

Research Terms of Reference

Joint Cash Feasibility Study in Ethiopia ETH2501

December 2024
v1

REACH Informing
more effective
humanitarian action

1. Executive Summary

Country of intervention	Ethiopia				
Type of Emergency	<input checked="" type="checkbox"/>	Natural disaster	<input checked="" type="checkbox"/>	Conflict	<input type="checkbox"/> Other (<i>specify</i>)
Type of Crisis	<input checked="" type="checkbox"/>	Sudden onset	<input checked="" type="checkbox"/>	Slow onset	<input type="checkbox"/> Protracted
Mandating Body/ Agency	Ethiopia Cash Working Group				
IMPACT Project Code	EUD				
Overall Research Timeframe (<i>from research design to final outputs / M&E</i>)	November 2024 - March 2025				
Research Timeframe <i>Add planned deadlines (for first cycle if more than 1)</i>	1. Partner consultation: 8/11/2024		6. Data sent for validation: 21/02/2025		
	2. Pilot/training: 20/1/2025		7. Preliminary presentation: 28/02/2025		
	3. Data collection started: 31/1/2025		8. Output sent for validation: 7/3/2025		
	4. Data collection closed: 7/2/2025 4.1. Send data cleaning log for validation: 12/02/2025		9. Outputs published and disseminated: 21/3/2025		
	5. Data analysed: 21/2/2025		10. Final presentation: 25/3/2025		
Number of assessments	<input type="checkbox"/>	Single assessment (one cycle)			
	<input checked="" type="checkbox"/>	Multi assessment (more than one cycle) <i>As requested by the CWG – minimum 2 rounds of pilot assessment in different regions</i>			
Humanitarian milestones <i>Specify what will the assessment inform and when e.g. The shelter cluster will use this data to draft its Revised Flash Appeal;</i>	Milestone		Deadline		
	<input checked="" type="checkbox"/>	Donor plan/strategy	25/11/2024		
	<input type="checkbox"/>	Inter-cluster plan/strategy	__/__/__		
	<input type="checkbox"/>	Cluster plan/strategy	__/__/__		
	<input type="checkbox"/>	NGO platform plan/strategy	__/__/__		
	<input checked="" type="checkbox"/>	Other (Specify): ETH CWG	__/__/__		
	Audience type		Dissemination		

Audience Type & Dissemination <i>Specify who will the assessment inform and how you will disseminate to inform the audience</i>	<input type="checkbox"/> Strategic x Programmatic x Operational <input type="checkbox"/> [Other, Specify]	x General Product Mailing (e.g. mail to NGO consortium; HCT participants; Donors) <input type="checkbox"/> Cluster Mailing (Education, Shelter and WASH) and presentation of findings at next cluster meeting x Presentation of findings (CWG meetings) x Website Dissemination (Relief Web & REACH Resource Centre) x CWG mailing list
Detailed dissemination plan required	<input type="checkbox"/> Yes	x No
General Objective	The primary aim of this assessment is to provide information on the necessity and applicability of Cash and Voucher Assistance (CVA) interventions in Ethiopia, focusing initially on selected woredas ¹ affected by shocks. Additionally, the methodology, tool and assessment results will serve as a framework for future assessments in other areas affected by shocks where there is a need for cash feasibility information.	
Specific Objective(s)	<ul style="list-style-type: none"> To assess the current state of market functionality in shock-affected areas by analysing the availability, affordability, accessibility, resilience, and infrastructure of markets. To assess the preferred modalities for delivering humanitarian assistance among shock-affected communities. To evaluate the availability, capacity, and accessibility of financial service providers in shock-affected areas. To assess the social and political acceptance of CVA programmes among shock-affected communities. 	
Research Questions	<ul style="list-style-type: none"> What is the current state of market functionality in shock-affected areas, as measured by the five dimensions of availability, affordability, accessibility, resilience, and infrastructure? What are the preferred modalities of humanitarian assistance among shock-affected communities? What is the availability and capacity of financial service providers in shock-affected areas, and to what extent are financial services accessible to vulnerable communities? To what extent are CVA programmes socially and politically acceptable in Shock affected areas? 	
Geographic Coverage	Initially, two assessments will be conducted jointly with the Ethiopia CWG; based on lessons learned from these assessments, a nationwide toolkit will be produced, and REACH will provide technical and analytical support to help the Ethiopia CWG roll out the assessment in other regions of Ethiopia. The assessment areas will be determined in consultation with the Ethiopia CWG and its members. We will also take accessibility of the areas into consideration while we select the woredas.	

