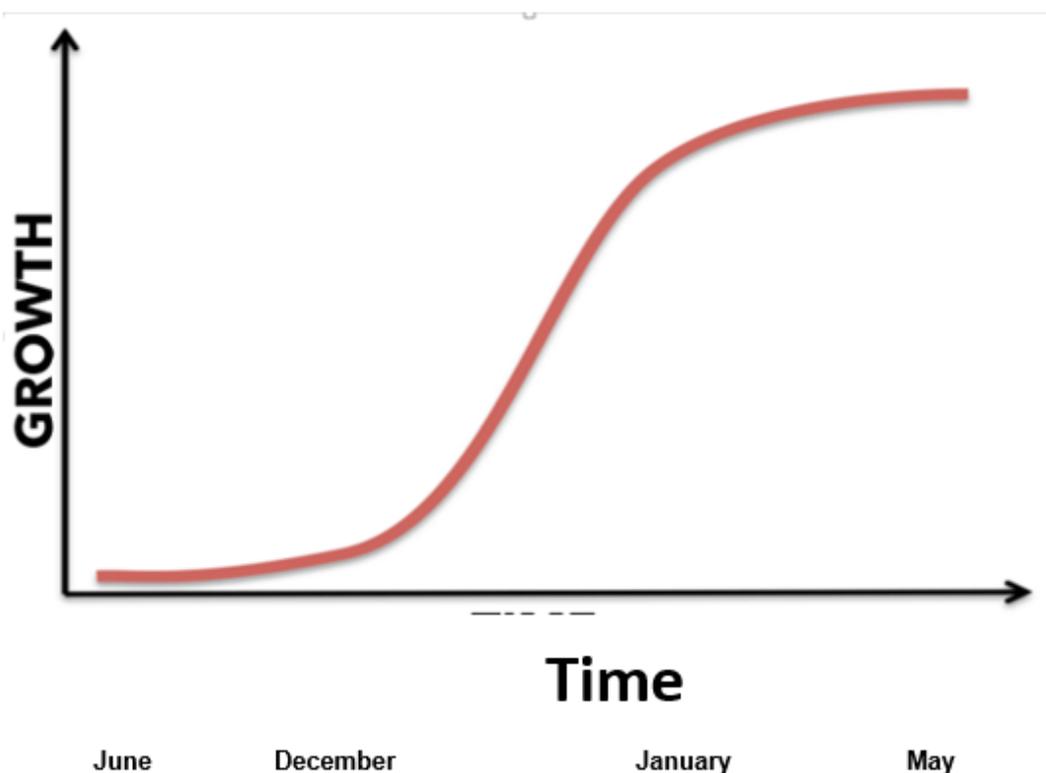


The fluctuation of the price was found to be 5 % to 30 % depending on the location of the market and the items. Particular fluctuation was noticed on teff, rope and mattresses.

#### 4.4.5. Seasonality

In terms of seasonality, the month of June to December was informed to be lean because most of the people would remain busy in agricultural activities during this period. On the other hand, once people completes their planting season, the average transactions in the market goes high during the month of January to May.

It was notified that during lean season, local people have limited access to work opportunities in the area, which has a 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 up to 25 %. The demand of the items is traditionally high during the peak season which generally results in the spike of price. The FGD and KII confirmed that there is good availability of human resource for labour intensive work during the lean season. Thus, CfW is the most suitable form of employment opportunity June to December during the lean season.



#### 4.4.6. Traders' willingness to participate in the CVA

All the interviewed traders expressed their readiness to participate in the CVA. 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 CVA interventions are introduced in the areas.

#### 4.4.7. Challenges in the markets

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

- Some areas (e.g Asosa were in a state of 'shock' because of the movement of their 'usual customers'. The displacement of their traditional customers to other areas reduced the demand of the items in the market, thereby negatively impacting economic activities and the market.
- Few traders (at Chagni) a perceived fear of possible threats (such as looting, extortion) from the IDPs.
- Price in some remote markets in Afar adds up a high transportation costs Traders had to pay higher transportation costs, which was subsequently reflected at the price.
- Poor purchasing capacity of the IDPs were also considered as a limiting factor by the vendors for a large scale transactions.

However, these challenges are less likely to affect the CVA 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 the IDPs and the host communities. 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.

