

**A REVIEW OF
STRENGTHENING
HOST AND
REFUGEE
POPULATIONS IN
ETHIOPIA
PROGRAM
(SHARPE),
Marshall Bear**



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Abbreviations

Agro-Vet: Agriculture and Veterinarian Input Supplier

DFS: Digital Financial Services

DOCs: Day Old Chicks

EC: Ethio Chicken

FCDO: Foreign Commonwealth and Development Office

GCCR: Global Compact on Refugee Reform

CRRF: Comprehensive Refugee Response Framework

GESI: Gender Equity Social Inclusion

GOE: Government of Ethiopia

IGA: Income Generating Activities

MSD: Market System Development

MSR: Market System Resiliency

MU: Mother Units

RRS: Returnee and Refugee Services

SHARPE: Strengthening Host and Refugee Populations in Ethiopia

WFP: World Food Program

UNHCR: United Nations High Commissioner for Refugees

Executive Summary

SHARPE, during a full two years of uninterrupted implementation, has exploded some of the myths and drawn invaluable lessons about the readiness of the private sector to enter and develop markets for their products and services to and beyond the last mile into refugee communities. The original design assumptions about taking a Market Systems Development (MSD) approach in a protracted refugee setting are now statements of fact based on SHARPE's track record of experience.

Ethiopia's private sector chose to partner with SHARPE to realize the first mover advantage in refugee hosting woredas because of competitive pressures they face in known markets they already serve. Their chosen growth strategy of market diversification was made faster, better, deeper, or even possible, with the type of support provided by SHARPE. Evidence of performance – unpacked in this review – shows early, yet promising, signs that private sector investments are paying off in terms of increased revenue as well as actionable insights on the feasibility of serving refugee hosting woredas with their products and services.

The MSD approach is fit for the purpose of developing practical, private sector driven models in a traditional humanitarian aid sector refugee context for several reasons: it starts by building on local solutions; it serves to buy down entrepreneurial risks/costs through upfront subsector/market systems research followed by local partner identification; its partnerships deals with lead firms are structured around clear mutual commitments of time and resources; and, it manages partnerships with a high degree of flexibility to realize development objectives. SHARPE has been an effective practitioner of the MSD approach as evidenced by continuity of most existing partnerships and the recent addition of new ones.

Ethiopia's private firms will continue to invest in new market expansion and form long term business/trading relationships with businesses in refugee hosting communities with little or no direct SHARPE support. Hello Cash agents, pullet raising mother units, backyard producers of live birds, specialized egg producers and agro-vets have proven they can run economically viable businesses based on prior experience when they are linked into the wider market system. However, far fewer refugee community consumers and suppliers of goods and services have benefitted from SHARPE's private sector partners. This is partly because it takes time to learn and adapt business models to refugee economies but, most importantly, the private sector continues to face access and formalization barriers when partnering with refugee businesses without SHARPE support.

The MSD approach could complement humanitarian aid sector livelihood approaches in support of host/refugee business development provided the differences between the two approaches are acknowledged and the Government of Ethiopia (GOE) implements its pledges of refugee reforms enumerated in UNHCR's Comprehensive Refugee Response Framework (CRRF) and the Global Compact on Refugee Reform (GCRR).

SHARPE needs more time, and this review urges Foreign Commonwealth and Development Office (FCDO) to extend SHARPE's timeframe by another 18 months. This will allow the program to fully realize its original intent of modeling a new approach and create impact while also generating invaluable and robust lessons the humanitarian aid sector can use to integrate an MSD component in its refugee support policies, strategies, and programs.

1. OBJECTIVE

This independent review of Strengthening Host and Refugee Populations in Ethiopia (SHARPE) captures lessons derived from its past two full years of implementation experience in applying a Market System Development (MSD) approach to foster greater economic integration between host and refugee communities in protracted refugee settings (See Annex 1 for the TOR). FCDO and SHARPE are the primary audiences of this review to enable smart decision making for ongoing programming and to set priorities for the way forward should FCDO grant SHARPE a time extension of 18 months. Lessons drawn from SHARPE's use of a private sector-led market system development approach are relevant for the wider aid sector¹ in Ethiopia and elsewhere as they explore complementary livelihood approaches in host and refugee communities in a context of greater refugee reforms as was anticipated when FCDO designed SHARPE awarded implementation to DAI Global in 2018.

2. INTRODUCTION

The evidence gathered for this review comes from multiple sources in multiple venues. Prior to the field work, internal SHARPE reports were reviewed including data from its monitoring system and interviews were conducted with SHARPE's team leader, a staff member who would be on leave during the field work, and its technical backstopping team from Opportunities Unlimited. A trip to Ethiopia was undertaken between 7-22 September 2022 and comprised of in person interviews with SHARPE headquarter staff, with FCDO, its donor, several aid sector representatives and private sector partners at their headquarters in Addis, Adama and Jijiga. Three-day field visits to Jijiga and Gambella comprised of in person interviews with SHARPE staff, supported enterprises in host and refugee communities, and local government officials (See Annex 2 for all interviews conducted). Work in Ethiopia ended with a one-day workshop with the SHARPE team to review findings and to brainstorm priorities for the way forward based on the findings. Post trip, interactions continued with SHARPE's team leader, and its Monitoring & Evaluation (M&E) specialist to fill gaps in both understanding and data while writing this review.

This body of this report is divided into four sections. The **Background** section describes the prevailing refugee policy context when FCDO designed its Ethiopia Refugee and Migration Program, the rationale and design assumptions that would be tested by SHARPE and its MSD approach to enterprise promotion. This is followed by a detailed and comprehensive **Review of SHARPE's Portfolio** of interventions in multiple subsectors of engagement. It highlights, in each intervention, the partnership arrangements and performance against plans and actions. It draws lessons against intervention design assumptions and how these lessons inform decisions on intervention focus and future direction.

The report closes with two sections: **Lessons** synthesizes lessons drawn from the review's findings and conclusions in areas critical to understanding the application of the MSD approach in refugee settings: Why the private sector chose to partner with SHARPE; Why the MSD approach is fit for the purpose of engaging the private sector in a refugee context; Why private firms will sustain investments in building new markets and forming long term business/trading relationships with local entrepreneurs; and Why an MSD approach can complement traditional livelihood approaches with positive impacts on refugees. **Recommendations** on SHARPE's portfolio focus and direction provided FCDO extends the program for another 18 months and the importance of establishing a formal

¹ With more implementation experience SHARPE could product a tactical guide for MSD practitioners in refugee settings.

pathway/mechanism for the private sector to engage directly with refugee communities to enable SHARPE's mission to support the GOE to advance its refugee reform agenda.

3. BACKGROUND

3.1 Refugee Reform Context

SHARPE is one of six (6) components in the FDCO's Refugee and Migration Program.² The SHARPE component aims to support greater economic inclusion of refugees into local economies, putting into practice pledges made by the GOE to grant greater socio-economic rights to refugees. SHARPE does this by facilitating private sector investment in host and refugee communities in a context of refugee reforms articulated in UNHCR's Comprehensive Refugee Response Framework (CRRF) and the Global Compact on Refugee Reform (GCRR). The GOE is a signatory to both the CRRF and the GCRR and has reformed its Refugee Proclamation, subsequently introducing directives which aim to give the right to work to refugees.

SHARPE is operational in three protracted refugee settings in border regions of Ethiopia – Gambella which hosts approximately 370,000 South Sudanese refugees in seven camps; and Dollo Ado and Jijiga in the Somali region which hosts approximately 170,000 and 45,000 Somali refugees respectively, housed five camps in Dollo Ado and three in Jijiga. In situations of protracted displacement – such as in the SHARPE operational areas³ - it is increasingly challenging to maintain a traditional encampment approach, as well as being a waste of human resources and talent.

Fostering greater economic integration and self-reliance is important for several reasons:

- The aid sector has traditionally focused exclusively on refugees and internally displaced people, and as such has tended to by-pass host communities - even though globally most refugees live in low- and middle-income countries. The needs of neighbouring communities were not addressed by the aid sector as it focuses on the provision of basic services to refugees – food rations, shelter, health, education, protection, livelihoods – with the underlying assumption that the government would provide these services to their own people. These services, however, are often either weak or unavailable in host communities in the regions where refugee camps are located. This can test the patience and willingness of local communities to continue to host refugees without benefiting from their presence.
- The CRRF and GCRR are founded on the principles of a rights-based agenda – more freedom of movement, access to education, health, business opportunities and markets. However, the implementation of this approach needs new actors and a new approach, a development-led approach and development focused actors to complement the more traditional humanitarian led, service delivery approach. SHARPE provides an example that can contribute to the delivery of this agenda by developing practical, private sector driven models in a traditional humanitarian context and testing their ability to impact positively on the lives of refugees. More specifically, SHARPE can contribute to the implementation of the reforms in some of the following ways:

² Only 2 of the 6 program components were still active at the time of this review. SHARPE was one of these two.

³ The refugee camps in the Somali region range in age from 31 years (Kebribeyah) to 11 years (Buramino); the camps in the Gambella region range in age from 30 years (Pugnido 1) to 4 years (Nguenyiyiel), with the majority being developed in 2014.

- Developing a viable and scalable digital payment system within refugee communities can enable (digital) cash distribution to refugees instead of food rations, which in turn would help to drive a more market and private sector driven model to economic self-reliance.
- Shifting farmers to more modern technologies to produce surpluses of chicken, eggs, meat, and grains, compliant to quality and food safety standards, can enable local sourcing of foodstuffs for distribution to refugee communities.
- Demonstrating that there is a market for the sale of valuable agri-inputs to refugees, offering a more sustainable alternative to the free distribution model usually seen in refugee livelihood programmes.
- Linking Ethiopia’s private sector and hosts/refugees with prior technical skills and experience can enable valued trading/business relationships with prospects for sustained service delivery and sources of income for all parties.

3.2. Market System Development Approach

SHARPE took an MSD approach to advance greater economic integration, the approach that was specified by FCDO. *Figure 1: Multiple System Functions and Players*, shows that a market system is multi-function (core, support, rules) and multi-player (private and public sector, business member associations and civil society/NGOs). This picture is used to understand where poor people are positioned within the market system, the constraints they face to take advantage of opportunities as either consumers or suppliers of goods and services, and where a program can feasibly intervene to make the market system work better for them.

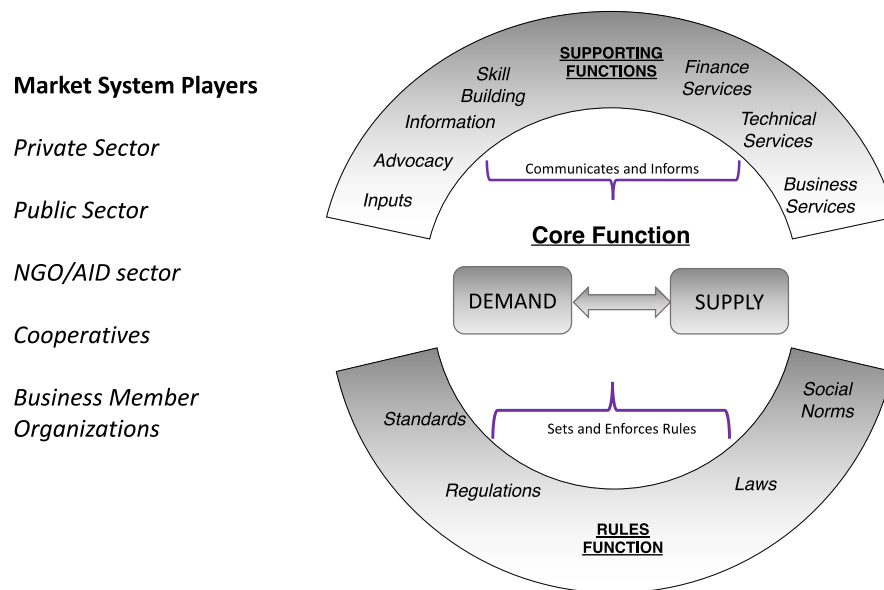
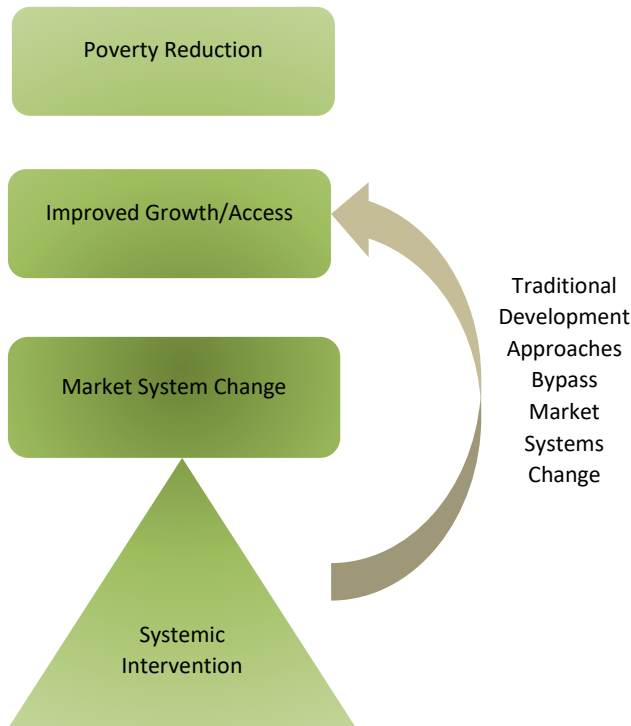


Figure 1: Multiple System Functions and Players

Some MSD programs intervene on improving the “rules of the game” or building demand or strengthening supply in the core or improving supporting functions. Some programs, like SHARPE, intervene in all market system functions simultaneously and/or sequentially. The choices that programs make depend on the country/market context: a light touch (e.g., policy reform) might work best in better functioning market systems whereas a heavier touch (e.g., business modeling in the core, influencing rules setters/enforces and crowding in services) might work best in shallow and stressed market systems like those found in refugee hosting woredas.



This picture of a market system informs the strategy, objectives and the role played by MSD programs. *Figure 2: MSD Program Strategy* posits that only when a market system works better for poor people –market access, information for decision making, business linkages, tailored services, appropriate technology, enabling formal/informal rules – will broad based economic growth be inclusive of poor people and contribute to poverty reduction on a significant scale. SHARPE was designed with this strategy in mind, and to create a demonstration effect with potential private sector partners. By comparison, traditional humanitarian aid programs bypass market systems and deliver services for free to refugees directly. This strategic difference between these two approaches is examined in lessons section of the review.

