

# *Strategic Plan 2016-2020*



**REACHING THE MOST VULNERABLE  
WITH A COMPREHENSIVE AGENDA**

*January 2017*





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FEDERAL DEMOCRATIC REPUBLIC OF ETHIOPIA  
CHARITIES AND SOCIETIES AGENCY

**የምዝገባና ፈቃድ የምስክር ወረቀት**

**CERTIFICATE OF REGISTRATION  
AND LICENSE**

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THIS IS TO CERTIFY THAT ACTION FOR THE NEEDY IN ETHIOPIA HAS BEEN REGISTERED AND LICENSED BY THE AGENCY AS Ethiopian Residents Charity in accordance with the Charities and Societies Proclamation No. 621/2009.

This Certificate bearing the number 2825 has been issued on September 7, 2015 and shall be renewed every three years.

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## Brief Country Context

### General Overview

KEY ISSUES	EXPLANATION	REMARKS
Location	Eastern Africa	Also known as the Horn of Africa
Area	1.104 million km <sup>2</sup>	27 <sup>th</sup> largest nation in the world
Historical position	One of the oldest civilization centres	Diverse historical and archeological heritages
Current Position	Home to several Regional and International organizations	African Union, UN-Economic Commission for Africa, etc.,
Geo-political role	Active contributor to peace keeping	In Africa and beyond
Population	About 100 million	Growth rate of about 2.5 %
Diversity	Up to 80 ethnic groups	With different cultures
Governance	Federal system	Based on nine regional states
Main economic sector	Agriculture	Accounting for about 48 % of GDP
Economic performance	Rapid growth in recent years with target to achieve a middle-income country status by 2025	Focus on poverty reduction, as more than 20% of the pop. live under extreme poverty
Increasing stability and investment	The main factors for the rapid economic development	Indicating the value of peace dividend in development

## Socio-Economic and Humanitarian Challenges

Natural Disasters	Frequent droughts /foods affecting the country in a cyclical pattern	Related to environmental degradation and climate change
Serious drought and famine impact	Affecting about 10 million in 2015//16 and more than five million in 2017	Aggravated by the El NINO effect
GDP – 2015	Worth 61.4 billion US dollars	Representing 0.10 %of the world economy, lower than the GDPs for Sudan and Kenya
GDP Per Capita(2015)	1529.89 USD(adjusted to purchasing power parity)	Representing 9 % of the world average, lower than the per capita for Sudan and Kenya
Communicable diseases	Close to 80 % of morbidity caused by communicable diseases	Aggravated, in many cases, by severe malnutrition
Wide spread Malaria prevalence	Close to 70 percent of the population living in malaria infested locations	Mostly in low land areas
Doctor/population ratio(2009)	0.03 physicians/1,000 population	Lower than the rates for Sudan and Kenya
No of children with no access to school	>30 %	Mostly in the rural and less accessible parts of the country
Literacy, age 15 +	49%(Male), 29 % (Female)	Lower than the median of low income countries—70%(M), 47%(F)
No.of refugees currently hosted	>780,000(2016)	the highest caseload in Africa

Various sources including relevant Ministries, World Bank, UN Agencies etc...