#### 4.4.8. 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 (in few markets)
- Strong supply chain, fairly good road connectivity
- Increased demands are already expected by the traders particularly for food, shelter and NFIs (in selected markets only e.g. Chagni)
- Traders willing to participate in CVA
- Few challenges realized but not likely to significantly affect the markets

#### 4.4.9. 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 CVA interventions.

**Table: Suitability of the market for particular response**

Market	Shelter	Food	NFI (WASH, mattress and blanket)	Education	Hygiene
Kuneba		√			
Berahile		√			
Megale	X	√	X	X	X
Abeal	X	√	X	X	X
Chagni	√	√	√	X	
Sekota	X	√	√	√	X
Asosa	X	√	X	X	X
Meri Miti	X	√	X	X	X
Market in Bala	X	√	X	X	X
Edega Kidam	X	√	X	X	X
Adahaqi	X	√	X	X	X

#### 4.4.10. 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, the following basket suggested together with their transfer value (in ETB) is recommended. This is calculated for an average family size of 6. Please note that there is no prescribed MEB for these regions as designed by the ECWG as of now.

##### Monthly Food Basket (for average family size of 6)

SN	Items	Unit	Quantity	Average unit price in all markets (ETB)	Total Price (ETB)
1	Teff	Kg	90	40	3600
2	Vegetable oil	Lt	3.0	60	180
3	Lentils	Kg	9.0	90	810
4	Meat	Kg	1.3	168	218.4
5	Egg	Pc	50.0	4	200
6	Milk	Lt	5.2	40	208
7	Vegetables (cabbage)	Kg	7.8	16	124.8
8	Fruits (banana)	Kg	4.8	26	124.8
	<b>Total</b>				5,466

##### 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	Plastic sheets (11X9)	Sq meter	2	670	1340
2	Rope	Bundle	1	491	491
	<b>Total</b>				1831

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

SN	Items	Unit	Quantity	Average unit price in all markets (ETB)	Total Price (ETB)
1	Mattress	Pc	2	2000	6000
2	Blanket	Pc	3	1100	3300
	<b>Total</b>				9300

#### 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	25	50
2	Body soap	Pc	2	35	70
3	Plastic bucket (20 liter)	Pc	1	108	108
6	Jerry can	Pc	1	133	133
8	Ladies inner ware	PC	2	65	130
9	Sanitary pads	Packet	3	50	150
	<b>Total</b>				<b>641</b>

#### 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	220	220
2	Pen	Dozen	1	100	100
3	Pencil eraser	Pc	6	5	30
4	School bag	Pc	1	450	450
	<b>Total</b>				<b>800</b>

Based on the above calculation, the transfer value of multipurpose cash grant for 1st month is 18038 BIRR. The transfer value is relatively high as it is made up both food and essential non-food items including mattresses, blanket, and tarpaulin. However, the transfer value from 2nd month onward could be reduced to 5827 BIRR per family per month. The transfer value of cash for food assistance should be 5466 BIR per family per month.

#### 4.5. 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. Please refer to the table below for detail.

Name of FSP	Position	Scope of Collaboration
<b>a) Commercial Banks</b>		
Commercial Bank of Ethiopia	Beneficiaries must open an account in the bank with a valid ID and photograph, 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	Yes.
Dashen Bank	Beneficiaries must open an account in the bank with a valid ID and photograph, 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	Yes
Nib Bank	Beneficiaries must open an account in the bank with a valid ID and photograph, 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	Yes
Ambesa Bank	Beneficiaries must open an account in the bank with a valid ID and photograph, 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	
Wogagen Bank	Beneficiaries must open an account in the bank with a valid ID and photograph, 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	
Awash Bank	Beneficiaries must open an account in the bank with a valid ID and photograph, 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	Yes
Abay Bank	Beneficiaries must open an account in the bank with a valid ID and photograph, 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	Yes
Oromia	Beneficiaries must open an account in the bank with a valid ID and photograph, 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	Yes
Abisinia	Beneficiaries must open an account in the bank with a valid ID and photograph, 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	Yes
Addis	Beneficiaries must open an account in the bank with a valid ID and photograph, 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	Yes
<b>b) Microfinance</b>		
Dedebit MFI	Dedebit MFI is currently not functional, but has significant outreach capacity. Dedebit can go to the field for direct cash distribution, no valid ID of the beneficiaries required.	Yes
Adeday MFI	Adeday can go to the field for direct cash distribution, no valid ID of the beneficiaries required.	Yes
Mizan MFI	Mizan can go to the field for direct cash distribution, no valid ID of the beneficiaries required.	
Fana Youth MFI	Fana Youth can go to the field for direct cash distribution, no valid ID of the beneficiaries required.	
Lemlem Daero Ebet SACCO	Adeday can go to the field for direct cash distribution, no valid ID of the beneficiaries required.	Yes
Ayin Birhan Ebet SACCO	Adeday can go to the field for direct cash distribution, no valid ID of the beneficiaries required.	Yes
Ebet SACCO	Adeday can go to the field for direct cash distribution, no valid ID of the beneficiaries required.	Yes
<b>Benshangul Gumuz</b>		
Commercial Bank of Ethiopia	Exist in all Mandura, Dibatie and Bullen Woreda. 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	No. All the beneficiaries do not have valid ID and cannot meet KYC

