



# Understanding Refugee Resilience and the Inclusion of Refugees in Markets: In the context of SHARPE programme in Ethiopia

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# Executive Summary

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The Strengthening Host and Refugee Population, Ethiopia (SHARPE) programme, applied a market systems development (MSD) approach between 2019 - 2025 to develop markets and businesses in three refugee hosting areas in Ethiopia - Jijiga and Dollo Ado in the Somali Region, and Gambella. During implementation markets were developed in ways that were inclusive of refugees to ensure they could benefit and be linked to wider market systems and value chains.

Market system development programmes work towards building systems-level resilience. While this way of working is not new, there is relatively little evidence on how it contributes to building resilience, both in systems and the people interacting in those systems. How does building resilient systems around people who interact in those systems improve their resilience in turn? What does resilience look like in real life for people? Does improved resilience enable them to respond better to real-life shocks? SHARPE commissioned research in 2024 to understand whether the MSD approach had contributed to building resilience and explore these questions.

The research used a case-study approach with the primary data source being 20 in-depth, semi-structured interviews with refugees who run businesses in two refugee camps, Awbare camp in Jijiga and Jewi camp in Gambella. The research was conducted in two regions to cover the two culturally and economically different refugee groups that SHARPE works with. Respondents were selected to compare findings across diverse businesses and to contrast between those who received SHARPE support and those who did not. The research used the country-wide suspension of food aid that occurred between June - October 2023 as a shock to measure the response against and understand individual resilience. The research applied grounded theory to analyse the case findings and draw conclusions on the key attributes and conditions that can lead to an individual refugee's overall resilience and whether strengthened market systems contribute towards this.

**Chapter 1** provides a background of the programme and why SHARPE commissioned this research effort. **Chapter 2** provides a detailed explanation of the methodology and why the research applied this case study method instead of trying to retrofit the research design to existing resilience frameworks.

In Jijiga, the refugee camps were established in 1991 (Kebribeyah) and 2007/8 (Sheder and Awbare). Since people have lived in these camps for a long time and share the same language, religion, and cultural practices with their hosts, they have established strong relationships with them over time. The refugees have business networks and relations with markets outside the camps in the host markets and even outside in nearby cities and often try to capitalise on those to make business gains. Most refugees keep aside money by practising an old Somali savings concept of running an interest-free, rotating savings scheme. However, despite this concentrated saving, it was found most refugees were earning too little to save sufficient amounts to invest in a semi-commercial business. For example, it took one refugee ten years of working as a day labourer to save enough to invest in a relatively low capital backyard poultry business.

In Jijiga, at the time of the study refugees received food rations worth approximately USD 5 and cash rations of USD 10 per month per registered refugee. The rations were generally enough to cover half a month's worth of staples for each individual. Staples for the rest of the month and any vegetables or meat would need to be purchased by the refugees. The research showed the abrupt ration cut affected almost all refugees apart from the few earning a high enough income to carry on business as usual without resorting to harmful coping mechanisms - the higher the income, the less dependence on rations. Related to this, not all income streams were affected in the same way. Some businesses were more affected due to the nature of the business. For example, businesses which were completely reliant on the refugees to purchase goods or services, such as restaurants and vegetable sellers inside the camps, struggled during the rations cut as the overall purchasing power of refugees had reduced drastically due to the ration cut.

The research also showed that while most refugees had friends or family members who had moved abroad, they did not receive regular remittances from them. The occasional remittance they received was too low and not frequent enough to make a material difference to their ability to withstand the shock. Rather, the research showed that refugees could sometimes borrow money from other refugees inside the camps or draw some support from shops in the host community that extended credit facilities during the rations cut. However, this did not last long as everyone was affected by the same shock and had a drop in income – the refugees because their rations were cut, and the host community as well as they were dependent on the refugee markets for their sales. Those who did not earn much before the rations cut ended up selling off assets, getting into debt and adopting negative coping mechanisms such as taking their children off from school to work or reducing the number of meals each day to survive the rations cut.

In contrast to Jijiga, the research in Gambella showed that refugees in Gambella were operating in a more hostile and impoverished environment and are far less integrated with their host community. The refugees came from South Sudan, more recently than those in Jijiga and are from a different ethnic group than the host communities, which results in ongoing ethnic tensions and clashes between the two communities. As a result, mobility is very restricted in the camps in Gambella, and the refugees were exposed to far fewer business and work opportunities as compared to the refugees in Jijiga.

Gambella is one of the poorest regions in Ethiopia. The research observed visible signs of distress in Jewi camp in Gambella, such as malnutrition and extreme fatigue, making it more challenging to execute the research compared to Jijiga. In contrast to Jijiga, where individual refugees received part food and part cash rations, refugees only received USD 15 worth of food rations in Gambella and no cash. The research identified that more refugees in Gambella depended on rations to meet their needs. They had little scope to diversify their businesses, so were more affected when their income source was affected during the rations cut. Given the restricted mobility in Gambella, all the refugee businesses were adversely affected during the ration cuts due to the lack of spending in the camp. They also did not share strong enough relations with the host community to receive much support from them during the ration cuts. Consequently, most refugees in Gambella resorted to negative coping mechanisms such as reducing the number of meals and nutritional intake to cope with the rations cut or moving back to more unsafe areas in their home countries in search of opportunities.

**Chapters 3 and 4** present the findings from Jijiga and Gambella in detail. The chapters profile the stories of eight refugees to show a range of responses to the rations cut and the contributing factors that affected their response—who is resilient, to what degree, and why?

Overall, the research showed that except for a handful of shopkeepers, no households were identified as resilient before SHARPE support (it could be the case that those who have become resilient have left the camps). The research determines the following key findings:

- Resilience is not built through personal skills or attributes (unless in exceptional cases) – broader factors are more important. It also **does not emerge from extensive remittances** or support from family members, as very few refugees had strong enough connections with people with the economic capacity needed to support them during the rations cut. **Resilience emerges from the interaction between the characteristics that refugees carry with them or learn over time and the opportunities offered to them through the system** in which they live.
- When refugees come to the camp, they come with very few possessions, and thus, resilience does not emerge on its own inside the camp. Rations are barely enough to support refugees to meet their daily needs. **Opportunities come from systems outside the camp** (the commercial interactions with host markets and communities in nearby places), and refugees needed to have the skills and means to capitalise on those opportunities to build their resilience.

- **Resilience emerges through building the ability of refugees to invest in semi-commercial opportunities.** Refugees themselves do not have enough working capital and assets or access to finance to be able to invest in semi-commercial business models that can generate enough returns to reduce their dependence on humanitarian aid, i.e., by investing in more education and/or assets. This is where **SHARPE played a crucial role in providing the opportunities and financial support that people need to build their resilience** while strengthening the system in which they can operate in a commercial manner.
- In addition to building people's ability to engage with the system, **resilience is also built by building the system's ability to engage with refugees.** This means strengthening the system to provide business opportunities for refugees and providing them with the goods and services required to operate in a commercial manner. Here too SHARPE played a crucial role by ensuring that the refugee businesses they supported continue to have access to inputs required for running different businesses; have access to services required to troubleshoot problems that they may face in running their businesses; and have entry into markets to sell their products and services.

**Chapter 5** draws conclusions from the analysis to unpack the abilities and attributes refugees need to possess as a form of different capital (what they bring in) and what support they need (what the system needs to offer) to build their resilience. This is visualized in a practical framework that can be used to categorise the characteristics of individual refugees in terms of their cultural, social, and financial capital into four different resilience tiers, from highest to lowest. The categorisation helps to identify the distinguishing elements of each tier and, in turn, the type of support needed from the system to increase their resilience. **Chapter 6** summarises the key learnings from this research effort.

The conclusions result in a practical framework that can be used to categorise the characteristics of individual refugees in terms of their cultural, social, and financial capital into four different resilience tiers, from highest to lowest. The categorisation helps to identify the distinguishing elements of each tier and, in turn, the type of support needed from the system to increase their resilience.





Sheder Refugee Camp, Somali Region

# 1. Introduction

## 1.1 Context

The Strengthening Host and Refugee Populations in Ethiopia (SHARPE) programme is a market systems development initiative funded by U.K's Foreign, Commonwealth & Development Office (FCDO) that has been working since 2019 in three refugee hosting areas in Ethiopia, in Jijiga and Dollo Ado in the Somali Region, and in Gambella. SHARPE develops markets and businesses in ways that are inclusive of refugees, working alongside businesses large and small. Partnering businesses range from large 'lead' firms with head offices based in large towns and cities, to regional SMEs, often based in the main regional town, to micro businesses, many of which are refugee-owned. The aim is to develop markets in ways in which refugees are able to benefit and will be linked to wider market systems and value chains. The overall objective of SHARPE is to increase the resilience of both refugee and host community households through developing resilient market systems and enabling increases in income, assets and job creation.

SHARPE has adapted a market systems development approach, an approach that typically uses a light-touch, hands-off facilitation to trigger private sector actors to address the needs of poor people, and applied it in the very fragile refugee markets of Ethiopia. In the protracted refugee settings markets are very thin and often there is a shortage - or even an absence - of market actors and commercial business activities. As a result, SHARPE has needed to provide much more hands-on support to individual market actors to develop viable business models and build linkages to enable the system to function. For example, when SHARPE started working in the poultry sector in Jijiga, there was almost no commercial poultry rearing in the town or region and the programme had to support the development of a regional hub to support this development.<sup>1</sup>

SHARPE concluded in March 2025. During the programme lifespan, it provided direct support to 251 businesses, 147 of which are owned by refugee entrepreneurs. This included partnerships with:

- Financial institutions to make financial services (mobile money, business loans) accessible to refugees by developing the mobile money infrastructure in and around refugee camps and to develop new financial products that are appropriate to the refugee market.

- Agri-input companies, local agro-vet dealers and (refugee) community animal health workers to strengthen supply chains and extend sales networks into refugee settings, making quality agricultural and veterinary inputs available and accessible to refugees on a commercial basis, thereby allowing them to invest in their farm- and livestock-based businesses.
- Poultry companies to extend their supply chains into refugee camps and engage refugees as suppliers and producers of both live chickens and eggs.
- Traders of small ruminants, allowing them to upscale their businesses, engage in value addition, and include refugees within their supply chains.
- Solar-energy companies to sell quality solar equipment into off-grid refugee communities for both household and more productive uses.
- Poultry, livestock and vegetable entrepreneurs, helping them to upscale their often smaller, low-income businesses into more commercial business models.

The programme estimates that it is reaching 149,114 households across different market systems, including poultry, livestock, agro-vets, vegetable farming and digital financial services (DFS), out of which 41,628 are refugee households.



Kuey, a Community Animal Health Worker supported by SHARPE, Jewi Camp, Gambella

## 1.2 Resilience research and purpose of this report:

SHARPE is accountable to its donor to report progress towards the overarching objective to increase the resilience of refugee and host community households, as well as the resilience of target market systems. This is formally measured through the following indicators, the achievement of which is assumed to lead to increased resilience:

- The number of refugees and host populations experiencing income change from business income, greater or improved jobs/employment, increased savings on expenditure and/or an increase in the market value of individual liquid assets.
- The number of market systems which are more resilient.
- Additional aggregate net income change from all sources (i.e. income change, savings, employment, assets).

SHARPE has a framework for defining and measuring resilience at the market system level. Market system resilience is defined as **'the ability of a market system to respond to disturbances (shocks and stresses) in a way that allows consistency and sustainability in the market system's functioning, or that leads to improvement in its functioning.'**<sup>12</sup>

The programme's Monitoring, Evaluation and Learning (MEL) system uses different markers to check if markets become more resilient; i.e., do SHARPE partners have the capacity to learn, adapt and experiment; are there new and strengthened linkages between different market actors; whether the diversity among market actors and business models allows for change; and is the market system inclusive of more vulnerable groups. The MEL system documents evidence against these markers to assess how the programme has contributed towards building the resilience of the market systems that it works in.

However, in addition to tracking resilience at the market system level it remained important to understand what this means in practical terms for the individual refugee households and businesses that are operating in this strengthened system. Does this method of partnering with the private sector and strengthening market systems increase the resilience of refugees and improve their ability to withstand repeated shocks? To fully answer these questions, further analysis at household level is required.

Anecdotally, the programme had come across many examples of resilience among the refugees – stories of how people adapted and responded to shocks such as the suspension of food aid and how they adapted. Some of these stories revealed negative coping mechanisms (e.g., sending children away, selling productive assets) while other stories were more positive (e.g., multiple income streams from small businesses allowing people to survive and cope; personal and business networks providing a support network). SHARPE wanted to gather evidence through these stories to analyse more systematically refugee household resilience and determine if the overall approach had been effective. As such, **the purpose of this research paper is to assess whether SHARPE's work in strengthening systems and developing markets strengthens individual refugee households' economic resilience and their ability to cope with economic shocks.**

The report is divided into four main chapters. Chapter 2 describes the methodology. Chapter 3 and Chapter 4 present the findings of the research using detailed profiles featuring the resilience characteristics of selected refugees in Jijiga and Gambella. Chapter 5 compares the outcomes across the different camps to analyse the key determinants of resilience. Chapter 6 draws conclusions on the relevance of market systems development approach in building resilience among refugee households.



Dib, Refugee Poultry Farmer, Sheder Refugee Camp, Somali Region

## 2. Methodology

### 2.1 Defining resilience of households

Simply put, resilience is widely defined as the ability of people to recover from a shock. For instance, USAID's updated resilience policy defines resilience as:

**“The ability of people, households, communities, countries, and systems to mitigate, adapt to, and recover from shocks and stresses in a manner that reduces chronic vulnerability and facilitates inclusive growth.”**  
(USAID Resilience Policy, 2022 revision)

On the one hand, resilience is a broad, generic and widely applicable concept. There are many important areas of development where it should be possible to see how people respond to disturbances. However, in practice, operationalising resilience requires pinning down the specifics of the context, the type of disturbance or shock, and the outcomes (aspects of well-being) to measure how able people are to cope. There is no 'one size fits all' approach to building or measuring resilience.

In wider resilience literature and conceptual frameworks, three types of capacities are commonly used to understand and analyse resilience capacities: absorptive, adaptive and transformative.<sup>3</sup> These categories are viewed along a continuum of response to a shock:

**Absorptive:** For mild shocks, individuals can often simply 'absorb' the shock without having to make major changes to their livelihoods and strategies.

**Adaptive:** For moderate shocks, individuals need to make incremental adjustments to navigate the disturbance and demonstrate some flexibility to adapt to the changing situation.

**Transformative:** For severe shocks, more significant or transformative responses are required to survive and return to prior state.

It is also known that different factors contribute towards building these individual resilience capacities. This can include human factors (educational background, health, practical skills); social factors (social networks, governance, political influence); physical factors (infrastructure, housing, telecommunications, public services); financial factors (income, assets, access to financial services, insurance) and natural factors (biodiversity, ecosystem health, forests, rivers, soil health etc).

By reviewing the available literature and theoretical frameworks to define and assess resilience, the research found that operationalising resilience research is complex. Resilience is influenced by a variety of factors, some of which are within people's control and some which are more external; it is also dependent on specific contexts and the nature of the shock that people face. In simpler terms, how people respond to a shock is dependent on the particular shock they face, their condition at that point in time, and the real-life resources or "help" available for them to draw on.

This made it apparent that it is difficult to retrofit the research design into a predesigned resilience framework. Existing resilience frameworks were considered unhelpful as they already filter refugees' resilience according to given categories of shocks and expected outcomes, many of which are less applicable to the refugee context. Instead, this research took a bottom-up, case-study approach to understand how different refugees, some supported by SHARPE and some not, managed their livelihoods and how they had responded to a specific shock. A case-study approach is particularly valuable when existing frameworks do not fully capture reality as it identifies the real-life elements that influence people's behaviour.<sup>4</sup>

For the purposes of this study, the country-wide suspension of food rations in mid-2023 was taken as the shock, the same external shock that impacted all refugee households, allowing some consistency in researching different responses to the same shock. Following this, the research examined which factors had influenced their individual response, and whether SHARPE had played a role in strengthening these factors.

## 2.2 Identifying a specific shock to test resilience response

The United Nation's World Food Programme (WFP), in coordination with UN Refugee Agency (UNHCR) and the Ethiopian Government Refugees and Returnees Service (RRS), provides food and cash rations to refugees in Ethiopia. In recent years rations have been cut due to funding shortfalls and it is difficult to find exact details of the rations provided and the variance among camps. A UNHCR press release states that food rations for refugees in Ethiopia were first reduced by 16 percent in November 2015, followed by a 40 percent reduction in November 2021 and a 50 percent reduction in June 2022.<sup>5</sup> Regarding the regions in which SHARPE works, in Jijiga refugees receive rations partly in food and partly in cash, while they are given only food rations in Gambella and Dollo Ado.

During the period between June and October 2023, there was a complete suspension of rations for refugees across Ethiopia. Without prior warning, refugees stopped receiving their monthly food and cash allocation.<sup>6</sup> This research focuses on this event to investigate how the refugees in Jijiga and Gambella<sup>7</sup> were able to respond to this significant shock.



Using HelloCash mobile money platform, Somali Region

## 2.3 Developing a 'bottom-up' case study based methodology to assess resilience

This research is a comparative case study of the economic resilience of refugee households – the degree to which people's economic livelihoods can withstand disturbances. The key research question was:

**Does the SHARPE approach, through which refugees are enabled to run semi-commercial activities for which they have adequate linkages with buyers and suppliers, make them more resilient than those who do not have these capacities or linkages?**

The primary data source was in-depth, semi-structured interviews with individual refugees who run businesses within the refugee camps in Jijiga and Gambella. A case study approach was applied in this research because it is not possible to gather the complex information required for understanding individuals' resilience response through quantitative research such as using close-ended surveys which aim for statistical generalisation. Surveys work better when validating a certain theory or hypothesis or collecting data on a limited number of pre-set questions. For example, if it was known from the start that all refugees respond in certain known ways to a cut in rations, a survey could be used to validate that through using simple dichotomous questions or multiple-choice questions, and a limited number of open-ended questions. In this case, the starting point was much less clear.

Resilience tends to be context specific – defined by the type of shock faced, the circumstances in which it is faced and also dependent on the population who faces the shock. In other words, it was not known how refugees in Jijiga and Gambella were responding to the shock of a cut in rations, why they did so and what contributing factors led to a certain behaviour. Thus, this qualitative case research methodology was selected as an appropriate approach as a lot of 'unknown' information needed to be gathered in order to develop a theory ground up.<sup>8</sup> The investigative nature of the case study approach would allow the research to ask open-ended questions from a small sample of comparable and contrastable cases representing different business models, different skill sets, different resilience outcomes to check if some of the findings could be generalized across the population.

Flyvbjerg (2006) responds to the common misunderstandings about case study research as outlined below.<sup>9</sup> This approach was critical in designing the methodology for this study.

- i. Predictive theories and universals cannot be found in the study of human affairs. Concrete, context-dependent knowledge is therefore more valuable than the vain search for predictive theories and universals.
- ii. One can often generalise on the basis of a single case, and the case study may be central to scientific development via generalization as supplement or alternative to other methods. But formal generalisation is overvalued as a source of scientific development, whereas 'the force of example' is underestimated.
- iii. The case study is useful for both generating and testing of hypotheses but is not limited to these research activities alone.
- iv. The case study contains no greater bias toward verification of the researcher's preconceived notions than other methods of inquiry. On the contrary, experience indicates that the case study contains a greater bias toward falsification of preconceived notions than toward verification.
- v. It is correct that summarising case studies is often difficult, especially as concerns case process. It is less correct as regards case outcomes. The problems in summarising case studies, however, are due more often to the properties of the reality studied than to the case study as a research method. Often it is not desirable to summarize and generalise case studies. Good studies should be read as narratives in their entirety.

The research was conducted in two different regions to cover the two culturally and economically different refugee groups that SHARPE works with: Somali refugees in Jijiga and South Sudanese refugees in Gambella. Looking at two quite different camps in the same country, experiencing the same rations cut, would offer a wider view on whether structural characteristics (including camp management) impact refugee resilience. Within each region, the refugees were selected not only to highlight the contrast between SHARPE support and none, but also to highlight variations in resilience among diverse business choices. A total sample of 20 refugees were interviewed in an intensive, qualitative manner to gather information on the following data points:

- **Background of respondents:** The research asked questions about the respondents' backgrounds, where they came from, their education and skills, what they were doing prior to becoming refugees, their household composition, extended family members who they interacted with, and other formal and informal networks they had access to. This data helped to build a picture of the respondents' cultural and social capital, which may contribute toward their economic advantage.
- **Income trajectory and pre-shock monthly household income and assets:** The research collected detailed data on respondents' income trajectory: how and when they started working after gaining refugee status, whether they changed work overtime, how they changed it, how income changed over time, and whether other household members were contributing to household income. Information was also collected on household assets, livestock ownership, and any other assets to understand the respondents' economic position.
- **Dependence on rations and monthly household expenditure:** The research collected information on the amount of cash and food rations received in households. Distribution of rations depended on household composition and whether household members individually had been granted refugee status. The research also gathered detailed information on additional household expenditures on food, education and other needs on top of the rations received.
- **Access to various capital:** The research asked questions to understand the various forms of capital that respondents possess and can access as needed. This included questions to understand respondents' cultural capital which is essentially the knowledge that a person can draw upon and is dependent on education, family background and skills that people have acquired over time. It also included questions to understand respondents' social capital which includes the formal and informal ties and networks people have with different stakeholders, that can be used as needed. Note that information on financial capital is also collected through the questions on income trajectory.
- **Effect of the rations cut in 2023 and the respondents' response to it:** The research gathered information from respondents on how they coped with the rations cut of 2023. Were they able to absorb the shock? How were they affected? How did they cope with the shock? Were they able to rely on their income? Did they use their assets? Did they need to draw on any of the capitals? Which forms of capital were used? Could they draw on their networks? How was their lifestyle affected?
- **Post shock income and other life changes:** Finally, the research collected information on what happened to the refugees' household income and lifestyle once the rations had been resumed. Did they return to pre-shock levels of income and lifestyle? Were they able to replenish any assets and/or savings they were forced to use?

