

UNHCR Ethiopia Cash Based Intervention (CBI) POST DISTRIBUTION MONITORING (PDM) REPORT

Jijiga Refugee population CRI support through cash based interventions- Voucher

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September 2018**

Overview of results – Executive summary

Background

UNHCR piloted a cash based intervention in Jijiga (Awbarre, Kebribeyah and Shedder) in the second quarter of 2018 with two main objectives: i) The population has sufficient basic and domestic items and ii) Shelter and infrastructure established, improved and maintained. The pilot CBI used vouchers as a modality: where PoCs received commodity vouchers from UNHCR to exchange with specific items with the following targets:

- 12,000 women of reproductive age with women underwear (3 pieces).
- 6145 households with kitchen sets (valued at 1035 ETB per set)
- 37,188¹ individuals with laundry soap for 3 months (3 pieces of 250gm per individual)
- 400 households in Awbarre and Sheder with improved shelters

A PDM was planned 4 weeks after the voucher redemption to measure: i) timeliness and accuracy of CBI implementation, ii) appropriateness of the design of the CBI, iii) the actual outputs against planned figures and iv) progress in achieving impact.

PDM sampling – 190HH²³ (CL 95%, CI 7) out of a total Jijiga refugee household population of 6145. This PDM report covers the cash for women underwear, kitchen sets and laundry soap. Shelter construction is ongoing and PDM will be conducted after completion of the shelters.

Main findings

Refugee Preference

- Overall, cash support was recognized as a way forward to access basic services in the camp. 83.9% of refugees interviewed reported that they preferred cash as a modality of delivering support as opposed to in kind support. 16.1% however reported that they would prefer a combination of both cash and in kind depending on the items/sector.
- On the modality of cash based interventions, 69% prefer to receive cash⁴ to vouchers since vouchers are limited to specific commodities while cash gives choice to prioritise needs and flexibility on when to spend the cash. 14.9% however prefer vouchers to cash since vouchers prevents them from using the cash for other purposes other than covering household needs.

Risks and Problems

- There were no reports of security problems associated with the cash based interventions.
- The cash did not disrupt the social dynamics of the households.
- For 95% of the respondents, there was no disagreement on the use of the vouchers while 5% indicated there was some disagreement which was resolved at the household level.
- For 83% of the respondent households, the person who received the voucher made the decision on its use while for 17% the decision was made by both the husband and the wife.
- 9.2% of interviewed households faced problems when receiving and exchanging the vouchers. The main problems being unavailability of registered person to collect/exchange the vouchers, long waiting time at voucher distribution points and shops and low quality of kitchen sets.

¹ Total Jijiga refugee population at CBI design stage

² <https://www.surveysystem.com/sscalc.htm>

³ UNHCR CBI PDM user guidance 260318.pdf

⁴ Cash delivery mechanisms available include: mobile money- Hello cash, Mbiir, physical cash distribution like ARRA is doing for the food ration and by the Somali Micro-financial Institution (PSNP with local communities), and bank accounts.

Receiving and using vouchers

- 100% of respondents were informed about the voucher programme. 60% through the RCC.
- Discrepancies in quality and quantity of items were reported by the refugees through the feedback and complaints mechanism in place.
- The CBI targeted registered and licensed vouchers who are only located outside of the camps. It cost 91% of the respondents on average 20 ETB to reach the shops and return to the camps.
- 11% of refugees had to go to the shops more than twice as the traders ran out of some items in the kitchen sets.

Markets and Prices

- No price increase of key items during the project period as a result of the vouchers.
- 89.7% of respondents were able to find key items in the market when needed.
- There were no reports of contrabands entering the market due to increased demand of key items.
- Traders reported that the vouchers had a positive impact on the local economy. It created more business opportunities and attracted more traders to compete and enter the market.

Impact on refugees and local community

- CBI- vouchers contributed to already peaceful co-existence between refugees and locals.
- Although limited to specific commodities, the vouchers provided choice, allowing the refugees to make a choice on the brands and quality of items and to also negotiate with traders and exchange the vouchers for other items as per household needs.
- CBI improved refugees' purchasing power with only 1.1% reporting using negative coping strategies to meet their basic non-food needs.

Lessons learned

- CBI works, there was a good market response, no negative impact on the local economy, no reports of insecurity due to the CBI and no disruption of household and community social dynamics. The vouchers also did not lead to entry of contra-bands into the market as only registered and licensed traders were contracted.
- Process of implementing paper vouchers as a CBI modality is however resource (time, money, personnel) intensive both for UNHCR and the traders.
- The CBI-voucher implementation also posed constraints for the refugees with long waiting periods at both the voucher distribution and at the shops, lack of required (quantity, type and quality) kitchen items in the shops and having to pay for transport to access the UNHCR 'contracted' shops outside the camps.