¹ Woreda is the third administrative tier in Ethiopia.

Secondary data sources	<ul style="list-style-type: none"> REACH Initiative: Joint Market Monitoring Initiative Ethiopia Cash Working Group (CWG) cash feasibility assessments Market baseline and cash feasibility assessment conducted by Joint Emergency Operation (JEOP) IOM: Cash feasibility snapshot report, August - September 2023 					
Population(s) <i>Select all that apply</i>	<input checked="" type="checkbox"/>	IDPs in camp	<input type="checkbox"/>	IDPs in informal sites		
	<input checked="" type="checkbox"/>	IDPs in host communities	<input checked="" type="checkbox"/>	IDPs [Returnees]		
	<input type="checkbox"/>	Refugees in camp	<input type="checkbox"/>	Refugees in informal sites		
	<input type="checkbox"/>	Refugees in host communities	<input type="checkbox"/>	Refugees [Other, Specify]		
	<input checked="" type="checkbox"/>	Host communities	<input checked="" type="checkbox"/>	[Other, Specify] Vendors, Government officials, and FSPs		
Stratification <i>Select type(s) and enter number of strata</i>	<input type="checkbox"/>	Geographical #: Woreda Population size per strata is known? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/>	Group #: ____ Population size per strata is known? <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>	[Other Specify] #: ____ Population size per strata is known? <input type="checkbox"/> Yes <input type="checkbox"/> No
Data collection tool(s)	<input checked="" type="checkbox"/>	Structured (Quantitative)		<input checked="" type="checkbox"/>	Semi-structured (Qualitative)	
	Sampling method			Data collection method		
Structured data collection tool # 1 <i>Select sampling and data collection method and specify target # interviews</i>	<input checked="" type="checkbox"/> Purposive <input type="checkbox"/> Probability / Simple random <input type="checkbox"/> Probability / Stratified simple random <input type="checkbox"/> Probability / Cluster sampling <input type="checkbox"/> Probability / Stratified cluster sampling <input type="checkbox"/> [Other, Specify]			<input type="checkbox"/> Key informant interview (Target #): <input type="checkbox"/> Group discussion (Target #): ____ <input type="checkbox"/> Household interview (Target #): ____ <input checked="" type="checkbox"/> Individual interview (Target #): 12 retailers per marketplace <input type="checkbox"/> Direct observations (Target #): ____ <input type="checkbox"/> [Other, Specify] (Target #): ____		
Structured data collection tool # 2 <i>Select sampling and data collection method and specify target # interviews</i> <i>***If more than 2 structured tools please duplicate this row and complete for each tool.</i>	<input checked="" type="checkbox"/> Purposive <input type="checkbox"/> Probability / Simple random <input type="checkbox"/> Probability / Stratified simple random <input type="checkbox"/> Probability / Cluster sampling <input type="checkbox"/> Probability / Stratified cluster sampling <input type="checkbox"/> [Other, Specify]			<input type="checkbox"/> Key informant interview (Target #): <input type="checkbox"/> <input type="checkbox"/> Group discussion (Target #): ____ <input type="checkbox"/> Household interview (Target #): ____ <input checked="" type="checkbox"/> Individual interview (Target #): 12 customers per marketplace <input type="checkbox"/> Direct observations (Target #): ____ <input type="checkbox"/> [Other, Specify] (Target #): ____		
Semi-structured data collection tool #1 <i>Select sampling and data collection method and specify target # interviews</i>	<input checked="" type="checkbox"/> Purposive <input type="checkbox"/> Probability / Simple random <input type="checkbox"/> Probability / Stratified simple random <input type="checkbox"/> Probability / Cluster sampling <input type="checkbox"/> Probability / Stratified cluster sampling <input type="checkbox"/> [Other, Specify]			<input type="checkbox"/> Key informant interview (Target #): <input checked="" type="checkbox"/> Semi-structured key informant interview (Target #): 1 government official per assessed woreda <input type="checkbox"/> Group discussion (Target #): ____ <input type="checkbox"/> Household interview (Target #): ____ <input checked="" type="checkbox"/> Individual interview (Target #): 1 government official per woreda		