The research checklist is shared in Annex B. It is important to note that the checklist was adapted during each interview to follow-up and probe with interview leads.

Information on the multiple data points was collected to develop a rich, detailed understanding of “how” and “why” each respondent responded the way they did to the identified shock.<sup>10</sup> The detailed information collected from each respondent allowed the research to compare the answers for different questions and see whether they aligned – allowing for ‘triangulation’ of information. The diversity in cases allowed for reasonable comparison and contrast between different reactions to the ration-cut shock on the part of different refugee households<sup>11</sup> within the limited time available for the research.

The research design identified different categories of respondents among the case studies<sup>12</sup> for reasonable comparison and contrast between how different refugee households reacted to the ration-cut shock to allow the research to draw robust analytical conclusions. Comparable respondents would help identify the comparable features that may influence certain responses, whereas contrasting respondents will help identify any unique features that made them respond differently.

The different categories of respondents included:

1. Different types of refugee business owners: Respondents were selected to represent different types of business - poultry, livestock, digital financial service agents, vegetable farming, solar panel agent, meat sales, restaurant, fish vending. Different business types were identified to assess whether certain businesses were more resilient than others.
2. Refugee business owners who received support from SHARPE over a longer period of time versus more recent support: Respondents were selected to represent those who received SHARPE support for more than a year previous to this study and those who received more recent support. This was to assess whether a SHARPE-supported (mature) business model was more resilient than others lacking the same level of support, and why so.
3. Counterfactual: The research needed to establish a contrasting picture of the resilience of refugees who received support from SHARPE against those who didn't. To build this counterfactual scenario, the research used two methods.
  - Using control groups: establishing a comparison group through interviews with refugees who received no support from SHARPE;
  - Comparing different types of support: establishing a contrasting scenario for other forms of development support received by refugees, such as more direct assistance offered by other NGOs or programmes.

The research was conducted during two field visits – one in Jijiga in May 2024 and the other in Gambella in June 2024. While SHARPE was working in three camps in Jijiga and five camps in Gambella, the research focused primarily in one camp in each region – the Awbare camp in Jijiga and the Jewi camp in Gambella – to ensure comparable profiles.

Each respondent was interviewed for approximately two to four hours, sometimes through two visits; the data collected was checked for consistency (triangulated), verified through follow-up interviews and over the phone as needed and up to the extent possible, and then finalised. While twenty interviews were completed in total, sixteen cases were chosen for the analysis – ten from Jijiga and six from Gambella. The remaining were dropped as they contained inconsistent information, or the information could not be verified or, or in some cases the respondents were not able to provide accurate financial information. It was particularly challenging to obtain more detailed and accurate information from the respondents in Gambella, attributed to their extreme living conditions, which led to filtering our six reasonably validated cases that were ultimately used for the analysis. This is explained in more detail in **Chapter 4**.



Detailed interview notes were written up and organised into structured “profiles” for each camp which are shared in Chapters 3 and 4. These chapters present the different “archetypes” of refugees who demonstrate varying resilience capacities demonstrated through how they responded to the rations cut. For the purpose of this research, a refugee is considered to be resilient if he or she is able to get by through the shock of rations cut without making adjustments that would negatively harm his business or livelihood (negative coping mechanisms) and able to restore business to pre-rations cut level after rations are restored. The profiles serve as illustrative examples of different archetypes and explain which factors influence their resilience.

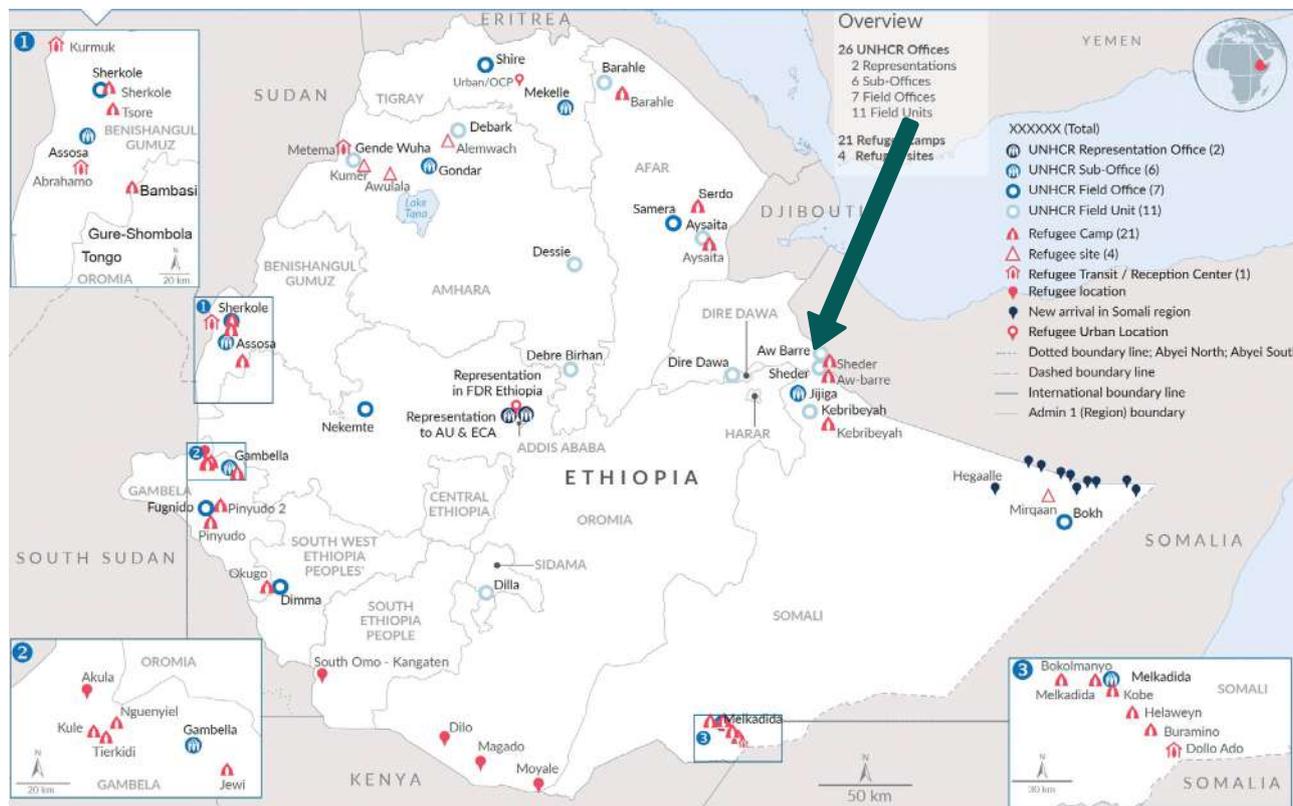
Chapter 5 provides an overall analysis of the data collected from the research to draw conclusions on what makes refugees more resilient and whether and how the systems development approach used by SHARPE contributes to this.



Somali Refugee Camp

# 3. Findings from the Somali region: Awbare camp in Jijiga

## 3.1 Camp context



Ethiopia refugee camps map (UNHCR 2024)

Jijiga is the capital of the Somali Region in Ethiopia. It houses the Somali regional government and is a fast-growing business hub. There are three refugee camps in the Jijiga area housing Somali refugees - Kebribeyah, Awbare and Sheder - with each camp linked to an Ethiopian village or town. Kebribeyah is the oldest camp and therefore has the most economic interaction between refugees and host communities. The Sheder camp is closest to Lafa'isa, which is a regional market town, while Awbare camp is the closest to the Somalia/Somaliland border.

Awbare camp was established in 2007. It is roughly 75 kilometres away from Jijiga and borders on the east with Somaliland. The drive from Jijiga to Awbare camp takes approximately two hours (much longer than it should do because the roads are so poorly maintained). There are multiple checkpoints on the way, where the road is blocked with a rope. NGO drivers can usually pass by unchecked. Refugees, who usually travel by bus or minivan service, often have their IDs and possessions checked. Refugees are allowed to move freely in their camp and associated host communities in Awbare but require official permission to visit other towns from Ethiopia's Refugee & Returnee Service (RRS).

The official population of Awbare camp is 13,586 refugees<sup>13</sup>, according to the RRS. In addition, there are 3,500 asylum seekers living inside the camp. The asylum seekers have been given housing but cannot access rations until they are officially registered as refugees through the RRS. The camp is divided into three zones. There is no power grid to supply electricity in the camp. Instead in each zone, the electricity is supply through fuel generators which are owned by private individuals (two refugees owned generators and one host-owned generators). It costs a household approximately USD 6 per month to receive the power to run a lamp and one power socket every day from 5pm to 6am.

The nearest host community is Awbare, a town approximately ten minutes' walk from the refugee camp. The closest market town is Lafa'isa, which is 35 kilometers away. Refugees and the host community in Awbare coexist peacefully since they share the same language, religion and cultural practices. Refugees and hosts interact freely in the marketplace, where they can buy and sell goods and services. Refugees go out of the camp to work with or for the host community. Shopkeepers in the host community confirmed that half of their sales are to refugees. As a result, they were also very badly affected during the rations cut when refugee spending dropped significantly.

Refugees often cross the border to shop in the Waajale market and Borama in Somaliland. Refugees speak about finding more options for trading there, both in terms of prices and varieties. The country's foreign account deficit led to a thriving black-market exchange, where foreign currency was sold across the border in Somaliland to get better rates.<sup>14</sup> In the same vein, refugee consumers and traders cross the border to purchase cheaper goods. This can pose some security issues.

Otherwise, the closest large market for refugees is Jijiga. To travel to Jijiga, refugees need to officially receive permission from the RRS. This can take time, sometimes several weeks. Anecdotally, many refugees travel regularly to Jijiga without the necessary paperwork. Refugees in Awbare talk about expanding their businesses or establishing networks in Jijiga to grow their business. In reality, this is challenging as it requires an official work permit to trade or work outside the camps. Still, those with family members in Jijiga are often able to find a way round this.

Refugee students can apply for study permits to study in other parts of the country for their higher education, but once the studies are complete, they have to return and apply for work permits to work outside the camps. This happens quite rarely: according to the RRS, only 170 people have such a work permit.<sup>15</sup>

The Sheder refugee camp was established in 2008. It currently houses 14,558 refugees as of September 2024. The camp is situated approximately 10 kilometres from Lafa'isa and 56 kilometres from Jijiga. Compared to Awbare, it has greater access to host markets in Ethiopia, though it is a greater distance from the Somalia border.

Refugees in this region receive part food and part cash rations. The research identified that over the last few years food rations have been decreasing, with amounts being halved. All interviewed refugees mentioned that they go through rations within the first half of the month and need to buy additional food for the remainder of the month. They also need to buy vegetables and animal protein which is not supplied in rations. For the purpose of this research, food rations have been converted to their equivalent cash value and the total value taken as constant over the years, as the research could not validate the specific changes in ration value in the previous years. As of May 2024, each individual refugee in Jijiga was receiving USD 10 per month in cash and approximate USD 5 worth of food per month (oil, salt, pulses and grain).

## 3.2 Refugee profiles from Awbare Camp, Jijiga

This section presents five contrasting refugee profiles to show a range of responses to the rations cut. They demonstrate how individuals were adversely affected by the rations cut and how key attributes built toward individual resilience. Each refugee profile has an accompanying graph that shows each refugees income trajectory over time and how that adds up with rations. It shows the income lows during the rations cut. It also shows their average monthly expenditure that is additional to the rations they receive. It is important that during the rations cut, this expenditure would shoot up to compensate for the absence of rations. Finally when possible, the graph shows a projection of future income growth or fall since the rations have been resumed.

### 3.2.1 Abdi Botan (received SHARPE support to establish commercial poultry farm before rations cut) - Unaffected by rations cut, moving towards a higher income trajectory



Abdi Botan came to Kebribeyah with his wife and son as part of the wave of Somali refugees who fled Mogadishu in 2007, before being relocated to Awbare Camp in 2008. Though he had only studied up to grade 8, he came with rich practical experience in agriculture and livestock (including poultry). He had learned from his father, who was a Director of the Regional Agricultural Bureau in Mogadishu.

In the Awbare camp, Abdi Botan worked as a day labourer for nearly ten years to support his growing family, currently comprising of his wife and seven children who are aged between 9 and 17, and all of whom are dependent on him. He earned USD 70 per month and started saving money with the aspiration of investing in a poultry business. He considered raising chickens as a relatively low-maintenance business, which also had the benefit of supplying eggs for his children to eat. It took him more than ten years to save the USD 260 that he invested in this business in 2019.

Abdi Botan bought 100 chickens of the local variety to grow in his backyard. Unfortunately, as the pullets grew, he realised that 20 of these were male birds, and he had to sell them off. Further, because he did not have the money to invest in a safe shed, some birds were killed by predators. Others died from cannibalism, which is common when birds are kept in a limited space and fight for the same food. Eventually, he was left with 30 chickens which would produce 20 eggs a day and earn him an income of USD 140 per month. Abdi Botan wanted to expand further but it would again take him time to save enough money for commercial expansion.

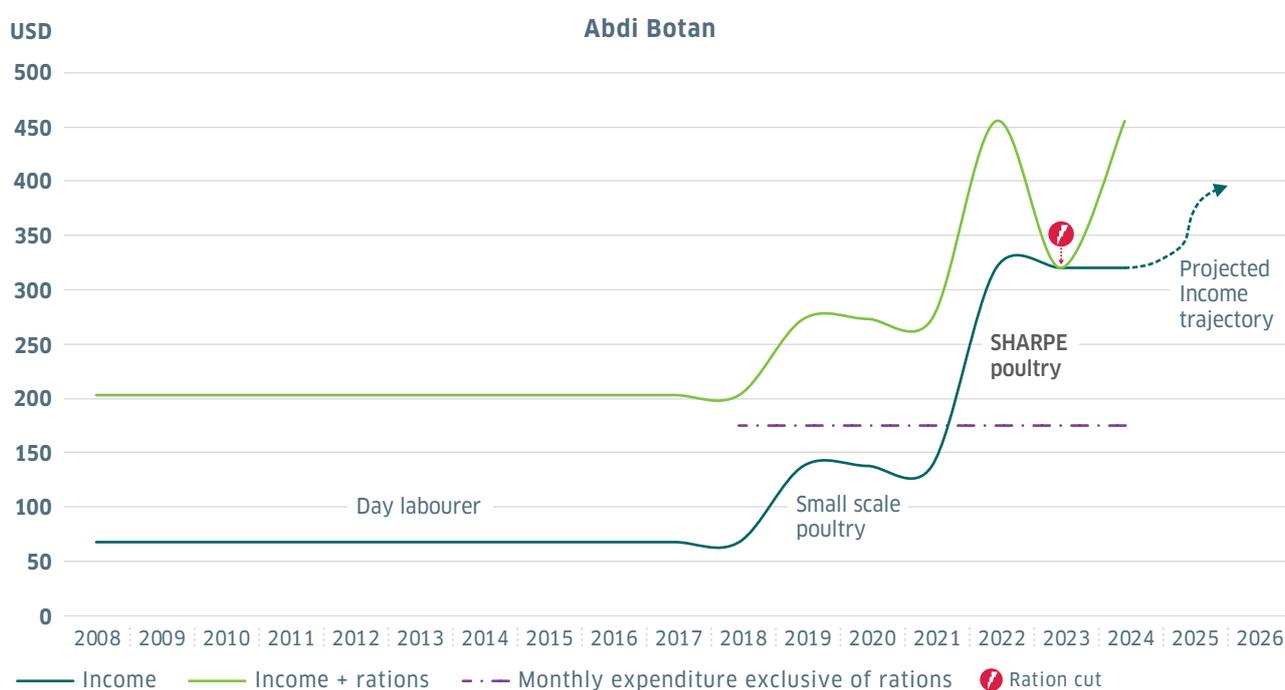
In December 2021, he was selected to join a Lutheran World Federation (LWF) farming co-operative. He received 300 sqm of land for cultivation, and LWF covered the land and irrigation costs for one year. He used this land to grow vegetables, and he used the produce to feed his family and to sell for a profit of USD 105 per season. Vegetables are grown in two seasons per year in this region.

In May 2022, SHARPE selected Abdi Botan for assistance in expanding his poultry business and switching to a more commercial model. The SHARPE support included construction of a poultry house in his backyard, in line with the scale and standard required for commercial farming. It also supported Abdi Botan in purchasing a productive variety of chicken and the first round of feed and medicine that would last him for the first three months of production. This required a total investment of USD 2,570, of which SHARPE covered 75%. SHARPE also connected him to Horn Afrique, the feed and poultry breed supplier who provided the inputs and technical guidance. In early 2023, his new chickens started producing eggs at their full capacity (100 chickens producing 80 eggs per day), making a profit of USD 310 each month.

In 2023, the LWF project cycle ended. However, with his newly strengthened poultry farming business, Abdi Botan is now able to pay for land and irrigation to continue vegetable farming. He leases the same plot of land and makes a profit of USD 55 per season.<sup>16</sup>

**Income, expenditure, and savings prior to the 2023 rations cut:** In early 2023, Abdi Botan was earning USD 320 per month from vegetables and poultry. He received cash and food rations for 9 family members. As the food rations he received were not enough to last the month, he spent an additional USD 175 on food items and other expenses such as soap and clothes. Abdi Botan saved USD 50 every month through a savings group<sup>17</sup> and had also saved an additional USD 300 in a bank account after a year of commercial-scale poultry farming. Given the success of his poultry business, Abdi Botan was able to move his wife and children to Jijiga in mid-2023 to give his children access to better education.

**Response to the ration cut:** Abdi Botan remained unaffected during the rations cut. He was able to absorb the shock, and his family’s lifestyle remained unaffected.



**Factors influencing the response to the rations cut:** Abdi Botan's resilience can be explained by a few factors:

- The SHARPE project's support helped Abdi Botan transform his small-scale poultry business to a commercial model with a high enough income to enable him to absorb the shock and cover additional food expenditures. Before SHARPE, his work income was lower than his expenditure and he needed to additional income from rations to cover household expenditure. This meant he would have been unable to maintain his monthly expenditures during a cut in rations. While his decision to enter the poultry business in the first place was built on cultural capital (prior knowledge of poultry farming) and economic capital (his own savings that were painstakingly built up through ten years of low-wage day labour), he still needed SHARPE project support to become commercial – defined as more investment, having consistent access to high-quality feed, acquiring knowledge of farming practices and business practices, being connected to end markets.
- When the demand for eggs in the camp decreased due to the rations cut, Abdi Botan was able to maintain his income as he shifted to selling eggs to the host community and in Jijiga. He was able to adapt (change strategy based on the shock and its impact on market demand) because of his social networks in both Jijiga and the host community. His social network was strengthened by the SHARPE project, which connected him to Horn Afrique in Jijiga.

**Future plans and projected income growth:** Abdi Botan's chickens have reached maturity, and their egg production is now falling. He plans to sell these chickens and establish a partnership with Horn Afrique to become a supplier of poultry feed in the refugee camp, while also purchasing eggs from refugee farmers to sell in Jijiga. He feels that many other refugees are now involved in poultry farming inside the camps, and it would be useful to diversify to increase his competitiveness. He is currently working on this business idea and has developed a flyer for his business (see photo on the right). It is highly likely that diversifying to trading will allow Abdi Botan to increase his income further, as it is a business with higher potential returns.



His business plan to support feed supply to refugee poultry farmers and buy their eggs for sale outside the camp has the potential to strengthen the resilience of the other refugee poultry farmers, as it multiplies markets for their eggs and increases their capacity to maintain income.

### 3.2.2 Mohamed Abdullahi (received SHARPE support to become a digital financial services agent and energy kiosk owner before the rations cut) - Adversely affected by the rations cut, but able to restore income and lifestyle to pre-rations level afterward



Mohamed Abdullahi's family moved from Kismayo to the Awbare Camp in 2007 when he was only 17 years old. His education was disrupted due to the conflict in Somalia, but he was able to start attending school again in Awbare, where he studied up to Grade 10. He married in the camp and currently lives with his wife and three children, aged between 2 and 5. Abdullahi also has two bachelor cousins, who have been dependent on him for the past two years. One of them is currently in school, and the other is 40 years old but does not have a job.

In 2015, Abdullahi's father gave him USD 180 to open a retail shop. His father worked as a butcher, both when he was in Somalia and when he moved to the camp. He advised Abdullahi to open a retail store to sell household items because, at that point, there were few shops inside the camp.

Abdullahi established his retail store inside the refugee camp and sold items such as food, household goods and mobile cards which he bought from the host community. He earned USD 140 income per month.

In 2020, SHARPE supported him to become a Hello Cash mobile money agent. At that time, Hello Cash was one of the first mobile companies that was used in the camps for mobile money transfers. Through SHARPE support, he received an interest-free loan of USD 1,050 from Shabelle Bank so that he would have cash in hand to operate as a mobile money agent. He earned a monthly income of USD 100 from transaction commissions and paid back his loan within two years.