Main recommendations

- Expand CBI modalities to include a combination of cash transfers (physical cash distribution, mobile money) and vouchers (paper and e-vouchers) as appropriate in Shire, Afar, Assosa and Jijiga.
- Assess the feasibility of using cash in refugee response in Melkedida and Gambella.
- Identify key sectors for expansion on the use of cash in all field operation in 2019 – shelter, cooking energy, nutrition, WASH, Livelihoods.

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1. Background information about the CBI

Jijiga sub-office has three refugee camps (Awbarre, Kebribeyah and Shedder) and is located in the Somali region. The UNHCR Jijiga sub-office supports refugee and asylum seekers from Somalia (99.96 %). As at the end of June 2018, the population of Jijiga refugees was 36,766 individuals. 16% are children, 62.2% are the youth (including children) and 53% are female while 47% are male.

The overall objective of the voucher cash based intervention in the three camps was to enable the persons of concern access core relief items like kitchen sets; women of reproductive age meet their sanitary material requirement and; all refugee households in Jijiga meet their soap needs for 3 months. The project also aimed at supporting vulnerable households with improved shelters. The vouchers were distributed by UNHCR staff in March and April 2008 and voucher redemption took place in April and May. The following were the number of payments and frequency for each type of voucher.

- Vouchers for women underwear – 12,000 individuals – one transfer- 3 pieces of underwear for one female underwear voucher.
- Vouchers for kitchen sets – 6145 households – one transfer- 1 kitchen set voucher worth 1035 ETB (Appr 38 USD) for the following kitchen items: cooking pots, frying pan, Bowl, plate, cups, spoons, table forks, table knives, knife, serving spoon and scouring pad.
- Vouchers for laundry soap – 37,188 individuals – one transfer - 3 pieces of laundry soap for one laundry voucher.
- Vouchers for Improved Shelter – 400 households’ two transfers.

Key Question: Are CBI operations complying with UNHCR operational policies, procedures, and good practice?	Target	Actual
Indicator: Response analysis has been done to inform the design of the CBI.		Yes. Response analysis was conducted in April 2017 and updated in October 2017.
Key Question: How many POCs have been assisted with CBI?	Target	Actual
Indicator: # of POC assisted with CBI	37188	35740
Indicator: # cash transfers made (without shelter component)	1 (Covering 3 months entitlements)	1 (covering 3 months entitlements)
Indicator: Total monetary value of cash transferred/distributed	259,161 USD	237,350 USD
Key question: How efficient was the distribution process?	Target	Actual
Indicator: % of POCs who received the vouchers and exchanged the vouchers for the correct items and on time.	100%	100%

2. PDM survey methodology

PDM objectives

A PDM was planned 4 weeks after the voucher redemption to measure: i) timeliness and accuracy of CBI implementation, ii) appropriateness of the design of the CBI, iii) the actual outputs against planned figures and iv) progress in achieving impact. The PDM covered kitchen set, laundry soap and female underwear vouchers but did not cover shelter support as the construction of the shelters was still ongoing at the time of the survey. A PDM will be conducted once all the shelters have been constructed.

Sampling and data collection

Household interviews (household questionnaires) - A sample of 190HH⁵⁶ (CL 95%, CI 7) out of a total Jijiga refugee household population of 6145 was interviewed for the household interviews. The breakdown of the sample per camp is as follows:

- Kebribeyah – 61 HH (proportionate to camp population 1959HH)
- Awbarre – 59 HH (proportionate to camp population 1857HH)
- Sheder – 61 HH (proportionate to camp population 2272HH)

Key informant interviews (Key informant checklist)

- Traders – 2 per camp - 1 participating trader and 1 non – participating trader
- ARRA coordinators – 3 (one per camp)
- Local administrators – 1 per camp
- UNHCR staff – HOSO, Programme, supply, finance, field associates, protection

Focus group discussions (FGD guide)

- Refugee Central Committee – 1 per camp
- Associations (1 women, 1 youth, 1 additional association) per camp

Enumerators

The enumerators were composed of a team of 2 persons per camp (1 from UNHCR and 1 from ARRA), each camp had two teams. 4 of the 12 enumerators were female. Prior to the data collection, a training on the PDM methodology was conducted by the Senior CBI officer for all the enumerators.

PDM timing

The data was collected in July 2018 and took approximately one week in each camp.

Interviewee Details

- 67% of the respondents were female and 33% male.
- 64% of the survey respondents were aged between 18 and 59 years, only 5% of the respondents were aged above 60 years while 32% were aged between 5- 17 years.

Data analysis

Although the household questionnaire was on Kobo, it was not possible to use phones or tablets for the data collection since the operation did not have the required expertise then to revise the adapted questionnaire on Kobo. Data collection and analysis was done using Ms Excel.

Limitations/challenges faced and possible sources of bias.

- In one camp, none of the enumerators could speak the local language (Somali) and so there was a risk of bias in loss in translation.