Figure 2: MSD Program Strategy

MSD Program Objectives (Figure 3) are best presented as a Venn diagram by showing the three objectives MSD programs are designed to deliver in their subsectors/market systems of engagement:

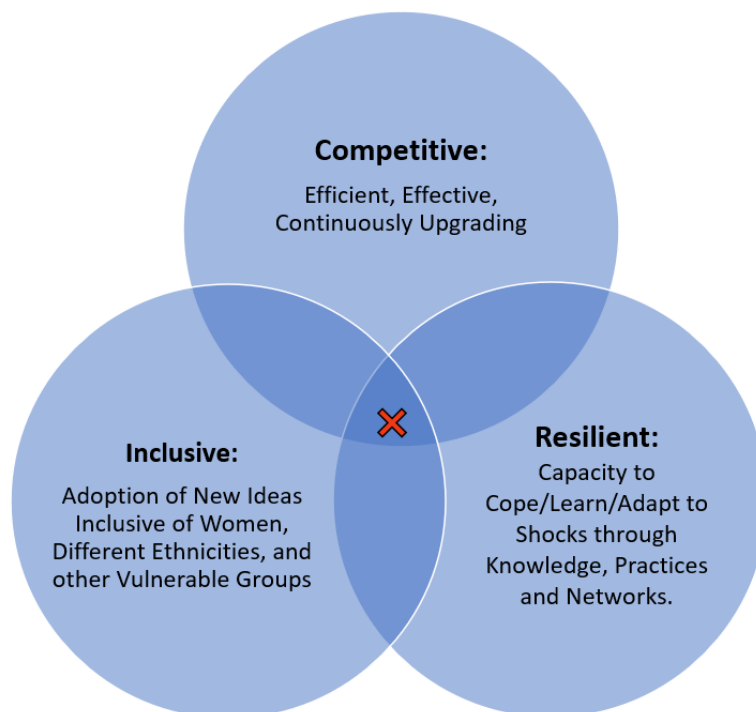


Figure 3: MSD Program Objectives

- *Competitive:* Improve the efficiency, effectiveness, and capacity of a subsector to continuously upgrade and remain competitive over time. MSD programs invest, as did SHARPE, in upfront research to identify economic subsectors with the greatest pro-poor growth potential.
- *Inclusive:* Adoption of new ideas inclusive of women, different ethnicities, and other vulnerable groups. MSD programs have evolved a set of Gender Equity Social Inclusion (GESI) frameworks and tools that have been used for a decade to design gender-aware market system interventions.⁴
- *Resilient:* Market system capacity to cope and adapt when facing market and natural shocks through knowledge, practices, and networks. Purpose built Market System Resiliency (MSR) frameworks and tools⁵ are in their early stages of application by market system programs.

MSD practitioners are aware that trade-offs exist between these objectives, and they find ways to bring them into balance. For example, SHARPE’s partnership with EthioChicken, discussed in greater detail below, illustrates a trade-off between competitiveness and resilience. EthioChicken’s dual purpose Sasso breed, used for the production and sale of live birds and eggs, was chosen by SHARPE because poultry raisers could increase their productivity, diversify their markets, and contain costs with the hearty Sasso breed because pullets (young female chicks) can scavenge with modest productivity losses should feed prices escalate. All three objectives are being met in the Gambella region but not in the Somali region, a region with limited demand for live birds but a large, underserved demand for eggs. SHARPE and its poultry producing partners had to switch from a dual-purpose breed to a breed for layer/eggs while acknowledging the increased risks and cost of associated with specialization. SHARPE had to build more resilience into specialized egg production by informing poultry raisers of the increased risk, expanded training on production and biosecurity, and engaging new lead firm partners with the expertise in early disease detection and treatment.

The *role* of an MSD program focuses on facilitating all market system actors – not just the private sector – to align their incentives and fill capacity gaps to pursue objectives of a more competitive, inclusive, and resilient market system as it is in their interests to do so. This takes time especially in shallow markets because market players are typically unaware that they are part of a larger system. This absence of system awareness and inter-connectedness partly explains why some programs may need to deliver services in the core of the market by delivering services or buying back output to kickstart a process of market system change. In doing so, an MSD program may look like a traditional service delivery program but with one fundamental difference- an MSD program will design an exit strategy upfront on who will perform these services at the conclusion of a program. SHARPE has not needed to kickstart the change process in any sectors of engagement.

3.3 Design Assumptions

The successful application of the MSD approach was based on several critical assumptions that would have to be tested through experience. The review examines these assumptions in SHARPE’s subsectors of engagement with a sufficient track record of experience.

⁴ Visit www.beamexchange.org and search GESI.

⁵ Market System Resilience: A Framework for Measurement, USAID, December 2018

- **Do host and refugee communities have the purchasing power for the goods and services they need to improve their livelihoods and quality of life?** Aid agencies with livelihood programs are generally based on these assumptions: refugees do not have assets, resources, the risk tolerance, skills, experience, and networks required to satisfy their needs by participating in markets as either producers or consumers. Low-income consumers are price-conscious, an attitude that would make it difficult for companies to recover their costs of innovation, distribution, and sales.
- **Is there a business case for private companies, with the right business model and the right product, to expand into new more distant markets with which they are largely unfamiliar?** Conventional wisdom supported the notion that private firms would favour growth strategies by serving known markets with existing products before entering new and unfamiliar markets in more distant locations, especially because Ethiopia's annual growth rate was one of the highest in Africa when SHARPE was designed. This trend, however, has not continued.
- **Would recent refugee reforms agreed to by the GOE translate into the practical policies and programs?** The consensus at the time was that Ethiopian government, as a signatory to the CRRF and Global Compact, had an appetite for reform and would create a more enabling "rights-based" environment to foster more host and refugee economic integration which the SHARPE program could leverage using an MSD approach.
- **Could the MSD approach in support of host/refugee business development complement a livelihood approach?** The MSD approach creates opportunities (information, linkages) for self-selection (early adopters) who in turn become role models for spreading new ideas to more people with a lower risk tolerance. On the other hand, humanitarian aid agency programs use conventional livelihoods approaches in protracted refugee settings by providing direct support through free distribution to a pre-defined target group who meet the eligibility criteria set by the program. This approach can distort incentives and create dependencies which, in turn, undermines a markets-based approach. The MSD approach can be seen to be insufficiently poverty focused by supporting the better off with the hope that benefits will trickle down to the less fortunate. At first glance, there appears to be an inherent conflict between these two approaches. Are there ways in which the two approaches can work side by side?

4. PORTFOLIO REVIEW

This report will examine these assumptions as it unpacks SHARPE’s experience to date in all market systems of engagement: Digital Financial Services, Poultry, Fisheries, Livestock, Agriculture and Veterinarian Input Supply (seed, feed, medicines) and Energy. This report draws from a body of evidence of current active partnerships (as of October 2022) as is detailed below in *Table 1: Current Active Partnerships*.

Table 1: Current Active Partnerships

Lead Firm Partners	Location	Sector	Target Area	Duration
Ethio-Chicken	Addis	Poultry	Somali (Jijiga) & Gambella	Existing
Shabelle Bank/ Hello Cash	Jijiga based with regional branches	Digital Payments/MSE Finance	Jijiga and Dollo Ado	Existing
Wegagen Bank	Addis	Digital Finance	Gambella	Existing
Hello Solar	Addis	Energy/Solar Kits	Somali (Jijiga)	Existing
Fibre-Mart	Addis	Energy/Solar Kiosks	Somali (Jijiga & Dollo Ado) Gambella	New
Ethio-Feed	Adama	Animal Feed Concentrates	Somali (Jijiga & Dollo Ado) Gambella	New
Shayashone	Addis	Ag/Vet Inputs	Somali (Jijiga & Dollo Ado) Gambella	New
Alworo Beher	Gambella	Maize	Gambella	Existing
Modjo Abbatoir	Modjo	Sheep and Goats	Somali (Jijiga)	New
Agro-Vets (multiple)	Somali & Gambella	Ag/Livestock Inputs	Somali (Jijiga & Dollo Ado) Gambella	Existing
Mother Units (multiple)	Somali & Gambella	Poultry	Somali & Gambella	Existing
Fish Restaurants (7)	Dollo Ado & Gambella	Fish	Dollo Ado & Gambella	Existing

4.1 Digital Financial Services (DFS)

4.1.1. Hello Cash and MSE Lending

Partnership objective and deal structure: The objectives of the Shabelle Bank/SHARPE partnership are twofold: to accelerate expansion of its DFS/Hello Cash platform into refugee hosting woredas; and, to pilot test MSE financing products in increase Hello Cash agent liquidity and working capital loans for poultry rearing, agro-vet retailing and other qualified SHARPE small enterprise partners. Figure 4 shows the basic elements of the partnership deal.

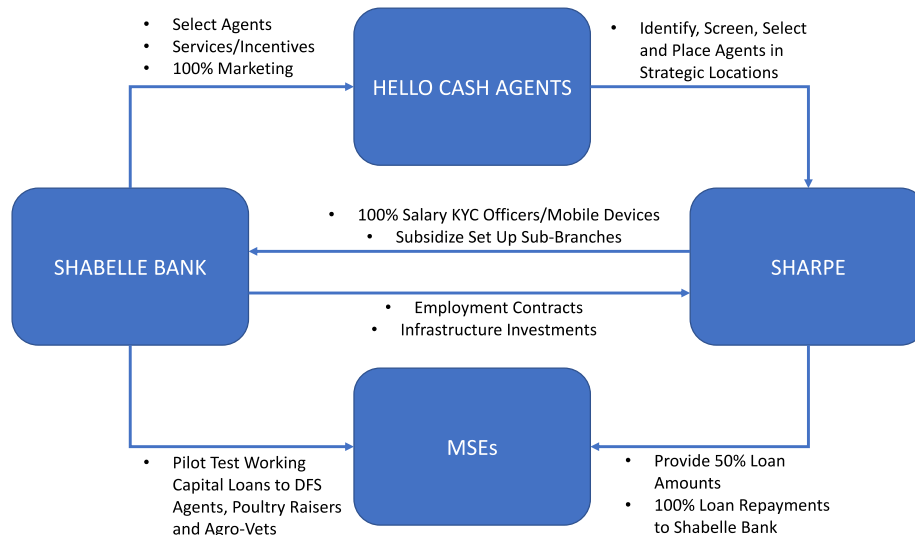


Figure 4: Shabelle Bank/SHARPE Partnerships

- SHARPE subsidized 100% of the salary costs and mobile devices of the bank's DFS/Hello Cash KYC (Know Your Customer) field team who were tasked to build awareness of the Hello Cash platform, recruit, train and support the new agents in the refugee hosting woredas distant from the bank's headquarters in Jijiga town. The high costs of establishing an expanded agent network and uncertain returns due to the low financial and technology literacy of potential customers justified SHARPE's financial support.
- In exchange, Shabelle Bank covered the costs of promotional materials, agent toolkits and performance incentives. Independently, the bank upgraded its infrastructure to manage up to 60 transactions/second, a six-fold increase from 10 transactions/second to meet its capacity needs at a time of major expansion throughout the Somali Region including the woredas supported by SHARPE.
- SHARPE and the Bank's staff worked together to create the criteria, screen, select and place qualified agents in strategic locations nearby and in refugee camps.
- SHARPE adjusted its support to Shabelle Bank Hello Cash expansion in two ways: provided soft loans to 41 Hello Cash agents in refugee hosting woredas so that they could increase their liquidity to satisfy growing demand in locations without nearby bank branches; and negotiating to support the costs of opening sub-branch offices inside selected refugee camps to allow for liquidity increases of Hello Cash agents based in refugee camps.
- SHARPE designed a loan package for its direct partners in the Somali region to access an affordable business loan from Shabelle Bank, with reduced collateral requirements, to support business expansion into refugee and host communities.

Performance: SHARPE has successfully enabled Jijiga-based lead firm Shabelle Bank to deepen its DFS/Hello Cash network to more distant and scattered refugee hosting woredas in Jijiga and Dollo Ado at an accelerated pace that would have been impossible without SHARPE support. Table 2: Expanding Shabelle Bank’s Hello Cash Platform, shows that the partnership onboarded an additional 258 Hello Cash agents: 226 agents among the host communities⁶ and 32 new Hello Cash refugee agents to the 8 refugee agents which existed prior to the partnership. Shabelle Bank expanded its total number of registered users by 69,009 with a total transaction value of Birr 1,446,614,382 through 1,717 registered merchants and 458 registered Bajajs (e.g., motorized taxis).

Table 2: Expanding Shabelle Bank's Hello Cash Platform (as of September 2022)

	Customers	Onboarded	Active	% Active
Volume	Host	55,207	35,602	64%
	Refugee	13,802	7,183	55%
	Total	69,009	42,785	62%
	Male	51,757	29,989	58%
	Female	17,252	12,796	43%
Value	Total	Birr 1,446,614382		
Agents	Host	226	192	85%
	Refugee	32	23	72%
	Total	258	215	83%
	Male	235	194	83%
	Female	23	21	91%
Merchants	Host	1591	716	45%
	Refugee	126	57	45%
	Total	1717	773	45%
	Male	1,367	615	45%
	Female	350	158	45%
Bajajs	Host	458	197	43%
	Refugee	0	0	0%
	Total	458	197	43%
	Male	443	187	42%
	Female	14	10	71%

This expanded Hello Cash network has proven to be both effective and inclusive of refugee communities and women:

⁶ Shabelle Bank agent network totals 4100 agents.

- Overall, the ratio between onboarded and active customers is 62%⁷, with agents at 83%⁸, and merchants at 45%⁹ is evidence of its effectiveness as these ratios compare favourably with these performance benchmarks across Shabelle Bank’s much larger Hello Cash portfolio.
- Outreach to refugee communities, while still a fraction of overall outreach, accounts for 15% of all transactions. Women account for 12,796 or 30% of all active users and this is likely under-reported¹⁰ because they share cellphones/Hello Cash accounts with their husbands. The onboarding of 15 prospective agents among refugee communities in Jijiga has been delayed as SHARPE awaits the issuance of resident permits from RRS – without the permits the potential agents continue to operate outside the formal economy. SHARPE has facilitated legal documents (residence permits, business license and TIN number) for all existing refugee agents to legally operate.
- Demand for Hello Cash transactions exceeds the current liquidity of many active agents located in both host (184) and refugee (22) communities as of 30 September 2022. With SHARPE’s support, the Shabelle Bank is pilot testing a working capital loan (soft loan terms to agents and subsidized by SHARPE) in the amount of Birr 60,000 to 41 agents in both host/refugee communities. This loan would effectively increase agent liquidity 10-fold from the agents own startup capital (Birr 6,000), the minimum capital required by Shabelle Bank to become a Hello Cash agent. To date, the repayment rates have been at 100% indicating the opportunities agents see to expand their Hello Cash business.
- The further an agent is located from a Shabelle Bank branch the greater the liquidity needs because Hello Cash offers customers the only safe option to save and transact with merchants. Expansion in more remote locations is constrained by the absence of the Bank’s infrastructure in these locations. SHARPE is negotiating with Shabelle Bank to open 4 sub-branches inside the refugee camps that are far from the nearest Shabelle Bank branch: 1 in Jijiga (Sheder camp) and 3 in Dollo Ado. The sub-branch structure¹¹ offers adequate safeguards to allow the Bank to maintain sufficient controls of all banking operations including Hello Cash.
- Although 50% of the loan is financed by SHARPE it has proven difficult in practice for Shabelle Bank to waive its usual collateral requirements. Shabelle Bank is also reluctant to offer loans to refugee business owners due to lack of credit history as well as shortage of required documentation and collateral. Although it was initially planned to give 75 MSME business loans through this partnership, so far 18 have been issued to SHARPE direct partners (agro-vets, a local feed dealer and poultry raisers – all host community businesses) and 41 have been issued to DFS agents as working capital soft loans.
- Poultry raisers initially defaulted on their loans when Newcastle Disease spread throughout the Jijiga region and wiped out their stock. Shabelle Bank agreed to reschedule their loans to enable them to adapt their business model and switch from live poultry to egg production, a more viable proposition in the Jijiga market. SHARPE also supported this transition, providing recovery grant support to the poultry farmers, allowing them to buy egg-laying pullets (45-day old chickens) and enough accompanying feed to take them through to the stage where the chickens become productive, and an income can be earned. They are now engaged in egg production. While still

⁷ 5 or more transactions

⁸ 10 or more transactions

⁹ 5 or more transactions

¹⁰ SHARPE monitoring data shows that over 17% of Hello Cash accounts registered by male users are also used by female members of the household.