			<input type="checkbox"/> Direct observations (Target #):_____			
			<input type="checkbox"/> [Other, Specify] (Target #):_____			
Data management platform(s)	x	IMPACT	<input type="checkbox"/> UNHCR			
	<input type="checkbox"/>	[Other, Specify]				
Expected output type(s)	<input type="checkbox"/>	Situation overview #: __	<input type="checkbox"/>	Report #: __	<input type="checkbox"/>	Profile #: __
	x	Presentation (Preliminary findings) #: 1 for the ECWG meeting__	x	Presentation (Final) #: 1 ppt for final dissemination workshop __	x	Factsheet #: __
	<input type="checkbox"/>	Interactive dashboard #: __	<input type="checkbox"/>	Webmap #: __	<input type="checkbox"/>	Map #: __
	x	[Other, Anonymized dataset] #: 1 per round Other - coverage plan (for partners to avoid duplication)				
Access	x	Public (available on REACH resource center and other humanitarian platforms)				
	<input type="checkbox"/>	Restricted (bilateral dissemination only upon agreed dissemination list, no publication on REACH or other platforms)				
Visibility Specify which logos should be on outputs	REACH					
	Donor: <i>EuropAid</i>					
	Partners: <i>Ethiopia Cash Working Group (CWG)</i>					

2. Rationale

2.1. Background

In 2024, livelihood activities and the humanitarian situation in Ethiopia continued to be impacted by man-made and natural hazards. Conflicts and climate change were significant contributors to the humanitarian crisis, with 21.4 million people requiring overall humanitarian assistance. Of these, women and children, and people with disabilities constituted 16.7 million and 3.8 million people, respectively.² This represents a substantial increase and underscores the growing impact of these hazards across the country.

Humanitarian actors have been delivering assistance through various modalities, with Cash and Voucher Assistance (CVA) recommended to comprise 25%² of total humanitarian assistance in Ethiopia as per the 2024 Humanitarian Response Plan (HRP). To effectively implement CVA, credible information is essential, which can be obtained through one-off assessments and ongoing market monitoring platforms like the Joint Market Monitoring Initiative (JMMI). While JMMI has provided valuable data on market functionality, supply chains, and commodity prices, it is insufficient for assessing the feasibility of cash implementation in all areas without further

² OCHA, [Ethiopia: Humanitarian Response Plan 2024](#) (Addis Ababa, 2024).

supplements. Additionally, previous cash feasibility assessments conducted by Ethiopia CWG, although informative, had a narrow geographic scope and lacked comprehensiveness in terms of addressing market dynamics, social and political acceptability, and the perspectives of vendors and government officials.

2.2. Intended Impact

This assessment aims to enhance the effectiveness of CVA programming in Ethiopia. REACH will develop a harmonized cash feasibility toolkit on behalf of the Ethiopia CWG and conduct two pilot assessments in areas determined in consultation with the sub-national CWGs. These assessments will provide a comprehensive understanding of cash and market conditions in the identified areas by identifying preferred modalities for CVA assistance, assessing acceptability and protection risks, identifying suitable financial service providers, and evaluating market functionality in the assessment areas. This enhanced understanding will benefit both humanitarian actors and affected communities by informing more effective and context-appropriate CVA programming. Furthermore, the developed methodology and tools will standardise cash feasibility assessments, improving data comparability and enhancing the overall quality of CVA programming across Ethiopia. By facilitating information sharing and knowledge exchange among Ethiopia CWG members, this project will strengthen coordination and collaboration among CVA implementing actors. Based on lessons learned from its two initial joint assessments, REACH will provide ongoing technical and analytical support to the Ethiopia CWG members to support its efforts to roll out the toolkit in as many of Ethiopia's regions as possible.

3. Methodology

3.1. Cash Feasibility Assessment Framework

A Cash Feasibility Assessment (CFA) is a rigorous process designed to evaluate the suitability of a cash-based intervention in a given context. It involves a thorough assessment of market functionality, preferred modality of assistance, the availability and accessibility of financial services, and the social and political acceptance of cash-based programs. By carefully considering these factors, summarised below, organisations can make informed decisions about the design and implementation of effective cash-based interventions. The final tools can be found on the [REACH Resource Centre](https://reach-initiative.org/) and adapted for both multipurpose and sectoral cash assessments.