3. Key Findings

3.1. Receiving and spending cash assistance (basic facts)

3.1.1. Information dissemination

- 100% of the PDM survey respondents were informed about the voucher programme through various sources which include: UNHCR staff, Refugee Central Committee (RCC) and from UNHCR

⁵ <https://www.surveysystem.com/sscalc.htm>

⁶ UNHCR CBI PDM user guidance 260318.pdf

leaflets and signboards. 60% of the respondents received information on the cash assistance from the RCC.

- Information received from the sources mentioned above was on: date of voucher distribution, eligibility criteria, and venue of voucher distribution, voucher validity, how to exchange the vouchers at the shops, names and locations of participating traders and on how and where to complain (feedback and complaints mechanism). 45% of the respondents however reported that they did not know for how long the vouchers received were valid for, while 50% were aware of the end of June validity of the vouchers.

3.1.2. Time taken to reach voucher distribution point and shops

- Depending on the means of transportation used to the voucher distribution point, 61% of respondents took less than 30 minutes to reach the voucher distribution point, 49% took more than 30 minutes and 19% reported to have taken more than 1 hour.
- 45% of the respondents did not pay for transport, these are those that did not use transport to reach the voucher distribution point. For those refugees that used transport (*bajaj*) to the voucher distribution point, 40% (76) paid less than 10 ETB while 15% paid 11-30 ETB.
- 69% of respondents took less than 30 minutes to reach the shop where they exchanged the vouchers for the items. 16% took more than an hour. The length of time taken to access the shops was dependant on whether the refugees walked or took public transport (*bajaj*) with those who walked taking longer.
- It cost 91% of the respondents less than 25 ETB (most reported 10 ETB) to reach the shops and another 10 ETB to return home with the collected items. The increase in those who paid to access the shops was due to the distance to the shops which was farther (outside the camps) compared to the distance to the voucher distribution point.

3.1.3. Waiting time at voucher distribution point and at the shops

- 41% of respondents waited for more than 1 hour at the voucher distribution point to receive the vouchers. Filling of the voucher distribution form was labour intensive and time consuming.
- 100% of the respondents complained about the waiting time at the shops (more than 3 hours on average). It was the first time the traders were being involved in voucher programming and it took them a long time to attend to each refugee hence the waiting period. The traders were also required to fill the voucher redemption forms and this process was time consuming. To fasten the process, the traders had to employ extra manpower.

3.1.4. Voucher Redemption

- Although the vouchers were valid for 3 months from the time of receipt, 100% of the refugees still went to redeem their vouchers on the same day they received them. This caused overcrowding at the shops and others had to return the following day.
- Some refugees (11%) also had to go to the shops more than twice as the traders ran out of supply of some items (part of the kitchen sets).
- 36% of the survey respondents needed help at the shops, mainly to carry the heavy kitchen sets back home. The help was provided 100% by family members and there was no payment for this support.
- Delay in some traders stocking all the required items led to a delay in the voucher distribution as the vouchers could not be distributed before ensuring the required stock was available. Some of the traders were not clear on when and the quantities of what they were required to stock

(limitations of the trader sensitisation by UNHCR). 85% of the vouchers were however distributed within the first 6 months of the project giving the refugees at least 2 months to exchange the vouchers for their entitlements.

- In spite of all the issues, the traders provided the service with transparency and respect. They had prepared waiting areas and worked overtime employing extra labor force to try and ease the pressure and provide timely service.

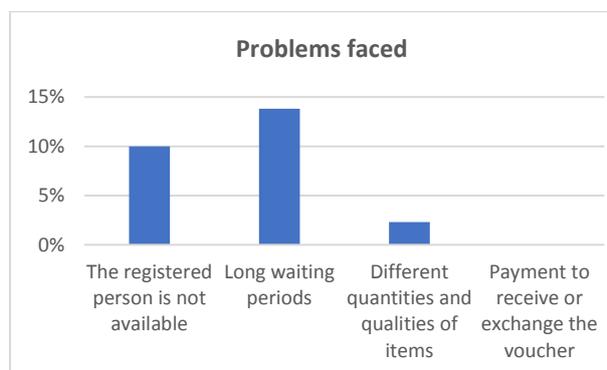
3.1.5. Decision making

- 17% of the target interviewed households reported that the decision on how to use the voucher was made by both the husband and the wife. 65% of the respondents reported the decision was made by the female head of household and 18% reported it was made by the male head of household. The findings show that for 83% of the respondent households, the person who received the voucher made the decision on its use.
- 95% of the respondents reported that there was no disagreement on the use of the vouchers while 5% indicated there was some disagreement at first which was resolved internally in the household.