Abyssinia Bank	Exist only in Mandura Woreda. 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	Yes
Abay Bank	Exist only in Mandura Woreda. 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	Yes
BGRCSI	BGRCSI 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,	Yes
<b>Post Office</b>		No
<b>c) Mobile Money</b>		
M BIRR	M BIRR works through partner banks, wider network of agents, can distribute the money at Kebelle 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
<b>Afar Region</b>	<b>Barahle, Abeala and Kunoba</b>	
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	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	Yes(No kuneba)
Wegagan 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	Yes(No kuneba)
Anbesa 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	Yes(No kuneba)
<b>Microfinance</b>	Abeala and Berahle	
ACSI	ACSI 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,	Yes
<b>Post Office</b>	Poor network compared to commercial bank and microfinance, found not interested	No

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	No
Hello Cash	Same as M BIRR but is expensive than M BIRR because it uses external server	No

#### 4.6. Political acceptance for CVA

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

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 CVA in their respective areas if it is targeted for the IDPs and the host communities. However, following propositions were put forth:

- 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 CVA is to be complemented by the soft activities such that protection risks are minimized.

## 4.7. CVA Response Analysis

The feasibility study used the following checklist as developed by The Red Cross Movement<sup>8</sup> in order to define as whether cash is feasible in the targeted areas.

Criteria	Key considerations	Yes	No	Comments
<b>NEEDS to be met by intervention</b>	Can the needs be met through specific commodities and/or services?	√		
<b>FUNDING</b>	Is CVA within donors' funding policies and framework?	√		
<b>GOVERNMENT policies</b>	Is CVA in accordance with local government policies? <i>Ensure that there is no prohibition.</i>	√		
<b>MARKET</b>	Is the economy monetized and are people used to handling money?	√		
	Does the population usually use markets to access its needs?	√		
	Are markets accessible after the emergency?	√		
	Are needed items available in sufficient quantity and at acceptable prices in the local markets?	√	√	This is possible only in the urban markets but rural markets have the capacity to meet only the food items
	Are traders able and willing to adapt to an increased demand? <i>Consider transportation, stocking, quality and quantity issues.</i>	√		
	Are prices likely to remain stable in the coming weeks/months?	√		
<b>ORGANIZATIONAL CAPACITY</b>	Does the agency have the internal capacity (programmatic, financial, logistic) to implement a CVA intervention? <i>Consider previous experience and potential partnerships.</i>	√		
<b>BENEFICIARY PREFERENCES</b>	Is CVA a preferred option for the beneficiaries? <i>Consider empowerment, dignity issues and beneficiary capacity to deal with technology (mobiles, cards, etc.).</i>	√		Mobile transfers have less scope due to KYC requirements
<b>INFRASTRUCTURE AND SERVICES</b>	Are the infrastructure and services needed to transfer cash to beneficiaries available? <i>Consider financial and technology requirements (banks, microfinance institutions, mobile phone coverage, etc.).</i>	√		
<b>RISKS</b>	Are the risks associated with CVA acceptable or possible to mitigate? <i>Consider beneficiary and staff security, as well corruption issues.</i>	√		
<b>TIMELINESS</b>	Is it possible to set up and implement a CVA with the necessary speed and at the intended scale? <i>Consider the time that might be required to roll out the different delivery mechanisms.</i>	√		

<sup>8</sup> <https://rcmcash.org/toolkit/>

The feasibility analysis evaluated each of the possible modality of response to support the decision making process. The following tool (adapted from The Red Cross Movement tool) was used. Each option was evaluated into the defined criteria in order to get the weighted score for each the option. Multipurpose cash grants scored the highest weighted score (573) followed by cash for food assistance (sector specific cash). Please refer to the table below:

**Table: decision making matrix**

Criteria	Scores*			Weight	Weighted scores		
	Response	Response	Response		Response	Response	Response
	Option multipurpose cash	Sector specific cash	In-kind		Option multipurpose cash	Sector specific cash	In-kind
<b>Suitability to objectives (effectiveness criterion)</b> <i>Which modality/mechanism could meet the project objectives better?</i>	5	3	3	11	55	33	33
<b>Beneficiaries' preferences</b> <i>Which modality/mechanism is preferred by beneficiaries?</i>	4	4	3	11	44	44	33
<b>Costs</b> <i>Which is the most cost-efficient modality/mechanism?</i>	5	5	3	13	65	65	39
<b>Risks</b> <i>Which modality or mechanism offers fewer and/or more-manageable risks?</i>	4	4	5	13	52	52	65
<b>Market</b> <i>Which modality/mechanism would be favoured by local market conditions?</i>	5	5	3	13	65	65	39
<b>Timeliness</b> <i>Which option requires the shortest roll-out time?</i>	5	5	1	11	55	55	11
<b>Organizational capacity</b> <i>Which modality/mechanism would the agency be more prepared to implement?</i>	3	3	1	7	21	21	7
<b>Funding</b> <i>Which modality/mechanism would be more likely to receive funding?</i>	5	5	3	13	65	65	39
<b>Government policies</b> <i>Which modality/mechanism would be more in tune with government policies and programmes?</i>	4	4	4	12	48	48	48
<b>Infrastructure and services</b>	4	4	4	12	48	48	48

Which option would be more suitable, given the existing infrastructure and the services available?							
<b>Secondary impact</b> Which option would be more likely to produce multiplier effects on the local economy?	5	5	1	11	55	55	11
<b>Total score</b>	<b>49</b>	<b>47</b>	<b>31</b>		<b>573</b>	<b>551</b>	<b>373</b>

Selected option(s): Multipurpose cash, sector specific cash followed by in-kind

**Scores:**  
 1 = meet criteria from 0% to 20%  
 2 = meet criteria from 20% to 40%  
 3 = meet criteria from 40% to 60%  
 4 = meet criteria from 60% to 80%  
 5 = meet criteria from 80% to 100%

- Cash for work (CfW) was not considered as a feasible option because of the immediate needs to provide the support (as CfW takes considerable time to set up, implement and pay-out). Moreover, COVID-19 has also demanded to avoid large mass gathering, which is often the case in terms of CfW.

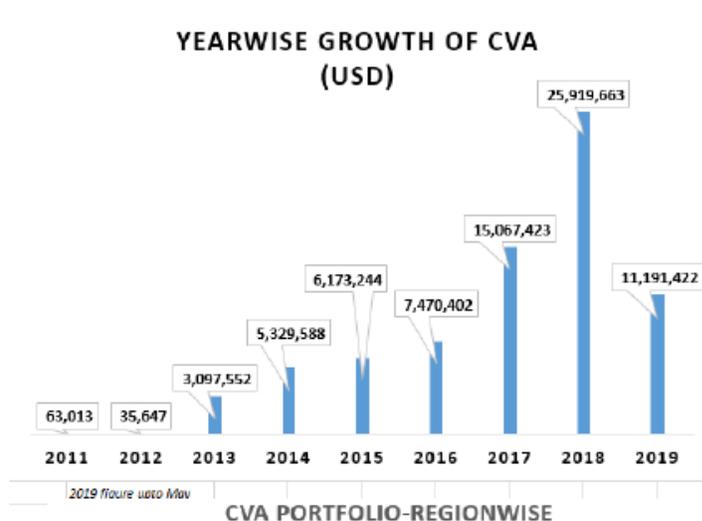
#### 4.8. PIE CVA Capability

PIE started the CVA 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.

PIE has two internationally trained CVA technical staff, who are in regular coordination with its HQ CVA Specialists. The HQ CVA Specialist also visits Ethiopia periodically to support the team. In addition to this, PIE has a CVA trained pool of about 25 staff, who can well implement the CVA initiative.