# Country Map & ANE's Operational Areas

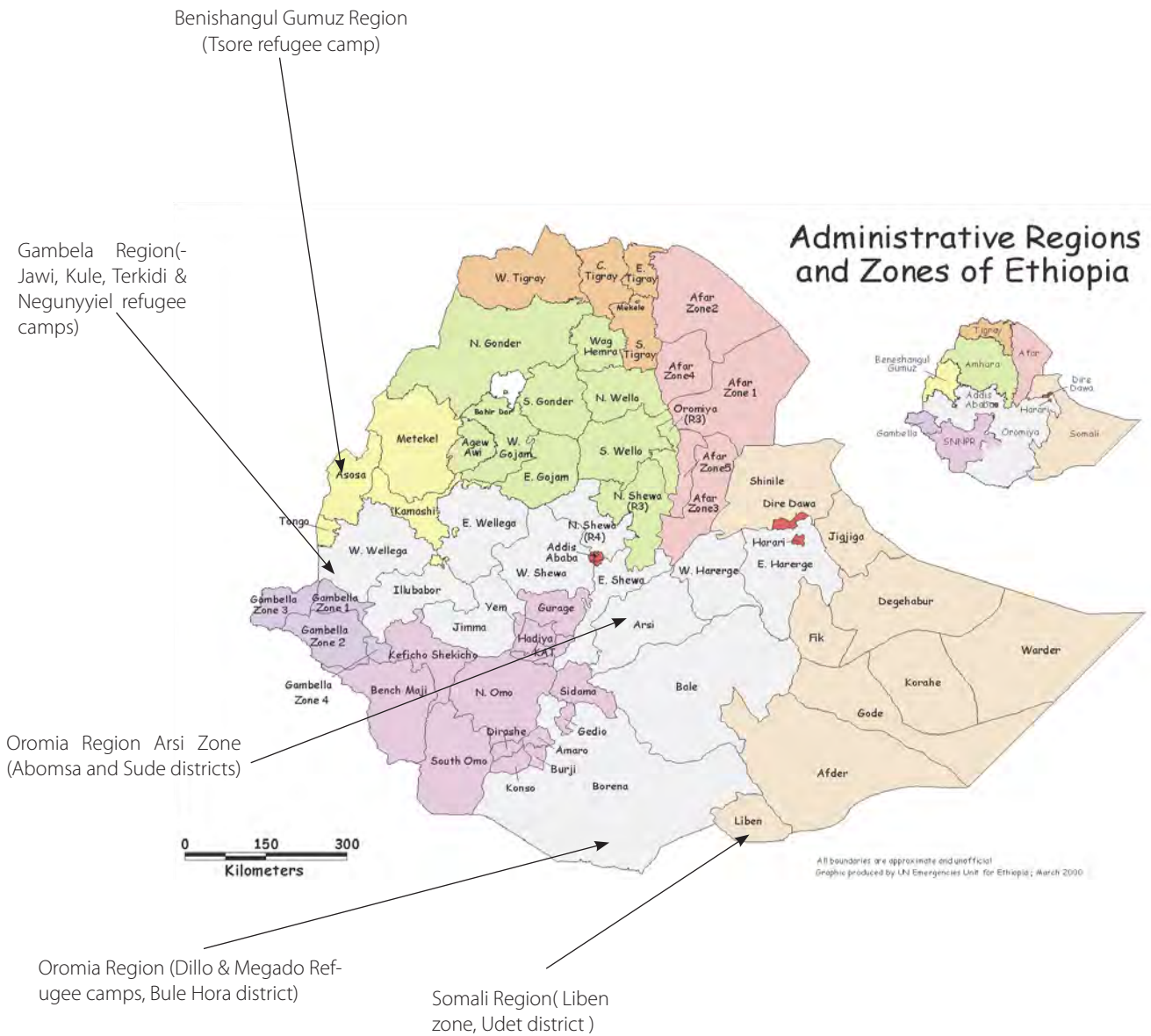


Fig.1 ANE's current operation sites

## 1. INTRODUCTION

Established in 2012, ACTION FOR THE NEEDY IN ETHIOPIA (ANE) is steadily growing with an increasing effort to reach out to the most vulnerable communities with a comprehensive agenda. In the past four years, it has reached and served more than 270 thousand beneficiaries including most vulnerable refugees and host communities. It provides critically needed humanitarian support - shelter, food, water sanitation and hygiene (WASH), health and educational material support. These services are provided in response to emergency needs with a focus on saving lives and mitigating human suffering caused and perpetuated by human-made and natural disasters.

In addition, ANE provides livelihood support to vulnerable communities contributing to their effort to improve their livelihoods.



*Fig 2- Water trucking for host communities & refugees in Dillo & Megado districts, 2014-2016*

The majority of our beneficiaries are women and children representing the most vulnerable groups within the refugee population and among the host communities.

ANE is one of the very few organizations striving to address the needs of the most vulnerable refugees and host communities in an integrated approach. The nature of the engagement is challenging. It is hardly possible to decouple the needs

of refugees from the needs of the host communities, as both groups are often affected by similar or the same type of vulnerability and adversity. Moreover, all our operation sites are located in hard-to-reach areas in the remotest parts of the country.

Despite these challenges and overall capacity constraints, our experience has been rewarding. ANE was able to demonstrate its determination by responding to the compelling humanitarian imperative that calls for a comprehensive approach in addressing the needs of both refugees and host communities. We are also satisfied with the results of our efforts which indicates the fact that even a small contribution, based on limited capacities, can make a considerable difference saving lives and improving livelihoods of the most vulnerable.