Recommendations

- For paper vouchers, explore use of barcode readers at the voucher distribution and redemption points.
- Provide traders with already generated redemption lists with a column for the PoC to sign to reduce the workload of manually filling the redemption forms with PoC information.
- Organize the voucher redemption in batches to avoid overcrowding at the shops.
- Shift to E-vouchers⁷ through restricted mobile money wallets. Cash is transferred to refugee mobile money accounts, but as a restricted wallet restricted to payment only at pre-selected traders.
- Trader sensitization should be very clear on type of items to be stocked, quality, quantity, period of voucher redemption and prices (tied to a specific period of time).
- UNHCR to consider topping up the cash transfers to cover transportation costs per household.

3.2. Risks and Problems: Did POCs face any problems with the CBI? Did the CBI put POCs at additional risk?



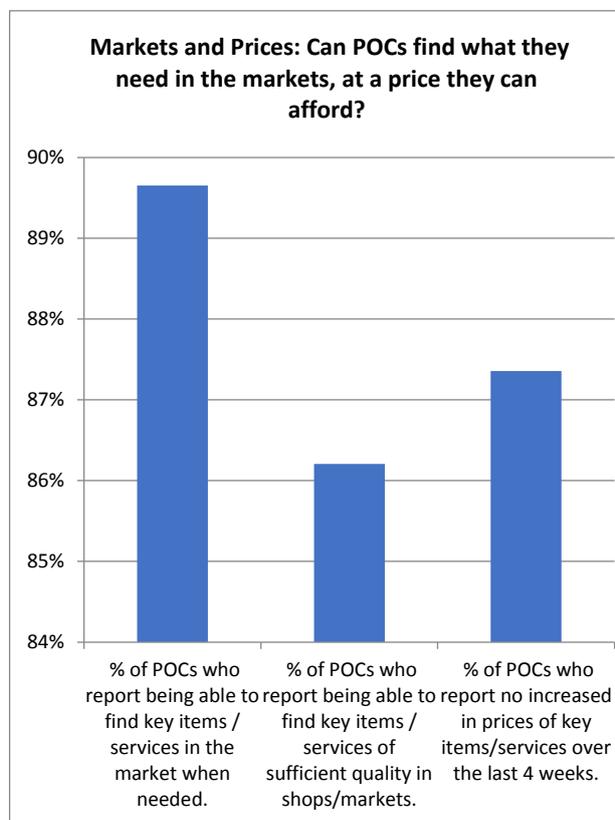
- There were no reports of security problems associated with the CBI.
- 9.2% of interviewed households, faced problems when receiving and exchanging the vouchers.
- There were no reports of exchange of vouchers for cash.

⁷ This is a restricted wallet and the refugee will send money to the preselected trader equivalent to the cost of the items required. There is no financial obligation between UNHCR and the trader. The trader sells items of refugee choice to the refugees and receives the cash through mobile money. The trader then access mobile money transfer agents to withdraw the cash. This mechanism provides feedback on who has consumed what, how much and at which store.

Recommendations

- Strengthen the feedback and complaints mechanism to capture issues as they arise and solve them.

3.3. Markets and Prices: Can POCs find what they need in the markets, at a price they can afford?



- 89.7% of respondents reported that they were able to find key items needed in the market when needed.

- Less than 15% (13.8%) reported not finding the quality of items they needed in the markets, mainly items that make up the kitchen set. The quality of kitchen sets differed from shop to shop, with some traders providing better quality than others for the same price.
- Although UNHCR market monitoring and reports from traders and refugee representatives indicate no price increase of key items, 12.6% of interviewed households reported that there was an increase in the price of basic items although they could not name which.
- There were no reports on contrabands entering the market due to increased demand of key items. The voucher intervention only worked with licensed and registered traders.
- Although only 3 traders entered into agreements with UNHCR the traders collaborated with other traders to supply the required items. The CBI thus ended up benefitting more local traders than the three that had been contracted.

Recommendations

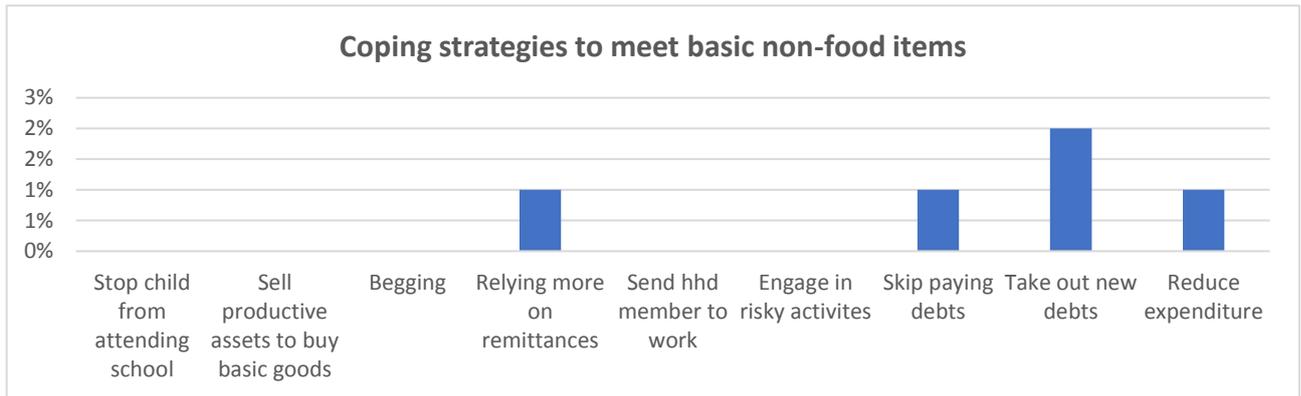
- Strengthen market monitoring of key basic commodities.