¹¹ A minimum threshold on sub-branch staffing – a manager/coordinator, accountant, cashier – is required by the National Bank of Ethiopia.

early days, all poultry raisers are repaying their loans on-time and their egg businesses appear to be profitable.

- A total of business loans in the amounts of ETB 2,318,835 were extended to agro-vets and a local feed dealer with loan repayments on schedule.

4.1.2. Lessons

Let's revisit the assumptions against which the MSD approach in a protracted refugee context would be tested based on SHARPE's partnership with Shabelle Bank.

Do host and refugee communities have the purchasing power for the goods and services they need to improve their livelihoods and quality of life? There is undisputed evidence of the "bankability" of agents and their customers in more distant and scattered host/refugee communities from the Shabelle Bank headquarters in Jijiga town. Demand exceeds supply of DFS services plus Shabelle Bank sees refugee hosting woredas as sources of Forex through remittances from the Global Somali diaspora.

Is there a business case for private companies to expand into new more distant markets with which they are largely unfamiliar? In the first 6 months of the partnership, Shabelle Bank drove agent expansion and it ended up with too many agents in Jijiga town and not enough in the target locations as was agreed. SHARPE stepped in, identified specific locations, and numbers of agents for each location. The agent network has expanded strategically ever since with SHARPE assisting SB to find the most qualified agents and placing them in the right locations. Commissions per agent in refugee hosting woredas justifies the expense of opening sub-branches in refugee communities where none existed before. The pilot test of liquidity loans to 41 agents is on track for success with 100% loan repayment to date across all agents. The evidence is there for the Bank to convert these soft loans into commercial loans to expand its agent network with the liquidity needed to serve Hello Cash customer demand.

SHARPE's DFS partner for the Gambella region, the Wegagen Bank, has been much less dynamic in promoting its digital payments platform in host and refugee communities. Their product has been slow to take off -- the Bank reports a ratio of just 10% between registered and active users -- primarily because the Gambella DFS market is at a much earlier stage of development than in the Somali region. When the warm embrace of partnership meets the cold reality of the market two outcomes are likely: some partners lose interest and disengage; others redouble their efforts to find new ways to succeed. Wegagen Bank has reengaged and are trying harder to build a DFS market in Gambella.

This method of financing differed from the Gambella MSE partners -- in Gambella the MSE partners all received a small-grant, but in the Somali region the preference was through an affordable business loan through Shabelle Bank, which links the businesses with a financial service provider, making it easier for them to access future loans from the bank. This difference in business financing was mainly due to the lack of a viable financial service provider in Gambella, as opposed to the Somali region.

Would recent refugee reforms agreed to by the GOE translate into the practical policies and programs? Reforms have allowed refugees to have SIM cards and open bank accounts which is an enabling factor, albeit with some mixed implementation and some misunderstandings. It remains very difficult to secure residence/work permits for refugees: it took months for SHARPE to arrange the necessary documents for Dollo Ado agents; 15 requests by SHARPE to RRS have been pending since February 2022. It is also technically impossible for a refugee to secure a business license despite GOE's pledge to do so. This needs to be resolved and made easier and even possible in the case of a business

license. Although the Shabelle Bank and its refugee agents have found ways to work around formalization of the agent process, they effectively operate their business partnership outside the law. Currently, SHARPE intermediates between SB and the RRS. This is not sustainable. Only when a transparent and efficient process is put in place for formalizing refugee businesses the DFS market can expand to serve more refugee consumers.

A proven financial platform with the capacity to perform 60 transactions/second now exists to implement a cash first strategy in the Somali region refugee camps should the GOE and UNHCR choose to push this refugee reform.

Could the MSD approach in support of host/refugee business development complement a livelihood approach? SHARPE's experience shows that there is no rationale for the aid sector to directly intervene in the DFS market other than supporting SHARPE's efforts to advocate for the implementation of reforms agreed to by the GOE.

4.1.3 The Way Forward

Shabelle Bank can, if it chooses to do so, expand its Hello Cash platform to host and refugee communities without further SHARPE support. The evidence of demand in host and refugee communities plus the opportunity to capture Forex through remittance is there for them to use in their strategic planning.

- Shabelle Bank was the first mover in the DFS space in the Somali region and currently enjoys about 70% of market share. It is widely known to be a reliable and trustworthy – if perhaps, a bit more costly – supplier of Hello Cash digital banking services throughout the region including refugee camps.
- Shabelle Bank is facing more competition from other DFS suppliers using Hello Cash and other platforms such as Sahay of Rays MFI and the expected launch of Safari.com in the DFS market with its M-Pesa product, a product with many features (such as digital lending) not yet available through Shabelle Bank. These competitive pressures urge Shabelle Bank to invest in product and distribution innovations with only modest SHARPE to expand the Bank's agent network in Dollo Ado, a process that started later than in Jijiga.

As previously mentioned, the formalisation process – residency permit, TIN, business license – of refugee agents in the Hello Cash network continues to be a problem and justifies a continued role for SHARPE to help unblock these barriers to scale up in partnership with current and future DFS and other digital lending providers in Jijiga and Gambella.

GOE's opening of the DFS market to telecoms creates an opportunity for SHARPE to research again the market for micro/uncollateralized loans for refugee owned businesses.

4.2. Agriculture and Veterinarian Inputs Market System

Four separate and related interventions constitute SHARPE's strategy and actions to bridge yawning gaps in access to and proper use of a diverse mix of quality livestock/poultry (drugs, vaccines, feed) and agriculture (seeds and chemicals) inputs for pastoralists, dairy, poultry, maize and vegetable farmers in host and refugee communities in Jijiga, Dollo Ado and Gambella.

4.2.1.1 Agro/Vet Retail

Partnership objective and deal structure: SHARPE’s agro-vet retail and last mile distribution intervention is the one with the longest duration, starting in April 2020, and the one with the greatest impact in this market system to date. The objective of this intervention is to increase the productivity and income of host and refugee households through improved availability and accessibility of quality veterinarian medicines and agricultural inputs.

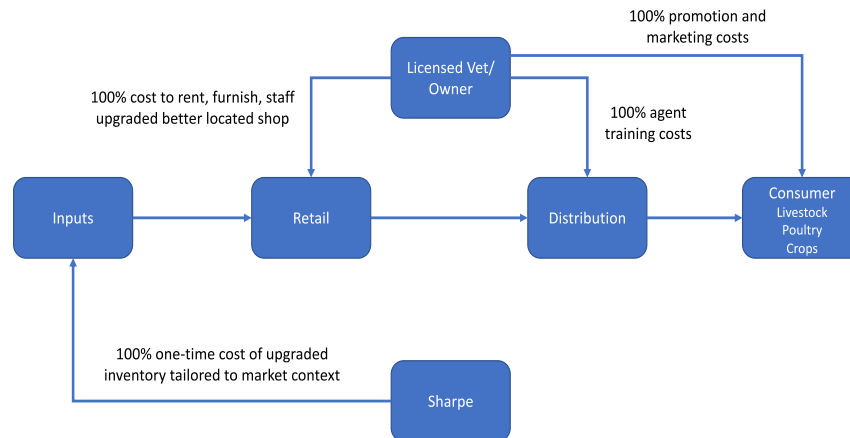


Figure 5: Agro-Vet/SHARPE Partnership Model

Figure 5: Agro-Vet/SHARPE Partnership Model shows the cost share arrangement between the business owner and SHARPE with SHARPE covering 100% of a one-time cost of an upgraded/expanded inventory and with the business owner covering 100% of the cost to rent/furnish/staff an improved shop, recruit/train sales agents and promote his/her offers to host and refugee communities. In addition, SHARPE would link interested agro-vets to bank financing of working capital in the Somali region and start up grants in the Gambella region to demonstrate the bankability in a region where MSD finance is scarce.

Performance: SHARPE’s support has enabled its 17 agro-vet partners to extend their sales/service business model from their city center locations to within at least a 20 km radius of refugee hosting woredas/kebeles in both the Somali and Gambella regions. Expanded outreach has been primarily accomplished through agent relationships with Community Animal Health Workers (CAHWs); a few agro-vets have established sales points in host communities bordering refugee camps. Three small-scale refugee owned agro-vet sales outlets in Kobe, Buramino and Melkadida camps have all been able to expand and improve the services they can offer. Nine (9) agro-vets have been linked to Shabelle Bank in Jijiga for working capital loans and eight received small grants, to expand their inventory.

Collectively, they serve 11,707 customers (as of November 2022) with veterinary supplies and agricultural inputs broken down as follow: 33% refugees/67% host community, 39% female/ 61% male. The customer profile changes significantly when shops operate nearby or in refugee camps. The split is 50/50 between host and refugees in the recently opened shops nearby refugee camps and 100% refugee customers for the 3 agro-vet shops operating inside the Dollo Ado camps. All agro-vets have enjoyed sales increases of at least 25% from the program’s baseline. Gross margins differ

between product lines in each region: Jijiga averages 21% for veterinary inputs and 41% for agriculture inputs; Gambella averages 27% for veterinary inputs and 57% for agriculture inputs.



A customer making a purchase at Wasihun agro-vet in Terfam market, Gambella

Closer access to a source of quality inputs has had positive impact on consumers as measured by lower transaction cost¹², improved animal health and productivity.¹³

This network of 17 agro-vets in the Somali and Gambella regions is a major reason why Shayashone, an Addis-based agriculture inputs firm, recently became a SHARPE partner. They saw in this network an opportunity to position their products – PICS bags (locally manufactured hermetic storage bags for grain transport), their biggest selling product, and high-quality horticulture seed imports (e.g., tomato, onion, watermelon) to enter the Somali and Gambella regional markets. In Shayashone, SHARPE saw an ideal partner to scale up and professionalize (e.g., inventory and business management) its network of agro-vets in refugee hosting woredas and in the camps.

4.2.1.2 Agro-Vet Wholesale

Partnership objective and deal structure: Figure 6: Shayashone/SHARPE Partnership Model shows the different roles and cost share arrangements between the agro-vets, Shayashone and SHARPE to put in place a new wholesale function (see red border around wholesale) in the input supply market system serving host/refugee communities in both regions. To date, five (5) agro-vets have been selected: three in Somali and two in Gambella. With agreements in place, the partnership will engage the services of six (6) local horticulture consultants who in turn will manage demonstration plots with lead farmers. Shayashone will take the lead on building the agro-vets capacity to operate a wholesale

¹² SHARPE reports a total of Birr 60.9 million saved in transportation costs

¹³ SHARPE reports Birr 260 million in additional income from increased milk yields from healthier animals

business including inventory and business management and customer service around making sound choices on product options and uses.

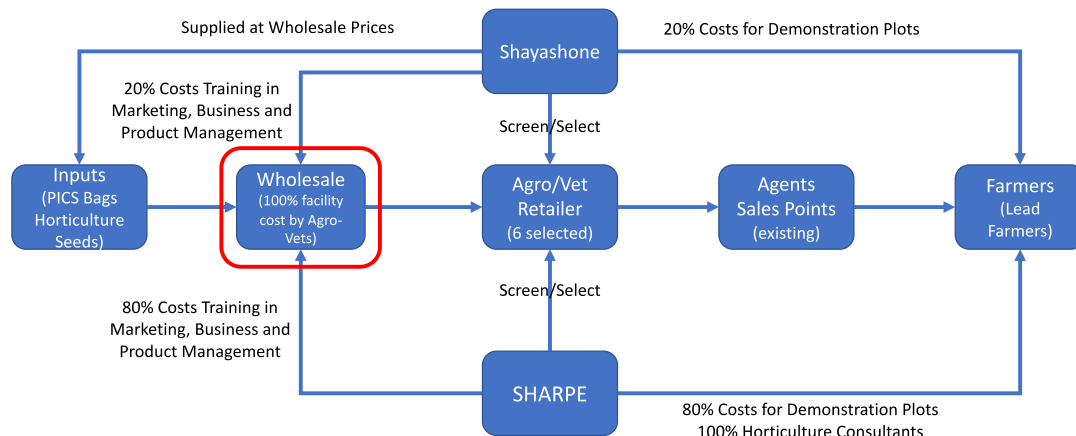


Figure 6: Shayashone/SHARPE Partnership Model

This intervention is still in its inception phase as Shayashone’s wholesale partners invest in larger facilities from which to conduct a wholesale business. There is no performance data to report.

4.2.1.3 Certified Maize Seed

Partnership objective and structure: Since April 2021, SHARPE has been in a partnership with Mr. Okun, the owner of Alworo Beher, a commercial farm outside Gambella town. Alworo Beher is licensed by the Gambella Regional Agriculture Department to multiply certified maize seed of two different varieties (Bako and Composite) and resell the seed back to the Government for distribution to maize farmers as part of its push to upgrade maize yields and quality in the region.

The objective of this partnership is to add a complementary small holder farmer contracting component to Alworo Beher’s on-farm production of certified maize seed for re-sale back to the Government and/or in commercial markets as shown in *Figure 7: Multiplication of Certified Maize Seed in Gambella*. SHARPE supported Alworo Beher to pilot test the contracting model by providing 100% of the costs of expert technical assistance to identify sites and support contract growers to adopt appropriate agronomic methods through demonstration plots. SHARPE covered 38% of contract farmer costs to prepare and till the land with Alworo Beher covering the balance of these costs as well as providing 100% of the foundation seed as per contract.

Since the program began, WFP started to work on a model of local sourcing of maize as a substitute for imported maize in its refugee rations. The figure shows how this Alworo Beher/SHARPE partnership fits into these broader Government and WFP programs.