Market Functionality Dimension	Key Consideration for Analysis
Market Access and Capacity	<ul style="list-style-type: none"> Physical access: Are markets physically accessible to beneficiaries? Social access: Are there any groups of people unable to physically access the marketplace? Financial access: Are there any financial barriers the prevent customers from travelling to the marketplace?
	<ul style="list-style-type: none"> Level of availability: Are essential goods and services available in sufficient quantities? And can the markets respond to increased demand if CVA is implemented?
	<ul style="list-style-type: none"> Price Stability: Are prices stable or do they experience significant fluctuations?
	<ul style="list-style-type: none"> Supply Chain Reliability: Are supply chains functioning reliably, ensuring consistent product availability? Diversified Supply Sources: Do vendors source goods from multiple suppliers to mitigate risks? Market Integration: How well is a given market integrated with other markets in the surrounding areas/regions? Competition: How balanced is the number of traders and customers in each market?
	<ul style="list-style-type: none"> Storage Facilities: Do vendors access their secure storage? Market infrastructure situation: Are there any infrastructural damages that prevented customers from accessing the markets? Power and Telecom Services: Are there frequent outages of power and telecom services?
Protection Risks	<ul style="list-style-type: none"> Protection risks and benefits associated with delivery mechanisms: What are the protection risks and benefits of using CVA compared with alternatives? Safety and security risks: Are there risks of violence, theft, or other security threats?

	<ul style="list-style-type: none"> o Social exclusion: Are there any groups of people unable to physically access the marketplace due to social exclusion?
Financial Risks and Benefits	<ul style="list-style-type: none"> o Payment modality acceptance: What are the most accepted payment modalities? o Unwillingness or inability to accept payment modalities: What are the least preferred payment modalities? o Challenges to use certain payment modalities: What are the challenges that prevented vendors and customers from using certain payment modalities?
	<ul style="list-style-type: none"> o Empower beneficiaries: How could CVA empower beneficiaries to meet their needs? o Empower Traders and Local Communities: How would CVA benefit traders and local communities that are not among the direct beneficiaries?
Community Acceptance	<ul style="list-style-type: none"> o Expected effects of demand-side CVA: Would the application of CVA impact beneficiaries' increase demand for certain items? o Preferences for supply-side CVA: What are the preferred CVA modalities by vendors? o Perceptions of CVA: What are community perceptions of CVA and its potential benefits and risks?
Political Context	<ul style="list-style-type: none"> o Government policies and regulations: What is the regulatory environment? Are there any government policies or regulations that may impact the implementation of CVA? o Other Cash Based Intervention (CBI) actors: Are there any other CBI actors including government social protection system? o Political perception of CVA: What is the Ethiopian government's position on CVA to people of concern on national and local levels?
Transfer Mechanisms and Delivery Options	<ul style="list-style-type: none"> o Payment modalities: What payment methods are available and suitable for the context? o Financial service providers: Are there reliable and accessible financial service providers? o Delivery channels: What are the most effective and efficient delivery channels?

3.2. Methodology overview

The methods and techniques specified in this ToR are designed to provide concrete information for determining the applicability of CVA in shock-affected areas. The assessment will employ a mixed-methods approach, combining both quantitative and qualitative methods to provide a more comprehensive understanding of the context and needs of vulnerable segments of the communities. It will rely on both primary and secondary data sources. Survey questionnaires will be designed to collect data from customers, retailer, and Financial Service Providers (FSPs) groups to collect primary data. Secondary data will be obtained from sources such as the Ethiopia Cash Working Group (CWG) cash feasibility assessments, market baseline and cash feasibility assessments conducted by the Joint Emergency Operation (JEOP), IOM cash feasibility snapshot reports, JMMI outputs, and other relevant reports. These secondary data will be used to corroborate and complement the primary data.

3.3. Population of interest

- Geographical area assessed

The two initial pilot assessments will be conducted in areas identified by Sub-CWGs. Data collection will be held at the purposively selected largest marketplaces of main towns of the selected woredas. The specific woredas and regions for these assessments will be determined in consultation with the Ethiopia CWG and regional partners, including sub-national CWGs. The selection of woredas will take into account the prevailing emergency situation. This means that the assessment will prioritise areas with severe emergency situations but accessible for data collection. Less affected areas will be purposively selected for comparison and to gain a better understanding of the severity of the shock. The geographical coverage of future cash feasibility assessments will be determined in consultation with the CWG and its partners.

- Population assessed

The target population for this assessment includes vendors, customers and government officials. Vendors will be retailers, specifically: those who directly sell their products to crisis-affected households. Wholesale vendors will also be considered if they directly sell to end-user consumers in addition to their transactions with other businesses. This will help to ensure the ultimate prices

are collected since the vendors who directly interact with vulnerable households determine the final price and have close understanding of the market.

Customers will be individuals who primarily purchase items for their own consumption. The customer group will consist of purposively selected customers, including previous or potential CVA beneficiaries. Beneficiary lists from the Woreda Disaster Prevention and Preparedness Office (DPPO) social protection system and partners' CVA will be used to identify customer respondents.