3.4. Expenditure: What did people spend the vouchers on?

- 99% of respondents reported that they exchanged the received vouchers for the correct entitlements. One refugee however reported that she negotiated what to receive against the kitchen set voucher. She exchanged the voucher for a pressure cooker which was what she needed. Another household exchanged the voucher for half its cost 600 ETB and used the cash to purchase a mattress.
- None of the respondents reported to have exchanged the vouchers received for cash or to have sold the items received for cash.
- 84% of the respondents exchanged the vouchers for the required items on the same day they received the vouchers. 16% exchanged the vouchers within the next 5 days. The delay was due to long queues at the traders with refugees opting to come back on the following days.

3.5. Outcomes: What changes is the cash assistance contributing to in POC households?

- 85% reported that the vouchers reduced the financial burden of the households as they previously used a lot of money to purchase the items they received through the vouchers.
- The CBI gave refugees improved purchasing power with only 1.1% reporting using negative coping strategies to meet their basic non-food needs. Refugee women reported that they no longer had to sell a portion from the monthly food entitlement to buy household utensils. Though the assistance didn't address their needs fully, it had significant impact on reducing the negative coping mechanisms.



- 90% of the FGD participants mentioned that the CB intervention had fully met their needs for the items provided through the vouchers for the period in question.
- The voucher programming contributed to maintaining the already peaceful co-existence between the refugees and the host community. With the onset of CBI, host community felt the presence of refugees is turning into opportunities.
- Traders reported that the vouchers had a positive impact on the local economy. It created more business opportunities and attracted more business vendors to compete and enter the market. As a result, the increased demand created an opportunity for traders to establish business cooperatives to meet the demand.
- The refugees also reported that the CBI had provided to the refugees a significant dignity of choice in how to meet their needs.

Recommendations

- Explore the replacement of more of the ongoing refugee in kind support with cash as appropriate. These includes use of cash to provide cooking energy, in livelihoods, shelter, education, nutrition etc.
- Cash as opposed to vouchers will give refugees the choice to get what they need.

3.6. Longer-Term Outcomes: Has the cash assistance helped put POC on the pathway to sustainable solutions?

- This was a one off transfer of less than 50 USD (18% of recommended transfer⁸ value) per household and thus not significant towards putting POC on pathway to sustainable solutions. Regular cash transfers will however contribute to this.
- Only 4.6% and 3.4% of interviewed households reported to own bank accounts and mobile phones respectively. This however needs to be verified as informal reports indicate that 90% of households use mobile money although Somalia based mobile money providers. The main

⁸ Recommended cash transfer value for displaced population in Somali region, Ethiopia Cash Working Group

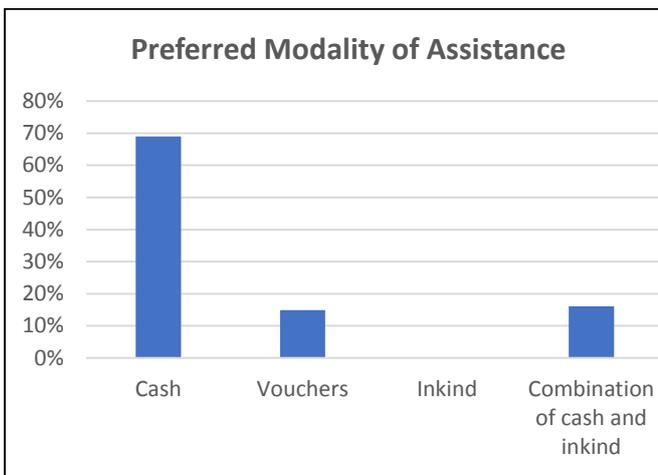
challenge to owning bank accounts and operating mobile money is lack of documentations as per the banks and *Ethiotelecom* KYC requirements.

- Only 12.8% and 2.3% of interviewed refugees reported to own items required in order to make a living and to have access to micro-credit respectively. This also needs to be verified with livelihoods data for each camp.

Recommendations

- Need for statistics on % of the refugee population that own bank accounts and mobile phones (with Ethio telecom).