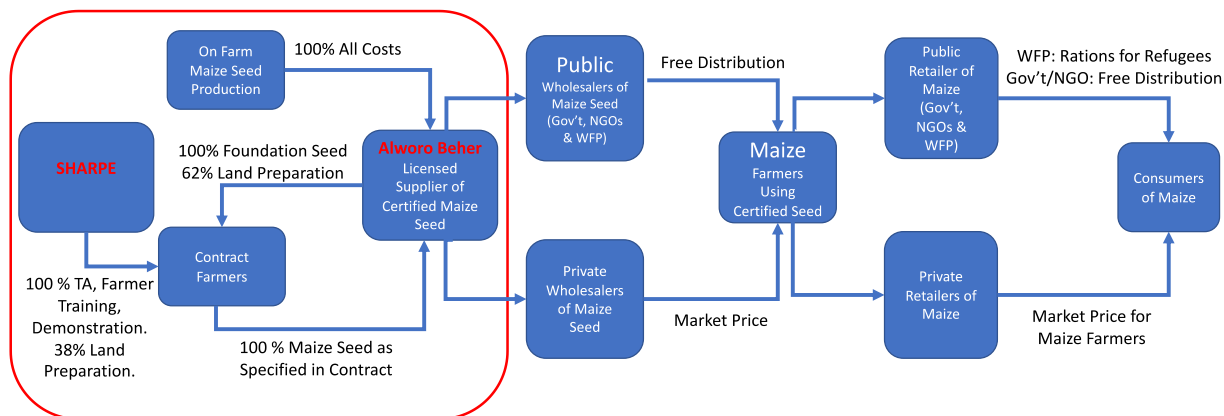


Figure 7: Multiplication of Certified Maize Seed in Gambella

Performance: In last year's maize production season, nine (9) small holders produced 196 tonnes of certified seed which was distributed by Government and NGOs to 6,000 farmers in host communities. Small holders producing seed earned an additional income of Birr 1,969,000 (£30,300) or an average of Birr 203,375 per farmer for one hectare of land in certified maize seed production with Alworo Beher earning around Birr 1,053,000 (£16,200). Germination rates were high (95%) but quality lower (e.g., moisture content) than expected as Alworo Beher purchased only 60% of the output (e.g., farmers sold the balance of the seed as regular maize).

Alworo Beher increased the number of contract farmers from nine (9) to twenty (20) for this current maize season. The results on farm output, germination rates, quality, and related income to the contracted farmers and Alworo Beher await the November 2022 harvest.

The partnership yielded a valid test of a sub-contractor model for seed multiplication as key lessons were learned on contracting terms and mediating disputes. Alworo Beher's buy back price had to be re-negotiated with sub-contractors at the time of harvest because the market price was much higher than the floor price stated in the contract. WFP is considering the use of this model in its efforts to source maize locally at the volumes and quality it needs for refugee rations.



Contract Certified Maize Farmers

4.2.1.4 Formulated Animal Feed

Partnership objective and deal structure: The fourth intervention in the input supply market system is a recently signed partnership between SHARPE and Ethio Feed, an Adama based processor of formulated feed and mineral blocks for livestock and poultry. Ethio Feed is an ideal partner for SHARPE as it is a values-driven company which aims to optimize the health, quality, and productivity of Ethiopia’s enormous stock of animals. The objective of this partnership is to extend Ethio Feed’s proven model of decentralized production in the Somali and Gambella regions, markets not yet served by them. Ethio Feed will form partnerships with up to five (5) local partners two each in Gambella and Dollo Ado towns and one in Jijiga. In this model, the local partner trades under his own brand and targets small lot buyers – individual herders and farmers – with Ethio Feed serving large lot bulk buyers, primarily governments in Ethiopia and the Horn of Africa.

Figure 8: SHARPE/Ethio Feed Partnership Model shows the roles and cost share arrangements between all parties: local owners of a local feed processing enterprise, Ethio Feed and SHARPE. Local partners in all three areas have already been selected as they have satisfied the selection criteria including: the capital required to establish a suitable facility and operate it against the standards set by Ethio Feed, prior business experience and securing the necessary licenses to operate a processing business.

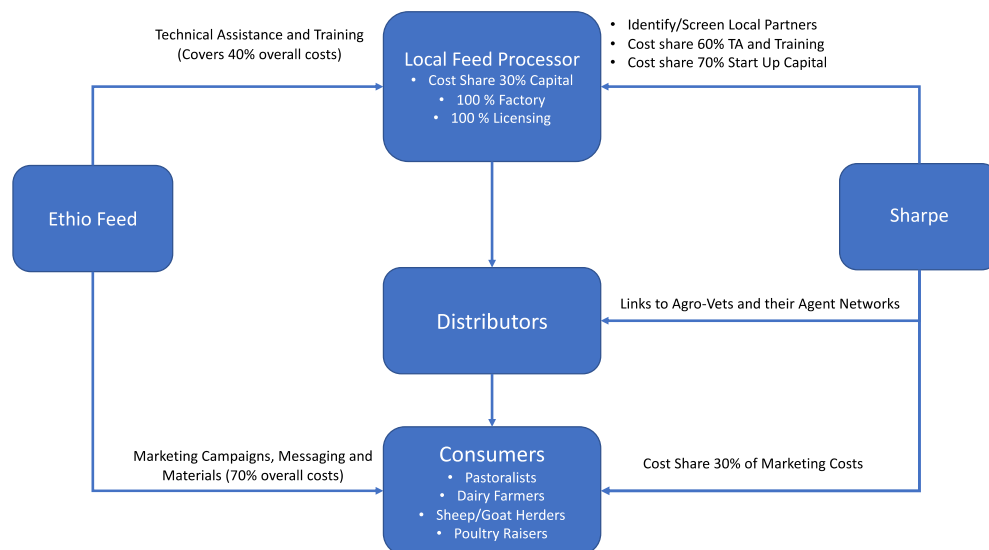


Figure 8: SHARPE/Ethio Feed Partnership Model

The figure shows Ethio Feeds local partners must invest 30% of the capital required (SHARPE subsidizes 70%) to construct a fit for purpose factory premises with all necessary services (e.g., power, water, ventilation). Ethio Feed advises the owner on facility construction, equipment purchase, and factory lay out, and trains the owner in proper feed formulations, local sourcing of crop waste, factory, and business management. SHARPE subsidizes the technical assistance and training costs at 60% of the total. Ethio Feed will help local partners promote their feed products by crafting market messages and undertaking promotional campaigns that resonate with herders of large and small animals, dairy farmers, and poultry raisers. SHARPE will cost share 30% of these costs.

This intervention is still in its inception phase as local partners complete their factories and await training from Ethio Feed. There is no performance data to report.

4.2.2 Lessons

Let's revisit the assumptions against which the MSD approach in a protracted refugee context would be tested based on SHARPE's based on multiple partnerships – existing and new – in the agriculture and veterinarian input supply market system.

Do host and refugee communities have the purchasing power for the goods and services they need to improve their livelihoods and quality of life? Agro-vets report additional sales of £433,446 (Birr 27,090,375) resulting directly from establishing a last mile distribution system with SHARPE support. Continued investment by agro-vets in their distribution networks without SHARPE support indicates that herders/farmers are willing to pay for convenient access to a range of quality inputs. Transportation costs saved by more convenient access is estimated at Birr 4.6 million.

Is there a business case for private companies to expand into new more distant markets with which they are largely unfamiliar? Agro-vet retailing is a profitable business as indicated by additional sales increases and healthy gross margins across both agriculture and veterinarian product lines. Five (5) agro-vets are ready to invest in their own wholesale business with comparably small financial support from SHARPE to cover marketing/business management costs, which is another indicator of sales growth in a diverse range of quality inputs to both private and public sector consumers. The wholesaler will trim retailer gross margins by adding mark-ups for their services of carrying larger inventories for a range of products retailers will not have to source themselves. What retailers may lose in margins they should be able to make up in sales volume.

Would recent refugee reforms agreed to by the GOE translate into the practical policies and programs? Refugees keep animals of all types and some also farm (depending on access to land) for many different reasons including generating an additional income. A viable and scalable agriculture and veterinarian input supply market system reaches to and beyond the last mile into refugee communities. They can only take full advantage of this with more rights of movement and access.

Could the MSD approach in support of host/refugee business development complement a livelihood approach? Sixteen percent of all agro-vet sales have been to institutional buyers both government and NGOs for subsidized/free distribution in host and refugee communities. Although this is good for agro-vet retailers, it may be not good for the market system as free distribution distorts consumer incentives and interrupts the critical process of consumer feedback into the market system.

4.2.3 The Way Forward

The input supply market system is the backbone of improved livestock, poultry, and agriculture health, quality and productivity. SHARPE's partnership with Shayashone will put in place a missing wholesale function in this market system which is so critical to delivering more value (e.g., product choices and convenience) to herders, dairy and poultry farmers in host and refugee communities. With this function in place, SHARPE will be able to scale up prior investments in last mile distribution systems to host/refugee communities working through its existing 17 agro-vet partners, three of which are in refugee camps. SHARPE should give high priority to continue to address access and business licensing issues so qualified agro-vets can open shops in more refugee camps.

There could be more synergy between all interventions in the inputs market system as new seeds, veterinarian medicines locally processed feed for livestock and poultry are available for distribution to and beyond the last mile into refugee camps. SHARPE needs to raise awareness among suppliers and distributors in wider agriculture/veterinarian input market to the potential of positioning their products in this emerging and growing supply and distribution chain.

The State is the dominant player in the seed market controlling both the introduction and distribution of improved seeds (e.g., maize, wheat, teff) to Ethiopian farmers. The opportunity to develop commercial markets for locally improved seeds will be contingent upon changing government policy, a protracted and time-consuming process involving many private and public stakeholders¹⁴. As such, SHARPE should de-emphasize this intervention while also keeping a door open to support WFP's program in Gambella to locally source high quality maize for food rations in ways that does not support input markets (e.g., the free distribution of PICS bags to maize farmers).

4.3 Poultry

4.3.1. Decentralized Production of Dual-Purpose Chickens

Partnership objective and deal structure: The objective of SHARPE's support to Addis-based lead firm Ethio-Chicken is to create income generating opportunities in poultry raising for host/refugee communities by accelerating and deepening its market entry – started prior to SHARPE's engagement – into distant and scattered refugee hosting woredas in the Somali and Gambella regions of the country. EC saw potential in these regions partly because its current markets offered increasingly less opportunity for growth due to market saturation and partly because of the high density of potential poultry product consumers in refugee camps.

SHARPE supports EC's sales and distribution model proven elsewhere with a product offer (day old chicks of the Sasso breed, starter kits of feed and medicines and technical training) suitable to the costs, risks and rewards of poultry raisers of different size (backyard, semi-commercial) and sophistication (ranges of past know-how). This is thought to be a good fit for the economies in both host and refugee communities in both regions.



Shukri, a refugee poultry farmer in Sheder camp, Jijiga

¹⁴ State Monopoly over Seed Market Nears an End, Fortune News, December 11, 2021

Figure 9: Ethio Chicken Decentralized Distribution and Sales Model graphically shows Ethio-Chicken’s sales and distribution model of improved genetic material (Day Old Chicks (DOCs) and starter kits) to “Mother Units”, independently owned and operated poultry raisers who specialize in producing 45-day to 2-months old pullets for sale to other “backyard” poultry raisers who in turn fatten the pullets and sell mature birds of different weights to consumers.

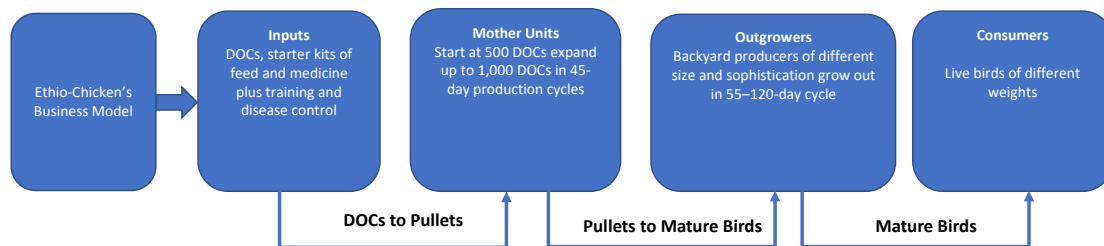


Figure 9: Ethio Chicken Decentralized Distribution and Sales Model

EC’s business model was aligned with SHARPE’s objectives as it specifically aimed to increase Ethiopia’s consumption of chickens as a cheaper alternative source of animal protein in local diets. EC’s local competitors employ a vertically integrated growth model – production, slaughter, packaging, and distribution of frozen chicken to supermarkets – which would mainly serve urban consumers with limited effect on changing dietary practices in more rural settings.

Figure 10: SHARPE/Ethio Chicken Partnership Model (below) shows that SHARPE identifies local entrepreneurs in line with EC’s eligibility criteria and shares costs with them on a 50/50% basis to establish a poultry house and purchase their first two batches of 500 Day Old Chicks of the Sasso variety. In exchange, Ethio Chicken establishes and staffs a regional office, supply Mother Units with day old chicks, feed and vaccinations on a regular and timely basis and provides free on call technical assistance to Mother Units as required (e.g., disease and bio-security management). In addition, SHARPE introduces Ethio Chicken to local government champions to explore how they could support the growth of the regional poultry industry while also introducing EC to UNHCR and RRS to create a private sector pathway into the refugee communities. Ethio Chicken undertakes promotional campaigns to increase the awareness among poultry raisers of adopting its Sasso breed as a more productive though costlier way to produce surplus to supplement household income.

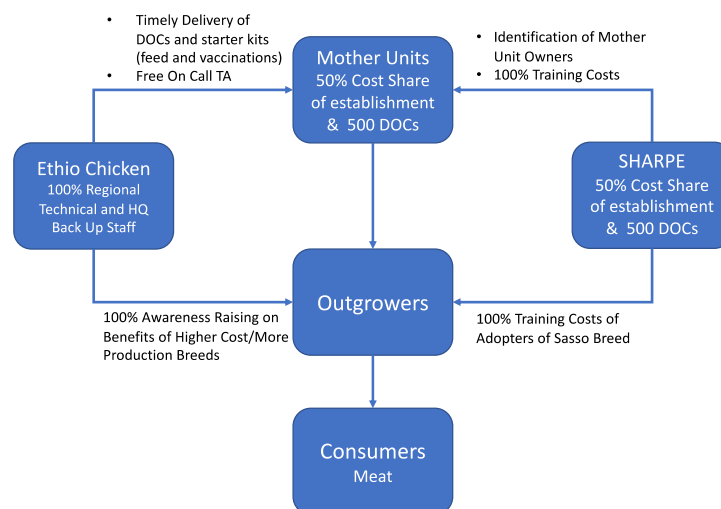


Figure 10: Ethio Chicken/ SHARPE Partnership Model

Performance: A total of 32 Mother Units have been established – eighteen (18) in Gambella and fourteen (14) in Somali (all in Jijiga) – and all but six remain in operation¹⁵, surpassing EC’s expectation.¹⁶ Only two have been established with poultry raisers in refugee camps. Mother units have served 14,379 customers with sales of pullets, mature birds, and eggs with a total of 62% in host and 38% in refugee communities. The majority of refugees served has been through free aid sector distribution based on production contracts between NGOs and Mother Units in Gambella.¹⁷

In Gambella, ten (11) of the thirteen (13) active Mother Units have been in operation in host communities (male 9 and female 1) for 20 months, two (2) MUs – all male -- in refugee communities have just begun to operate. This is because of delays in SHARPE gaining access to the camps (started only in January 2022) and the time it takes to identify interested and eligible camp-based entrepreneurs as Mother Unit owners/operators.