The assessment will include interviews with representatives from financial service providers (FSPs) operating in the target woredas. Interviews will be conducted at the institutional district or regional main office level. The specific individuals to be interviewed will be identified based on their relevance to the assessment.

Additionally, key informants will be selected from government agencies, specifically from woreda-level Disaster Readiness and Management (DRM) offices since their response will be instrumental in understanding political acceptance of CVA.

- Unit of analysis

The woreda (the 3rd administrative level) will be the unit of analysis for both retailer and customer interviews, representing the administrative level on which cash assistance is most frequently distributed in Ethiopia.

3.4. Secondary data review

Previous cash feasibility and market functionality assessments will be reviewed to supplement data coming from primary sources:

- REACH initiative: ETH2001 [Joint Market Monitoring Initiative](#). The JMMI addressed market functionality and cash availability and accessibility in 6 woredas of the Somali region. However, this assessment was not comprehensive enough by itself in terms of informing viability of CVA because it did not address crucial components such as preferred modality, CVA acceptability, and the availability and accessibility of financial service providers, which are essential for successful CVA implementation.

- Ethiopia Cash Working Group (CWG) cash feasibility assessments. These assessments offer valuable insights into market accessibility, household preferences, and financial service providers accessibility, despite political and social acceptance as well as CVA needs not being addressed through these assessments.
- Market baseline and cash feasibility assessment conducted by Joint Emergency Operation (JEOP). The JEOP cash feasibility assessment results provide valuable insights into market functionality, modality, and delivery mechanisms for food items. However, this assessment did not address the broader context of political and social acceptance of CVA and it only assessed food commodities.
- IOM: [Cash feasibility snapshot report, August - September 2023](#). This report presents needs and vulnerability information relevant to CVA implementation within the specific context of IDPs and returnees. While the findings provide valuable insights for CVA in this particular group, it is important to note that the specific context and needs of other vulnerable populations may vary.

3.5. Primary Data Collection

Three primary data sources have been identified, and separate surveys and sub-structured key informant questionnaires will be designed accordingly. A one-day Training of Trainers (ToT) will be conducted for REACH field officers. This will be followed by two days of enumerator training, including pilot testing. Feedback from these sessions will be integrated into the final data collection tools ahead of data collection period.

A questionnaire focusing on retailer perspectives will be used for vendors. Key Informant Interviews (KIIs) with vendors will focus on overall market functionality, preferred payment modalities, and social acceptability of CVA.

The customer survey will address social acceptance of CVA, the need for CVA interventions, market functionality, and the community's preferences for CVA delivery mechanisms. It will also explore potential risks associated with CVA implementation in a specific woreda. Customer interviews will focus on households who have previously been eligible for CVA or included in social protection.

Moreover, primary data on the availability, accessibility, and risks associated with financial services will be collected through interviews with representatives from financial service providers (FSPs) operating in the target woredas.

Open ended interview questions will be developed for government officials to gather their insights on market accessibility, availability and accessibility of financial services, and any regulatory considerations or restrictions that may impact the implementation of CVA.

3.6. Sampling

Retailer selection:

Vendors, defined as traders who sell commodities directly to end users, will be selected for this assessment. This includes both retailers and wholesalers, but the latter must also serve individual crisis-affected households and the retail side of their business must primarily be assessed.

Enumerators should aim to interview retailers located in different parts of the market.

At least 12 vendors will be interviewed in the main marketplace located in the main town of each assessed woreda.

The vendor selection process will involve the following criteria:

- Enumerators will focus on retailers who sell directly to consumers.
- Retailers must sell at least one of the food items or non-food items (NFIs).
- Vendors must have been operating in the market for at least six months to ensure a good understanding of market conditions.

Individual vendors will be selected by enumerators assigned to each market using these criteria. Enumerators will begin data collection by introducing themselves and the purpose of the assessment, as well as highlighting REACH's data protection guidelines. They can proceed to the entire section after securing the Key Informants' (KIs) willingness.

Customer selection:

Customers are central to this assessment, providing information on critical aspects such as the need for CVA, market acceptability, and assistance delivery mechanisms. Customers must be the

consumer group who purchase commodities for ultimate use and not for resale. They should reside in the main town of the woreda or surrounding areas and frequently visit the main town. At least 12 customers will be interviewed per marketplace in this assessment, and the selection will be carried out by enumerators. The same introduction procedure used for retailers will be applied to customers.