The nature of our experience and contribution is unique, as it addresses the critical needs of refugees and host communities in an integrated approach. However, the scale of our engagement is far from adequate in view of the huge gap with an overwhelming imperative that sternly demands scaled up response to REACH THE MOST VULNERABLE WITH A COMPREHENSIVE AGENDA.

## 2. WHO WE ARE

### 2.1 Origin and Evolution

ACTION FOR THE NEEDY IN ETHIOPIA (ANE) represents a relatively young, local, non-governmental organization (NGO). Its initial engagement, as soon as it was established in 2012, focused on saving the lives of adversely affected drought famine victims in Negele and Liben districts of Oromia Region as well as in Moyale and Udet districts of Somali Region. ANE facilitated the provision of supplementary food, water, medicament and clothes for the most vulnerable pastoral and ago-pastoral communities. Focusing on a limited target, the initial purpose of our maiden intervention in disaster response was quite simple.

However, it soon became apparent that the reality was much more complex. The basic lesson we learned from the limited intervention highlighted an important fact - it was not sufficient to respond to the emergency needs of host communities while the humanitarian needs of the increasing number of refugees, which were



*Fig 3 Distribution of supplementary food and clothes in Oromia & Somali Regions, 2013*

equally adverse or more critical, remained unattended.

The humanitarian imperative was so overwhelming and compelling on both sides that it was hardly possible to focus on the needs of the host communities ignoring the needs of the refugees.

This dictated a process of evolution in which ANE had to rise to

the challenge by adopting a bi-directional focus to address the needs of the host communities and refugees as a matter of inseparable and immutable imperative. The need for a comprehensive agenda had to be addressed as the only meaningful option under the circumstances.



*Fig -4. Food and water supply for vulnerable host communities and refugees in Dillo & Megado districts, 2014-2016*

Our experience shows that the vulnerability and complexity of needs that gravely affect host communities and refugees are largely intertwined in what ironically can be referred to as 'solidarity and unity in adversity.'

The host communities and refugees have a lot in common, as both of them are frequently affected by a number of common impact factors of vulnerability and adversity.



## Impact of Vulnerability and Adversity on Host Communities and Refugees

VULNERABILITY/ ADVERSITY – COMMON IMPACT FACTORS	HOST COMMUNITIES	REFUGEES
Human-made disasters- conflicts, clashes, etc.	Resource-based inter and intra-tribal clashes - IDPs, a particular category among the host communities	Fleeing from continuing instability/ conflict in the neighbouring countries, refugees represent one of the most vulnerable groups in Ethiopia
Natural disasters	Host communities (pastoral and agro-pastoral communities) living in a fragile environment often affected by frequent droughts, floods, etc.	Refugees sharing not only the blessing but also the curse of the environment in which they are hosted
Lack of access to development opportunities	Located in the remotest parts of the country, the host communities struggling to cope with few development opportunities	Refugees hosted in the same remote parts of the country, subjected to the same challenge and deprivation
Women/ children representing the most vulnerable	Shared plight /common challenge	
Lack of access to health and education	Shared plight/ common challenge	
Orphans /persons with disabilities, representing a particular vulnerable group	Shared plight/common challenge	

ANE is one of the few organizations striving to address the diversity and complexity of the humanitarian needs of the host communities and refugees with a comprehensive and flexible agenda. We provide services target-

ing the most vulnerable host communities and refugees in separate categories where their needs diverge. More importantly, we provide common services, in areas where their needs converge, based on increasing programme interface and integration.



Fig. 5 Educational material support, for orphans, Arsi zone, 2015



Fig. 6 Technical support for persons with disabilities, Dillo & Megado, 2016

The inclusive and comprehensive approach, based on increasing programme interface and integration, has proved to be useful.

- It has enabled ANE to contribute to the process of building bridges by fostering understanding and solidarity and by reducing tension and mutual mistrust between the host communities and refugees.
- It has created a dynamic synergy as a result of which ANE has been able to do more with less, based on more effective utilization of resources and increasing cooperation with other relevant, governmental and non-governmental organizations.

ANE has been mandated by the Government to work in support of both vulnerable host communities and refugees. A tripartite agreement has been signed between the FDRE Administration for Refugees and Returnees Affairs (ARRA), ANE and UNHCR in recognition of the important role ANE plays in the provision of critical humanitarian services not only to vulnerable local communities but also to refugees who suffer from similar or the same type of grave vulnerability and adversity.