Mohamed Abdullahi (right) and his cousin inside the Energy Kiosk

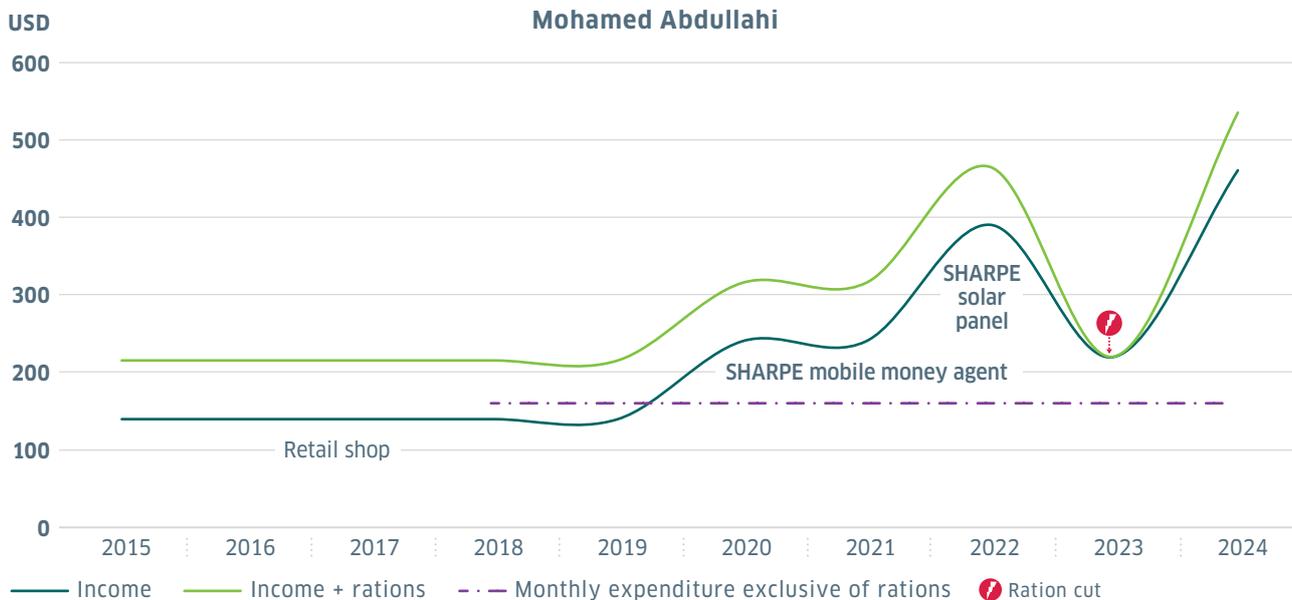
In early 2023, Abdullahi was also selected by SHARPE to become a partner in operating a solar-powered energy kiosk from FiberMart. He wanted to operate this kiosk to provide him with an additional income stream. The kiosk means he is able to offer mobile charging services to refugees. It also came with a fridge to store perishable items and cold drinks for his retail store. SHARPE supported him in purchasing this kiosk, covering 80% of the cost. He had to pay back the remainder of USD 1,600 through monthly instalments of USD 55 to FiberMart. In the kiosk, Abdullahi can charge 20 to 50 phones a day and earn an income of USD 150 per month. However, the inverter for the solar kiosk is not fully operational, which means he cannot use the fridge that came with the kiosk. FiberMart has not been able to resolve this. This has caused him to delay the repayment of his monthly instalments.<sup>18</sup>

Income, expenditure, and savings prior to the 2023 rations cut: In early 2023, Abdullahi was earning a net income of USD 390 per month from his retail store, digital financial service provision and mobile charging business. He received cash and food rations for his immediate family of five. His two cousins would sell their food rations and use the money for daily expenses. They depended on Abdullahi for meals and any other urgent needs. The monthly food rations the household received was not enough to feed the family for the full month, so he spent USD 160 on food and clothes.

Response to the ration cut: Abdullahi's businesses and family lifestyle were adversely affected during the rations cut but his income and lifestyle resumed to pre-rations-cut levels once the rations flow resumed.

His sales from the retail shop decreased as refugees in the camp reduced spending during the rations cut. Initially, his refugee customers bought items from his store on credit, but he stopped providing credit after the first three months, as he became concerned about repayment. The volume of transactions through Hello Cash also dropped. In total, his income from the retail shop and digital financial services fell by 70% to USD 70. However, he continued to operate his phone charging business without interruption. He believed this was because many refugees were unable to cover their own electricity bills and relied on his charging station to charge their phones.

To cope with the income reduction from his business and the lack of rations, Abdullahi used his savings and reduced meals for family adults to two per day as an additional precaution.



**Factors influencing the response to the rations cut:** Abdullahi’s business was still able to absorb the shock due to the following factors:

- The SHARPE support enabled Abdullahi to multiply his income streams, earning from two additional businesses (mobile money, solar kiosk). This helped him to generate a high enough income to cover expenditures without being reliant on rations. Without these additional income streams, Abdullahi’s income would not have been high enough to cover monthly expenditures without rations.
- The diversified income streams served him well during the rations cut. While his retail shop and mobile money businesses both dropped significantly, as refugees lost their main source of income (rations), his mobile phone charging business remained steady throughout. This income diversification, in which at least one income stream was not directly impacted by the shock, allowed him to cope during the rations cut.

**Future plans and projected income growth:** In 2024, Abdullahi’s income from Hello Cash fell as the market was penetrated by another digital financial service provider, E-birr. He is now an agent for them and earns USD 170 per month from them. Abdullahi wants to continue diversifying his business so that he has additional income streams. The value of multiple income sources became more evident to him during the rations cut. He was able to rely on his phone-charging business while the other businesses were adversely affected. He is currently saving money so he can pay back his loan from FiberMart. He plans to buy a better inverter and a bigger fridge so that he can sell other food items, such as homemade ice-cream. Abdullahi is currently participating in two savings groups, through which he saves USD 260 per month.

### 3.2.3 Fadumo Abdirahman (received SHARPE support to establish commercial poultry farm during the rations cut) – Adversely affected by the rations cut, worse off than before, but better able to recover due to SHARPE support

Fadumo Abdirahman arrived in the Awbare Camp in 2010 with her husband and children. She lived in the Banadir zone, Somalia where she sold food and clothes. She lives with her 2 sons and 7 daughters, who are aged between 6 and 23 and are all dependent on her.

Fadumo's husband had experience in construction and started working as a building contractor. He moved to Jijiga as there were more work opportunities there. He ended up moving permanently (losing his refugee status) and taking a second wife. His work was not stable enough to provide steady income for Fadumo. This is because his income was reliant on finding construction jobs, and sometimes three to six months would pass without work. When he found work, he would send her money. This added up to USD 50 per month, averaged through the year.



Fadumo Abdirahman

Driven by the volatility of her husband's work, Fadumo looked for different opportunities to support her family. This became critical when her husband took a new wife, as he then split his income to support two families. First Fadumo worked as a henna artist so that she could generate enough income to invest in other assets. She was earning an income of USD 80 per month from this. She saved some money from this income and bought 30 local chickens so that she could do poultry farming which was easier to manage than the intensive effort required as a henna artist. The birds were fed household leftovers and laid 20 eggs a day, allowing her to keep some eggs to feed her children and sell the rest. This earned her an income of USD 85 per month. She also made sesame cakes and sold these at her grocer's shop so she could pay for groceries. Eventually, Fadumo was able to increase her livestock assets to include goats. She started with only a few but was able to increase the number to ten goats at a time. She would buy small goats and fatten them up for three-month periods before selling them, earning approximately USD 110 per month.

In 2021, she was selected by a Lutheran World Federation (LWF) project (like Abdi Botan) to become part of the farming co-operative. Through this project, she was given 280 sqm of land for cultivation. LWF covered costs for land, irrigation and other inputs like seeds, fertilizers and pesticides for the first two years<sup>19</sup>. She grew vegetables for two seasons a year and earned USD 140 per season. Her income from this was high because all costs were covered by LWF. Her productivity was low compared to Abdi Botan's, who was making almost double the revenue using a similar sized plot of land.

In mid-2023, Fadumo was selected by SHARPE to receive support to switch to a commercial poultry model. SHARPE enabled her to construct a commercial poultry shed in her backyard. She received support to purchase 80 pullets (a commercial Bovan breed), along with the first batch of feed, medication and technical advice on managing this commercial variety of poultry. Fadumo sold off her local variety of chickens and used her savings to invest USD 820 in this business, adding it to the USD 3,320 grant from SHARPE. In 2024, five of her chickens died from cannibalism. As there were no community animal health workers (CAHWs) specialised in poultry in Awbare, the SHARPE team brought a CAHW from the host community to treat the affected birds. Fadumo's 75 birds are currently laying 55 to 60 eggs a day (yet to reach peak production). She is currently making USD 220 profit per month.

In 2024, the LWF project ceased payment for input costs but continued to cover irrigation and land costs. Fadumo believes she can use the land indefinitely without paying rent, as LWF has made an agreement with the landowner to provide rent-free land for refugees<sup>20</sup>. In the first half of 2024, she used her own land and a friend's land (a same-sized plot) to grow onions. Her friend had migrated to the US. She expects to earn USD 70 from each plot of land, after deducting the input costs (USD 140 total). If she were asked to pay land rent, then she would operate at a loss, as the rent would be USD 100 per season.

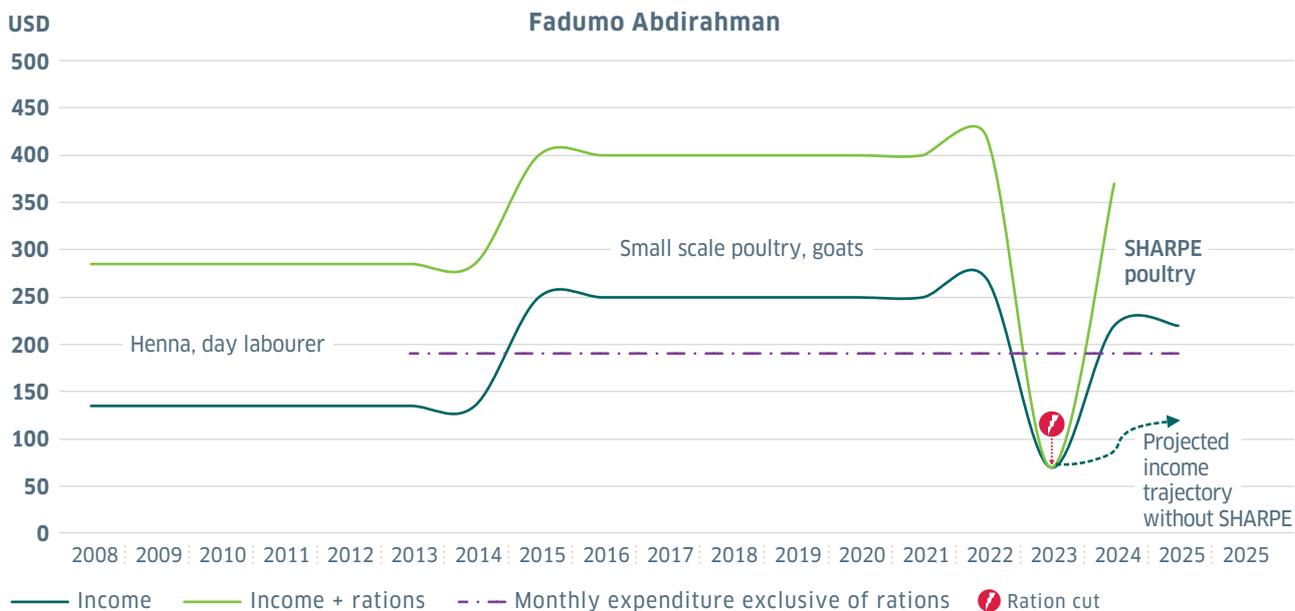
**Income, expenditure, and savings prior to the 2023 rations cut:** In early 2023, Fadumo was earning USD 270 per month from her multiple income sources. She received food and cash rations for 10 family members (herself and her children). In addition to the rations received, Fadumo was spending USD 190 per month on additional food items. Fadumo would occasionally save money, but she spent her savings during the two religious festivities, Eid al-Fitr and Eid al-Adha.

**Response to the rations cut:** Fadumo's businesses and family lifestyle were adversely affected during the rations cut. Her total income is now less than before the rations cut.

When the rations cut happened, Fadumo's husband was in between jobs and did not send her any income. Her savings were low, as she had just spent it during Eid-al-Adha. In addition, the SHARPE-supported commercial poultry business had not started generating any yields yet. Her only source of income was from fattening goats and cultivating vegetables. Both businesses were badly affected by the rations cut due to decreased economic spending in the camps. To cope with the rations cut, Fadumo sold off eight out of her ten goats but did not replenish the stock as usual. She reduced family meals from three to two meals a day, and the family consumed only vegetables. Meat was too expensive. Two months into the rations cut, Fadumo withdrew her two oldest sons out of school and sent them to Jijiga to work as day labourers. Together, they were able to send her USD 175 per month.



Refugee Poultry Farm



**Factors influencing the response to the rations cut:** To cope with the shock, Fadumo had to resort to multiple negative coping strategies - selling off productive assets (goats), reducing meals/protein for her family, and withdrawing her sons from school to generate income as day labourers. This could be due to the following reasons:

- While Fadumo had several income streams, all of them were simultaneously impacted during the rations cut. (Compare to Abdullahi, who had one business that remained profitable during the rations cut.) During the peak of the shock, Fadumo’s income dropped by more than 80% because of the decrease in demand for vegetables and meat, precisely when her egg business was getting started and production was lowest.
- Fadumo was not actively saving money to use for any business mishap.
- Fadumo lacked the right social capital and access to alternative markets that would have enabled her to sell her vegetables or goats. (Compare to Abdi Bodan, who had alternative markets for his eggs.)

**Future plans and projected income growth:** Since the shock, Fadumo regained rations and vegetable sales. Her SHARPE-supported commercial poultry business is now producing eggs close to full capacity. Her income has rebounded, though not yet to its previous level. Without the SHARPE-supported commercial poultry business, her income is estimated to have been considerably less than before the rations cut because she had to downsize her goat-fattening business. While the income from the LFW-supported vegetable farming has picked up, it should not be considered as a sustainably profitable business because of the reasons explained above (it is only profitable with the NGO subsidies and operates at a loss without them). Thus, it is estimated that if she had not seen the SHARPE-supported commercial poultry business take off after the rations cut, she would have been fully reliant on the rations to maintain her current levels of expenditure.

### 3.2.4 Ifrah Abdulahi (received no SHARPE support / control case) - Adversely affected by the rations cut, left with less productive assets but able to restore income and lifestyle to pre-rations level since



Ifrah Abdulahi is from the Adale district in Somalia and came to Ethiopia in 2007 with her husband and four children. Ifrah was a housewife in Somalia, while her husband worked as a day labourer in agriculture. He passed away in Ethiopia in 2009. Ifrah married her husband's cousin and had two children with him. However, her second husband left her five years ago. He was not contributing to the household. Ifrah lives with her two sons, one daughter, one daughter-in-law and five grandchildren, all of whom are dependent on her. She also has a son who is going to university in Jijiga, and whom she supports.

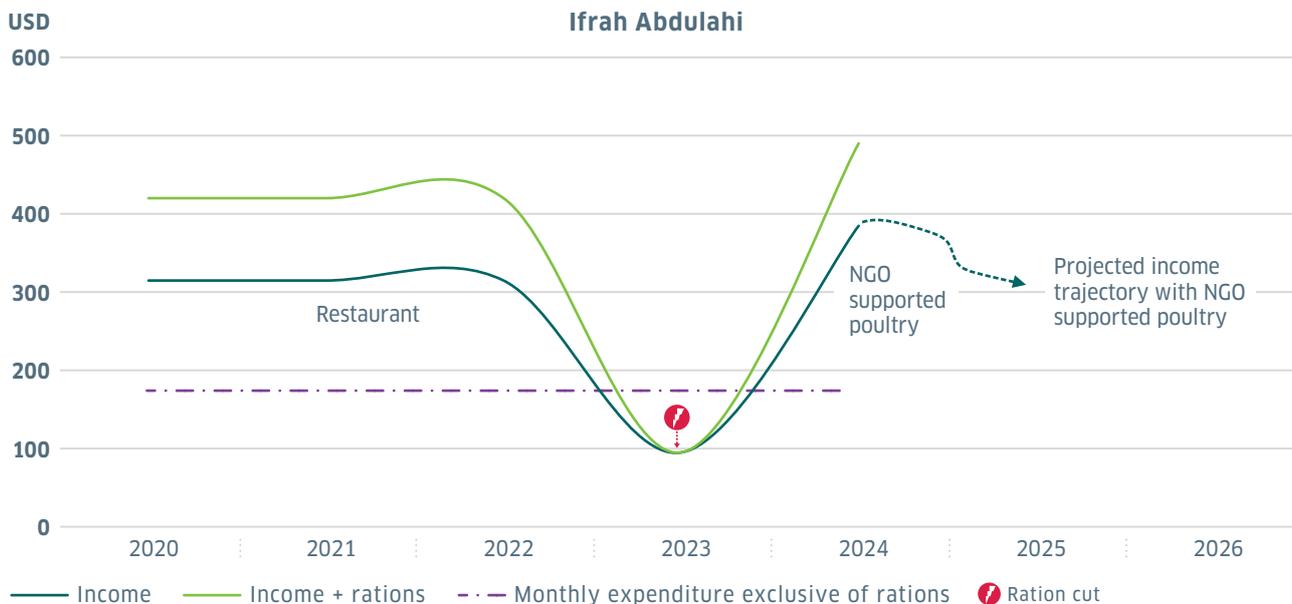
After her first husband passed away, Ifrah started a small restaurant where she sold Somali snacks. She was one of the first people to start such a business in the camp and the snacks became quite popular among the refugees. She soon upgraded her little roadside stall to a bigger establishment next to her house. She earned USD 315 per month from her restaurant business. Ifrah also kept five local chickens in her backyard and used the occasional eggs in her restaurant. In addition, Ifrah bought a male and a female goat in 2022, which gave birth to eight kids. She kept these goats as a coping strategy to sell during an emergency.

At the end of 2023 (after the rations were resumed), Ifrah was selected by Mercy Corps to receive support towards building a commercial poultry business. Mercy Corps helped her build a poultry house and supported her to purchase of 30 chickens. However, this poultry house was not durable and prone to leakage from rainfall and easily attacked by predators. As a result, 13 of her chickens had died by early 2024. She currently collects 13 eggs a day from the remaining chickens, earning USD 70 per month from these.

**Income, expenditure, and savings prior to the 2023 rations cut:** In 2023, Ifrah was earning a monthly income of USD 315 from her restaurant. She received food and cash rations for seven family members. (Her daughter-in-law and her children are from the host community and therefore not entitled to rations, despite living in the camp with her.) Her combined income from the restaurant and rations equalled USD 420 per month. In addition to the rations, Ifrah was spending an additional USD 175 per month on food and other household expenditures. She was not saving money and used any leftover income to support her other children and grandchildren.

**Response to the rations cut:** Ifrah's restaurant was adversely affected during the rations cut. She was able to absorb the shock by selling off productive assets (goats) and making lifestyle changes.

During the ration cut, Ifrah's income from the restaurant dropped by 70%, as most refugees in the camp suffered from depressed economic activity and the demand for food in her restaurant dropped. Some days, she would make no sales at all. To cope during this time, she sold four of her goats for USD 150 each to pay for food. To reduce food expenses, Ifrah's family changed their eating habits by eating 'injera', which is a local Somali food item made with grain and water, for all three meals. They sometimes ate vegetables with this, but they avoided meat to economise on cost.



**Factors influencing the response to the rations cut:** To cope with the shock, Ifrah had to sell off productive assets (goats) and reduce the nutritional content of meals for her family (resorting to eating cheaper grains, fewer vegetables and no meat). This could be explained due to the following factors:

- Ifrah was reliant on a single income source (her restaurant), which could not be easily adapted during the rations cut. (Her restaurant only catered to refugees.)
- Despite having a net income that was higher than her expenditures, Ifrah was not saving much. So she had to dip into her productive assets to cope with the shock.

**Future plans and projected income growth:** Since the shock, Ifrah's income has rebounded to pre-rations levels as the economic activity in the camp has increased. Her restaurant was popular and well-known for her snacks. It is unlikely that the Mercy-Corps-supported poultry business will become a sustainable source of income. This seems evident from the fact that half of the chickens have died less than six months after the establishment of the business. She has also herself mentioned that she lacked the knowledge to apply any of the more intensive poultry management practices that are required for poultry maintenance and optimum egg production, and she only did this as a side venture.



### 3.2.5 Asha Ibrahim (received no SHARPE support / control case) - Extremely adversely affected by the rations cut, left in a worse state than before



Asha Ibrahim

Asha Ibrahim arrived in Awbare camp in 2008 with her husband and seven children. Her husband used to be a language teacher in Somalia while she was a housewife. She had had some primary education but could not recall which grade she reached. Her education was disrupted due to the conflict in Somalia.

When the family moved to the camp, her husband worked as a teacher for the Refugee and Returnee Service (RRS). Asha cannot recall how much her husband earned. Her four youngest children are currently going to school. The eldest three have finished their secondary education and want to go to university. However, they have not managed to pass the entry exam, despite repeated attempts.