The performance of Mother Unit’s in Gambella town and in host communities have exceeded expectations:

- A total of 53,684 pullets (i.e., 45-day old chickens) have been produced and sold at a total market value of £111,120 (Birr 6,900,000). They have been sold to:
 - 616 retailers who buy from producers and sell to consumers (including to fatteners)
 - 5,005 fatteners/out-growers who buy to rear into mature chickens for profit
 - 6,622 individual consumers for household consumption
 - 2,136 refugee beneficiaries from NGO distribution programmes

The total market value of Birr 6,900,000 includes a total of Birr 2,627,000 which were sold to nine (9) institutional buyers (e.g., NGOs) accounting for 38% of total sales.

Eleven (11) mother units have produced Sasso breed DOCs starting at 500 DOCs/cycle and expanding up to 1000 DOCs/cycle as per their agreement with SHARPE. Ten (10) mother units have continued to expand their production of Sasso pullets to 1,500 DOCs/cycle without SHARPE support. They re-invest their earnings to maintain and/or expand production.

- Demand for chicken in the Gambella region as a source of animal protein is high. Chicken consumption among the Anuak and Nuer ethnic groups in both host and refugee communities is a more regular part of their diet for those who can afford it. There is also a tradition of butchering live birds for meat in this region, unlike the situation in the Somali region, making the market for live chickens a viable one in Gambella.
- The dual-purpose Sasso breed has proven to be a good fit for poultry raisers in Gambella (Mother Units and out growers) as one pullet can produce both eggs and meat at a lower risk and cost due to the heartiness of the breed (e.g., pullets can scavenge for food instead of eating costly formulated feed in recommended amounts). It offers poultry raisers a lower risk/reward production model as was the original intent of the SHARPE/Ethio Chicken partnership.

In Jijiga, seven (7) Mother Units have been in operation in host communities for 22 months – an eighth was set up in Kebribayah camp but is no longer functional. They are owned/operated by four (4) males and three (3) females. These Mother Units, in operation prior to SHARPE involvement,¹⁸ received working capital loans from Shabelle Bank to finance their expansion as part of the SHARPE/Shabelle Bank partnership discussed above.

¹⁵ They sold the day-old chicks and feed for cash -- reference SHARPE quarterly report April – June 2022.

¹⁶ EC’s CEO expected that only a handful of Mother Units would have survived based on an interview with SHARPE staff.

¹⁷ SHARPE estimates that 20% of pullet sales to refugee households in Gambella.

¹⁸ Two were operating as EC Mother Units; 5 were rearing birds from local breeds.

Table 3: Mrs Woinshet, Mother Unit, Owner/Operator

	Cost Description	Timeframe	Amount (birr)	Remark
1	Feed cost	Monthly	32,400	Group purchase of feed from Addis instead of locally
2	Water	Monthly	2,100	
3	Medicine	Monthly	400	Locally available from Agro-Vets
4	Loan repayment	Monthly	11,050	Current on Loan Repayments to Shabelle Bank
5	Amortization	Monthly	1,250	Construction of Poultry House + Equipment at Brr 75 K with a useful life of 60 mths (see BP for Ahmed Ayid)
	Total cost	Monthly	48,450	
	Egg sales revenue	Monthly	54,000	240 hens, lay an average of 170 eggs/day for a productivity rate of around 70%
	Net profit	Monthly	5,550	Return to labor Brr 367/day assuming 15 days worked per month

As planned, the start-up of Mother Units in refugee communities followed implementation in host communities due to easier access and the presence of more individuals eligible to become SHARPE partners. During 2022 six (6) additional Mother Units were established inside Sheder and Awbare refugee camps (three in each) and have now been in operation inside the refugee camps for 3 months. They are owned/operated by five (5) females and one (1) male.

The Mother Unit's in both host and refugee communities in Jijiga have under-performed for several reasons:

- The initial model was the wrong one for the Jijiga market. SHARPE has learned that the demand for live birds is small, but demand for fresh eggs is high. Among the Ethiopian Somali population, when chicken is consumed the preference is to purchase chicken meat from shops (in this case, frozen Brazilian chickens), rather than purchase a live chicken for slaughter at home. There is no culture of slaughtering chickens among the Ethiopian Somali community. The dual-purpose Sasso breed, which has been bred for meat and eggs and is not the most efficient egg layer, is therefore not a good fit with the Somali market.
- Newcastle disease spread like wildfire in the Somali region during 2021 and wiped-out poultry stocks including those raised by the Mother Units.

To adapt the model, and recover from disease outbreak, SHARPE enabled all the Jijiga Mother Units to switch from meat to egg production. Demand for fresh eggs exceeds supply as indicated by the high price of eggs nationwide (Birr 15/egg in Jijiga town at farm gate and about Birr 13/egg in Addis.)

So far, 7 of the 8 Mother Units have successfully made the switch from dual to single purpose pullets for egg production using the Bovan breed – one is no longer functional. Although still in the early stages of rearing layers from pullets (which takes about 3 months) all MUs are performing against expectation. Of significant note, these Mother Units are now able to pay back their rescheduled loans and earn a profit as illustrated by the experience of Mrs Woinshet, a MU operator in Jijiga town.

In the Somali region the switch from mother units specializing in dual purpose Sasso pullets for meat, to specializing in egg production using the Bovan variety (also sold by EC) meant a complete re-think of the original model. This also entailed shifting focus, from an initial investment in host community businesses to a focus on refugee camp poultry raisers. There is also the possibility of a new Jijiga based business partner who is ready and willing to drive this model to scale for inclusive growth.

4.3.2 Lessons

Once again, let's revisit the assumptions that test the MSD approach in a protracted refugee context based on SHARPE's engagement in the poultry market system.

Do host and refugee communities have the purchasing power for the goods and services they need to improve their livelihoods and quality of life? The demand by poultry raisers in both the Gambella and Somali regions for more productive breeds is steadily increasing as evidenced by the increasing volume of Day-Old Chicks purchased (both Sasso and Bovan breeds) along with the expenses (feed, medicines) incurred to operate at a profit. There are comparatively fewer adopters in refugee camps now, but this is expected to grow in both regions: in Jijiga SHARPE staff estimate that there are at least 20 additional camp residents who are ready to invest in egg production enterprises; in Gambella there are also many refugees who are interested to adopt the dual-purpose Sasso model. In both cases the usual 500 DOCs model may need to be adapted to reduce the scale and make it more affordable for refugees. Issues around camp access for private sector (e.g., to deliver DOCs and feed to the refugees) and business licenses to allow refugees to run their businesses in the formal sector also need to be resolved.

Is there a business case for private companies to expand into new more distant markets with which they are largely unfamiliar? Ethio-Chicken's sales and services model has worked as well as was expected in Gambella in host communities because of the demand for live, market weight birds. The jury is still out on the potential of this production model in refugee communities – not because of consumer demand – but because of implementation delays resulting from access barriers to the camps. Ethio Chicken remains enthusiastic about the business opportunity in the Gambella region because of steadily increasing DOC sales since 2019.¹⁹ It will relocate its Gambella staff back to region in January 2023 after being temporarily reassigned to a neighboring region. Recently established local feed processors said, in interviews conducted with them during the field visit, that they see an opportunity to target Gambella's poultry subsector by formulating feed specifically for poultry raisers. This adds to the body of evidence in support of the business case.

In Somali region, the jury is still out as to whether Mother Units can successfully rear egg layers at an average productivity rate of 70% for a period of 90 weeks, the time when the flock is culled, and a new batch begins. Early evidence indicates that Mother Unit operators have the skills and the networks (access to inputs and vet services) to manage this higher risk/reward production model

¹⁹ EC's sales manager reported this trend in DOC sales in Gambella since 2019: 2,000 (2019), 45,000 (2020), 75,000 (2021) and 85,000 in 2022 even before the peak sales season in November.

Would recent refugee reforms agreed to by the GOE translate into the practical policies and programs? Reforms are needed most in host/refugee settings, like Gambella, where ethnic diversity requires the private sector to tailor its product/market mix to avoid ethnic tensions as much as possible. Lead firms need to work with local refugee partners with the rights to enter formal business relationships and can assure their suppliers of ready camp access as required. In settings, like the Somali region, where host/refugee communities share a similar cultural background and refugees have kinship relationships outside the camps the private sector has found temporary work around solutions to these access/licensing barriers with SHARPE’s support. Like Hello Cash agents, Mother Units will have to become formalized to operate legally. The GOE will need to establish a platform for continued private sector access when SHARPE is no longer there to help

Could the MSD approach in support of host/refugee business development complement a livelihood approach? The MSD approach encourages self-selection by local entrepreneurs to invest in business opportunities. These early adopters become role models for others with similar background/skills who choose to take a “wait and see” attitude before embracing the risks/costs of a new or upgraded business venture. SHARPE will study how the adoption process unfolds in Somali poultry to see how role models influence others – likely those with fewer resources -- to adopt egg production as a viable business. In Gambella, the aid and Government sectors purchased 21,630 pullets, which is 40% of the total of 45-day old pullets sold by the MUs, for free distribution to backyard poultry raisers inside the camps. This disrupts the role model/adopter process the MSD approach aims to facilitate. SHARPE will study the role of camp-based mother units in building its market when incentives of potential producing partners are distorted by free distribution.

4.4.3 The Way Forward

Based on experience to date, the SHARPE team can envisage a better functioning poultry market system for both eggs and meat in host/refugee communities in both Gambella and Somali regions over the next two years. Anticipated increases in the volume and value of both meat and egg production in both regions creates the conditions for lead firms to push innovation and scale up. Disease outbreaks are an ever-present risk in poultry production at all scales of production. As such, SHARPE and its partners must double down on building resilience into its support for all poultry raisers through breed selection, continuous training in biosecurity, early disease detection, rapid response and treatment. SHARPE should also investigate the eligibility of insurance products for small scale poultry raisers.

The business models will differ based on the market context. In Gambella, the original Ethio-Chicken model – Mother Unit production of 45-day pullets for sale to backyard poultry raisers to grow out as market weight live birds -- has proven to work. It can be scaled up by existing Mother Unit and new ones on-boarded in both host and refugee communities. Ethio-Chicken will drive this process with SHARPE doubling down on its efforts to address the still unresolved issues of access to legal barriers for private firms to engage directly in camps with Mother Units as the lack of business licenses for refugee businesses will continue to be a constraint for Mother Units established in refugee communities.

In the Somali region, the business model will evolve from a lead firm driven sales/service model alone to also include a contract farming model now that Mother Units have specialized in egg production. *Figure 11: Innovation in Somali Region Poultry Market System Structure and Relationships* shows the likely addition of an “egg hub” where a lead firm sub-contracts egg producers to source larger volume of eggs than he can do in his own farm for sales in both domestic and cross border markets in Somalia. This will give poultry raisers two channels in which to position their enterprise.

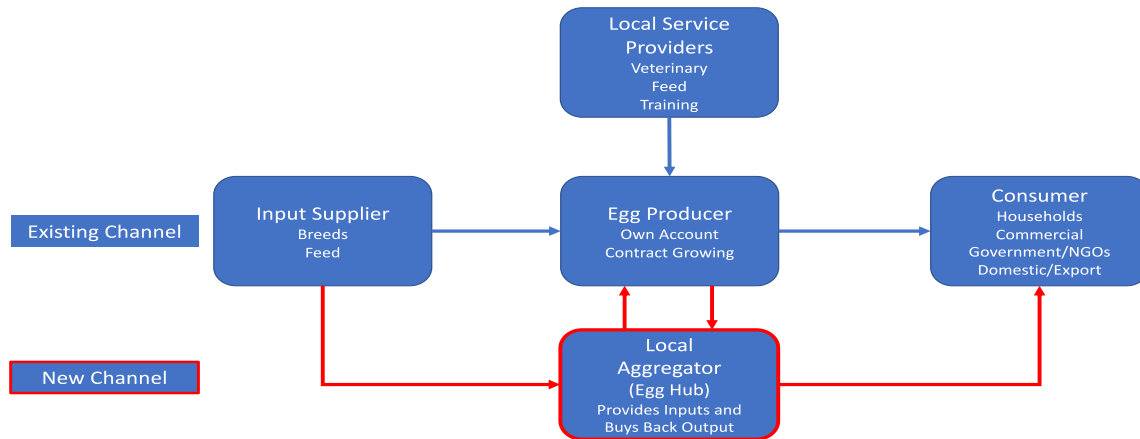


Figure 11: Innovation in Somali Region Poultry Market System Structure and Relationships

SHARPE should continue to be a strategic partner in this scale up process although its role should change from its focus in the core of the market – supporting lead firms to advance their business models – to the supporting and rules functions in the market system. This change in SHARPE’s role assumes that lead poultry firms can identify, organize, and support existing and new egg production enterprises on their own. SHARPE’s new role will help to build the local service economy in support of the poultry sector by focusing on the following actions:

- Licensing requirements for agro-vets to comply with government regulations for poultry
- Skills upgrading for poultry raisers when shifting from traditional to modern poultry raising methods.
- Identify additional sources of vet services to provide on-call TA as and when needed.
- Link poultry producers to local sources of feed formulated specifically for poultry
- Foster coordination among and between poultry raisers to buy and sell in bulk
- Ensure all parties are engaged in formulating contracting rules and responsibilities
- Link egg producers with financing options for expanded egg production
- Investigate appropriate insurance products for Mother Units operating at scale.

4.4 Energy

4.4.1 Household Solar Kits and Solar Kiosks

Partnership objective and deal structure: SHARPE’s two partners in this space – Hello Solar and FibreMart – are off-grid energy solutions providers with products that target energy deficit communities as is typical of host and refugee communities where SHARPE works.

Hello Solar is an Addis-based company which offers household energy solar kits used for lighting and charging cellphones. The solar kits are assembled in Ethiopia from imported components. The kits sell for an average of Birr 4,000 and come with a two-year warranty and after sales service. Customers are

required to make a down payment of Birr 1,500 with affordable “pay-as-you-go” monthly instalments paid through Hello Cash.

FibreMart is an Ethiopian company based in Addis which offers two types of solar energy kiosks: one with a 50W capacity priced at \$3,500 for use as a charging hub in a community; and another with a 450W capacity priced at \$5,100 with enough power for productive applications such as running a refrigerator or small electric appliances such as a hair clipper. The fibreglass kiosks are constructed in Ethiopia and outfitted with imported solar panels. Payment terms include a down payment and monthly instalments paid through Hello Cash.

The objective of both partnerships is to improve access to affordable solar energy for both household and more productive uses by creating a last mile distribution system to host and refugee communities. Households who purchase the Hello Solar energy kits will be able to reduce their expenditure on more expensive sources of energy for lighting (e.g., diesel, batteries, kerosene) estimated at Birr 4,000 per year²⁰, the costs of one solar kit. The energy kiosk operator can grow his or her business by lowering the cost of energy (e.g., retail and barbershops are the early adopters of a kiosk) and by offering a fee based “charging services” for households without a source of energy.