3.7. Accountability: Is the CBI accountable to POC?



- 83.9% of refugees interviewed reported that they preferred cash as a modality as opposed to in kind, cash will enable them address their diverse needs. 16.1% however reported that they would prefer a combination of both cash and in kind depending on the items/sector.
- On the modality of cash based interventions, 69% prefer to receive cash while 14.9% prefer vouchers since vouchers prevents them from using the cash on other needs.

- The interviewed refugees reported that there were several cash delivery mechanisms already in use. These include: Hello cash, physical cash distribution by ARRA, and by the Somali Micro-financial Institution which is distributing cash to the local communities enrolled in the PSNP. Hello cash is the most preferable way of money transfer fully functional on the ground, but has its own limitations such as poor connectivity, limited number of agents on the ground, limited knowledge to technology by the refugees, most sim-cards that the refugees hold were issued under the name or ID of a friend or relative from the local community which makes it hard to apply for a new simcard in case of loss.
- In the three camps the CBI presented confusion on the role of UNHCR and partners in implementation.
- 100% of PoCs were able to correctly identify at least one of the locally available channels for raising complaints or feedback with UNHCR about the cash assistance.

Recommendations

- Explore the replacement of more of the ongoing refugee in-kind support with cash as appropriate (use of cash to provide cooking energy, in livelihoods, shelter, education, nutrition etc).
- Sensitisation of ARRA, RCC and partners on the division of roles among the different stakeholders in implementation of cash based interventions is paramount.

4. Lessons Learned and Recommendations

4.1. Lessons learned

- CBI works, there was a good market response, no negative impact on the local economy, no reports of insecurity due to the CBI and no disruption of household and community social dynamics. The vouchers also did not lead to entry of contra-bands into the market as only registered and licensed traders were contracted.
- Jijiga presents many opportunities and potential to expand the use of cash in refugee response, this is due to the vibrant markets in the three camps, markets are well integrated with Addis and with markets across the border in Somaliland, already existing peaceful coexistence between the refugees and the local community and the availability of many different delivery mechanisms and financial service providers.
- Process of implementing paper vouchers as a CBI modality is however resource (time, money, personnel) intensive both for UNHCR and the traders.
- The CBI-voucher implementation also posed constraints for the refugees with long waiting periods at both the voucher distribution and at the shops, lack of required (quantity, type and quality) kitchen items in the shops and having to use cash to access the shops outside the camps.
- Continuous engagement with the refugee central committee on cash based interventions to intensify sensitisation on CBIs for the refugees is paramount.
- Trader contracts should detail obligations of traders and of UNHCR. The purchase orders issued by UNHCR were very general and did not contain important information on the quantities and qualities of each type of good and did not also tie down prices of the required goods for the project period thus allowing traders to bring in goods of different qualities, of higher prices and in different quantities.
- Although only 3 traders entered into agreements with UNHCR, the traders collaborated with other traders to supply the required items. The CBI thus ended up benefitting more local traders than the three that had been contracted. This had a positive impact on the local community/refugee interactions enhancing peaceful coexistence.
- Vouchers - use bar code readers to ease the work during voucher distribution significantly reducing the time taken and labor required for the voucher distribution process.
- Vouchers - the traders to be provided with already generated voucher redemption lists with a column for signing by the refugees when they receive the items. This will significantly reduce the work for the traders leading to a reduction in the waiting time at the shops for the refugees.
- There were transportation costs borne by more than 50% of the refugees to access the voucher distribution points and the shops. UNHCR to consider topping up the cash transfers to cover transportation costs per household.

4.2 Recommendations

1. Expand CBI modalities to include a combination of cash transfers (physical cash distribution, mobile money) and vouchers (paper and e-vouchers) as appropriate in Shire, Afar, Assosa and Jijiga.

Addis Ababa	Jijiga	Assosa	Shire	Afar
<ul style="list-style-type: none"> • Continue with refugee bank accounts with CBE. • Once every quarter, cash payments over the counter at the CBE as a verification exercise. 	<ul style="list-style-type: none"> • E-voucher-restricted wallet from <i>Abay Beleje</i> • Mobile money – <i>Abay Beleje</i> • Physical cash distribution through partners (small scale) 	<ul style="list-style-type: none"> • Paper commodity vouchers using barcode readers • Physical cash distribution by Abay bank (small scale) • E- vouchers – Restricted wallet <i>Abay Beleje</i> • Mobile money – <i>Abay Beleje</i> 	<ul style="list-style-type: none"> • Physical cash distribution by Abay bank through cashiers (small scale) • E- vouchers – Restricted wallet <i>Abay Beleje</i> • Mobile money – <i>Abay Beleje</i> 	<ul style="list-style-type: none"> • Physical cash distribution by Abay bank through cashiers (small scale) • E- vouchers – Restricted wallet <i>Abay Beleje</i> • Mobile money – <i>Abay Beleje</i>

2. Assess the feasibility of using cash in refugee response in Melkedida and Gambella.
3. Identify key sectors for expansion on the use of cash in all field operation in 2019 – shelter, cooking energy, nutrition, WASH, Livelihoods.