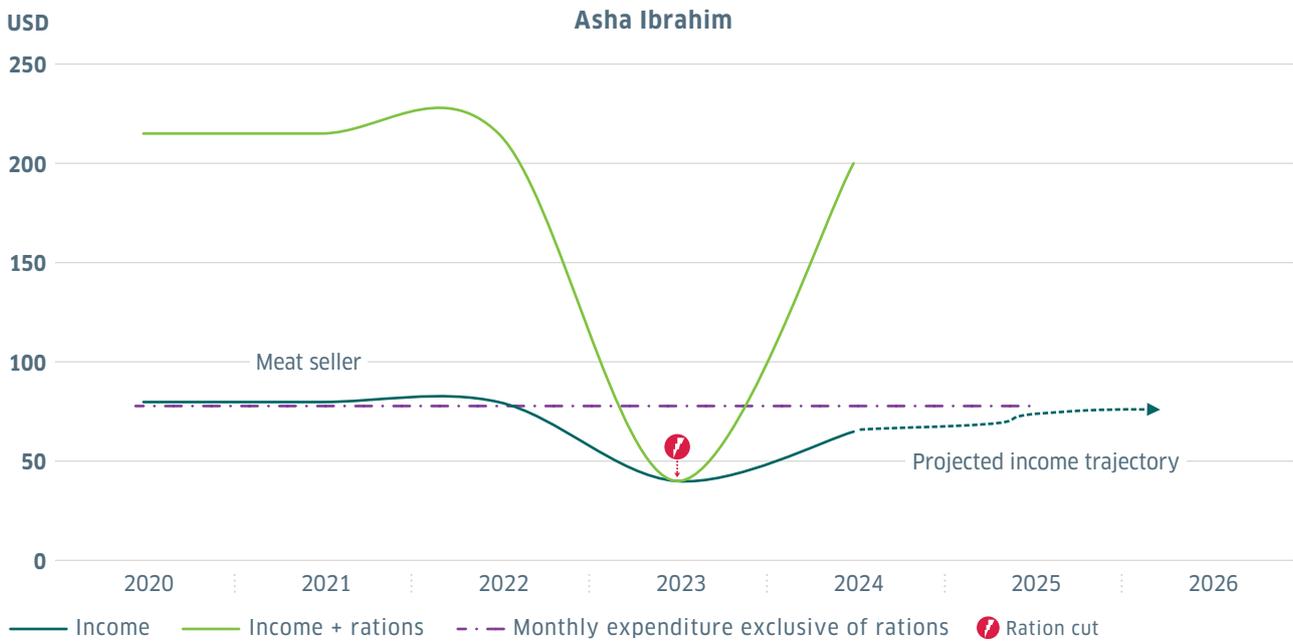
Asha's husband fell ill in 2020 and had to stop working. She had no clear understanding about his condition. The family had had no savings, and the monthly rations received from the RRS was not enough to sustain them each month. As Asha did not have any specific skills, she decided to work with a friend who was a street-side meat seller to support her family.

Most days Asha and her friend buy a single goat on credit from the host community market. They slaughter it and divide the meat equally between themselves to sell at the marketplace. At the end of the day, they settle the bill with the goat seller. Asha earns a profit of USD 4 per day on the days she sells meat.

**Income, expenditure, and savings prior to the 2023 rations cut:** Asha was earning USD 80 per month in early 2023. She received rations for 9 family members. Asha used all the money she earned in a day to buy additional food for the family and medicine for her husband. The type and number of meals she fed her family would depend on what she made in a day. She is not part of any savings group. A few years ago, she had been part of a savings group where she was putting aside USD 0.30 per day. However, she did this only for a very brief period of time. She could not continue, as she could not spare the money to save.

**Response to the ration cut:** Asha Ibrahim showed very little resilience to the shock of the rations cut.

During the rations cut, Asha's meat-selling business was badly affected as most refugees were economising on eating meat. The sales were her only source of income. There were days when she was unable to sell anything, and her income was halved. The family drastically cut down on food consumption, resorting to eating one or two meals a day. She coped during the ration cut by borrowing money from the goat seller, and she incurred a debt of USD 180.



**Factors influencing the response to the rations cut:** To cope with the shock Asha took on debt and reduced meals for her family. She may have been more extremely affected than others due to the following factors:

- Asha's income was relatively low, and she used it for all daily expenses. She was reliant on rations. She was not earning enough to supplement for the food and cash rations.
- Asha was reliant on a single income source (sales of meat) which could not be adapted during the rations cut. (She only sold meat to refugees and did not have any connection to host markets.)

**Future plans and projected income growth:** Since the shock, Asha's income from meat sales have rebounded to pre-rations level. Her income is the same now as before the shock, but the additional debt means she is in a worse position economically. She still owes USD 90 in debt to the goat seller.



Awbare Refugee Camp

### 3.3 The resilience picture emerging from Awbare camp

The case studies in Awbare, provide some insights on the key attributes that help build refugee resilience:

**Ability to cope with a shock is reliant on overall magnitude of income and related reliance on rations:**

At a basic level, refugees with very low income depend much more on the rations to survive than those with a much higher income, the higher the income they are less dependent on rations to meet their needs. The analysis shows an approximate cut-off – those earning an income around USD 350 per month from income generating businesses were able to sustain their lifestyle on their own and not resort to negative coping mechanisms. Refugees who had higher income that they could sustain to cover monthly expenditures during rations cut were able to absorb the shock.

**SHARPE'S contribution towards increasing the magnitude of income:** The analysis shows that on their own, without access to finance, refugees need a very long time to be able to invest in one (or multiple) businesses to generate a high enough income that would enable them to comfortably absorb a shock. For example, the interviewed poultry farmers were previously carrying out smaller scale, less intensive poultry farming in the absence of SHARPE. Switching to a semi-commercial business requires a bigger investment which none of the refugees could afford. It was observed that while some NGOs were supporting refugees to expand or diversify their businesses, these were still at a smaller scale or not well designed to become a sustainable business model. For example, in Fadumo's case, the LWF supported vegetable farming is only profitable as current LWF is covering all land and input costs. Once that is cut, the business will operate at a loss.

**Ability to cope with a shock is reliant on the ability of a business to adapt:** One of the most interesting findings from the research is that not all income streams were affected in the same way, or to the same extent. Some businesses were more affected by others due to the nature of the business. For example, Fadumo's egg and vegetable sales, Ifrah's restaurant sales and Asha's meat sales were all very badly affected during the rations cut as they were purely reliant on selling to other refugees who themselves had less purchasing power due to the rations cut. On the other hand, even within a single 'type' of business, there was a difference between refugees running the same business model. For example, Abdi Botan's egg sales did not drop as he was able to divert sales to outside the camps. His business was more resilient because he was not totally dependent upon the refugee market – he could adapt and sell in a different market.

**SHARPE's contribution towards increasing business adaptability:** SHARPE supports refugees to develop support networks and interconnections that help increase a refugee business's adaptability. This is shown in Abdi Botan's case where he could utilise the network made through SHARPE to divert his sales to a different market. However, it is also important to acknowledge that it is reliant on the nature of the business. It is much more difficult to adapt a business which is only dependent on refugees for sales.

**Ability to draw from multiple income sources provides more options during shocks:** The other key determinant of refugee resilience was their degree of diverse income sources. This enabled refugees to draw from a different income stream when one was impacted more than others. However as mentioned in the point above, it isn't necessarily just the number of different income streams, but the overall risk to the 'portfolio' of income streams. For example, Abdullahi could rely on his solar powered mobile charging business, when income from his retail business dropped during the rations cut but all of Fadumo's businesses were negatively impacted during the rations.

**SHARPE's contribution towards increasing business diversification:** While refugees were seen to be diversifying their income sources prior to receiving support from SHARPE, none were seen to have diversified into sufficiently commercial businesses that would generate high enough income that would help them absorb shocks. Abdullahi who managed to diversify into two additional semi-commercial businesses, did so only with SHARPE's support.

**Male-led businesses or male refugees were better able to absorb the shock without the need to make too many changes:** The analysis showed that overall male led businesses were comparatively stronger. This may be attributed to the fact that they had more education, more experience or exposure to businesses. The women who were running businesses often came from more traditional backgrounds where they were in charge of running the household and looking after backyard businesses and had started to run their business due to necessity such as their partners leaving them or being unable to work.

**SHARPE's contribution towards increasing the capacity of refugees to run businesses:** Regardless of gender, SHARPE had to support all refugees to learn the technical and business skills required to run the more advanced business models that SHARPE supported them with. For example, all supported poultry businesses had to learn the more advanced poultry management skills required for the more commercial breed. The female refugees who ran those businesses were seen to need and seek this support more as they had less experience in running such businesses.

**Ability to draw on relevant networks is important during shocks:** The analysis showed that given Awbare's distance from big markets, refugees are very reliant on both the refugee market and nearest host market for their sales and own purchase needs. This makes it more difficult for them to switch to alternate markets or networks when needed. For example, only Abdi Botan was able to utilise the external connection made through SHARPE with the Jijiga input and poultry breed supplier to divert his sales to a different location.

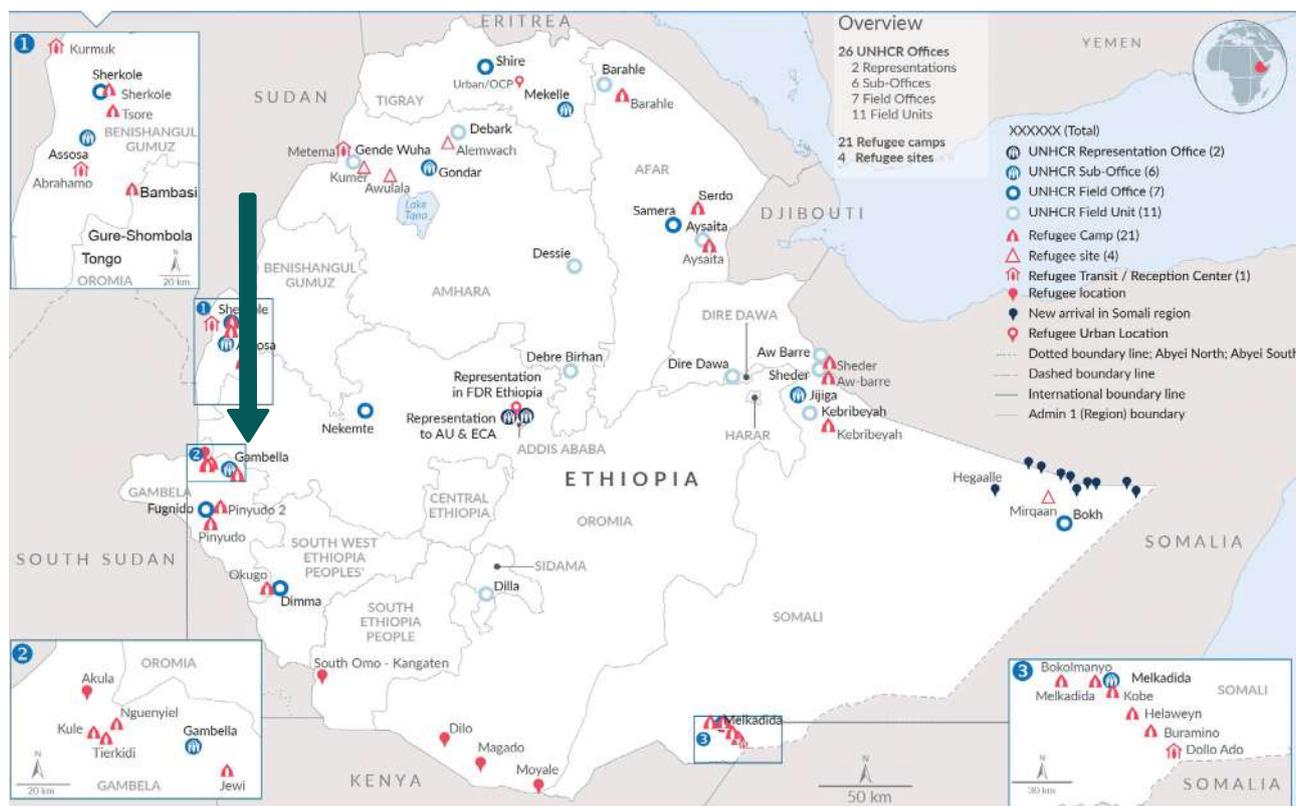
**SHARPE's contribution towards growing refugee networks:** In the absence of different business support networks in the refugee camps (e.g. poultry breed suppliers, agro vets, traders), SHARPE has supported these types of businesses to become established inside the camps while also connecting refugees to networks who are willing to do business with them. These networks are important towards supporting businesses to seek out support as needed. When Fadumo's poultry had an outbreak, the crisis was minimised as SHARPE connected her with a Community Animal Health Worker (CAHW). On the other hand, half of Ifrah's poultry did not survive due to disease and she was not linked with a technical partner to seek appropriate help.

**Limited access to family or other providing financial support:** The interviews show that refugees are sometimes able to borrow from other relatives or friends from inside the camps for urgent needs. However, this becomes more difficult when everyone is affected by the same shock and has a drop in income. They were also able to draw some support from shops in the host community who extended credit facilities during the rations cut. This also did not extend for a long time as the host community was also dependent on refugee markets for their sales and in time became affected by the ration cut. Some refugees also confirmed they received occasional remittances from family members who have moved abroad, but this did not seem common. The amount they received and frequency were so low that it did not make a material difference to their ability to withstand the shock. None of the refugees had access to more formal sources of finance such as bank loans. The analysis showed that instead during shocks, refugees would dip into their own savings or sell off assets to meet their financial needs.

**Cutting meals was a common coping strategy during the rations cut:** During the rations cut almost all refugees made changes to their meals by either cutting down the number of meals or eating cheaper food to economise on budget. While this seemed to be a necessity for most, some did it as a precautionary step as they did not know how long it would last.

## 4. Findings from the Gambella region: Jewi camp in Gambella

### 4.1 Camp context



Ethiopia refugee camps map (UNHCR 2024)

Gambella lies in southwestern Ethiopia, bordered by South Sudan in the west, the Oromia Region in the northeast, and the South West Ethiopia Peoples Region in the southeast. Gambella is an ethnically diverse region with five indigenous ethnic groups - the Nuer, Anuak, Majangir, Komo and Opo people - alongside people who have migrated to Gambella from other regions of Ethiopia (who are commonly referred to as 'highlanders').

Gambella was one of the first areas in Ethiopia to host refugees, people fleeing from rebel activity during the first civil war in Sudan in 1955. Many of these refugees stayed and established permanent settlements in camps, while others returned to Sudan. In the mid-1980s, when the second civil war broke in southern Sudan, more refugees came to Gambella to avoid the conflict. This was followed by another influx after South Sudanese independence in 2013 and the famine in 2017. The recent influx triggered a large number of South Sudanese refugees to seek refuge in Gambella, and now the South Sudanese are the largest population of refugees in Ethiopia, at 430,313 refugees<sup>21</sup>.

One of the poorest regions in Ethiopia, Gambella hosts a total of 395,505 refugees<sup>22</sup>, which is almost equal to the population of the host population. This has increased ethnic tensions in Gambella. Most of the refugees are ethnic Nuers, which tips the balance in the region in favour of the Nuers. Before the 1980s, the Anuak were the dominant group. The demographic shift has led to tensions between Anuak and Nuer communities as they compete for land and resources. An influx of South Sudanese Nuer refugees in 2013 placed further pressure on resources. Violent attacks between the Anuak and the Nuer have escalated since 2016, igniting again in May 2023.

The ethnic Nuer refugees come from traditionally pastoralist communities. Cattle plays an important part of their lives. Disputes are settled by payment of cattle. Marriage alliances in this polygamous system are sealed by gifts of cattle from the bridegroom to the bride's family.

There are seven refugee camps in Gambella. Pugnido 1 is the oldest. It was re-established in 1994, after being closed in 1991 after the fall of the Derg regime. The other six camps were opened between 2013 to 2015. Jewi camp was established in 2015. It is approximately 20km away from the town of Gambella. Initially refugees were relocated to Jewi from the flood-prone Leitchour and Nip Nip camps. According to RRS, the camp was hosting 66,421 South Sudanese refugees as of October 2022.

Jewi is located in an area where the host community is predominantly Anuak which leads to tension often resulting in violence. The nearest host community market is in on the edge of the camp, with the larger market being in Gambella. The nearest market is primarily dependent on refugees for economic activity. The research showed the economic and living conditions in Jewi camp was much more impoverished compared to the Jijiga camp(s) in the Somali region. The marketplace in Jewi camp was more basic; it offered fewer product varieties sold in shops and sole products in smaller portions. For example, the smallest bags of pasta sold in Jewi camp were approximately a quarter of the size of the bags sold in Awbare camp. Awbare camp also had more stores selling agricultural related inputs, while at the time of this research there were none in Jewi camp<sup>23</sup>.

While no major, visible signs of distress were seen in Awbare camp during the research, a large number of women and children in Jewi camp showed visible signs of malnutrition, such as extreme fatigue and bloated and distinctly rounded stomachs characteristic of kwashiorkor. This made the research process challenging as due to these conditions respondents struggled to recall information, gave contradictory responses, and sometimes did not want to share information. It could be that other factors related to camp poverty also interfered with interviewee concentration and response. It is known that lack of economic opportunities can drive people towards gambling, drug abuse, prostitution and human trafficking, however a separate research effort would be required to identify and validate whether this is the case in Jewi camp. As a consequence, though, it took more time to collect information from the respondents in Jewi camp. Only eight refugees could be interviewed, as opposed to twelve in Jijiga in the same number of days, and only six profiles were judged as having enough credible information for this research. The gap in the amount and quality of information provided in Gambella vs Jijiga is evident in the profiles used in section 4.2 below, which are far less rich in content compared to the cases from the Awbare camp in section 3.2.

The research identified that refugees tended to move regularly from the camp into South Sudan and back, mainly driven back by conflict and the lack of economic opportunities. At the time of the research, camp security was very high, due to recent clashes between the Anuak and Nuer populations. This restricted the movement of refugees outside the camps. Interaction with the host community also appeared to be more limited than in the Somali region, where the ties between the host and refugee populations appeared stronger. Anecdotally, some refugees mentioned that, due to more frequent clashes between ethnic groups, they had stopped collecting firewood from the forests shared with the host community, as they feared for their safety.

There is one clinic in Jewi camp which is run by a team that consists of one general practitioner (GP), thirteen nurses, five public-health officers, nine midwives, two lab technicians, three druggists and three support staff to tend to the entire population of the camp. Outbreaks of tuberculosis, diarrhoea, skin diseases, and sexually transmitted diseases are common in the camp. At the time of the research, the clinic was handling 1,100 patients who were staying in-clinic. According to the GP, they are severely understaffed to handle all camp cases. The GP also mentioned that undernutrition and malnutrition were common in the camps. This was visible during the research, during which multiple people were identified as showing visible signs of kwashiorkor.

Refugees in Gambella only receive food rations (compared to Jijiga where they receive part-cash part-food). Their rations consist of oil, pulses, wheat, salt and a Corn-SoyBlend (CSB). As of June 2024, each individual refugee was given USD 15 worth of food rations per month. In addition, the research identified that families with children two years-old and older receive a can of chicken per week from Action Against Hunger.

## 4.2 Refugee profiles from Jewi Camp, Gambella

This section provides three contrasting refugee profile from Jewi camp to show the range of responses to rations cut. As shown in Chapter 3, each refugee profile has an accompanying graph that shows each refugees income trajectory over time and how that adds up with rations. It shows the income lows during the rations cut. It also shows their average monthly expenditure in addition to the rations they receive. During the rations cut, this expenditure increased to compensate for the absence of rations. Finally where possible, the graph shows a projection of future income growth or fall since the rations resumed.

### 4.2.1 Mud Gach (received SHARPE support to set up an energy kiosk before the ration cut) – business adversely affected by the rations cut but able to restore income to pre-rations level afterward



Mud Gach came to Leitchour camp on his own in 2014 when he was 18 years old, before moving to Jewi camp in 2015. At the time, his parents were still in South Sudan with his younger brothers. His mother operated a small backyard farm to grow vegetables for home consumption, and his father occasionally made money repairing guns. Mud completed his schooling in Jewi Camp and graduated college in Gambella in 2023 with a degree in physical education. It took him three years to complete his degree, as he attended college every weekend while he worked on weekdays. Mud married his first wife in 2018 and a second wife in 2021. He has five children between them, all under six years of age. Mud still owes dowries for both wives to his in-laws. In 2018, two of his younger brothers also came to live with him and to attend school. They all live in the same household, and Mud is the main breadwinner.

When Mud initially came to Jewi camp, he worked as a shoe shiner, earning approximately USD 35 per month. He was able to save some money and rent a small space to sell household items in 2015. At the same time, he identified a need in the camp for a bike repair shop. He has practical skills, learnt from his father back at home. Mud started going regularly to Gambella to sit at a bike repair shop and learn the skills. In 2018 he turned his retail business into a repair shop. This shop does well, especially during ration distribution time when he receives up to 15 customers a day. From this he earns USD 140 per month.

In 2019 Mud started a mobile charging station next to his repair shop to generate extra income. He rented a generator to charge the phones and earned USD 65 per month from this venture. In 2021, Mud bought a bike to rent out during rations distribution. He uses the cash earned from this to buy items needed for his repair shop, earning an additional USD 5 per month.

In 2022, SHARPE supported Mud in purchasing a solar-powered energy kiosk from FiberMart. He wanted to use the kiosk to power his charging station and increase his income. SHARPE covered 75% of the initial purchase cost of the kiosk, and Mud had to pay FiberMart the USD 1,500 balance, through monthly installments of USD 55. Mud's income from the charging station went from USD 65 to USD 120. The solar kiosk also came with a small fridge which Mud used to sell cold drinks, earning an additional USD 25 per month from this. So far he has only paid back FiberMart two monthly installments, as the energy kiosk often doesn't provide enough energy to run the fridge. FiberMart<sup>24</sup> has yet to solve this issue. Due to the low capacity of the kiosk, he can only charge half as many phones as before and the income from the charging business fell to USD 65 again.