For Plan International at the global level, the CVA started as a priority modality of response in 2011. Over the period, its portfolio has grown rapidly. By March 2019, its global cumulative portfolio reached 75 million USD. Plan International's CVA portfolio extends to 33 countries-in countries in Asia, Africa, Latin America, and has served over 3 million affected populations. It has extensive experience in integrating cash and vouchers with all the sectors-the biggest proportion is with food security and nutrition (52 percent).

Plan International has a strong pool of technical human resources who have been trained on CVA and who possess a wealth of experience in design and implementation of cash and vouchers interventions in any kind of emergency situation such as rapid onset, protracted crisis and conflict settings. As of February 2020, Plan International has:



1. Two international experts who could be deployed in any operation in a very short notice
2. 500 trained staff across International Headquarters, fundraising countries and program countries. **This includes 25 trained staff in PIE Office.**
3. 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.

#### 4.9. Security environment

- The security situation in **Tigray** remains volatile with reports of localized fighting between federal forces and the Tigray People's Liberation Front, and affiliated militias on both sides. Effective from 6<sup>th</sup> of November 2020, a State of Emergency (SoE) for Tigray region was decreed by the Council of Ministers in accordance to article 93(1) (a) of the Ethiopian Constitution and approved unanimously by the parliament. The SoE is for a period of six months and a SoE Task Force was established, led by the Chief of Staff of the armed forces and accountable to the Prime Minister. Over this reporting time, while some telecommunications have resumed in parts of Tigray, the majority of roads to and within the region remain inaccessible. Services including healthcare and banking have virtually ceased to operate, with food and electricity in short supply. Humanitarian agencies' access is still limited.
- Following the ethnic violence between ethnic-Gumuz and Amhara spread out in **Metekel Zone** of Benshangul Gumuz region in April 2020, IDPs on both sides cite safety and security concerns in areas of origin as the main reason for not returning and preferring to remain their current areas of displacement. However, it is reported that the security situation in the sub-region has recently improved due to the presence of command-post-established with the candidate to directly observe the operation area and to monitor the course of action.

- On 22 June 2019, targeted attacks were carried against senior government officials in Bahir Dar, the capital of **Amhara region**, resulting in loss of life, roadblocks, security checks and disruption of the internet services. In late September 2019, violent clashes were reported around Chilga Woreda in Central Gondar Zone, including a number of civilian casualties. While such incidents are mostly related to intercommunal disputes, unrest may occur at any time with risk of being unintentionally caught up in conflict. Tensions remain high in parts of Amhara region.
- Historically there have been incidences of attacks and kidnapping of foreigners near the Danakil Depression in **Afar** region.

#### 4.10. Risk and Mitigation

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

<b>Risk</b>	<b>Likelihood</b>	<b>Impact on program</b>	<b>Mitigation Measures</b>
Learning from the previous incidents (e.g. Gedeo and West Guji), Federal government (NDRMC) may not allow subsequently the CVA for the IDPs and the host communities	Medium	High	<ul style="list-style-type: none"> <li>• Advocacy at different governmental levels</li> <li>• Maintain strong and regular coordination with NDRMC, vis-à-vis selection of project location, implementation approach and joint monitoring</li> <li>• Pursue collective advocacy through ECWG and other humanitarian platforms</li> </ul>
Zonal authorities and Woreda Heads may not allow CVA for the returnees and the host communities	Low	High	<ul style="list-style-type: none"> <li>• Advocacy at different governmental levels</li> <li>• Share the findings of this feasibility study with Zonal authorities and Woreda Heads</li> <li>• Maintain strong and regular coordination with Zonal authorities and Woreda Heads vis-à-vis selection of project location, implementation approach and joint monitoring</li> <li>• Pursue collective advocacy with humanitarian platforms/other actors.</li> </ul>
Targeting might be difficult as both the IDPs and the host communities might be willing to receive assistance	High	Medium	<ul style="list-style-type: none"> <li>• Implement the activity in close coordination with Woreda and Kebele Heads</li> <li>• Develop clear selection criteria.</li> <li>• Pursue participatory and transparent approach led by government authorities</li> <li>• Community-led complaint &amp; feedback mechanisms</li> </ul>
Cash if given to women or controlled by them, may increase domestic violence or spousal conflict, as men resent losing control	Medium	Medium	<ul style="list-style-type: none"> <li>• Strengthen Local Protection Committee</li> <li>• Local Protection Committee to monitor and report such case</li> <li>• CVA should be complemented with software programmes including sensitisation on GBV</li> <li>• Inclusive and participatory programming, including both women and men in the programme</li> </ul>

## 4.11. 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, CVA as with all humanitarian response activities, have the potential to increase, reinforce or reduce existing inequalities between girls/women and men/boys.