Annexes

- Annex 1: Financial Service Provider and Cash delivery mechanisms
- Annex 2: Summary table key indicators
- Annex 3: Data collection plan
- Annex 4: PDM data collection tools

Annex 1: Financial Service Provider and Cash delivery mechanisms – Appropriateness and Feasibility per field operation

Addis	Jijiga	Assosa	Shire	Afar
Financial Service Provider Mapping				
<p>1. Many financial service providers available in Addis.</p> <p>2. UNHCR already using CBE refugee bank accounts.</p> <p>3. Other humanitarian organisations also using banks for refugee bank accounts.</p>	<p>1. Jijiga has many financial service providers and delivery mechanisms available within Jijiga, Sheder, Awbarre and Kebribeyah but also around the refugee camps.</p> <p>2. The most popular one is the Somali Micro-finance Institution that delivers cash either through physical cash payment or in collaboration with Hello cash through mobile money and through cash transfer to an account card. This is the service being used by PSNP.</p> <p>3. WFP is also paying cash for a portion of the food basket (cereal) in all three camps through ARRA physical cash distribution.</p>	<p>1. Assosa has many financial service providers and delivery mechanisms available but only limited to Assosa town and the major towns like Tongo and Bambassi.</p> <p>2. Refugees from G.Shombole, Sherkole and Tsore would have to travel quite a distance to access FSPs in Tongo, Assosa and Kubri Hamsa.</p> <p>3. Ongoing CBIs within the refugee camps using e-vouchers by Red Rose - NCA.</p> <p>4. WFP ongoing CBI within the refugee camps (portion of the cereal), through physical cash distribution by ARRA.</p>	<p>1. Financial service in Shire is only limited to Shire town and major towns like Maitsebri (Ambessa, Wegagen, CBE bank and Daldabit Micro-Finance) which is easily accessible to Maiyaini and Adi Harush camps.</p> <p>2. Hitsas town has Daldabit Micro-finance institution and CBE Mayhanshe branch located 17km away from the camp.</p> <p>3. In Shimelba, the FSPs (Ambessa bank, Wegagen bank, CBE, Hebret and Daldabit) are located in Shiraro town which is 30km away from the camp.</p> <p>4. WFP ongoing CBI within the refugee camps (portion of the cereal), through physical cash distribution by ARRA.</p> <p>5. UNHCR child protection - cash for foster families and clothes and shoes through cash by partner (NRC) staff.</p>	<p>1. Financial service providers in Aysaita are found in the town which is approximately 4km from the camp. These include CBE, Anbesa and Dashen International bank.</p> <p>2. CBE is the only FSP in Barahle town and is located 2km from the camp.</p> <p>3. WFP ongoing CBI within the refugee camps (portion of the cereal), through physical cash distribution by ARRA.</p> <p>4. Other CBI - DCA</p> <p>5. DRC has launched a procurement for a FSP in Afar for their CBIs.</p>

Delivery Options available to UNHCR				
Addis	Jijiga	Assosa	Shire	Afar
a) Refugee bank accounts with CBE - 99% of the target refugees already have personal bank accounts with the CBE. b) Cash over the CBE counter - every quarter as a verification exercise.	a) Commodity vouchers as used in the pilot but now use of barcode readers. b) E-vouchers - using <i>Abay Beleje</i> but restricted wallet. c) Mobile money - <i>Abay Beleje</i> d) Physical cash distribution by Abay bank through cashiers in the camps using the food distribution system. e) Refugee bank accounts	a) Commodity vouchers using barcode readers. b) E-vouchers - using <i>Abay Beleje</i> but restricted wallet. c) Physical cash distribution by Abay bank through cashiers in the camps using the food distribution system. d) Mobile money - <i>Abay Beleje</i> . e) Refugee bank accounts	a) Commodity vouchers using barcode readers. b) E-vouchers - using <i>Abay Beleje</i> but restricted wallet. c) Physical cash distribution by Abay bank through cashiers in the camps using the food distribution system. d) Mobile money - <i>Abay Beleje</i> . e) Refugee bank accounts	a) Commodity vouchers using barcode readers. b) E-vouchers - using <i>Abay Beleje</i> but restricted wallet. c) Physical cash distribution by Abay bank through cashiers in the camps using the food distribution system. d) Mobile money - <i>Abay Beleje</i> . e) Refugee bank accounts
Recommendations				
Addis	Jijiga	Assosa	Shire	Afar
1. Continue with refugee bank accounts with CBE. 2. Once every quarter cash payments over the counter at the CBE as a verification exercise.	Immediate and medium term 1. E-Voucher 2. Mobile money 3. Physical cash distribution - through partners Long Term Refugee bank accounts once the new refugee proclamation is signed into law.	Immediate 1. Paper commodity vouchers using bar code readers 2. Physical cash distribution by Abay bank through cashiers. Medium Term 1. A combination of e-voucher and mobile money to be determined by the item/ sector. Long Term 1. Refugee bank accounts once the new refugee proclamation is signed into law.	Immediate 1. Physical cash distribution by Abay bank through cashiers. 2. Paper commodity vouchers using bar code readers. Medium Term 1. A combination of e-voucher and mobile money to be determined by the item/ sector. Long Term 1. Refugee bank accounts once the new refugee proclamation is signed into law.	Immediate 1. Physical cash distribution by Abay bank through cashiers. 2. Paper commodity vouchers using bar code readers. Medium Term 1. A combination of e-voucher and mobile money to be determined by the item/ sector. Long Term 1. Refugee bank accounts once the new refugee proclamation is signed into law.