Financial Service Provider (FSP) representative selection:

FSP representatives will be purposively selected based on their knowledge and experience in CVA and the financial service situation in the woreda of assessment. To ensure a comprehensive understanding of FSP operations in relation to CVA, interviews will be conducted with representatives from district or regional offices. This will allow for discussions on strategic-level decisions, coordination with local authorities, and the overall capacity of FSPs to deliver CVA services. One representative will be interviewed from each FSP, with the specific FSPs to be included determined in consultation with local stakeholders.

Government official selection:

The government official key informants will be purposively selected from woreda-level Disaster Risk Management Commission (DRMC) offices. One DRMC representative per assessed woreda will be selected based on the official's understanding of government regulations regarding humanitarian activities and payment modalities, market functionality and availability and accessibility of financial service providers.

3.7. Data Collection Tools and Management

KII Questionnaires:

Separate structured KII questionnaires will be developed for vendors and customers. In addition, a semi-structured questionnaire will be developed for interviews with government officials. These questionnaires will ensure that the assessment captures the necessary information from individuals with a better understanding of specific elements.

For instance, the vendor questionnaire will focus on market functionality and payment modality-related questions, while customers will answer questions about the need for CVA, social

acceptance, and delivery mechanisms. The availability and accessibility of financial services will be assessed through both vendor and customer questionnaires.

Semi-structured interviews with government officials will focus on the political acceptability of CVA, relevant regulations governing humanitarian activities, potential protection risks and benefits, and key market functionality elements such as accessibility and resilience. The qualitative data collected from these interviews will be used to corroborate and complement the quantitative findings. The interviews will involve:

- Preparing interview schedule and follow-up questions.
- Active listening and avoidance of interruption during the interview.
- Taking notes and recording of audios.
- Transcription of audio records.

All questionnaires will be designed to be adaptable to specific contexts when necessary, ensuring flexibility and relevance.

Data Collection and Management:

The vendor, customer and FSP questionnaires will be integrated into the KoBo tool for efficient and accurate data collection. Collected data will be sent to the KoBo server daily for follow-up and cleaning. In areas where using KoBo is not feasible due to power outages or other disruptions, a paper-based data collection approach can be considered. Enumerators will be provided with PDF versions of the questionnaires, which they will be responsible for printing. However, paper-based data collection will not replace KoBo. All collected data will be transferred to KoBo by the end of the data collection window. Additionally, a semi-structured Key Informant Interview (KII) checklist will be developed for qualitative data collection from government officials. Enumerators will use mobile phone sound recorders and take notes to capture interviews, which will be transcribed and analysed. During the data collection period, REACH will follow up on the process to ensure the quality and quantity of data are aligned with the minimum standard.

- *Role of Ethiopia CWG:*

The data collection will be held in collaboration with Ethiopia CWG and regional sub-CWGs. Ethiopia CWG will coordinate with REACH to organize and facilitate the Training of Trainers (ToT)

for enumerators. After identifying priority areas, REACH, in collaboration with partners, will organize a two-day ToT, and the ToT participants will deliver the training to their respective enumerators. Following the training, REACH will provide enumerators with the KoBo user and password so that they can easily sign in and download the form for data collection. A semi-structured interview schedule will also be provided to guide the qualitative data collection process. Ethiopia CWG will coordinate and facilitate data collection with participating agencies. It will also ensure the alignment of the quality and quantity of data with the minimum standard. Moreover, the Ethiopia CWG will ensure that there is a common understanding of the framework among its members.

3.8. Data Processing & Analysis

This stage of the assessment involves two key activities: data cleaning and data analysis.

- Data Cleaning

Data cleaning will be held according to IMPACT's data cleaning minimum standards checklist. The data will be checked for the following:

- Outliers (i.e., responses that are substantially different from others collected in the same period and location)
- Duration of surveys per location (to check the legitimacy of submitted data)

The assessment team will triangulate the obtained data through:

1. Review of recent secondary data covering the same location(s), if any
2. Consultation with the field team to cross-check data quality and contextualize results

- Data Analysis

Data analysis will be carried out immediately after the completion of data cleaning. Suitable techniques and levels of analysis will be used based on the nature and type of data.