A Hello Solar kit is installed by Sahara Omar and her daughter in Kebribeyah camp, Jijiga

SHARPE’s partnership model with both Hello Solar and FibreMart share similar features as is illustrated in *Figure 12: Energy Solution Providers/SHARPE Partnership Model*. These energy products require forex for the import of key components (Hello Solar) and solar panels (FibreMart). SHARPE covered 50% of import costs pegged to the volume of kits (2,500) and kiosks (15) required to test demand and the viability/scalability of the last mile distribution systems of both partners. This has implications for the way forward – discussed below – as MSD programs do/should not provide capital over the long term.

²⁰ Reference SHARPE Hello Solar Fact Sheet which estimates an average of 8 hours daily energy use.

SHARPE played a key role in this, as in all partnerships, in identifying eligible agents/operators for the lead firms. Once the right people were selected by the lead firms and placed in strategic locations, SHARPE shared the costs -- on a 50/50 -- basis to establish and staff a local presence in Jijiga and Dollo Ado (Hello Solar and FibreMart) and in Gambella (FibreMart). The lead firms covered 100% of the costs to train Hello Cash agents and energy kiosk operators in all aspects of the business. SHARPE covered 100% of the costs to organize stakeholders' events underwrite marketing costs an especially important financial support to Hello Solar which uses a door-to-door sales strategy.

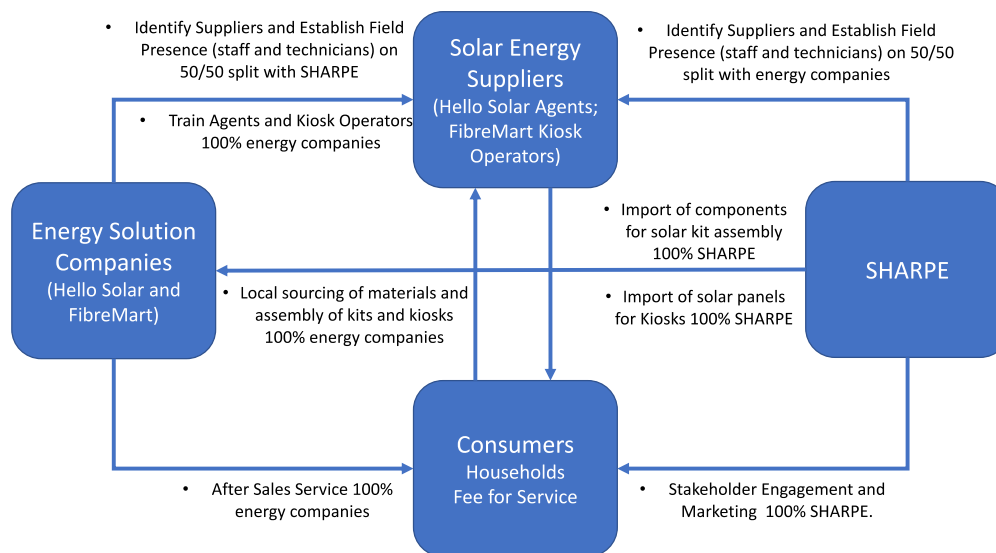


Figure 12: Energy Solution Providers/SHARPE Partnership Model

Performance: As of June 2022, FibreMart had identified 15 energy kiosk operators: 4 in Jijiga, 6 in Dollo Ado and 5 in Gambella. Of these 15 operators, 11 are refugees: 13 own retail shops and 2 are barbers. The first kiosks are expected to be delivered in Gambella in November 2022.

The Hello Solar/SHARPE partnership, on the other hand, has a two-year track record of experience. Implementation began in Jijiga as this was the most logical location to test demand and the distribution system. As of June 2022, a total of 504 solar kits had been sold, with the vast majority sold to households in host communities (489 units) and far fewer sold to refugee households (15). Market research carried out by Hello Solar and SHARPE indicated that all households liked the quality of the kits, its warranty protection, and the instalment payment model. When comparing cheaper knockoffs imported from Somali, consumers reported that even though Hello Solar were 4 times more expensive they lasted at least 4 times longer and delivered more value than the cheaper alternatives.

Customer research also revealed that the Birr 1,500 down payment was a major barrier to uptake by refugee households. Hello Solar and SHARPE agreed to change the payment terms by reducing the down payment to Birr 500 and allowing for a longer payment period for refugee customers. These changes were recently introduced and so it is premature to determine if changing the payment terms has resulted in increased refugee sales.

4.4.2 Lessons

Let's review how SHARPE's experience with off-grid energy solutions has informed the assumptions on the use of the MSD approach in a protracted refugee context.

Do host and refugee communities have the purchasing power for the goods and services they need to improve their livelihoods and quality of life? Sales of household solar kits among host community buyers have exceeded expectations. The Hello Solar agent in Kebribeyah sold his allocation of solar kits in two weeks with a waiting list for a total of 60 units. Households in host communities see the value in quality over price (e.g., cheap imported knockoffs) and can manage the upfront down payment. A test of refugee willingness and ability to pay for more costly/better quality solar kits awaits sales data among refugee consumers under the revised payment terms which include a reduced down payment and longer repayment period.

Is there a business case for private companies to expand into new more distant markets with which they are largely unfamiliar? Off-grid energy solutions providers target energy deficit locations which are typically distant from market centers. As such, Hello Solar and FibreMart are ready made partners for SHARPE; however, each partner must evaluate the business case for targeting host/refugee communities against other energy deficit locations in the country. Demand for solar kits is high in both host and refugee communities; however, sales are lagging among refugees due their inability to make a high advance payment. Hello Solar is pilot testing a new payment scheme and will evaluate its impact on sales and its costing/pricing model. A valid test of the business case to serve different customer segments in the same location takes time.

Would recent refugee reforms agreed to by the GOE translate into the practical policies and programs? Formalisation of Hello Solar agents in refugee camps face the same legal barriers previously noted in the case Hello Cash refugee agents.

Could the MSD approach in support of host/refugee business development complement a livelihood approach? On-grid energy solutions for host and refugee communities requires major investments in infrastructure. There has been talk in the aid sector on mini-grid solutions for refugee camps but so far, little action. While these energy solutions may be temporary, SHARPE's role has been to create/build effective demand for energy solutions. This information can be used by planners of more permanent energy solutions.

4.4.3 The Way Forward

Hello Solar will need until early 2023 to achieve its sales targets of 2,500 solar kits in Jijiga and Dollo Ado under its agreement with SHARPE. An increasing percentage of sales will target refugee households under the new payment terms now being tested.

Hello Solar's product depends on imported components which are not likely to be replaced by locally manufactured substitutes anytime soon. The current gap between demand and supply of solar kits may be due to any number of reasons: possibly supply chain disruptions or more likely the lack of capital for expansion. SHARPE chose to cover these dollar costs to facilitate Hello Solar's entry into host/refugee communities knowing that it could not be a source of the capital required for expansion.

SHARPE has and should continue to actively link Hello Solar to other potential sources of capital such as impact investors²¹ and others with climate change agendas.

FibreMart's product depends on imported fiberglass and solar panel. SHARPE may consider working with FibreMart to find locally available materials for kiosk construction once FibreMart's energy kiosk has demonstrated a track record of success.

4.5. Livestock: Sheep and Goats

At the time of this review, SHARPE was still in the pre-operation stage of its work in this market system with its primary objective to enable both host and refugee communities to raise healthier animals, increase rearing cycles per year by reducing the duration per cycle and sell more sheep and goats per year in both domestic and export markets.

SHARPE staff have links with many local abattoirs based on prior relationships to joining SHARPE. These include abattoirs that primarily source larger, healthy animals for slaughter to meet domestic demand. SHARPE has recently entered a Memorandum of Understanding with Modjo Modern Abattoir, PLC. which seeks reliable sources of young sheep and goats for export to the Middle East. SHARPE's role is to organize and backstop sheep and goat collection and fattening centers operated by its members with Modjo abattoir providing technical assistance on standards compliant fattening practices and regularly source shoats that meet these standards.

SHARPE has identified 11 new business partners engaged in sheep and goat fattening and trading: 2 in Dollo Ado, 5 in Gambella and 4 in Jijiga. Three of these are refugee owned and operated.

4.6. Fisheries

While interesting in concept – to introduce a cold chain in fish trading from source to consumer – this intervention hasn't worked in practice. SHARPE has installed solar powered freezers with three women traders/restaurant owners in the Tierkidi refugee camp; one in Jewi camp; one in the host community in Abobo and two joint host-refugee businesses in Dollo Ado (Buramino and Melkadida). While these women may do some fish trading on occasion, the freezers primarily benefit their restaurants. These interventions have not had much, if any, impact on changing the nature of fish trading in the region but is impacting positively on the businesses and the incomes of the business owners.



A trader inside Tierkidi camp, Gambella with a solar powered freezer to boost her business

²¹ SHARPE introduced Hello Solar leadership to the Refugee Investment Network, RIN, which is looking for impact and equity investment opportunities into refugee focused businesses

5. LESSONS PORTFOLIO WIDE

5.1 Why the Private Sector Choose to Partner with SHARPE.

The many reasons why a private firm may be unlikely to serve distant, unfamiliar markets – low consumer purchasing power, lack of local knowledge, business models ill-suited to the local context – need to be offset against the reasons why they would. SHARPE’s two years of working with private sector partners of different size, sophistication and reach found that there are several reasons why these firms choose to explore and invest in opportunities in refugee hosting woredas. These reasons include:

- Large national firms – such as Addis-based Ethio Chicken and Jijiga-based Shabelle Bank – face competitive pressures in larger markets with comparatively easier access and must seriously consider a market development strategy to grow (same product/new market) because of limited opportunities in already saturated markets.
- Some private firms target distant markets with poor infrastructure -- such as Addis-based off-grid energy solutions providers Hello Solar and FibreMart -- because they offer products and solutions with the right fit for consumers in these settings.
- Some private firms – such as Shayashone and Ethio Feed -- are organized around a social development vision, a ‘do good/do well’ business strategy using an inclusive business model to advance their vision and strategy.
- Many regional entrepreneurs doing business in the Somali and Gambella regions – such as agrovets -- see growth opportunities through geographic expansion by serving large and densely populated refugee camps with products they need.

These firms choose to invest for another compelling reason: to capture the “first mover advantage” which was either made faster, better, deeper, or even possible, with the type of support provided by SHARPE. Shabelle Bank accelerated and deepened its first mover advantage in the Somali region into more distant host/refugee communities at a time of increasing competition in the DFS/payments market segment. Similarly, Ethio Chicken was able to accelerate its learning curve as to which region offered the best potential for its dual-purpose pullet production/sales model. In the cases of Hello Solar, FibreMart, Ethio Feed and Shayashone, SHARPE’s knowledge of the regions and its offer of support urged these firms to seek the “first mover advantage” with their existing products: A PICS bag, Shayashone’s leading product, works in locations with surplus grain and pests; off-grid energy solutions for household and productive use work best in energy deficit location; and, formulated animal feed works for users with prior knowledge of feed benefits but limited/costly access.

Evidence of performance – previously unpacked in this review – shows early, yet promising, signs that private sector investments are paying off. Shabelle Bank confirmed that registered Hello Cash customers are active “bankable” users with underserved demand across all segments especially in refugee communities due to their high cost to transact with vendors in traditional ways. Host and refugee communities are a source of revenue and FOREX from the Somali diaspora. Ethio Chicken discovered that Gambella offered a much more promising market for its pullet production model than Jijiga because of local dietary preferences. At the same time, SHARPE discovered the untapped potential in Jijiga/Dollo Ado egg market and will re-orient its poultry intervention to link experienced poultry raisers – many who reside in refugee camps – with these markets working either with Ethio Chicken or another Somali region local lead firm.

Hello Solar discovered that consumers value quality over price especially when the product is bundled with a two-year warranty, an instalment payment system and after sales service. Demand for their household solar kits is greater than they can currently supply. All the agro-vets are enjoying increased sales and investing more to develop a sales/service business model by engaging agents or setting up retail outlets in refugee hosting woredas. Five among them are investing in a new wholesale business in partnership with Shayashone because they are bullish on the size and profitability of the input supply markets, they already serve.

5.2. Why the MSD approach is fit for the purpose of developing practical, private sector driven models in a traditional humanitarian context.

SHARPE's experience has shown that private firms seek, and are willing to invest, in the first mover advantage in new, distant, and unfamiliar markets including refugee hosting woredas. This approach can only work effectively when a private firm sees an MSD program implementor as a strategic partner as opposed to a conduit for donor funding. This is a challenge in Ethiopia's long standing donor rich environment especially in the humanitarian/refugee space. The review found that SHARPE has been effective at positioning itself as a strategic partner with its private sector partners.

This starts by applying MSD principles in partner selection and formulating partnership deals. MSD principles must signal to prospective partners that the support on offer is designed to advance their solutions rather than recruit them to advance a program's ready-made solutions and related business models used elsewhere. SHARPE has done this effectively.

All partners were selected because of their shared vision with SHARPE on inclusive growth in refugee hosting woredas. All partnerships were based on building on the partner's agenda using local ideas and solutions. Partnership deals were structured around clear mutual commitments of time and resources with much of SHARPE's role in strengthening the partner's incentives and capacity for success.

Upfront market research and related business modeling offers, at best, "guesstimates" on how the market will respond to the new ideas being introduced. As such, MSD programs must be flexible, adaptive, and responsive, and this has been demonstrated by the many adaptations SHARPE has made in its partnerships over time.

The nature and type of an MSD's program support is designed to address, in large part, the high transactions costs and associated risks firms will face when seeking the first mover advantage in distant and unfamiliar settings. It takes time and money to search for local partners and future customers, to enter deals and then to enforce these deals when they don't go as agreed. SHARPE has been organized, staffed, and managed so that it can deliver these benefits to their partners.

SHARPE invested in getting smart about economic sub/sectors with the best inclusive growth potential based on historical trends and future opportunities. While doing so, they met with key stakeholders in the market system and listened to their perspectives: from policy makers to rural producers and consumers; from host and refugee communities; and, from women and men. Before seeking partners, SHARPE was reasonably well informed about stakeholder interests and where they aligned or diverged around inclusive growth.

The review found that SHARPE was effective in lowering their partners high transaction costs at market entry largely based on the evidence of partners continued investments in a sales/service business model and their last mile distribution and sales network²². Three cases previously discussed

²² SHARPE did not measure the actual costs savings of its partners

illustrate this point. SHARPE was instrumental in screening qualified new Shabelle Bank Hello Cash agents and placing them in strategic locations because its team's knowledge of local markets. A total of 32 pullet producing Mother Units have been established – eighteen (18) in Gambella and fourteen (14) in Somali (all in Jijiga) – and all but six remain in operation. This success rate is largely due to SHARPE's due diligence in searching and screening local poultry raisers who met Ethio-Chicken's selection criteria. Alworo Beher expanded its certified maize seed contract growing from 11 to 20 local maize farmers partly because of the role SHARPE played in mediating disputes on pricing that arose in the first growing season.