Annex 2: Summary table key indicators

Key Question: Are CBI operations complying with UNHCR operational policies, procedures, and good practice?	Target	Actual
Indicator 1.1: Response analysis has been done to inform the design of the CBI		Response analysis in Jijiga was conducted in April and updated in October 2017.
Key Question: How many POCs have been assisted with CBI?	Target	Actual
Indicator 2.1: # of POC assisted with CBI	37188	35740
Indicator 2.2: # cash transfers made	1 (covering 3 months entitlements)	1 (covering 3 months entitlements)
Indicator 2.3: Total monetary value of cash transferred	259,161.520 USD	237,350.082 USD
Key question: How efficient was the distribution process?	Target	Actual
Indicator 3.1: % of POCs who received correct transfer value delivered on time	100%	100%
Key question: Accountability: Is the CBI intervention accountable to persons of concern?	Target	Actual
Indicator 4.1: % of POCs who are able to correctly identify at least one of the locally available channels for raising complaints or feedback with UNHCR about the cash assistance.	100%	100%
Indicator 4.2: % of POC who rate CBI as their preferred modality for assistance	80%	83.9%
Key question: Risks and problems: Did POCs face any problems with the CBI? Did the CBI put POCs at additional risk?	Target	Actual
Indicator 5.1: % of beneficiaries that did not face any barriers to collect their transfers	90%	90.8%
Indicator 5.2: % of beneficiaries who do not experience safety or protection problems travelling to or from the traders	100%	100%
Key question: Markets and prices: Can POCs find what they need in the markets, at a price they can afford?	Target	Actual
Indicator 6.1: % of POCs who report being able to find key items / services in the market when needed	100%	89.7%
Indicator 6.2: % of POCs who report being able to find key items / services of sufficient quality in shops/markets	100%	86.2%
Indicator 6.3: % of POCs who report no increased in prices of key items/services over the last 4 weeks	100%	100%
Key question: Expenditure: What did people spend the cash on?	Target	Actual
Indicator 7.1: % of PoC exchanging vouchers for required core goods as % of planned.	90%	99%
Indicator 7.2: Proportion of vouchers that are redeemed in the proper amounts.	90%	99%
Key question: Outcomes: What changes is the cash assistance contributing to in POC households?	Target	Actual
Indicator 8.1: % of POCs who report being able to meet all of the basic needs of their households.	80%	90%
Indicator 8.2: % POC households reporting using one or more negative coping strategy in the last 4 weeks	20%	1.1%
Key question: Has the cash assistance helped put POC on the pathway to sustainable solutions?	Target	Actual
Indicator 9.1: % of POC households who are on a pathway to sustainable solutions	0%	1.7%

Annex 3: Data collection plan

Date	What	Who
June 19 th Tuesday	Training on PDM	Mary K – facilitate, UNHCR, ARRA
June 20 th Wednesday	Training on PDM	Mary K – facilitate, UNHCR, ARRA
June 21 st Thursday	Day 1 data collection- 15 HH questionnaires per camp 1 FGD - RCC	UNHCR and ARRA
June 22 nd Friday	Day 2 data collection- 15 HH questionnaires per camp FGD – 2 Associations in camp	UNHCR and ARRA
June 25 th Monday	Day 3 data collection- 15 HH questionnaires per camp FGD – 1 Association in camp	UNHCR and ARRA
June 26 th Tuesday	Day 4 data collection- 15 HH questionnaires per camp KII - traders	UNHCR and ARRA
June 27 th Wednesday	Day 5 data collection- Finalise data collection	UNHCR and ARRA
June 18 th to 23 rd	KII ARRA coordinators - 3 Local administration – 3 UNHCR staff	Mary K
June 25 th to July 6 th	Analysis and report	Mary K
July 10 th	1/2 day workshop in Jijiga to share and discuss preliminary findings	UNHCR, ARRA, partners implementing CBIs in Somali region....