Mr. Girmay Kassa co-chair of the RCCG and focal person for CBI at ARRA opened the meeting. He highlighted the need for continued improved coordination of cash based interventions implemented in the refugee camps.

1. **Partner update on CBIs in refugee camps**

**ZOA**
Planning to implement a cash-for-work pilot project in Gambella (2018-2020):
- Location: Jewi refugee camp
- Donor: Foundation Majoh
- Budget: 150,000 euros
- Modality: Mobile money
- FSP: HelloCash
- Type of work: Livelihood: afforestation activities which include land preparation, land cleaning, nursery preparations etc.
- Targeting 500 households (250 refugee HH and 250 host community HH)

**Discussion**
- ARRA does not currently authorize CBIs in Gambella because of challenges presented by the Gambella context.
- Financial service providers are not allowed into the camps as there no regulation on FSP’s access to camps.
- ZOA will pilot use of mobile money through hellocash for the 500 households. This experience and learning from the implementation will be used to inform use of mobile money in Gambella refugee camps.
- DCA - for now, e-vouchers is the best option, and hopefully direct cash can be piloted later on.

**NRC**
Planning to implement cash- for -livelihoods in Dollo, Somali region:
- Funded by EU
- Part of the RDPP project ( consortium members – NRC, ZOA, DRC, OWDA and Save the Children)
- Modality: Direct cash
- FSP: Dedebit MFI
- Target: Refugees and host communities
- Cash-for-livelihood (business plans were prepared and beneficiaries will receive a grant to start their business).

**Discussion**
- ARRA: This plan needs to be discussed. One problem is that Dedebit is from North Ethiopia, and the MFI for the region should ideally be the one providing the MFI services.
- UNHCR: Need for consultation with UNHCR and ARRA colleagues in Dollo on the modality of cash grants. Need for harmonized approaches.

**UNHCR**
UNHCR has conducted a pilot CBI in Jijiga and is planning to expand its cash activities to Assosa and Shire in the last quarter of 2018. UNHCR plans to expand to other regions in 2019, except for Gambella and Dollo because of the government’s restrictions on CBIs. 

*Pilot in Jijiga for the months of April, May and June 2018*
- 2 projects:
  - Paper vouchers for non-food items focussed on laundry soap, kitchen sets and sanity kits.
  - Cash for shelter (mixed cash and vouchers).
Ethiopia Refugee Cash Task Force Meeting

- Targeting all 3 camps (Kebribeyah, Sheder and Awbarre).
- A PDM was undertaken in July 2018 with positive findings which inform expansion to other field operations.

Pilot in Assosa and Shire are planned for the last quarter of 2018
- Paper vouchers for NFIs (Laundry soap and sanitary kits)
- Targeting all five camps

Discussion
- Main challenge of UNHCR: UNHCR has contracted Abay Bank after a competitive tender process. However, since entry of FSPs into camps is currently restricted, the cash delivery options available to UNHCR working with Abay bank are limited.
- ARRA: it is difficult for the Ethiopian government to control how banks act with the money. Therefore a new policy is needed to regulate the activities of FSPs in refugee camps. This will be included in the refugee proclamation which should hopefully be signed into law by the end of 2018.

DCA:
DCA has implemented a fresh food e-voucher and NFI e-voucher project in Gambella in 2017/18
- Modality: E-vouchers
- FSP: Red Rose
- Target: 16,000 beneficiaries- HHs with children under 2 years old; pregnant and lactating women. Later expanded selection criteria to include other vulnerabilities like HHs with malnourished children, HH with disabilities or chronic health issues.
- Donors: ECHO and Danida
- Number of traders contracted for the intervention: 57
- Markets established near the camp, weekly monitoring of market prices by market facilitators positioned in each camp, in addition post distribution monitoring conducted by refugees.
- DCA put in place an online platform allowing the direct monitoring of complaints.
- Post-distribution monitoring showed a high level of satisfaction from all sides.
- Challenges: the fresh food was not as fresh as it should have been; prices were higher than local prices; refugees were not interested in some of the items proposed by the traders; refugees sometimes had to wait for a long time to get the food.
- DCA also covered NFI needs in Gambella for a few months, as there was a lack of NFIs in the camps, which should normally be UNHCR responsibility.
- E-voucher for NFIs targeting 13,000 individuals

DCA is also planning to conduct unrestricted cash in both refugee camps in Afar region:
- Target: 1600 refugees
- Amount, frequency and duration: 550 ETB/months for twelve months
- Modality: Physical cash distribution
- FSP: Awash Bank
- Business start-up grants of 5500 ETB (livelihood projects) to 300 households.

DCA was planning fresh food e-vouchers to 500,000 refugees in Aysaita camp, however activities had to be stopped because of the risk of contagion due to a suspected outbreak of Acute Watery Diarrhoea in the location.

In 2019, DCA is planning to provide briquettes to 300 households in Aysaita camp through e-vouchers.

2. AOB
- Over the last few years, ZOA implemented a project briquette production intervention project with host communities and refugees in Shire that forms a good basis for future Cash-Based interventions. Host community cooperatives were provided with machines to make briquettes, and trained on use of the machines. The cooperatives can now produce up to 600,000 briquettes
per day, which can cover all needs in energy in Shire’s refugee camps. So far, ZOA has been buying the briquettes from the cooperatives and has been distributing them to refugees as in-kind aid. ZOA’s proposal is to grant vouchers to refugees so that they can buy the briquettes themselves (cost: 3 ETB/briquette). This would help to continue fostering a good collaboration between refugees and host communities. Note: refugees need 3 briquettes per day (breakfast, lunch, dinner).

- Task force discussed possibilities of exploring working in partnerships in 2019 on CBIs for multi-purpose cash grants.
- Joint advocacy is required.
- UNHCR also highlighted its plan to create a map of CBIs in refugee camps.

Next meeting scheduled for early December. Dates to be confirmed.

Meeting participants

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<th>No</th>
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<tr>
<td>1</td>
<td>Ms. Eyerusalem Begi</td>
<td>NRC</td>
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<td>2</td>
<td>Mr. Moges Tamene Temesgien</td>
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<td>3</td>
<td>Mr. Chala Gidisa</td>
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<td>4</td>
<td>Mr. Abera Bekele</td>
<td>ZOA</td>
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<td>5</td>
<td>Mr. Girmay Kassa</td>
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<td>6</td>
<td>Ms. Mary Karanja</td>
<td>UNHCR</td>
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<td>7</td>
<td>Ms. Octavie Aebli</td>
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