Type of Data	Key Areas of Focus	Description
Vendor Data	Market Functionality	Assessing the market's ability to provide essential goods and services, including factors like accessibility, availability, affordability, resilience, and infrastructure.
	Financial Service Provider Availability and Access	Evaluating the availability and usage of various payment methods, and the accessibility of financial services for vendors, and financial risks and benefits
	Social Acceptance of CVA	Understanding vendors' perceptions of CVA, their past experiences with humanitarian assistance, and any potential concerns or challenges they may face
Customer Data	Market Functionality	Assessing the accessibility, availability and affordability of markets from the perspective of consumers.
	Preferred Mode of Assistance	Identifying the preferred form of assistance and the level of need.
	Financial Service Provider Availability and Access	Understanding the availability of financial services, customers' preferred payment methods, their access to financial services, and any associated challenges.
	Social Acceptance of CVA	Assessing community perceptions of CVA, past experiences with humanitarian assistance, and potential concerns or issues related to fairness and equity.
FSP Data	Transfer mechanism and delivery options	identifying available financial services and transfer modalities.
	Protection risks and benefits	Assessing the risks and challenges associated with providing financial services and overcoming mechanisms devised by the institutions.
	FSP access and capacity	Assessing the capacity and accessibility of financial service providers.
Government Official Data	Data familiarisation	The assessment team will go deep into the data through repeated readings and take

		notes to develop an initial understanding of the collected data.
	Code generation	The assessment team will identify codes using the key indicators from the semi-structured questions.
	Theme development	The identified codes will be grouped together by taking similarities of the code into account. This will help to create broader themes that are relevant to the assessment questions.
	Theme review	The grouped themes will be refined to ensure the accuracy and coherence of the data.
	Theme reporting	The last but not the least step involves representation of the data in a clear and concise manner.

3.9. Limitations of the Assessment

This assessment introduces significant changes, including a new methodological approach and separate tools tailored specifically to the Ethiopian context for each respondent category.

However, certain methodological and coordination gaps are identified.

- Methodological Limitations:

The use of non-probability sampling methods may introduce potential biases in the data. This limitation will be mitigated by adhering to IMPACT's minimum standard sample size guidelines for market assessments and by clearly stating in the report that the findings are not representative of the entire population.

- Coordination Challenges:

Coordination of gathering feedback and identifying priority areas with Sub-CWGs presented challenges. To address this, active follow-up and engagement with the Ethiopia CWG and sub-

national stakeholders throughout these activities were needed, ensuring timely communication and feedback mechanisms.

4. Key ethical considerations and related risks

The proposed research design meets / does not meet the following criteria:

<i>The proposed research design...</i>	<i>Yes/ No</i>	<i>Details if no (including mitigation)</i>
... Has been coordinated with relevant stakeholders to avoid unnecessary duplication of data collection efforts?	Yes	
... Respects respondents, their rights and dignity (<i>specifically by: seeking informed consent, designing length of survey/ discussion while being considerate of participants' time, ensuring accurate reporting of information provided</i>)?	Yes	
... Does not expose data collectors to any risks as a direct result of participation in data collection?	Yes	
... Does not expose respondents / their communities to any risks as a direct result of participation in data collection?	Yes	
... Does not involve collecting information on specific topics which may be stressful and/ or re-traumatising for research participants (both respondents and data collectors)?	Yes	
... Does not involve data collection with minors i.e. anyone less than 18 years old?	Yes	
... Does not involve data collection with other vulnerable groups e.g. persons with disabilities, victims/ survivors of protection incidents, etc.?	Yes	
... Follows IMPACT SOPs for management of personally identifiable information ?	Yes	

5. Roles and responsibilities

Table 3: Description of roles and responsibilities

Task Description	Responsible	Accountable	Consulted	Informed
<i>Research design</i>	REACH Senior Assessment Officer (SAO)	REACH Research Manager (RM)	REACH Deputy Country Coordinator (DCC)	CWG Programmatic Coordinators
<i>Supervising data collection</i>	REACH Database Officer (DBO)	REACH SAO	REACH RM	CWG Programmatic Coordinators
<i>Data processing (checking, cleaning)</i>	REACH DBO	REACH SAO	REACH RM	IMPACT HQ RDD Unit
<i>Data analysis</i>	REACH DBO & REACH SAO	REACH RM	REACH DCC	IMPACT HQ RDD Unit
<i>Output production</i>	REACH SAO	REACH RM	REACH DCC	CWG Programmatic Coordinators
<i>Dissemination</i>	REACH SAO, REACH RM, & CWG Coordinator	REACH SAO & CWG Coordinator	REACH DCC	IMPACT HQ
<i>Monitoring & Evaluation</i>	REACH PD	REACH PD	REACH RM	CWG Programmatic Coordinators
<i>Lessons learned</i>	REACH SAO	REACH RM	REACH DCC	IMPACT HQ

Responsible: the person(s) who executes the task

Accountable: the person who validates the completion of the task and is accountable of the final output or milestone

Consulted: the person(s) who must be consulted when the task is implemented

Informed: the person(s) who need to be informed when the task is completed

NB: Only one person can be Accountable; the only scenario when the same person is listed twice for a task is when the same person is both Responsible and Accountable.