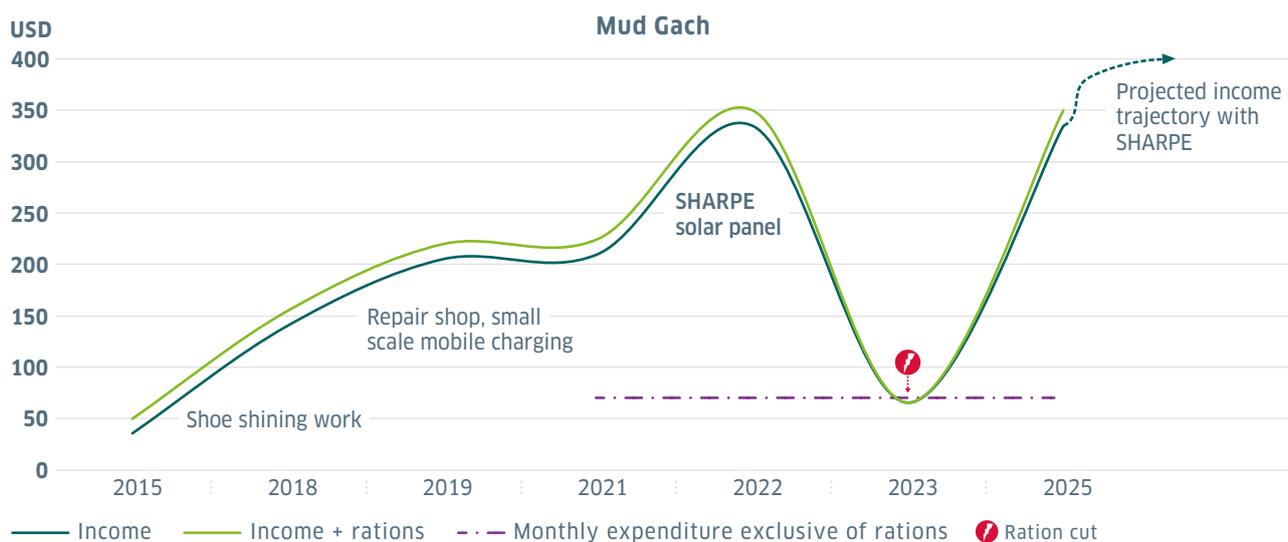
Mud used his extra income to buy a donkey cart for USD 500 in 2023. During rations distribution, the cart is in high demand in the market, and that provides him USD 90 per month. He has also bought three more bikes to rent out during rations distribution and makes another USD 30 from this.

**Income, expenditure, and savings prior to the 2023 rations cut:** In 2023, before the rations were cut, Mud was earning USD 200 per month from his multiple income streams. He received food rations worth USD 15 only for himself. As his brothers were still not registered in the camp, they did not receive rations. His wives' and children's rations were given to his in-law families because he had not paid the dowry for his wives yet. His food rations were not enough to cover all the family expenses, so he spent an additional USD 70 per month on food, household items and education for his brother. Once he started paying the FiberMart installments again, his total monthly expenses would rise to USD 125.

Before the rations cut, Mud was actively trying to save money to grow and diversify his income streams. The family ate only two basic meals a day, one with wheat and another with some pulse and vegetables. They did not eat any animal protein. Sometimes, they would receive canned chicken from Action against Hunger for the children, which the whole family would share.

**Response to the ration cut:** The cut in rations adversely affected all of Mud's businesses, but he was able to absorb the shock and earn back the same amount once rations were resumed.

Mud's bicycle and cart business were mostly driven by the transport of rations. He received most clients in his repair shop during ration delivery days, as people needed to fix their own bicycles to transport rations from the distribution point to their homes. As such, his repair shop and transportation business were badly affected during the rations cut. The only business that was unaffected was his mobile charging business. Mobile connectivity became even more important during the rations cut because people were trying to call others to find more information related to the situation. His overall monthly income dropped to USD 65. His family were already having to manage on a very small amount of rations, so they survived the rations cut without needing to make many changes to their lifestyle. He used his savings to cover any additional expenses, such as when a child fell ill.



**Factors influencing the response to the rations cut:** While Mud's business was affected during the rations cut, he was still able to absorb the shock. This could be due to the following factors:

- Mud was already receiving rations for only one person, while he supported nine other family members. This meant he was not fully dependent on rations to begin with.
- Mud was able to diversify and double his income through SHARPE's support. He was also putting aside money to invest in his business which provided a buffer during the rations cut.
- His diversified income streams meant Mud had options during the rations cut. While his other businesses were affected, the mobile phone charging business remained stable, which allowed him to earn enough money to cover his household expenses.

**Future plans and projected income growth:** Mud has been able to save money again after the rations resumed. He plans to use his savings to buy different cables for his energy kiosk, which he thinks will help in multiplying charging capacity. If he is able to resolve the issue with the SHARPE-supported energy kiosk and use it to its maximum capacity, his income from the mobile charging business will double. He is also planning to save money from this business and diversify his income further by setting up a tea stall next to his bike repair shop, where his wives can take turns selling tea and food items.

#### 4.2.2 Nyaluak Bang Diew (received SHARPE support to scale up a livestock business) – Only able to absorb the shock by dissolving the business supported by SHARPE and using all the profit, not able to restore business to pre-rations cut level without additional support



Nyaluak Bang Diew

Nyaluak Bang Diew came to Leitchour camp from Ulang in 2014 and relocated to Jewi camp in 2015, during the flood. Her husband was a student who was killed during the 2013 conflict in South Sudan. She came to Gambella with her younger sister, with two of her own children, and with three of her sister's children, all of whom were dependent on her. Since moving to the Jewi camp, she has had two more children and is currently pregnant with her fifth child. All eight family members are dependent on her.

Nyaluak bought a small stall in the market in Jewi camp to sell snacks. The research could not establish how she came up with the initial investment for setting this up (she was reluctant to share this information). Nyaluak earned USD 50 per month from selling snacks. She also rented out shelf space at her stall, used by other refugees for storing food and ration items. She earned USD 30 per month from rent. In 2019, Nyaluak bought one goat which she kept as an asset. The goat had kids, which she sold when she needed extra cash. The goat was kept as an asset rather than an income-generating business.

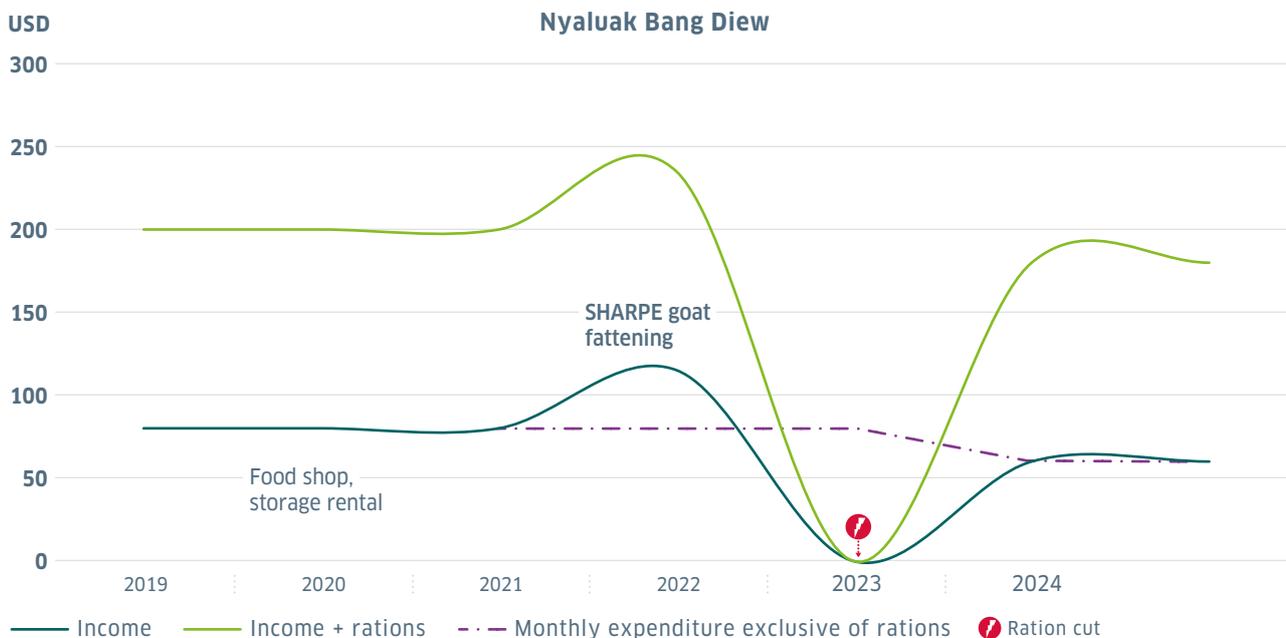
In 2022, Nyaluak was selected by SHARPE to set up a goat co-operative, 'One Hand One Livestock', with four other refugees. The plan was to support five refugees, who already had some livestock and were working together, to expand their business together so they could operate at a much larger scale than their individual capacity allowed. SHARPE supported them in building a proper shed to keep livestock for fattening and also provided training to build their skills in livestock management. For Nyaluak, this was an opportunity to build a commercial goat-fattening business which would earn her a regular income. Fattening goats in a group would allow her the time needed to maintain her other businesses.

Nyaluak and the other members of the co-operative each invested five of their own goats, and SHARPE supported them in purchasing an additional 50, bringing the total to 75. They would fatten the goats and sell them in the market. They reinvested the revenue to purchase more goats, while saving the additional profit as co-operative savings. Nyaluak was earning USD 35 per month from this business, which was saved in the co-operative.

**Income, expenditure, and savings prior to the 2023 rations cut:** In 2023, before the rations cut, Nyaluak was earning USD 80 per month from selling snack items and renting storage space. Her goat-fattening income of USD 35 per month was saved in the co-operative. All of her family members had ration cards and they received food items worth USD 120.

In addition to the food rations, Nyaluak's family was spending USD 50 per month on food and other household items. She mentioned family members falling ill often and using any remaining income for that. Nyaluak showed visible signs of extreme exhaustion during the interview. Her four-year-old son, who was with her during the interview, showed characteristics of kwashiorkor: he was very small for his age and had a distinctively bloated stomach. Nyaluak had no other savings apart from the money saved through the co-operative.

**Response to the ration cut:** During the rations cut, Nyaluak's businesses were very badly affected. Most refugees were reducing their meals and not spending on food items. As a result, she was unable to sell any snacks in her shop. Business activity was at a minimum, so her rental space was also not being used. Some of the other members of the co-operative were facing similar issues, so they decided to dissolve the group and withdraw all the savings from the previous year. Nyaluak received USD 420 and five goats as her share from the co-operative. She spent all of this money during the rations cut to buy food for her family. During the rations cut, her family reduced meals per day from two to one.



**Factors influencing the response to the rations cut:** Nyaluak was able to cope with the shock by dissolving her goat-fattening business. How this situation played out could be explained by the following factors:

- Nyaluak was reliant on her store to cover her monthly expenditures. She did not earn a high enough income to build a reserve for the future.
- SHARPE supported goat fattening business allowed her to save money through the cooperative’s savings account which she had to use up during the rations cut.
- Nyaluak’s snacks-sales and storage-rental business was fully dependent on spending by other refugees. This could not be adapted during the rations cut, which led to the full loss of that income.



**Future plans and projected income growth:** Since the rations resumed, Nyaluak’s snack-sales and storage-rental business has picked up but has not returned to previous levels. She attributed this to the fact that the refugees in the camp were still recovering from the shock of the rations cut. The livestock co-operative supported by SHARPE has been dissolved, and its members do not have the capital required and time needed to set up and run a semi-commercial goat-fattening business as before. Nyaluak is trying to reduce her monthly expenses because her earnings have now decreased. She has no savings. She has a few goats in her house, which she is keeping to sell when she needs extra cash<sup>25</sup>. Nyaluak is currently in the final stages of her pregnancy, and looked visibly tired and undernourished during the interviews. The family still eats only one meal a day.

### 4.2.3 Nyadak Hoth, Jewi Camp, Gambella (received no SHARPE support) - “Recovery but much worse than before”



Nyadak Hoth moved to Jewi Camp from Akobo in 2015 with her two sons and two daughters. Her husband passed away in South Sudan due to an illness, after this Nyadak decided that it was better to move to Ethiopia where she would at least receive support in the form of rations. Her husband had been a livestock farmer, and she mainly took care of the children. She is now the only person in the family earning an income. Her two sons have moved to the town of Gambella to study. Their education is funded through RRS.

For the first six years in Jewi Camp, Nyadak was fully dependent on the rations she received for her family. She would occasionally collect and sell firewood from the forest to earn USD 5 per month. This was physically very tiring and there were increasing Anuak attacks in the forest, so she stopped doing this.

Three years ago she started selling a local green leafy vegetable (kusro) which is popular among the refugees. She earned USD 10 per month from this. This was her only source of income at the time of interview.

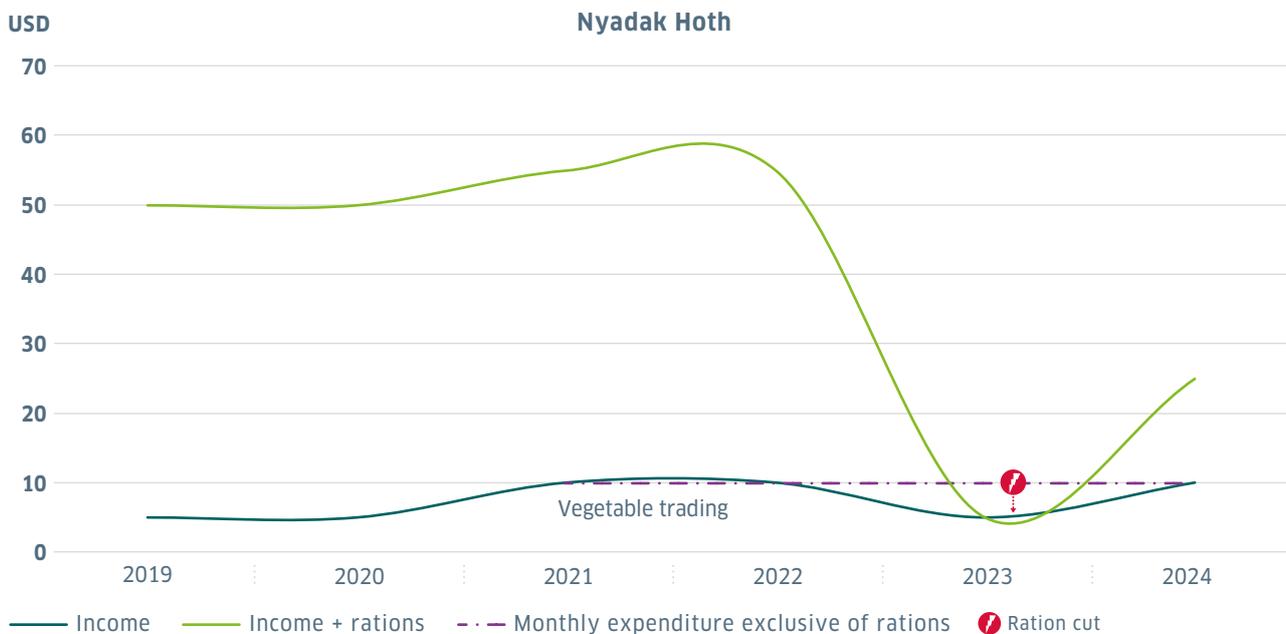
**Income, expenditure, and savings prior to the 2023 rations cut:** Nyadak was earning USD 10 per month before the rations cut. She received food rations worth USD 45 for herself and her two daughters (her sons didn't receive as they are in RRS supported education). She and her daughters ate one meal a day using the rations they received, mixed with some vegetables. Nyadak used her meagre income to pay for this and other expenses as they arose.

**Response to the rations cut:** During the rations cut, Nyadak had no income and very little resilience against the shock of the rations cut.

As there was no demand for vegetables in the market during the rations cut, she was not able to make any sales. She had no savings to dip into. To cope, she moved with her daughters back to South Sudan where her mother lived. In South Sudan, she collected firewood every day to sell. This enabled the household to afford one basic meal per day with wheat and water and occasionally some greens added for extra nutrition.

**Factors influencing the response to the rations cut:** To cope with the shock Nyaduk had to move back to South Sudan. She was adversely affected due to the following reasons:

- Nyaduk's income was extremely low and she was fully reliant on rations to feed her family. She was not earning enough to cover the cost of food once rations were stopped.
- Nyaduk was reliant on a single income source (vegetable sales) which could not be adapted during the rations cut (she sold vegetables exclusively to refugees).



**Future plans and projected income growth:** When the rations resumed, Nyaduk moved back to the camp. However, because RRS discovered she had moved back to South Sudan, she was not eligible to receive household rations. She has reapplied for a rations card for herself and her daughters. It takes six months to receive a ration card after application. In the meantime, she has left her daughters with her mother in South Sudan, where they collect firewood to make a living. Their education has been halted, and Nyaduk hopes they can resume it once they move back to Ethiopia. She is unable to bring them back as she does not have a high enough income to feed them without rations. The research could not establish how and whether it was formally possible for her to apply for rations card for her daughters while they were still in South Sudan.

## 4.3 The resilience picture emerging from Jewi camp

### The resilience picture emerging from Jewi Camp:

The case studies in Jewi Camp validate the findings from Awbare, and provide additional insights on the key attributes that help build refugee resilience:

As seen in Jijiga, **the ability to cope with a shock is reliant on overall magnitude of income and related reliance on rations:** As it is expected and also seen with the refugees in Awbare camp, refugees with lower income are more reliant on rations to meet their basic needs. However, the research findings showed the average income level in Jewi camp is much lower than in Awbare camp, where only one refugee out of the five included in this research was earning approximately USD 350 per month (the highest), as opposed to seven out of ten in Awbare. Incidentally, this was the only refugee who was able to cope with the ration cut without being affected. The rest were reliant on rations to cover the cost of food. The lower income in Jewi camp, compared to Awbare could be attributed to the fact that refugees in Jewi camp were relatively new compared to Awbare, fleeing more recent conflict. It could also be attributed to the fact that they were able to access far less economic opportunities, compared to the refugees in Awbare due to the ongoing conflict and inability to access any markets beyond the camp and nearby host community.

**SHARPE'S contribution towards increasing the magnitude of income:** The findings in Jewi Camp showed it was difficult for refugees to access enough economic opportunities and earn a high enough income that would enable them to invest in further expansion. None of the interviewed refugees were earning a high enough income prior to SHARPE support (they were all earning less than USD 200 per month) to save up enough capital to invest in a semi-commercial business on their own. SHARPE support was vital in increasing their partner income levels and enable them to save money, that could be used during the ration cut and build their economic capacity further.

**Unlike in Jijiga, refugees had little scope to diversify their business and draw from multiple income sources:** While income diversification was seen as an important factor that built refugee resilience in Awbare camp, in Jewi camp the refugees had far less diversified income sources. This could be attributed to their low income levels, dependence on rations and less opportunities to engage in economic activities.

**SHARPE's contribution towards income diversification:** The analysis showed that none of the refugees apart from Mud was able to diversify their business on their own before SHARPE's support. Even in the case of Mud, while he had been able to diversify, these were in very small businesses, which wouldn't generate sufficient returns to comfortably absorb shocks.

**Overall more female refugee-led businesses, which were also more affected during the rations cut than male-led business:** During the research it was observed that there were more female-led business run by single household compared to male or family run businesses. Also as seen in Jijiga, the male led businesses were seen to be comparatively stronger and better able to deal with the rations cut. This as seen in Jijiga could be attributed to the fact that the male refugees had more education, more experience or exposure to businesses. Also similar to Jijiga, all the interviewed female refugees started their businesses due to necessities, such as their partners leaving them or being unable to work.

**SHARPE's contribution towards increasing the capacity of refugees to run businesses:** Given the background's SHARPE's support was crucial to build the capacity of refugees to the run the new businesses that SHARPE supported them with (both technical and business management skills).

**Little access to networks, so limited ability for businesses to grow and adapt during shocks:** Given the restricted movements in Gambella, the research showed that refugees were very dependent on the markets inside the camp and in the nearby host community. All the refugee businesses were adversely affected during the rations cut due to the lack of spending in the camp. They were not able to access any outside markets out of the refugee camps, which makes them additionally vulnerable to any shocks.

**SHARPE's contribution towards providing supportive networks:** Given the restricted mobility of refugees in Gambella, SHARPE's support to draw on additional networks appeared essential in helping refugees to maintain newly introduced business models. For example, both Mud Gach and Beil Lul<sup>26</sup> required external support to keep running their businesses (technical issue with solar panel and purchasing veterinary medicines that were not available in the camps). SHARPE staff had to intervene and bring this support to the camp as the refugees themselves did not have the network or possibility to get outside and avail this support.

**No access to financial support but reliant on family members:** The research showed that the interviewed refugees did not have access to any additional finances from formal sources such as banks or informal sources such as borrowing or receiving remittances from friends or families. All the refugees inside the camps had more or less similar economic conditions and thus could not rely on each other for support. The relation with the host community markets was also seen to be weaker than in Awbare. In fact, some shopkeepers mentioned anecdotally of incidents where refugees did not return after borrowing money from them. The findings were reflective of the tensions shared between the refugee and host communities. Another finding in Jewi camp was that refugees who earned less income or were more affected during the ration cut, moved with family members living in South Sudan looking for economic opportunities in their home country. They seemed to travel between Ethiopia and South Sudan often looking for work opportunities.

**Cutting meals and nutritional intake and not restoring it since the rations have been resumed:** In general nutritional intake was lower in Gambella compared to Jijiga. People showed visible signs of nutritional deficiencies. During the rations cut all refugees apart from Mud who was less dependent on rations, resorted to eating one or two meals a day. Most refugees were also unable to restore meal levels as before the rations cut, as they were less well off than before due to drawing on their savings and reducing business activity.



Refugee Business, Jewi Camp

## 5. Key Findings

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Examining data from all the interviews in both regions is important in discovering the common threads among them. The data tells the following story:

**Resilience is not ONLY built through personal skills or attributes (unless in exceptional cases) – wider factors are more important.** The research could not attribute resilience to possessing a specific skill or experience that would allow one person to become more resilient over others. Instead, it showed that, regardless of their backgrounds – regardless of their education or work experience – most refugees were struggling. Those who were able to become more resilient were the ones who had been able to engage in some form of economic activity. That required investment, advancement of existing knowledge, and the development of additional networks.