5.3. Why private firms will invest in building new markets and forming long term business/trading relationships with local entrepreneurs.

Hello Cash agents, pullet raising mother units, backyard producers of live birds, specialized egg producers and agro-vets have proven they can run economically viable businesses based on prior experience when they are linked into the wider market system. SHARPE data shows that comparably fewer refugee community consumers and suppliers of goods and services have benefitted from SHARPE's private sector partners.

- Hello Cash customers total 80% in host and 20% in refugee communities²³.
- Agro-vets customers total 70% in host and 30% in refugee communities²⁴.
- Customers of pullet producing mother units total 62% in host and 38% in refugee communities²⁵ with most refugee receiving free pullets as part of NGO livelihood programs.

There are good reasons to explain these differences, some more self-evident than others:

- It is self-evident that firms must first test the feasibility of their business model in town centers and nearby refugee hosting communities before entering refugee communities. Experience taught Hello Solar, for example, that it would have to adjust its business model by dropping its upfront down-payment and extending the payment terms before launching its product in refugee communities. Agro-vets needed to establish agent networks before they could reach more distant markets. Ethio Chicken learned that its decentralized production and distribution model based on the dual-purpose Sasso breed was a poor fit with the dietary preferences and food preparation practices of Somali consumers.
- Firms entering the Gambella market must dig below the surface to understand the ethnic differences between host and refugee communities and plan their market entry accordingly. SHARPE, too, had to carefully consider how to allocate its time and resources to avoid causing ethnic tensions to flare.
- The GOE's appetite to implement a rights-based refugee agenda waned considerably between the time they became a signatory to UNHCR's Comprehensive Refugee Response Framework and the Global Compact (date here) and when SHARPE was able to commence the implementation of activities, these were significantly slowed by the pandemic. Private firms would be unaware of the GOE's refugee reforms and implications on doing business in refugee hosting woredas without SHARPE as a partner. SHARPE was only allowed to work in the refugee camps by RSS in January 2022, only nine months prior to this review and 28 months after the launch of the programme.

²³ Table 2 of the main report shows a total of 69,009 registered users with 13,802 refugee users for an 80/20 split

²⁴ See last paragraph page 9

²⁵ See first paragraph page 15

Only a few requests for business licenses for camp-based agents, agro-vets, animal fattening and pullet raising Mother Units have been approved by the RSS, with long delays between request and approval.

5.4 Why an MSD approach could complement livelihood approaches in support of host/refugee business development. This starts with an acknowledgement of their differences between the two approaches.

The MSD approach is designed to create opportunities for individuals to *self-select* by their readiness to invest in new ideas (early adopters) who, in turn, become role models for spreading these ideas to future adopters with a lower tolerance for risk. Whereas the livelihood approach provides direct support through free distribution to a *pre-defined target group* who meet the eligibility criteria set by the program.

Livelihoods practitioners perceive the MSD approach as insufficiently poverty focused by supporting the better off based on the assumption that benefits will trickle down to the less fortunate. Whereas MSD practitioners see the livelihood approach as one that distorts incentives and creates dependencies. Local sourcing of pullets by NGOs for free distribution to refugees to start income generating activity (IGA) illustrates this point. While NGO sourcing is good for the pullet raising Mother Unit, and possibly good for refugees,²⁶ it effectively blocks the buyer/seller relationship depriving refugee consumers a voice in the market system.

*Figure 13: Diffusion of Innovation*²⁷ accurately represents an MSD practitioners' belief that this approach is focused on poverty reduction inclusive of vulnerable groups. The figure shows the characteristics of adopters at different stages in the diffusion process. Early adopters can embrace more risk to try something new because these individuals typically have more resources including capital and/or a past track record of success in trying new ideas. The early majority and late majority are "fence sitters" who will try something new only after they see the proof of success. These are individuals with a lower risk tolerance which often equates with less resources of both money and experience.

²⁶ The TOR did not include a comparative assessment of the two approaches in creating a durable source of income for refugee populations.

²⁷ *Diffusion of Innovations*, Everett Rogers, 1962

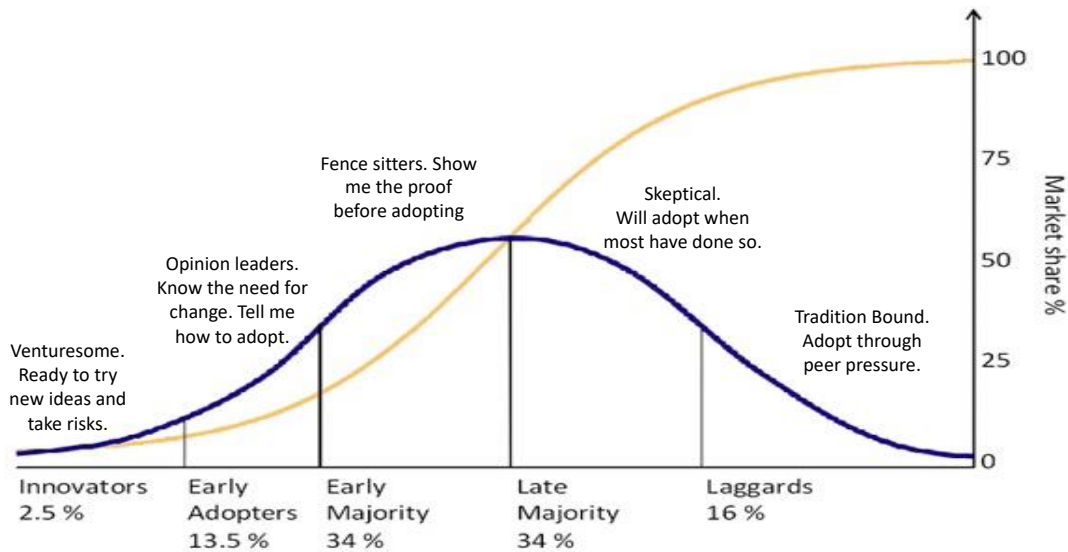


Figure 13: Diffusion of Innovation

MSD programs assume that when the early majority adopts – the apex of the blue curve in the figure – momentum builds for continued adoption by the other groups as the once new and risky idea becomes the norm. After two years of sustained implementation, SHARPE has reached early adopters in host and refugee communities except for Hello Cash where active users exhibit the characteristics of the early majority in the Somali region.

MSD practitioners are acutely aware of the fact that the context dictates the pace of adoption. The pace of innovation adoption will be much slower in refugee hosting woredas compared to more mature markets elsewhere in Ethiopia. The pace of adoption will be even slower in refugee communities where there is less purchasing power and access to goods and services resulting from the very slow pace of refugee reforms.

MSD programs use a range of tactics to accelerate the change process in shallow and stressed markets by investing in awareness raising, pilot testing ideas through demonstrations, supporting role models to influence their peers, and directly delivering a service whether its cost-sharing the capital required to construct a chicken house, or equip a startup feed mill with machinery. Some of these tactics are evident in SHARPE’s portfolio of partnerships.

SHARPE could undertake several activities to encourage more complementarity with NGO practitioners of the livelihood approach.

- Encourage an exchange of ideas with livelihoods practitioners and their donor funders. A starting point might be exploring how targeting and self-selection could complement each other.
- Propose joint research studies with humanitarian NGOs on pullet raising in refugee camps to examine their continuity and factors of success and failure.
- Propose a joint study with relevant aid sector organizations on the efficacy of free distribution of goods and services when these are available in markets in refugee hosting woredas.
- Formulate and implement a communications strategy targeting different audiences on the strengths and limits of the MSD approach in protracted refugee settings. Fact Sheets are effective forms to communicate success to audiences already supportive and those who are ill-informed about the strengths and limits of the MSD approach. SHARPE might consider multi-media forms of communication to give voice to local enterprises on their perspectives on adopting new ideas and entering new relationships.

6. RECOMMENDATIONS

6.1: More Time the More Valuable the Lessons

SHARPE needs more time to fully realize its original intent of modeling a new approach, creating impact while also generating invaluable lessons to the humanitarian aid sector on how to foster greater economic integration in a protracted refugee context. Despite many implementation days beyond SHARPE's control, the program has exploded some of the myths and drawn invaluable lessons about the readiness of the private sector to enter and develop markets for their products and services to and beyond the last mile into refugee communities.

So far, these lessons have been informed by a small sample of active partnerships in DFS, poultry, agro-vets, solar energy with tested and replicable business models with scale potential. New partnerships are ready for implementation in specialized egg production (Somali region refugee camps), agro-vet inputs wholesaling (Shayashone), domestic and export livestock markets (links between collection/fattening centers and abattoirs) and concentrated animal feed production (Ethio Feed).

With more time, SHARPE's overall portfolio of subsector engagements and private sector partnerships offers FCDO a tremendous opportunity to generate invaluable lessons from a much larger and more robust sample the aid sector can use in its consideration of integrating an MSD component in its refugee support policies, strategies, and programs.

Time is a fundamental ingredient in an effective MSD program. *Figure 14: Positioning SHARPE in Wider MSD Program Experience* shows that best practice MSD programs go through two distinct stages of implementation to achieve impact at scale.

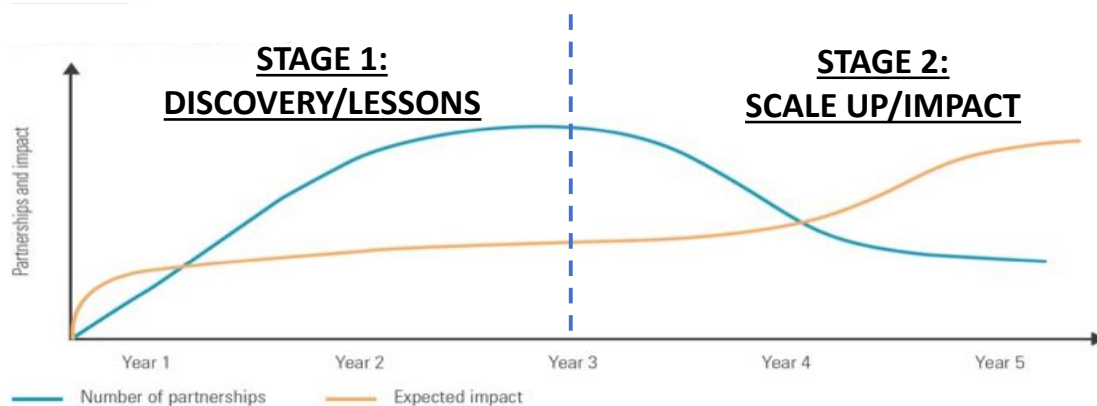


Figure 14: Positioning SHARPE in the Wider MSD Program Experience

- *Stage 1: Discovery/Lessons*: This is the stage when an MSD program discovers what works, doesn't work and why. It's a stage of success and failure with frequent adaptation of business models based on actual market feedback on the innovation. In this stage, an MSD program works with multiple partners in its chosen sectors of engagement. These are private sector partners who are willing to invest in their own innovations with uncertain returns. It takes time to find the right partners and enter cost-sharing and mutually beneficial partnerships designed to advance inclusive growth. This stage can take up to 36 months of implementation depending on the country and market context. At the conclusion of this stage, the program expects to have several business models proven to be effective, adaptable, and scalable. MSD programs position themselves as partners in innovation with lead firms by buying down risks through several actions: market research, information, linkages between all players in the value chain, and cost-share support including capital expenditures, subsidizing new staff required to advance the innovation.

- *Stage 2: Scale Up/Impact:* MSD programs expect to enter this stage with commercially feasible and scalable business models proven to stimulate inclusive growth. Market system practitioners measure scale against two dimensions: breadth is when more qualified users adopt the innovation and make it their own; and depth is when more market functions and players crowd into the system to support the innovation. In this stage, an MSD program will have fewer of its original partners (some will drop out for various reasons) as well as new partners, some performing the same function as stage 1 partners, and others performing new functions. The MSD program role changes with its original partners from direct to indirect support; it no longer cost shares its core business but instead supports them to be subsector influencers by documenting and sharing their experience with industry stakeholders. The program will support new, often competing firms, to adopt or adapt the proven business models in their markets but with fewer program resources now that the risks and benefits are known. In this stage, the program leverages its knowledge and that of its partners to crowd in more system functions/players in support of the innovation because of its proven economic and social value. New partners may include services from bank, consultants, equipment suppliers and/or formal/informal rules setters/enforcers to enable the innovation to achieve more impact at scale.

This background on MSD experience offers the necessary backdrop to address three questions: Where is SHARPE positioned in these two stages at the time of this review? Where should SHARPE's portfolio of interventions focus with additional time? Why is more experience needed to inform the humanitarian aid sector on the use of the MSD approach in protracted refugee settings?

Where is SHARPE positioned? SHARPE's portfolio of interventions is positioned at different points in stage 1. Some interventions are ready, but none have moved into stage 2 with the clear exception of DFS/Hello Cash serving host communities in the Somali region. SHARPE has made considerably more progress in testing the feasibility and scalability of business models in host than in refugee communities. SHARPE's portfolio serving refugee communities is positioned mid-way in stage 1 for reasons related to business model adaptations in line with refugee purchasing power and of course delays due to access and the slow progress of implementing reforms. SHARPE's portfolio serving host communities -- DFS/Hello Cash, Agro-Vets and Hello Solar in the Somali region and Agro-Vets, Poultry in Gambella -- is positioned near the end of stage 1 and are good candidates for scale up with the evidence to support this position. SHARPE's new partnerships in energy kiosks, inputs market wholesaling, concentrated feed and animal collection/fattening are in the early stages of discovery and will need at least 18 months to discover what works/what doesn't work and why. SHARPE's partnership with Shayashone on wholesaling will enable SHARPE's agro-vet partners to accelerate entry into stage 2.

Where should SHARPE focus its portfolio? First and foremost, SHARPE must focus its portfolio on adapting all business models in its portfolio to the refugee context apart from dual-purpose poultry intervention which is proving to be feasible and scalable in Gambella refugee communities. More time would enable Hello Solar to complete a valid test of new payment terms for a product in demand by refugees in the Somali region. Specialization in egg production in the Somali region looks promising but needs more testing with more local producers to prove its feasibility/scalability. Agro-Vets are poised to expand into refugee communities in both the Somali and Gambella region provided prospective camp-based partners can operate legally. Second and equally important, SHARPE should not add new subsectors of engagements beyond those in which it is already engaged. There is not enough time to select and research new subsectors for opportunities, find partners ready and willing to test their innovations and start a discovery process through its ups and downs.

Why is more experience needed to inform the humanitarian aid sector on the use of the MSD approach in protracted refugee settings? There has been much debate within the humanitarian aid sector on the role of markets and private sector engagement in protracted refugee settings. Yet, there have been few case studies on applying an MSD approach in protracted refugee settings beyond the pilot stage of implementation.²⁸ The lessons drawn from these efforts while interesting and useful are too short term and too tentative to draw sufficiently robust conclusions to inform policy and programs. This speaks to a wider problem in humanitarian aid sector funding arrangements which are typically based on one-year renewable budgets with uncertainty of continued funding over time. This places burdens on staff and makes it challenging to commit the resources needed to generate valuable lessons from MSD programs.