CVAs 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 CVAs 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 CVAs 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 CVAs challenge or reinforce traditional gender roles and related inequalities.

Overall, positive benefits of CVAs targeting women include:

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

Overall, negative impacts of CVAs 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 CVA, 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 CVA 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 CVA 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 Kebeles Protection Mechanism to monitor the effect of cash transfer on households and communities especially on women and young girls

## 5. Conclusion and Recommendations

Based on overall findings, the following recommendations are made to PIE.

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

Modality	Target Group/Activities			
Multipurpose cash grants	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
Cash for food assistance	Vulnerable households to meet their food need based on the recommended basket			
In-kind distribution	Scholastic materials for the students based on recommended package			
In-kind distribution	hygiene items, shelter items, Specific Wash items i.e. water purifying tables			

2. **Support basket, transfer value and price monitoring:** The earlier recommended basket and transfer value would need a revision based on the cluster standard or MEB designed by the ECWG. The CVA 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, and possibility of meeting the compliance needs (e.g. KYC), the following Financial Service Provider should be considered (in priority order) for the upcoming CVA 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. Microfinance Companies
  2. Commercial Banks
  3. Mobile Money (M BIRR or Hello Cash)
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 *Kebele*. 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. **PIE institutional capability**-PIE should further train its staff on CaLP Level I training (3 day package). Since the CVA would demand support from different office functions, staff are to be involved across program, finance, logistic and M&E.
6. **Participation in ECWG**- PIE is to regularly take part in the ECWG meeting as this being a useful platform for external engagement and visibility. ECWG also provides technical support to its members and carries out collective advocacy. This is a useful forum for donor engagement as many donor representatives regularly attend such meeting. Apart from this, a PowerPoint presentation on the findings of this study in the next ECWG meeting is also strongly recommended.
7. **Gender and inclusion consideration**-In line with the global priorities, PIE should give special consideration on gender analysis while designing and implementing future CVA project such that the project would be at least gender aware (short term project) or gender transformative (long term project).
8. **Global Hub technical support:** Global Hub has now a dedicated team for CVA (consisting a Global Lead and a Deployable Specialist) who could be deployed a CO for providing technical and managerial support. The CO could always approach the Global Hub CVA team for deployment and/or remote support in case of a felt-need. The time of Cash Specialist should be budgeted in the grants as per Global Hub's cost recovery process.

## 6. About Plan International and its CVA

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](http://www.plan-international.org). Plan International has developed following guiding documents and tools in order to support its CVA programming across the organization:

- Plan International DRM Vision (2017 to 2027)
- Plan International Myanmar Country Strategy
- CVA Commitment Paper (internal document)
- CVA Step by Step Guidelines (being updated)
- CVA tools (needs assessment, market assessments, sample beneficiary selection criteria, sample indicators, distribution monitoring, beneficiaries exit interviews, sample PDM, checklist for the selection of Financial Service Providers)
- Digital CVA Solution: Guidance on using technology in Cash and Voucher Assistance
- Guidance Note on CVA and Menstrual Hygiene Management (MHM)
- Emergency Program Manual with a CVA Chapter (being drafted)
- COVID-19- Adaptations to Cash and Voucher Assistance (CVA) Interventions
- COVID-19 and Gender Aware Cash and Voucher Assistance (CVA) Programming
- Gender Aware Cash and Voucher Assistance (CVA) Programming
- Social Protection, Gender Equality and Humanitarian Cash under COVID-19 Context
- Guidance for Emergency Seed Interventions during the COVID-19 Pandemic.

- Guidance for emergency livestock actions in the co text of COVID-19: addressing emerging needs related to the pandemic and reprogramming ongoing critical activities.
- Key Recommendations to Support Food Market Systems Facing Covid-19.
- Adapting delivery mechanisms
- Remote Market Assessment and Monitoring
- Tips for Distribution during COVID-19
- Intranet CVA Online portal  
[\(<https://planinternational.sharepoint.com/teams/drm/team003/Pages/cash-programming.aspx>\)](https://planinternational.sharepoint.com/teams/drm/team003/Pages/cash-programming.aspx)