**Resilience emerges from the interaction between the characteristics that refugees carry with them or learn over time and the opportunities offered to them by the system in which they live.** The research showed that resilience was built through an interplay among different attributes and capacities that refugees possess (cultural capital, social capital and financial capital – elaborated further in Table 1 below) **and is dependent on whether the system or the market in which they operate offers opportunities and/or means to use those for economic advancement.** In other words, what matters is whether the world in which the refugees operate is conducive to their growth; whether refugees have access to inputs required for different businesses; whether refugees have entry into markets to sell their products and services, whether refugees have access to work opportunities. The system includes the camp and supporting governmental and non-governmental institutions and networks (humanitarian organizations and private sector actors) that refugees have access to and interact with.

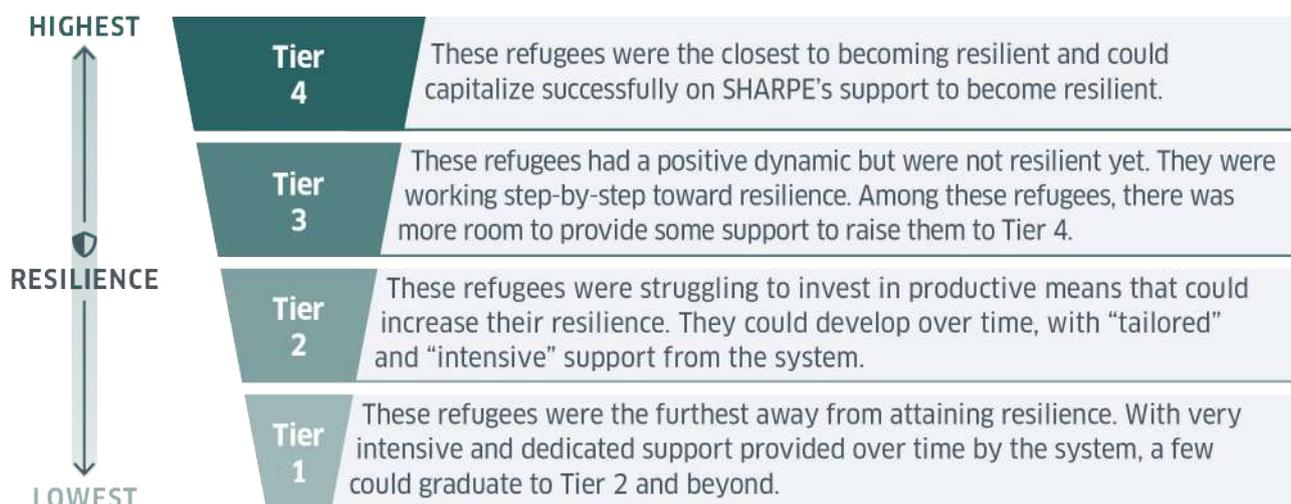
**Resilience does not emerge inside the camp.** The research showed that when refugees came to the camp, they came with very few possessions and had to start from scratch. As a result, there was very little economic opportunity emerging from inside the camp, where the overall purchasing capacity of refugees inside was quite low. The opportunities came from systems outside the camp (the commercial interactions with host markets and communities in nearby places,) and refugees needed to have the skills and means to capitalise on those opportunities to build their resilience. Given restricted access of refugees in Gambella to move outside the camps and beyond the nearby host markets, the refugees in that region can access much less economic activity and show less resilience than the refugees in Jijiga, who can move more freely, even beyond the host community market.

**Transitioning people into running the semi-commercial businesses that are needed to build resilience cannot be done through providing micro-credit in its usual forms; it requires more adjustment.**

The research showed that refugees do not have enough working capital and assets to invest in semi-commercial business models that can generate enough returns to reduce their dependence on humanitarian aid; i.e., by investing in more education and/or assets. The average value of such business investments (including time, capital, and inputs) typically amounts to USD 5,000. The findings determined that in best-case scenarios, refugees can contribute approximately 20% of the total investment required, setting aside the time that they need to invest. In worst-case scenarios, they can contribute less than 5% of the investment required, mainly in the form of time and locally available materials. The more common form of lower-value microcredit is usually not sufficient to meet the capital requirements, but, if available, could help refugees save for a working capital buffer. For example, research done by J-PAL in the Amhara and Oromia regions in Ethiopia showed that microcredit offered amounts ranging from USD 70 to 206 between 2003 and 2006<sup>27</sup>.

## 5.1 Defining key determinants for resilience

Given these findings, the research has unpacked the abilities and attributes refugees need to possess as a form of different capital (what they bring in) and what support they need (what the system needs to offer) in order to build their resilience. Unpacking these characteristics helped identify and categorise refugees in terms of what they bring in and help to determine what ‘systems’ support is required to advance their resilience. Analysing the data from the different refugee archetypes and the strength of the different forms of personal capital they possessed, the interviewed refugees could be categorized into four different resilience tiers, those who already had most of the attributes to become resilient categorized as ‘4,’ and those who were the furthest away from becoming resilient categorized as ‘1,’ as delineated below:



It is important to note that with the exception of a handful of shopkeepers, no households were identified as being resilient prior to SHARPE support (it could be the case that those who have become resilient have left the camps).

**Table 1** delineates the individual characteristics of each refugee resilience tier in Jijiga and Gambella according to each of three forms of personal capital, cultural, social and financial. The table references individual profiles in the report that demonstrate the characteristics of each tier. Note that very few refugees were in the same tier for all forms of capital, which demonstrates the complexity in determining their overall resilience capacity. The table also explains in the last column the type of support needed from the system (beyond what is already offered in the form of direct humanitarian support) in order to increase resilience in each tier. This refers to the systemic support provided by SHARPE.

Key determinants for resilience	Individual aspects of resilience in Jijiga	Individual aspects of resilience in Gambella	Systemic support required to build resilience
<p><b>Cultural capital (aptitude, education, exposure, skills)</b></p> <ul style="list-style-type: none"> <li>• (Basic) literacy and numeric skills</li> <li>• Previous experience in or exposure to (potentially) rewarding activities</li> <li>• Business acumen (ideas) to build up a business</li> </ul>	<p>Technical skills and business knowledge: Irrespective of Tier, none of the refugees were seen to possess all the technical and business management skills required to run more commercial businesses</p> <p><b>Tier 4:</b> Refugees are able to capitalise most successfully on SHARPE support and build a high level of resilience to shock. All Tier 4 profiles had highly relevant previous experience/ exposure, were able to quickly gain full control of their business and had a future vision. <b>Refugee profiles:</b> 3.2.1, 3.2.2, 3,2,6</p>	<p>Technical skills and business knowledge: Same as in Jijiga but the overall technical and business management skills were lower in Gambella when compared to Jijiga.</p> <p><b>Tier 4:</b> Refugees share the same characteristics as in Jijiga. Fewer number of refugees in Gambella appeared to possess characteristics of Tier 4. <b>Refugee profiles:</b> 4.2.1</p>	<p>All Tiers need new technical knowledge. Most tiers need support in running a more commercial business.</p> <p>All Tiers need new technical knowledge. Most Tiers need support in running a more commercial business.</p> <p><b>Tier 4:</b> Minimal support required to refugee businesses. Demonstrating new business models and offering information on technical specifics of that business is sufficient for this Tier. Refugee business partners who fall in tier 4 have the skills and acumen to independently grow their business (when combined with access to key market linkages adequate finance – see below).</p>
	<p><b>Tier 3:</b> Refugees have not fully achieved resilience, but have the potential to become resilient. In this Tier refugees are learning to manage the technical aspects and commercial scale of their SHARPE supported business. They typically would have previous experience in successfully managing small operations and would have experience trading. They would also already have had a clear idea of what they wanted to achieve and have been working towards this, but at a very slow pace due to resource con-straints. <b>Refugee profiles:</b> 3.2.3, 3.2.7, 3.2.8</p>	<p><b>Tier 3:</b> Refugees share the same characteristics as in Jijiga. However, Tier 3 refugees are much less prevalent in Gambella when compared to Jijiga. <b>Refugee profiles:</b> 4.2.4</p>	<p><b>Tier 3:</b> Refugees require relatively low levels of support, but need more guidance compared to Tier 4. The guidance is usually required in the areas of business management (e.g., accounting/record keeping) and in technical skills required to run specific businesses. This should be done through regular check-ins in the first two business cycles to ensure they are on track (to help them unlearn more subsistence business practice) and establishing a channel for them to seek technical support if needed, e.g. by calling for technical advice.</p>
	<p><b>Tier 2:</b> Refugees would have previous experience operating a micro or backyard business, but without making much progress over time. They would require, amongst others significant coaching in all business aspects to increase its performance. With intensive support some of these could graduate to Tier 3. <b>Refugee profiles:</b> 3.2.10</p>	<p><b>Tier 2:</b> Refugees share the same characteristics as Jijiga. However, Tier 2 refugees in Gambella have lower levels of literacy and numeric skills. They would require more intensive support to learn how to manage their businesses and make the right investment decisions. Tier 2 refugees are more prevalent in Gambella when compared to Jijiga. <b>Refugee profiles:</b> 4.2.2, 4.2.5</p>	<p><b>Tier 2:</b> In addition to higher Tiers, refugees at this level would require further hands-on demonstration and coaching on site. This should take places during the first two business cycles to keep them on track and resolve arising business issues.</p>
	<p><b>Tier 1:</b> Refugees engage in petty trading activities and generally lack technical skills. Due to high levels of poverty in this Tier there is little capacity to think beyond making ends meet on a day-to-day basis. With intensive coaching support a few of these could potentially learn to manage a new, more rewarding economic activity from scratch. <b>Refugee profiles:</b> 3.2.5, 3.2.9</p>	<p><b>Tier 1:</b> Refugees share the same characteristics as Jijiga. <b>Refugee profiles:</b> 4.2.3, 4.2.6</p>	<p><b>Tier 1:</b> Same support as Tier 4, 3 and 2 but focus on relatively smaller and more familiar business models.</p>

Key determinants for resilience	Individual aspects of resilience in Jijiga	Individual aspects of resilience in Gambella	Systemic support required to build resilience
<p><b>Social capital (family, community and business relations)</b></p> <ul style="list-style-type: none"> <li>• Linkages to access credit and supply chain financing</li> <li>• Linkages to different markets outside the camp</li> </ul>	<p><b>Business Relations &amp; Linkages:</b> Refugees from all Tiers in Jijiga have work or business relations outside the camps.</p> <p>Generally host shop keepers were willing to offer refugees some credit during the ration cut stating “these are good people”. This could be attributed to their shared ethnicity.</p> <p>Family and community connections and support: Irrespective of Tier, during the ration cuts no significant, prolonged support from (extended) family members could be identified.</p> <p>Similarly, irrespective of Tier, their connections with family or others in the places from which they fled are weak or absent.</p>	<p><b>Business Relations &amp; Linkages:</b> Refugees from all Tiers (with the exception of retail shops and restaurants operating inside camps) are dependent on being able to sell their products to the host community. This is due to the low purchasing power inside the camps.</p> <p>Business is conducted ad hoc; very few refugees have built ongoing business connections outside the camps. When conflict in the region erupts, refugees can only trade in the markets adjacent to the camps and not beyond.</p> <p>Family and community connections and support: Unlike in Jijiga, irrespective of their tier, refugees in Gambella have strong connections with family or others in the places from where they fled (camps in Gambella are much younger than camps in Jijiga).</p>	<p>All Tiers need linkages with input retailers and service providers to allow them to run their businesses more commercially. In most cases in Jijiga, and even more so in Gambella, last mile providers of inputs and services do not exist and need to be established. To be inclusive of refugees, ideally these are established inside camps (due to the low purchasing power inside camps in Gambella, it may only be feasible to establish these in adjacent markets). Both in Jijiga and Gambella supply chains need to be strengthened to service these newly established last-mile businesses. Last-mile businesses need to be well-trained to provide the guidance and coaching that most Tiers require.</p>
	<p><b>Tier 4 and tier 3:</b> Refugees in both Tiers have some access to bigger markets further away for their products and are able to use connections to identify where prices are highest (Tier 4 refugees would be better at developing profitable niche markets).</p> <p><b>Tier 4 and 3</b> refugees tend to have extended family members (beyond the nuclear family) and/or friends who have migrated overseas. However, in most cases, these friends and family members are still in the process of seeking overseas asylum and unable to offer any support. Tier 4 has the ability to invest in sending their children to school in Jijiga. Tier 3 goes to school inside the camp.</p> <p><b>Refugee Profiles (Tier 4 &amp; Tier 3):</b> 3.2.1, 3.2.2, 3.2.6, 3.2.7, 3.2.8</p>	<p><b>Tier 4 and tier 3:</b> Refugee have more knowledge of markets beyond the immediate vicinity to the camps. They are in touch with family in the places from which they have fled, but do not often travel there.</p> <p><b>Refugee Profiles (Tier 4 &amp; Tier 3):</b> 4.2.1</p>	<p><b>Tiers 3 and 4</b> are relatively less dependent on all these linkages being formed and performing successfully.</p>
	<p><b>Tier 2 and tier 1:</b> Both Tiers have economic relations with hosts in the immediate vicinity of the camp who were able to help during the ration cut.</p> <p><b>Refugee Profiles:</b> 3.2.3, 3.2.4, 3.2.5, 3.2.9, 3.2.10</p>	<p><b>Tier 2:</b> Refugees would be more focused on markets in the immediate vicinity of the camp. Also typical of Tier 2, refugees need to pool resources to conduct any type of business and therefore operate as a cooperative. As Tier 4 and 3, they are in touch with family in the places from which they have fled, but do not often travel there.</p> <p><b>Refugee Profiles:</b> 4.2.2, 4.2.4</p> <p><b>Tier 1:</b> Refugees are at a very early stage in developing a market inside the camp. They appear to be more dependent on family members in South Sudan and continue to move between there and Gambella to identify economic opportunities.</p> <p><b>Refugee Profiles:</b> 4.2.3, 4.2.5, 4.2.6</p>	<p><b>Tiers 1 and 2</b> are highly dependent on building relevant linkages with input retailers and service providers. Given that refugees in Gambella are less knowledgeable and more isolated, establishing such linkages is relatively more important but also difficult to make.</p>

Key determinants for resilience	Individual aspects of resilience in Jijiga	Individual aspects of resilience in Gambella	Systemic support required to build resilience
<p><b>Financial capital (income, savings and assets)</b></p> <ul style="list-style-type: none"> <li>Savings and productive assets to start, expand and/or diversify business</li> </ul>	<p><b>Savings and assets:</b> Irrespective of Tier, it takes all refugees a very long to accumulate enough savings and/or assets to start a business. Most refugees start working in petty trade to build up enough capital to invest in a backyard or micro business.</p> <p>Most refugees are part of very small savings groups, where each take turns drawing out accumulated capital and the group is dissolved when each has taken a turn.</p> <p>Irrespective of Tiers, refugees did not have enough working capital and assets to invest in semi-commercial business models.</p>	<p><b>Savings and assets:</b> As in Jijiga, it also takes all refugees very long to accumulate enough savings and/or to start any business. Given that the economic conditions are lower in Gambella, more refugees were seen to be engaged in petty trade than running a backyard or micro business.</p> <p>Refugees in Gambella were not engaged in savings groups.</p> <p>As in Jijiga, refugees did not have enough working capital and assets to invest in semi-commercial business models.</p>	<p>All Tiers need significant financial support to establish semi-commercial business models.</p> <p>The investment requirements to start a commercial business exceed what refugees can generate through their savings including taking part in savings groups to increase their savings. This is typically investments worth approximately USD 5,000.</p> <p>Thus selection of refugees for operating these semi-commercial business models (such as the ones supported by SHARPE) is primarily based on their cultural and social capital and an assessment of the extent to which they were able to generate small savings from their work.</p> <p>Depending on how much each Tier possesses to make upfront investment, the bigger portion needs to be supplemented through the systemic support.</p>
	<p><b>Tier 4 and tier 3:</b> Refugees would usually have accumulated at least a minimal amount of capital (10 to 20%) to invest in new semi-commercial business activities.</p> <p><b>Refugee profiles:</b> 3.2.1, 3.2.2, 3.2.6</p>	<p><b>Tier 4 and tier 3:</b> Would possess the same characteristics as in Jijiga. However, there are few that would fall under this tier in Gambella.</p>	
	<p><b>Tier 2 and tier 1:</b> Refugees can usually only invest by contributing their time and providing any locally available materials that are required in the new business activities.</p> <p><b>Refugee profiles:</b> 3.2.3, 3.2.4, 3.2.5, 3.2.7, 3.2.8, 3.2.9, 3.2.10</p>	<p>Compared to Jijiga, most refugees in Gambella fall under Tier 2 and Tier 1 in terms of their capacity to invest in business activities.</p> <p><b>Refugee profiles:</b> 4.2.2, 4.2.3, 4.2.4, 4.2.5, 4.2.6</p>	

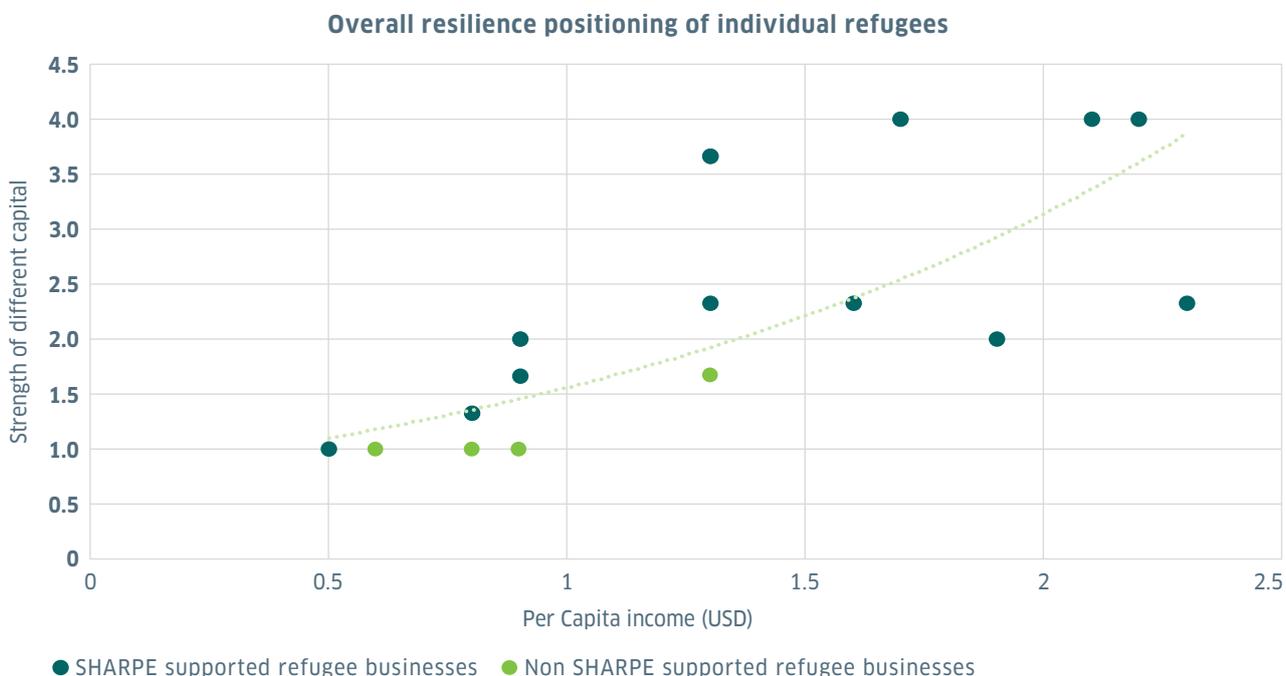
The defining of resilience characteristics and the emerging patterns further shed light on what is ultimately needed to build the resilience of refugees.

The analysis shows that **resilience does not emerge from extensive remittances or support from family members**. Contrary to the common belief that remittances or support from family and friends operates as a form of insurance during times of crisis, the research showed that very few refugees had strong enough connections with people who had the economic capacity needed to support them during the rations cut. So, family support did not help build their resilience. Instead, the research showed that the newer refugees who were less resilient were more dependent on support during the time of the crisis. That does not mean, however, that the support in itself provided the means to become resilient.

The findings in Table 1 and the categorisation of the tiers also demonstrate how **it takes time to build resilience capacity**. Given that in the real world, refugees possess strengths and weaknesses among their mix of personal capital and given that they also face different setbacks and complexities, it takes time for people to build resilience and move from one tier to the next.

### Resilience emerges through the building of income to invest in semi-commercial opportunities.

That happens through an interaction of different abilities and characteristics that refugees bring in with the opportunities that they get through the system. This is demonstrated in the figure below. The figure plots each refugee according to their per-capita income on the horizontal axis and the overall strength among types of capital on the vertical axis. The overall strength of capitals is determined by averaging the scores of each type of capital, ranging from 1 to 4, with 1 being weakest and 4 being strongest, corresponding with the four tiers in Table 1 above. As shown in Table 1, the higher the overall strength of each type of capital, the higher the resilience. The dark green plots correspond to refugees who received support from SHARPE, and the light green represent the control group. The average per-capita income in Jijiga was USD 1.61, and the average capital strength was 2.58 out of 4; while the average per-capita income in Gambella was USD 0.82 and the capital strength 1.78 out of 4. The graph shows the linkage between higher income and increased resilience, further validating SHARPE's vision that increase of income potential and the diversification of the streams of potential income leads to increasing resilience of refugees.



## 6. Conclusions

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The case study approach used in this research initiative provides a rich picture of how refugees in Jijiga and Gambella dealt with the sudden unexpected rations cut in 2023. The individual, detailed refugee profiles help to form a better insight into who is resilient, to what degree they are resilient, and why they are resilient.