6. 2: Private Sector Pathway to Refugee Communities

Part of SHARPE’s mission is to support the GOE to advance the reform agenda. The RRS, however, only has an administrative mechanism to work with NGOs and with UNHCR partners. There is no mechanism for the GOE/RRS to work with the private sector, in a refugee context, including DAI-Global, FCDO’s private sector implementing partner for SHARPE. Although RRS has created a special arrangement with SHARPE to allow camp access it has proved very challenging to get a formal agreement in place with the RRS as it has with other humanitarian aid sector partners. This has caused confusion and delays. The UN, FCDO and the wider humanitarian aid sector should work with the RRS and relevant GOE departments to create a mechanism or a pathway for the private sector into refugee communities. What SHARPE does now for the private sector – securing business licenses for refugee enterprise, ensuring delivery of DOCs to refugee pullet producers, securing official access to refugee camps – needs to be formalized otherwise private firms will likely stop at host communities where it can do business legally. SHARPE can facilitate and inform this process of creating a private sector pathway into refugee camps by bringing key private sector actor into the discussion and informing the discussion with relevant an actionable information.



Mrs Woinshet, a host Mother Unit owner in Jijiga

²⁸ Evaluation of Market Systems Development Interventions for Refugee and Host Communities in Jijiga, Ethiopia, ILO, May 2019. Demonstrating a Market Systems Approach in Bidibidi and Palorinya Settlements, Mercy Corps, December 2018

Annex 1

SHARPE Programme Review

Terms of Reference

Introduction

The Strengthening Host and Refugee Populations in Ethiopia (SHARPE) programme is funded by the UK Government's Foreign, Commonwealth and Development Office (FCDO), and runs for 3.5 years. SHARPE is designed to support the Government of Ethiopia (GoE) to implement the pledges made in the Comprehensive Refugee Response Framework (CRRF), the Refugee Proclamation and the pledges made at the 2019 Global Refugee Forum.

SHARPE operates in three refugee hosting regions in Ethiopia – Dollo Ado and Jijiga in the Somali region which host approximately 182,000 and 39,000 Somali refugees respectively; and Gambella which hosts approximately 397,000 South Sudanese refugees. The SHARPE programme started in September 2019 and is currently due to close in March 2023.

SHARPE uses a market systems development approach to promote increased self-reliance and economic opportunities for refugees and host communities through the piloting and scaling of interventions across different sectors – finance and business development support services; crops; livestock; fisheries; labour (self-employment); and the aid sector. This approach is based upon understanding the economic barriers that refugee and host communities face, and working with key stakeholders – including businesses, government and service providers - to make markets work better for people in these regions. SHARPE conducts market analysis and offers support to market actors through technical assistance, capacity building and financing. In doing so, SHARPE aims to improve the quality of life and reduce vulnerability of refugees and host communities in the peripheral regions of Ethiopia.

With SHARPE entering what may be its final year, DAI would like to commission a review of the SHARPE programme.

Background

The MSD approach consists of supporting market systems by developing interventions that address constraints at three levels of the market: transactions (where supply and demand of products and services take place); supporting functions (support services and infrastructure that enable the transactions); rules (policies and norms that govern the market system). The programme acts as a market facilitator, building or strengthening linkages between existing market actors and catalysing systemic change in behaviour. Rather than intervening directly in the market or creating new institutions, this means consistently working through and building capacity of existing local institutions. The aim is to leave behind much stronger market linkages and an institutional foundation to continue promoting the well-functioning and inclusiveness of the market system.²⁹

²⁹ SHARPE, 2019.

SHARPE's research³⁰ has recognised that there are many characteristics of these contexts that influence how an MSD approach can be applied. These can include, among others, a focus on areas with limited economic potential, economic disincentives and legal impediments to economic activity, market distortions, and the persistence of conflict.

Nevertheless, there has been increasing interest lately in applying an MSD approach in order to benefit refugees and refugee hosting areas. The drivers of this focus are various, but include reductions in humanitarian aid flows, regulatory reforms in host country that increasingly permit refugees to engage in legal economic activities, and the recognition that many of the previously used approaches for supporting refugee livelihoods have had limited sustainability and impact. Moreover, there has been recent interest in understanding how the aid sector can support private sector engagement in fragile and conflict-affected environments. One recent USAID-funded paper on the topic was among the five most-downloaded resources on MarketLinks in 2021 despite only being published in October 2021, suggesting there is substantial interest in the topic.³¹

The SHARPE Scoping Study, commissioned by the FCDO in 2017, recommended that, 'as a pioneering and experimental programme, SHARPE should be considered as much for its learning opportunities as its impacts within the programme life-cycle'. The use of the market systems development (MSD) approach in situations of protracted displacement is relatively new. Much of the experience of applying a market systems approach is in more traditional economic growth fields, such as agriculture, and often over periods of time that are longer than 3.5 years. Due to the nature of market systems work, partnering with others to facilitate market change and growth, MSD programmes usually have a longer time-frame, often five years or longer. There is a need, therefore, to understand the nature of SHARPE supported interventions in these different market contexts, to examine the progress made to date, the challenges being faced and assess the feasibility of greater achievements in the longer term.

It is also important to review and discuss the SHARPE experience within the context of the overall aid sector and the goal of aid sector reform.

Purpose of Assignment

SHARPE aims This review will do so via the following goals:

1. **Identify the successful aspects of SHARPE's approach.** SHARPE has had to continually adapt to the challenges of working in three very different refugee hosting contexts. An initial focus on sectors and lead firms has changed to an approach that is more area-based and working with small regional businesses. A focus on value chains and sectors has not always been possible in these contexts, given the early stages of business and market development in the regions where SHARPE works. This part of the review will seek to understand, analyse and document: a) the strategic and operational elements of the SHARPE MSD approach (e.g. how sub-sectors [maize, shoats, poultry, etc] and strategies [value chain, geographic areas] were selected; how interventions were designed (e.g., results chains, targets), partners selected (e.g., will/skill aligned with SHARPE objectives), partnerships formalised (e.g., deal notes), and supported (e.g., type and structure of support); b) the internal processes and information used to adaptively manage interventions and actions towards success; and, c) which specific interventions have proved most effective and/or least effective, and why. Ex-ante, success is anticipated to be

³⁰ MarketShare Associates, (2020). SHARPE Learning Product #1: Applying the MSD Approach with Refugees & Host Communities, DAI and FCDO.

³¹ Maor et al. (2021). [Primer on Private Sector Engagement in Conflict-Affected Situations](#). USAID.

defined in terms of the level of sustainable reach and (preliminary) impact achieved. This review will look at SHARPE from an overall portfolio view, seeking to draw from other more specific learning pieces and studies rather than duplicate (e.g. planned study on financial inclusion). If relevant, the methodology for understanding SHARPE's approach can draw on inspiration from other recent analysis of MSD-supported business models,³² as well as from some analysis of other refugee livelihoods focused projects being implemented in the same regions as SHARPE.

2. **Determine what challenges SHARPE has faced.** Applying an MSD approach to benefit refugees and host communities is not easy. The review will identify the key challenges that SHARPE has faced in pursuing the goal of supporting meaningful economic self-reliance, where it has effectively overcome them and where challenges remain. This will include challenges relating to the subsectors chosen for engagement and the nature and operations of the humanitarian aid sector, the context in which SHARPE is working, etc.
3. **Determine what impact SHARPE has created to date.** SHARPE is highly innovative in its design, which reinforces the need for SHARPE to generate learning and new data / evidence and consciously contribute to better understanding how to successfully apply the MSD approach in weak markets in protracted refugee settings. SHARPE has been operating for a relatively short period of time in a difficult context. Nevertheless, for this review to help inform programming decisions elsewhere, the review must effectively summarise the impacts that SHARPE has created. Wherever possible, these will be disaggregated by type of beneficiary (e.g., refugee or host community member), sex, age, socioeconomic background, sector, geographic location, etc.) Given the current state of implementation, the focus will at times need to be on early signs of desired market system outcomes and related impact rather than on the full impact created by completed interventions.
4. **Determine what lessons have been learned that are applicable to future refugee-oriented MSD programming.** There is a growing body of learning that is seeking to understand the effectiveness of the MSD approach with refugees and host communities – to understand what has worked and what has not worked and to draw lessons that inform future MSD style interventions in a refugee context. Based on the findings from the above three goals, the final aim of the review will be to distill a set of lessons that can be applied by funders and implementers seeking to apply an MSD approach elsewhere. While some of the learning will be specific to the context, and to SHARPE, it is expected that the lessons will largely be more broadly applicable, beyond Ethiopia. So that the review is additive, this portion of the review will build on the SHARPE scoping study, previous learning products that SHARPE has produced as well as other research conducted on the topic.

Approach

To achieve the above objectives, the following approach will be used:

1. **Identify and review relevant secondary research and background reports on the refugee situation in Ethiopia.** This will help to establish what is already known about the research questions so that this review is additive.
2. **Review SHARPE generated documentation and information.** This will include reports, studies, deal notes and information generated by the SHARPE MRL system. Quantitative information needed for the review will come from existing MRL information.
3. **Conduct interviews with SHARPE staff** to understand their perspectives and experiences, and also to gather their insights from the interventions they are managing.
4. **Conduct interviews with informed stakeholders and partners** This will be in Addis as well as in the operational areas. It will be necessary to meet with a selection of partners to understand

³² See, for example, these recent business cases from Inova: <https://marketshareassociates.com/feedthefuture-inova-business-cases/>

better incentives and business models, as well as with stakeholders such as FCDO, UNHCR, WFP, RRS and relevant humanitarian NGOs to gather their perspectives and study the public sector market.

5. **Visit at least two SHARPE operational areas**, visiting both refugee and host communities, to deepen understanding of SHARPE progress, opportunities and challenges and meet with a selection of partners as well as refugees and hosts. Given the number of SHARPE sectors of focus and the geographic scope of its activities, alongside the separate procurement of sector-specific studies, this data collection effort will need to be focused to maximise its impact.
6. **Conduct a workshop with the SHARPE team** to triangulate and discuss findings, support ongoing learning for SHARPE colleagues and generate discussion among the team on future steps
7. **Meet with senior stakeholders** (e.g. FCDO, UNHCR) at the conclusion of the in-country phase to brief them on key findings, lessons and thoughts for potential future interventions.
8. **Synthesize and document results.** The consultant will compile a report detailing the main findings of the SHARPE review. A first draft will be presented, for review and feedback by senior SHARPE and DAI staff. The second and final report will be completed by mid-October, potentially with a final presentation (virtually) to the SHARPE team and relevant DAI staff.

Expected deliverables and outputs

In collaboration with the SHARPE Team Leader and Senior Technical Advisor, the consultant will produce an operational plan for the review. S/he will lead and facilitate a workshop with the SHARPE team at the conclusion of the in-country phase, and produce a first and final draft of the report. This report format and content will need to be agreed in advance with the SHARPE Team Leader in order to ensure that the main lessons and recommendations are captured clearly. There may also be a final presentation to key DAI stakeholders and the SHARPE team at the conclusion of the report and review.

Annex 2

Category	Name	Location	Date
SHARPE Staff	Paul Joicey Getachew Amente Frehiwot Megersa Selamawit Kumera Olock Opiew Mohammed Isak Korane Abdiaziz Hassan Haji	All locations Addis Ababa/Jijiga Addis Ababa/Gambella Zoom/Addis Ababa Gambella/Addis Ababa Jijiga/Addis Ababa Addis Ababa	9/7-26/22
Opportunities Unlimited	Muneeb Zulfiqar Harald Bekkers	Zoom Zoom	8/18/22 8/30/22
FCDO	Peggitty Pollard-Davey	FCDO Addis Ababa	9/08/22, 9/23/22
EthioChicken	Endriyas Alganah, ESG Director, Mulualem Tesfaye, Sales Director	EthioChicken Addis HQ	9/09/22
Rays MicroFinance	Abdiaziz Hassan, CEO	Rays MFI HQ, Addis Ababa	9/09/22
Hello Solar	Bart Minsaer, CEO	Addis Ababa	9/09/22
FibreMart	Osman Ibrahim, CEO	Addis Ababa	9/09/22
Shayashone	Yared Sertse, CEO Ephrem Gebre Meskel Lidya Embakom	Shayashone, Addis Ababa	9/13/22
UNHCR	Robert Nyambaka	UNHCR, Addis Ababa	9/13/22
Mercy Corps	Meseret Tefera, Will Baron	Addis Ababa	9/13/22
WFP	Saskia Marijnissen	WFP/Addis Ababa	9/13/22
Hello Solar Agent	Turkish Pharmacy	Kebribayah	9/14/22
Poultry Mother Unit	Mrs. Woinshet	Jijiga	9/14/22
Poultry Entrepreneur	Ferhan, Horn Afrique	Jijiga	9/14/22
Poultry Mother Unit	Shukri	Sheder	9/14/22
Poultry Mother Unit	Abdullah	Awbare	9/14/22
Agro-Vet	Ismael Ahamed, Tawakal Vet Pharmacy	Lafa'ise	9/15/22
Agro-Vet	Bishair Mohamed, Shifo Vet Pharmacy	Kebribayah	9/15/22
Hello Cash Agent	Mohamed Ahmed Kahiye	Sheder	9/15/22
Hello Cash Agent	Yasin Arab Muse	Lafa'ise	9/15/22
Key Informant, Somali Region	Kader Hassan, Independent Consultant	Jijiga Town	9/15/22
Shabelle Bank	Ahmed Abas Aden Ahmed Omer	Jijiga Town	9/16/22
Local Livestock Feed Processor	Gashew Gabreyohannes	Jijiga Town	9/16/22
Ethio Feed	Ato Belachew Hurissa,	Adama Town	9/19/22

	Beruk Yemane, Jacob, Kassahun Awuguch, Dereje Dadi		
Poultry Mother Unit	Opiew	Gambella Town	9/20/22
Poultry Mother Unit	Zerihum	Gambella Town	9/20/22
Local Livestock Feed Processor	Mr. Tagese Hajana	Gambella Town	9/20/22
WFP	Nixon Olangi Tesfaye Ararsa	Gambella Town	9/20/22
Local Livestock Feed Processor	Mr. Oman Nyigowo	Gambella Town	9/20/22
Agro-Vet	Mr. Wasihun Edosa	Gambella Town and Terfam (Itang)	9/20/22
Regional Investment Bureau	Dr. Lou Obiew	Gambella Town	9/21/22
Certified Maize Seed	Mr. Okom Ojwato, Alworo Beher Agriculture Development	Alworo Beher, Gambella	9/21/22
Poultry Mother Unit	Nyakat	Tierkidi	9/22/22
Poultry Mother Unit	Zacharias, ZM Poultry	Nguenyiel	9/22/22
UNHCR	Christian Baureder Helene Atrafi Kaleab Zelalem	UNCHR Addis Ababa	9/23/22
Dutch Embassy	Jan Bade	Zoom	9/23/22