6. Monitoring & Evaluation Plan

- Please complete the M&E Plan column in the table and use the corresponding Tools in the Monitoring & Evaluation matrix to implement the plan during the research cycle.

IMPACT Objective	External M&E Indicator	Internal M&E Indicator	Focal point	Tool	Will indicator be tracked?
Humanitarian stakeholders are accessing IMPACT products	Number of humanitarian organisations accessing IMPACT services/products Number of individuals accessing IMPACT services/products	# of downloads of x product from Resource Center	Country request to HQ	User_log	<input checked="" type="checkbox"/> Yes
		# of downloads of x product from Relief Web	Country request to HQ		<input checked="" type="checkbox"/> Yes
		# of downloads of x product from Country level platforms	Country team		<input type="checkbox"/> Yes
		# of page clicks on x product from REACH global newsletter	Country request to HQ		<input type="checkbox"/> Yes
		# of page clicks on x product from country newsletter, sendingBlue, bit.ly	Country team		<input type="checkbox"/> Yes
		# of visits to x webmap/x dashboard	Country request to HQ		<input type="checkbox"/> Yes
IMPACT activities contribute to better program implementation and coordination of the humanitarian response	Number of humanitarian organisations utilizing IMPACT services/products	# references in HPC documents (HNO, SRP, Flash appeals, Cluster/sector strategies)	Country team	Reference_log	CWG strategy
		# references in single agency documents			CWG documents on cash feasibility in newly accessible areas
Humanitarian stakeholders are using IMPACT products	Humanitarian actors use IMPACT evidence/products as a basis for decision making, aid planning and delivery	Perceived relevance of IMPACT country-programs	Country team	Usage_Feedback and Usage_Survey template	Usage survey to be sent out to CWG members after three months of data collection
		Perceived usefulness and influence of IMPACT outputs			
		Recommendations to strengthen IMPACT programs			
	Number of humanitarian documents (HNO, HRP, cluster/agency strategic plans, etc.) directly informed by IMPACT products	Perceived capacity of IMPACT staff			
		Perceived quality of outputs/programs			
		Recommendations to strengthen IMPACT programs			

Humanitarian stakeholders are engaged in IMPACT programs throughout the research cycle	Number and/or percentage of humanitarian organisations directly contributing to IMPACT programs (<i>providing resources, participating to presentations, etc.</i>)	# of organisations providing resources (i.e. staff, vehicles, meeting space, budget, etc.) for activity implementation	Country team	Engagement_log	x Yes
		# of organisations/clusters inputting in research design and joint analysis			x Yes
		# of organisations/clusters attending briefings on findings;			x Yes

ANNEX 1: CLARIFICATION OF METHODOLOGICAL AND TOOL CHANGES

Following our consultation with the Ethiopia CWG, we have made several changes to adapt the methodology and tools to the Ethiopian context. These tools are specifically tailored to capture all the necessary information crucial for this pilot assessment.

The deviations from the standard JCFA methodology and tools are as follows:

- Selection of non-shock-affected areas:
 - The assessment identified woredas based on the priorities of the Sub-CWGs and the Ethiopia CWG. The methodology suggests to consider shock impact during woreda selection. However, this plan was adjusted to accommodate the interests of the Ethiopia CWG and Sub-CWGs, who have a closer understanding of areas with information gaps. Therefore, this assessment does not cover less shock-affected areas as initially mentioned in this ToR.
 - Future users of this framework and tools can apply contextual criteria for area selection, focusing primarily on shock-affected areas while also assessing less affected areas for comparison.
- Focusing on non-displaced people:
 - This assessment focuses on vulnerable people within host communities. It does not include people in other situations, such as IDPs and refugees. However, future assessments can adapt the JCFA framework and tools to diverse contexts, including host communities, Internally Displaced People (IDPs), refugees, and other relevant situations.
- Additions to the DAPs and Tools as Per ECWG Feedback:
 - Feedback from the Ethiopia CWG has led to the incorporation of additional indicators into the tools, such as those related to market integration, competition, and FSPs. These additions aim to strengthen the tools and provide more comprehensive information for CVA programming.