The findings in Table 1 (above) show resilience is built through building people's ability to engage with the system and building the system's ability to engage with refugees. The systemic approach applied by SHARPE helps in providing the opportunities and support that people need in order to build their resilience. This does not compete with the more humanitarian support that aid agencies provide to keep refugees alive. Rather the two forms of parallel support complement each other. For example, food aid or rations help free up money that refugees need to invest in businesses. At the same time, the research also shows that additional direct aid beyond the basic rations without connecting to systems does not work. The research shows examples where refugees are not able to capitalise long-term on opportunities, such as receiving a few free chickens or receiving land and inputs to farm, unless there is a system established through which they get the support to capitalize on these business opportunities and to seek support as required.

Critically the research demonstrates refugees do not have enough working capital and assets to invest in semi-commercial business models which generate enough returns to reduce their dependence on humanitarian aid. Typically, USD 5,000 is required to invest in a micro business. The system needs to be able to provide micro-credit at a value of approximately USD 5,000, keeping in mind that refugees typically cannot provide collateral against the loans. In addition, it needs to be assessed at what interest rates loans can be provided (and whether some form of blended finance / lower interest rates are necessary). Given the fact that the risk of business setbacks is higher for refugees in the first business cycles, since they still need to learn how to operate within new business models, and they have no savings to absorb risks, it is important that should something unforeseen happen that is beyond control of the refugee, there is room for additional investment to put the business back on track.

Based on the learnings from this research, this report concludes with the following recommendations for donors and implementers who are focused on building refugee resilience.

1. To enable a transition from aid dependence to economic resilience for refugees, donors and implementers should invest in system strengthening alongside direct support to refugee businesses. The research has found direct delivery is unlikely to be sufficient for refugees to generate sustainable income streams or will require considerable time and be highly dependent on refugees possessing the right set of attributes and getting enough opportunities. SHARPE has demonstrated the value of applying a market systems development approach to strengthen refugee resilience. The lessons learned from SHARPE can now be applied across other programmes in this space<sup>28</sup>.
2. It takes time for individual refugees to build resilience, however donors and implementers can play a role in accelerating the process. Loans or grants of approximately USD 5,000 with a suitable package of support (e.g. training, ongoing local technical assistance and market linkages) enable refugees to establish semi-commercial businesses which give them the necessary income source to have increased resilience against shocks.
3. This research has significantly increased SHARPE's understanding of the refugee business owners the programme supported. Similar programmes should invest time early on into understanding the dynamics of refugee businesses at both the market and household level. This analysis means that the programme can be responsive to the needs of refugee businesses and provide sufficient support to ensure that the businesses will be sustainable in the long term.

# Annex A – Refugee Profiles

## 3.2.6 Abdu Fatah Ali Ibrahim, Awbare camp, Jijiga (Received SHARPE support expand digital financial services business) - Adversely affected by rations cut, but able to restore income and lifestyle to pre-rations level since

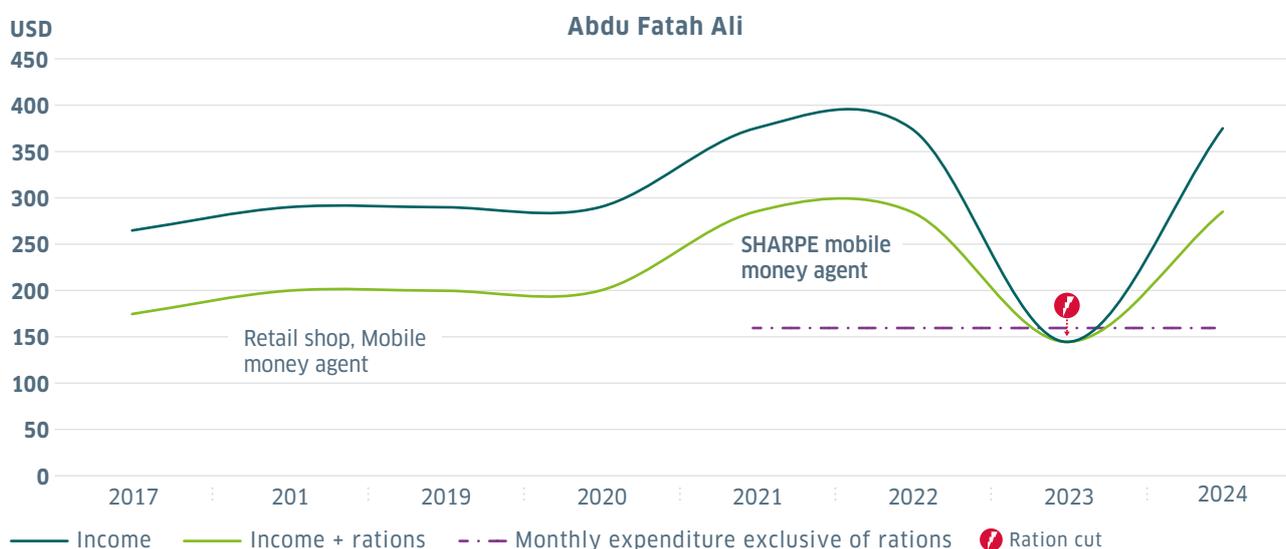
- Abdu Fatah Ali came with his parents to Ethiopia in 2007. His father worked in a retail shop in Somalia and came with some money which he gave to Abdu Fatah Ali to establish his own shop in 2008.
- He got married in the camp and currently lives with his wife and three children. His younger brother also lives with him and works with him in shop.
- Abdu Fatah Ali’s wife’s parents and 3 school-going siblings migrated to Finland in early 2023. Her brother is disabled which allowed the family to get asylum status more easily. As far as they know, the wife’s family is still trying to settle in Finland so are unable to help Abdu Fatah Ali’s family financially by sending regular remittance. They sent him USD 100 during the last Eid celebration.

### Income, expenditure and savings:

- Abdu Fatah Ali operates a well-stocked retail shop in Awbare camp. Every month he crosses the border to go to Wajale market in Somalia to buy items for his shop. He earns USD 175 per month from this.
- In 2018 Abdu Fatah became a Hello Cash agent. In 2021 SHARPE gave this business a boost by helping him to take a loan from Shabelle bank for USD 1050, so that he had enough cash in hand to boost his mobile money business. He would earn USD 110 per month as a Hello cash agent. He paid back his loan in two years.
- Abdu Fatah gets cash and food rations for 6 family members. He gets cash rations of USD 60 and food rations worth USD 30.
- In addition to the food rations, he spends USD 160 per month on food and other expenses.
- The family has a per capita income of USD 2 per day.
- Since 2024, Abdu Fatah became an agent for E-birr. Since E-birr penetrated the market his business from Hello Cash reduced fully. He makes the same income currently from E-birr as made from Hello Cash before.

### Rations cut:

- During the rations cut, the transactions in his shop dropped by 80%. His overall income reduced to USD 60 per month.
- To cope with the rations cut, Abdu Fatah relied on his savings to cover daily expenses. The family also changed eating habits to eat cheaper grains and reduce meals some days. His in-laws also sent them money three times from Finland during the rations cut to help support his family.
- Since the rations resumed, Abdu Fatah’s income resumed as before. He is trying to save more diligently now so that he’s able to cope with such shocks in futures.



### 3.2.7 Hibo Doud, Shedar Camp, Jijiga (Received SHARPE support to commercialize goat fattening business after the rations were resumed) - Adversely affected by rations cut, worse off than before but able to recover better due to SHARPE support

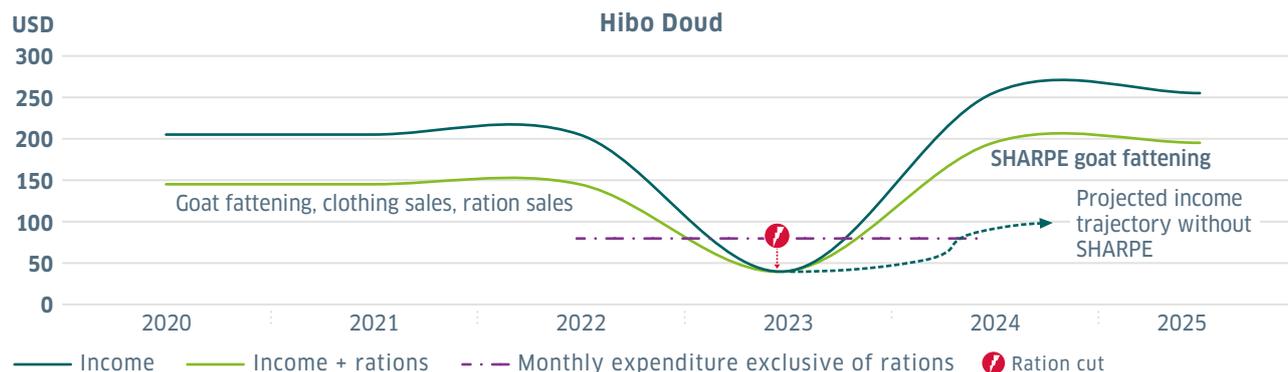
- Hibo Doud came to Ethiopia in 2008 with her three daughters. Her husband was killed in the conflict in Somalia. In Somalia she was only looking after the house and her children.
- Hibo's eldest daughter got married and lives with her husband who works as a day laborer in Jijiga. Every month she comes to the camp to collect her rations for herself and her two children. She takes the cash rations and gives her food rations to her mother.
- Hibo currently lives with her 2 younger daughters who study in grade 8 and grade 12.

#### Income, expenditure and savings:

- Having no education or work experience, Hibo started to work as a trader.
- She would go to Somalia to buy clothes and shoes and bring back to Ethiopia to sell it for a margin. She earns USD 50 per month from this business.
- She also buys rations from other refugees and sells these to others in the camp. She earns USD 25 per month from this.
- She also does goat trading. Initially she would buy a goat, fatten it for 3 to 6 weeks and then sell it for a higher margin. Then she made two other friends who were doing the same. They decided to work together as goat traders, so that they could buy more goats together and get a discount for buying more. They also thought that it would help them become more efficient as they could take turns in buying, selling and looking after the goats. Each month they would fatten and sell 8 to 9 goats and split the profit equally between the three of them. They would each earn USD 70 per month from this.
- Hibo Doud gets cash rations of USD 30 for 3 people and food rations worth USD 30 for 6 people.
- In addition to the food rations, she spends USD 80 per month on food.
- The family had a per capita income of USD 2 per day before the rations cut.

#### Rations cut:

- During the rations cut, Hibo sold much of her clothes and shoes in credit. She did not get much cash in hand and needed to spend whatever cash she got to feed the family. She had to pause her trading business.
- The margins from her and her friends' goat trading business reduced drastically as they had to buy and sell goats on the spot. They needed immediate cash to pay for food, so instead of keeping the goats for a few days they would sell on the same day. They would buy and sell goats at the host market in Lafa'isa only as there was no one buy meat inside the camps. However even in the host community the demand was low and prices lower than usual as they were also affected by the lower economic activity in the refugee camps. Hibo and her friend's individual income from goat trading reduced to 40 USD per month.
- Her family reduced their daily intake of food to two meals a day, eating only millet and sor-gnum and no proteins.
- Since the rations cut, Hibo and her friends have had to buy and sell goats faster instead of fattening as they had run out of all savings and needed the cash more urgently. They would make much less margin than before.
- In end 2023, SHARPE supported the three friends to become a cooperative so they could operate at a bigger scale. SHARPE helped them construct a goat shed and expand their business by purchasing 14 more goats than their usual 9. Sharpe also connected them with other buyers so that they have the option to sell to multiple buyers. Their individual income from goat trading has increased to USD 120 each. Now they trade 20 goats a month.



### 3.2.8 Amena, Sheder Camp, Jijiga (Received SHARPE support to commercialize goat fattening business after the rations were resumed) - Adversely affected by rations cut, worse off than before but able to recover better due to SHARPE support

- Amena came to Ethiopia in 2008 with her husband and four children. Since moving to the camp she has had three more children.
- Her husband worked in construction in Somalia before the conflict broke, while she was managing the house. In the camp, Amena’s husband also worked in construction. However he developed diabetes and hypertension a few years ago and stopped working.
- Amena’s two older sons moved to Jijiga to attend university. Their education and boarding is supported fully by RRS. Amena currently lives with husband and five children.
- Amena used to live in a small badly maintained house. When her husband fell ill, an NGO saw their dire conditions and built them a well-constructed house.

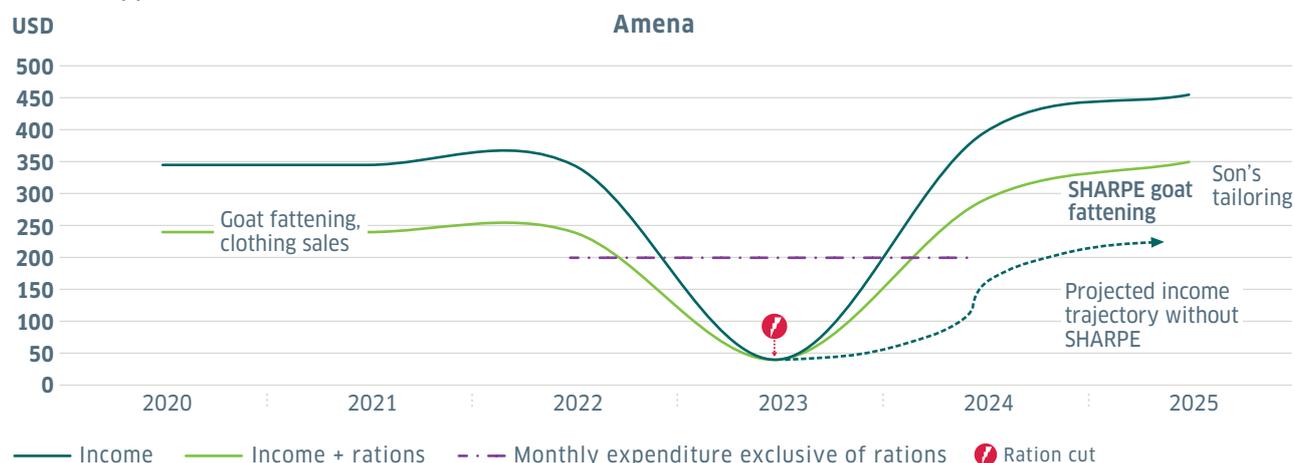
#### Income, expenditure and savings:

- Having no education or work experience when her husband fell ill, Amena started to work as a trader to support the family.
- Just like Hibo, she crosses the border to go to Wajale in Somalia to buy clothes and sell to the refugees in the camp for a margin. She does this two to three times a month and earns USD 170 from this business.
- She also does goat trading together with Hibo Doud (she is one of the friends that is referred to in Hibo’s profile above). Together with Hibo and another friend, she would fatten and sell 8 to 9 goats and split the profit equally between the three friends. They would each earn USD 70 per month from this.
- The family had a per capita income of USD 1.6 per day before the rations cut.

#### Rations cut:

- During the rations cut just like Hibo, Amena also sold much of her clothes in credit. Since she was selling in credit, she did not have the cash in hand to replenish her stock of clothes. Plus there was no demand in the camps for cloths. So she had to pause her trading business.
- As already explained in Hibo’s profile, during rations instead of fattening their goats, they would buy and sell on the spot. Amena’s individual income from goat trading reduced to 40 USD per month.
- She and her family started skipping a meal each day and were making food substitutions to cheaper grains to save money.
- As mentioned in Hibo’s profile, even when the rations resumed Amena, Hibo and their other friends have had to buy and sell goats faster instead of fattening as they had run out of all savings and needed the cash more urgently.

In end 2023, SHARPE supported the three friends to become a cooperative so they could operate at a bigger scale. SHARPE helped them construct a goat shed and expand their business by purchasing 14 more goats than their usual 9. SHARPE also connected them with other buyers so that they have the option to sell to multiple buyers. Their individual income from goat trading has increased to USD 120 each. Now they trade 20 goats a month instead of 9. Using the money from her bigger scale goat fattening business supported by SHARPE, Amena has bought a sewing machine for her son so that he can set up a tailoring business. Her son uses the sewing machine to mend clothes for refugees in the camp and earns USD 60 per month from this, which he uses to support the household.



### 3.2.9 Marian Abde Ahmed (non-SHARPE) (Did not receive SHARPE support / control case) – Ex-tremely adversely affected by rations cut, recovered with unsafe, negative coping strategy

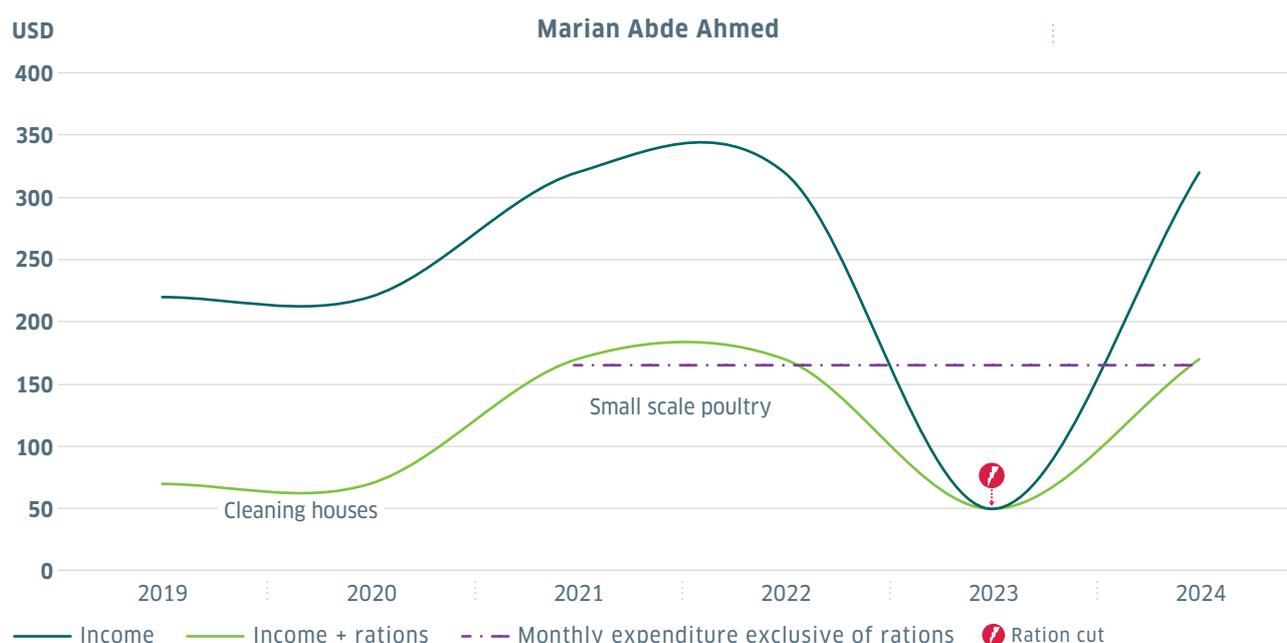
- Marian is from Harardhere region in Somalia and came to Ethiopia in 2009 with 5 children. 2 children came later with her husband.
- She was a housewife in Somalia and husband supported the family.
- Her husband remarried and left her five years ago. She now lives as a single mother with her 11 children (4 boys and 7 girls). All children are in school and she supports the family.
- One of her son has cerebral palsy and he requires support with day-to-day activities.

#### Income, expenditure and savings:

- When her husband left her, Marian started working as a cleaner in host communities. She earns USD 70 per month from this.
- In 2021, her clients supported her to buy 50 local chickens and make a very basic shed. Out of these many died and some she sold away, remaining with 20 chicken. She gets 10 eggs a day from these which she sells making USD 105 per month.
- Marian gets cash and food rations for herself and 9 of her children. 2 of them are not registered in RRS and does not get rations. She gets cash ration of USD 100 and USD 50 worth food items monthly.
- Her monthly expenditure is USD 165 which she spends mostly on food items and medicine.
- The family had a total per capita income of USD 0.9 per day.
- Marian saves USD 17 per month through a savings group that operates for 10 months a year building up to Eid when they can draw out USD 170 for Eid expenditures.

#### Rations cut:

- During the rations cut her work was badly affected. She only worked cleaning the houses of her regular clients and income from that fell to USD 50. She could also not sell her eggs as there was no demand for it in the camps.
- To cope with the rations cut, Marian took her children to the river to look for gold. This is a common thing to do for families which have no other income. It is a dangerous activity and Marian herself knows three people who died doing this during the rations cut.
- Her family reduced their daily intake of food to two meals a day.



### 3.2.10 Hinda Abdi, Sheder Camp, Jijiga (Received SHARPE support to establish commercial poultry farm twice – before and after rations cut) - Adversely affected by rations cut and another shock at the same time, worse off than before but able to recover better due to SHARPE support

- Hinda moved to Sheder camp with her mother and siblings from Mogadishu. Before settling in Sheder, her family had moved a lot from Somalia to Djibouti to Eritrea in search of a stable future.
- In Ethiopia, she got married to another refugee.
- Her husband worked as a day labourer in construction.
- They have eight children who are of school going age and younger.

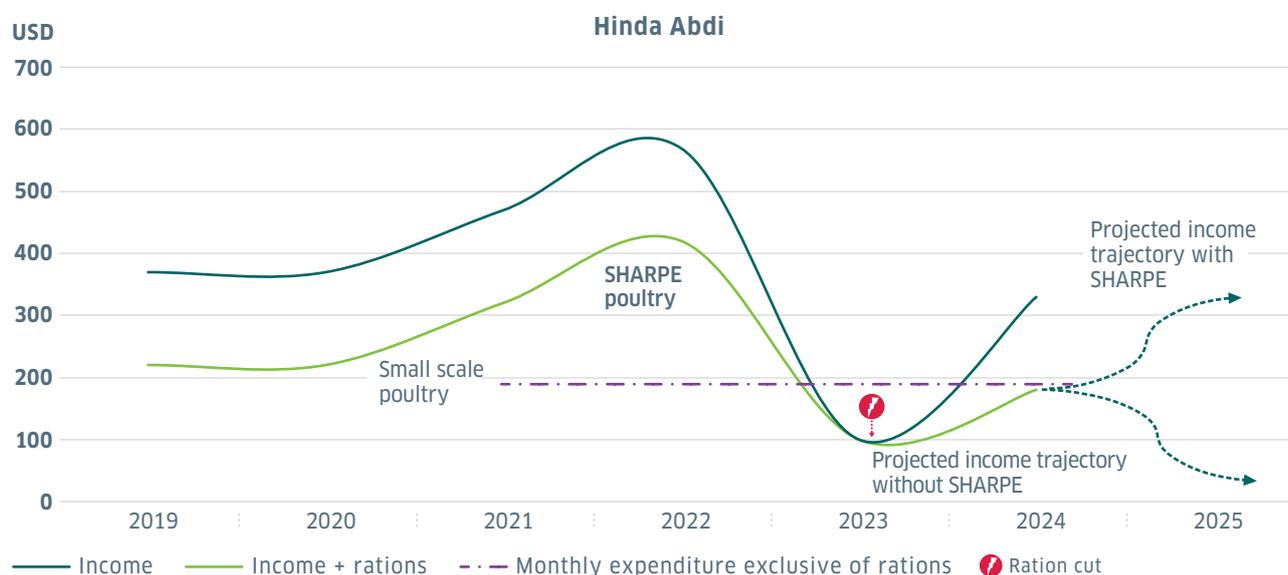
#### Income, expenditure and savings:

- Before the rations cut, Hinda’s husband would earn USD 220 from working in construction.
- Hinda would put aside some money as savings and in 2021 she used this to buy 20 local variety chicken. She lost four of these to disease. She would earn USD 100 per month from this.
- In 2022, SHARPE supported her to upgrade her poultry business to a more commercial model. SHARPE supported her to construct a poultry shed to support the commercial form of farming. The project also supported her to purchase a more productive Bovan variety of chicken and inputs required for it and provided the technical guidance for tending to this commercial model. She doubled her income from poultry business to USD 2022 per month.
- Hinda gets cash and food rations for ten family members. She gets cash ration of USD 100 and USD 50 worth food items monthly.
- Her monthly expenditure is USD 190.
- The family had a total per capita income of USD 1.9 per day before the rations cut.

#### Rations cut:

- During the rations cut, Hinda was met with a second shock. Just at the beginning of the rations cut, her husband had a construction site accident and became hospitalized. He required USD 300 to cover his hospital expenses.
- Dealt with this double blow, Hinda had to sell of all her assets and borrow money from her mother to pay for her expenses. She ended up selling her poultry shed and all the chicken that SHARPE supported her to purchase.
- The family could only afford to eat two meals a day.

After the ration cut resumed, Hinda’s condition remained dire as she had sold off all her income generating assets. She was relying on rations and her mother to support her. In 2024 SHARPE decided to support her again by helping her establish a similar commercial poultry business as before. SHARPE has supported her to purchase 100 chickens. Midway in 2024, her husband has started working again. He is not able to work in construction anymore and instead works as a vegetable trader. He earns USD 80 a month from vegetable trading. When Hinda’s poultry starts laying eggs, she will be the primary income earner in the family.



#### **4.2.4 Beil Lul, Jewi Camp, Gambella (Received SHARPE support to commercialize goat fattening business after the rations were resumed) – Adversely affected by rations cut, business worse off than before but able to restore business with SHARPE support**

- Beilul was 35 when he moved to Leitchour camp in 2014 from Jonglei state in South Sudan with his wife and 5 children. His young nephew also came to live with them.
- Beilul studied up to grade 12 in South Sudan with a lot of breaks in between his studies.
- He came from a family of pastoralists and was a large farmer himself, rearing more than 100 livestock in South Sudan.
- Beil Lul had to leave behind everything to flee the conflict in South Sudan.
- Beil Lul now lives with his wife and 4 children. His eldest son and nephew both study in Gambella town

##### **Income, expenditure and savings:**

- In 2015 Beil Lul started working with an NGO as a community facilitator. From this he would earn USD 15 per month. At that time they have more rations than they are getting now and this was adequate for the family.
- In 2019 Beil Lul stopped working as a community facilitator used his savings from the job to buy 5 goats during end of 2018 for multiplication.
- His goats multiply and typically in a year he would raise and sell 12 goats, keeping another 10 to 15 for multiplication. He would earn approximately USD 40 per month from this.
- Beil Lul's wife trades vegetables in the marketplace and earns USD 35 per month from this.
- Beil Lul's family gets food rations worth USD 90 for the 6 members who live in his household.
- In terms of expenses, Beil Lul sends USD 10 per month to his son and nephew in Gambella. He also spends an additional USD 25 on food.
- The family has a per capita income of USD 0.9 per day.
- Beil Lul has a bank account and saves money there. He uses these savings to pay for additional expenses such as when his children fall ill or his goats are ill. Malaria is common in the camp and he mentioned spending a lot of money on malaria tablets. He also keeps his goats in a traditional shed which makes them more susceptible to diseases. He often needs to spend a lot of money to buy medicines for his goats.

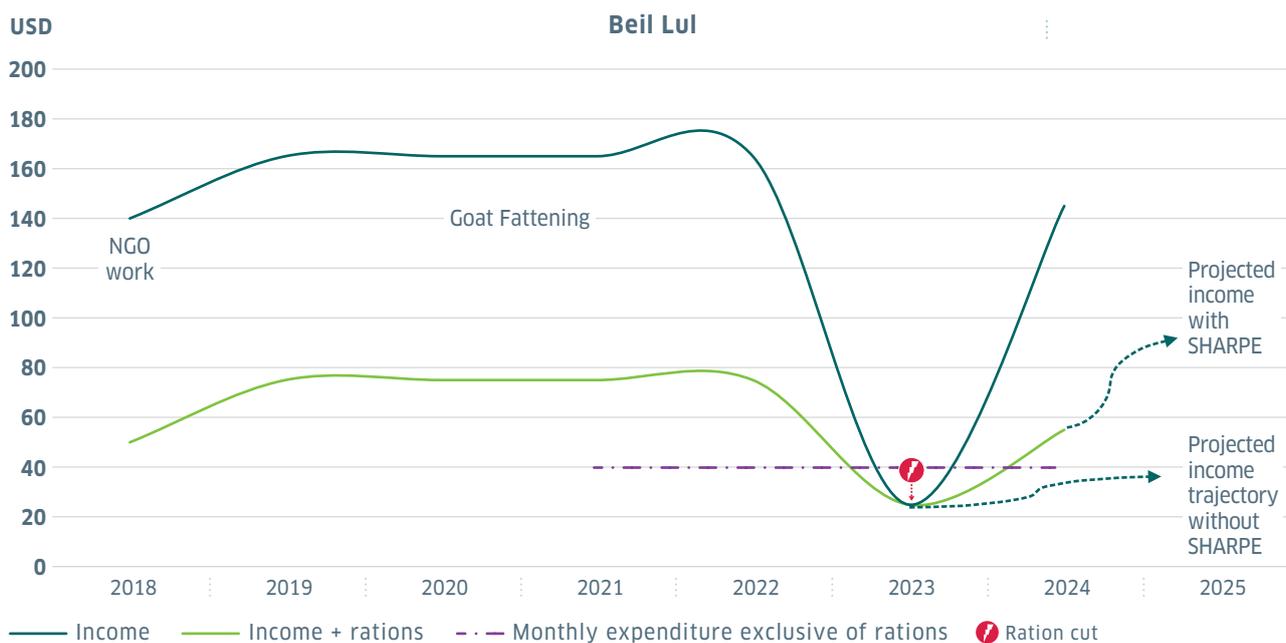
##### **Rations cut:**

- Beil Lul was mainly trading within the camp, so his goat sales dropped during the rations cut.
- He was even more affected because 7 of his goats died during the rations cut due to a disease.
- His wife's income from vegetable trading dropped to USD 10 per month due to reduced demand in the market.
- He used up his savings and sold some goats to cope with during the rations cut. His total number of goats reduced from 28 to 12.
- Before the rations cut the family was eating 3 meals a day. This would typically comprise of a grain with some green vegetables. They would occasionally eat dried fish. During the rations cut they reduced this to 1 meal a day.
- After the rations resumed, they are now eating 2 meals a day as their situation has still not improved as before the rations cut.

##### **Post-rations cut:**

- In 2024, Beil Lul was selected as a partner for SHARPE. SHARPE supported him to construct a modern shed which would keep his animals more protected against diseases. SHARPE also helped him expand his goat business by helping him purchase an additional 24 goats to add to his existing 12. In June 2024, his goats caught a disease. He couldn't travel out of the camp to purchase medicine for his goats due to the security situation. SHARPE staff purchased this and brought it to him.

SHARPE is further planning to further support him to become a community livestock health advisor as there were none in Jewi camp and it would allow him to increase his income.



#### 4.2.5 Nyakang Gach, Jewi Camp, Gambella (Received SHARPE support to upgrade small restaurant to a bigger fish selling restaurant) – Adversely affected by rations cut and breakdown of SHARPE supported solar panel right after rations cut.

- Nyakang Gach came to Ethiopia in 2014 with her two children. She was a house wife in Ulang. Her husband was a soldier. She separated with him before moving to Ethiopia.
- She had three more children in Jewi camp and is currently expecting her sixth child.
- She is a single mother and all her children are dependent on her.

##### Income, expenditure and savings:

- Nyakang initially moved to Leichour camp where she was picking firewood from the forest and selling that 2 to 3 times a week, earning USD 5 per month.
- In 2015 she moved to Jewi camp and rented a space to start a restaurant business. Initially she rented a stall at the refugee marketplace and would buy ingredients in credit to make tea, rice and beans, which she would pay back daily after sales. Eventually she bought the shop space to save money on rent. Nyakang did not share information on how she raised the capital for this.
- In 2022, SHARPE supported her and four other women who also ran small food stalls to come together and set up a bigger fish restaurant called ‘Kandial Kel’ meaning ‘We are One’ in Nuer language. SHARPE supported them to purchase a solar powered refrigerator to store fish to use later for making food items for the restaurant.
- Nyakang used the bigger portion of her stall for the fish restaurant earning USD 50 per month from it. She also rented part of her stall to a lady selling other snacks, earning additional USD 25 from it.
- Nyakang was also getting food rations worth USD 75 for her family.
- She was spending USD 40 additional per month of food to supplement the rations and saving the remaining income.

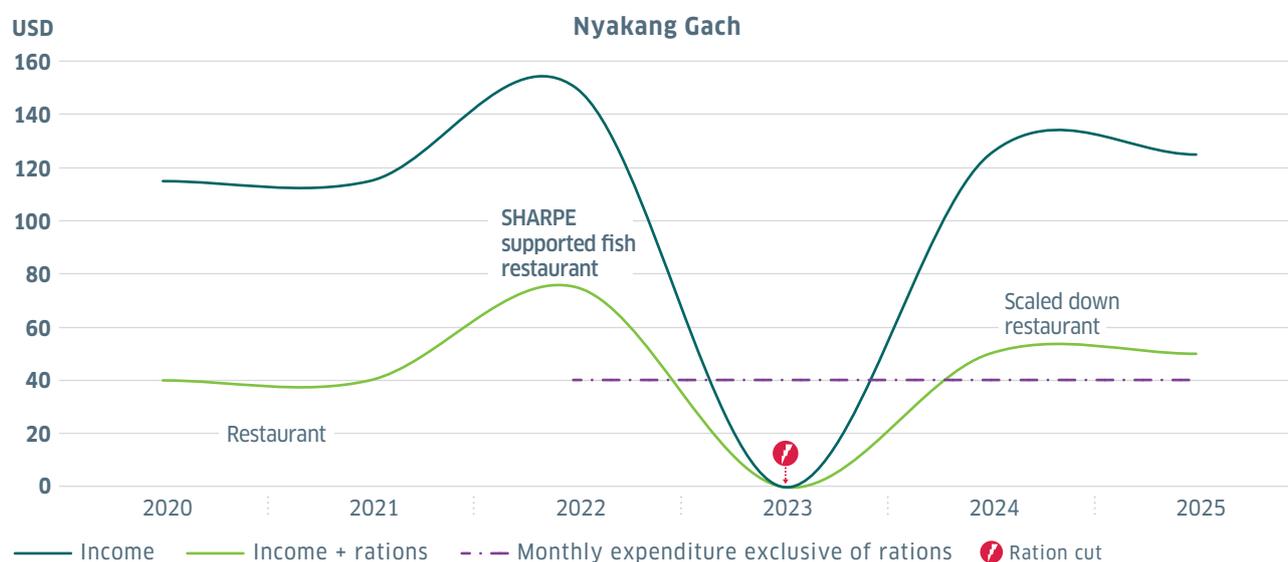
##### Rations cut:

- During the rations cut, Nyakang’s income was completely slashed as the restaurant was fully reliant on refugees for sales. She had to close her restaurant and tea stall.
- To cope with the rations cut Nyakang and her business partners used up all savings that was saved through the fish restaurant.
- She reduced family meals to once a day.

##### Post-rations cut:

After the rations cut Nyakang and her partners tried to restore the fish business. However soon after the rations cut the fridge broke down. They would require an investment of USD 1050 to fix this. As they did not have this money, they dissolved the group.

Nyakong herself continues to run a smaller scale restaurant where she sells rice, beans and other snacks and earns USD 50 from this. According to her, the demand for food has also decreased in the camp as overall economic activity has reduced due to the rations cut and conflict.



#### **4.2.6 Nyakhor Choat Wua, Jewi Camp, Gambella (Received SHARPE support to upgrade vegetable farm after the rations were resumed) – Extremely adversely affected by rations cut, may be able to improve economic condition through SHARPE supported business.**

- Nyakhor Choat came to Ethiopia in 2014 with her 5 children.
- Her husband worked as a carpenter in South Sudan while she took care of the house and children. Her husband fought as a soldier when the conflict started in South Sudan. In 2016 he also moved to Ethiopia.
- One of Nyakhor's child passed away after moving in the camp due to a disease that she could not name. She had 2 more children in the camp, the youngest is 3 years old.

##### **Income, expenditure and savings:**

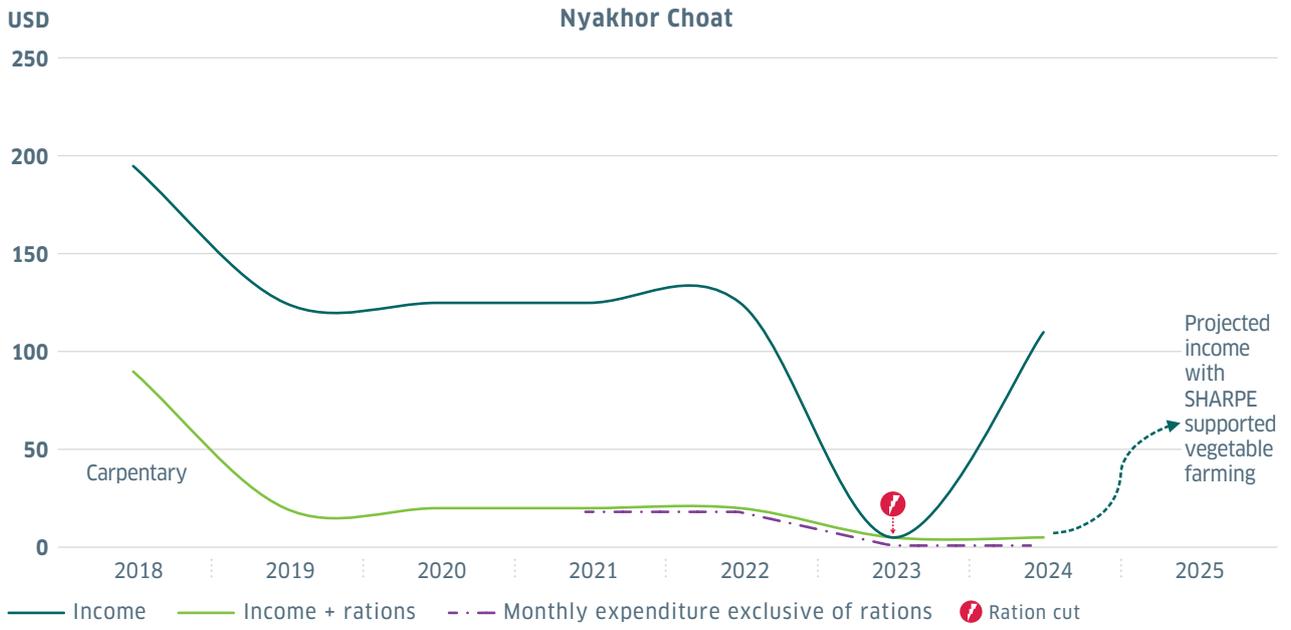
- When Nyakhor initially moved to Leichour camp, she was picking firewood from the forest and selling that 2 to 3 times a week, earning USD 10 per month. She stopped doing this when she was relocated to Jewi camp as there was not much demand for firewood here.
- She also worked briefly to make and sell a local version of gin. However her husband did not think of this as a respectable trade and so she stopped.
- Nyakhor Choat's husband was the main income earner for the family. He worked as a freelance carpenter and would make USD 90 per month. This income has been gradually decreasing in the last three years due to less demand for construction inside the camp. Nyakhor attributes this to reduced economic activity and conflict in the camp. In early 2023 he was making USD 15 per month from this.
- Nyakhor also kept some backyard chicken which she would sell for meat when they needed extra money.
- Nyakhor also has a big front and back garden where she grew maize and seasonal vegetables like pumpkin and okra mainly for own consumption and to sell if she had extra vegetables left over after consumption.
- Nyakhor's family received cash ration worth USD 105 for 7 members of her household. They do not get it for her husband as he is registered in another camp.

##### **Rations cut:**

- At the time of the rations cut, Nyakhor's husband was the primary income earner of the family with a very low income. The demand for his construction work which had already dropped due to the lack of economic activity in the camp dropped altogether as people were struggling to spend money on food, let alone have any money left for other expenses.
- Nyakhor took her youngest son and joined her mother in South Sudan while the rest of the family remained in the camp.
- The family switched from eating two to one meal a day which was also not possible on some days.
- The family was reluctant to provide clear information on how they managed to cope during the time.
- The family has not been able to go back to pre ration cut level of income as Nyakhor's husband's construction work has not picked up. They rely on the food rations for food, sometimes supplementing that with the vegetable grown in their backyard.

##### **Post-rations cut:**

- Nyakhor was already selected as a partner to receive support to upgrade her vegetable farm just prior to the rations cut. During the rations cut, SHARPE staff could not locate the family in their residence. The family was again reluctant to share this information during the time of the research.
- In 2024 SHARPE supported her to grow more high value cash crops in her small plot of land (onions, tomatoes, cabbage, okra) so that her family could earn more income from it by providing her with inputs required to grow the vegetables and advisory support on how to grow the vegetables.
- At the time of the research, she had planted the vegetables but had not harvested the first round of crops.



# Annex B – Research Checklist

1. Name:
2. Location:
3. Description of partnership support:

## Household composition and asset ownership:

4. Household composition (Who is part of the household, how many people contribute towards the household income, dependents, any elderly or sick members and support required by them)
5. **Assets:** Check here also for productive assets and livestock assets and how they may be used (e.g. fridge to sell cold drinks, processing machine, livestock in the backyard)

## Income sources:

6. What are the sources of income and income generated from each activity for all income-generating members of the household? Check here how the multiple businesses may be linked together.

Income sources (livestock, shop, trade, agent, NGO, services)	When started	Income calculation (keep excel open, check for costs and revenue)	Why and how they started this	Probe to check transformative capacity here (access to market, access to services as needed, networks, knowledge)	Notes e.g. how the multiple businesses may be linked together. Are they totally separate or linked. Which do they consider most important
1)					
2)					
Total Monthly income					

7. Which of these were done before SPARPE activities? If all of them sound fairly recent, try and get a picture of what was happening before.

### Safety / security nets:

8. In addition to these sources do you get money from other sources such as remittance? How regular is this and what makes it vary?
9. What rations do you get (Money, food)? Quantity and frequency. How is this used? Check if all food rations are fully consumed or sold. Is this enough?
10. Do you have any savings or are part of any savings groups?
11. Are there other sources of social capital (a) within the community; (b) beyond the community/camp, and (c) with key influential actors/leaders? (esp. buyers / influential market actors in our context)
12. If you need money for emergencies where can you go and how do you pay this back? (e.g. informal lender, borrowing from community members, banks, market actors who are part of their forward or backward linkages). What is the sequence of this, e.g. who to go to first.

### Household expenditures:

13. What are the main sources of your monthly household expenditure and how much do you spend on each?

Items	Cost

### Use of net additional income:

14. How do use any net income. Check this as a lumpsum and see if it matches above calculation. Probe to check if there are savings and plans on how to use it.

### Coping with recent shock:

15. How were you affected by the recent rations cut? (e.g. reduction in cash or volume of food received)
16. How did you deal with this? What did you do.
17. Did this affect your existing businesses? Probe on each of the businesses. How did you deal with this.
18. Did it affect your household expenditure (food, clothes, children’s education, healthcare), assets and savings?

	What was done before ration cut	What was done during ration cut	Notes on coping strategy
Food			

19. Are things back to how were they before now? If not, explain the difference and how this affects you. Look at both business and household expenditures.
20. Have you dealt with any similar shocks in the past where rations were cut? How did you deal with this?





## Website

Ethiopia–Strengthening Host and  
Refugee Populations (SHARPE)  
DAI: International Development

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