More importantly, ANE has gained increasing trust from the host communities and refugees- an important source of social capital to enhance the likelihood of success in its continuing engagement. On the flipside, the success in this respect is generating a growing challenge, as the increasing community demand and expectation often outstrip ANE's overall capacity to respond. However, increasing cooperation and support has enabled

us to continue to provide critical humanitarian services to the needy beneficiaries. In addition to the UNHCR/ARRA, we are building partnerships with several other national and international supporters.

Furthermore, with the diversity and complexity of needs of the host communities and refugees calling for further evolution, ANE had to maximize its efforts, in a multi-sectoral engagement, not only providing emergency response but also facilitating a basic process of development through livelihood support that creates and strengthens sustainability and self-reliance.



*Fig.7 Partnership agreement with the Embassy of Japan in Ethiopia supporting water development, 2015*



*Fig.8 Provision of breeding sheep and goats for Kenyan Borena Refugees in Dillo and Megado, 2015/2016*



## 2.2 Our Vision, Mission and Values

**Vision:** To facilitate development of communities and environments that can cope with natural disasters and mitigate risks.

**Mission:** To address the basic needs of the neediest (the most vulnerable) by mobilizing resources from national and international partners and supporters.

### Values:

**Integrity:** Our track record of performance, serving both the refugees and the host communities, with a high degree of impartiality, ensures organizational and operational integrity in principle and action.

**Trust-worthiness:** We strive to ensure solid and sustainable trust –worthiness by maintaining a strong discipline of transparency and accountability at all levels in our organization and operations.

**Diversity:** The diversity of our services underscores our commitment to strong gender and age responsiveness, as women and children represent most of the beneficiaries in our operations.

**Community participation:** The strong emphasis we place on community participation derives from the basic recognition of the critical role of the beneficiaries as primary stakeholders. We fully understand that nothing short of their full participation, creates the required dynamics that makes a difference in the management of our service.

**Partnership development:** Based on our increasing performance and accountability, partnership development continues to stand out as the key factor that determines the degree to which our efforts can succeed with a strong process that ensures growing outreach and net-working.



*Fig .9 Refugees from South Sudan - Women and children represent the most vulnerable in need of immediate and sustainable support*

## CHALLENGES AND GAPS

- **Recurrent drought:** Pastoral and agro-pastoral areas frequently affected by recurrent climatic changes including droughts, floods often related to the El-Nino effect.
- **Rapidly increasing refugee influx:** due to continuing conflict and instability in the neighbouring countries - South Sudan, Somalia, Eritrea, Kenya, Yemen, etc.
- **Capacity constraints:** -
  - Logistical capacity constraints since all operation areas are located in the remotest parts of the country
  - Human and financial capacity constraints in view of the growing challenges demanding more response in different areas
- **Limited partnership :** as the need for more diversified network is not yet adequately addressed
- **Depleted local resource base:** limiting the capacity of the beneficiaries to participate and contribute to humanitarian and development interventions.
- **Overwhelming humanitarian needs:** challenging ANEs capacity to consolidate its contribution to humanitarian and development efforts.
- **Limited response:** in spite of the growing humanitarian and development needs hampering ANE`s outreach capacity and leading to increasing gaps in practical operational commitments.
- **ANE`s sustainability and self-reliance** yet to be enhanced through subsequent efforts.



Fig. 10 ANE`s 2nd General Assembly (2016) reviewing achievements /challenges and delebreting on future directions

### 3. WHAT WE DO

Based on our experiences and with full understanding of the implications of the diversity of humanitarian and development needs that have to be addressed in a comprehensive agenda, ANE’s multi-sectoral engagement in the next few years will be directed under two major strategic goals.

#### 3.1 Strategic Goal One

**Continuation and consolidation of humanitarian service delivery, saving lives and mitigating human suffering, based on comprehensive engagement in relief, recovery, rehabilitation and resilience.**

Alleviating the adversity and complexity of the needs of the vulnerable, host communities and refugees represents our primary line of strategic and operational focus. The humanitarian imperative is what drives the nature and scale of our intervention and engagement.

Both refugees and host communities are in dire need of humanitarian assistance. While some of the services are provided addressing the specific needs of the host communities and refugees in separate categories, where their needs diverge, other services are provided together, in a common approach, where their needs converge.



*Fig 11 Emergency food and water supply for drought affected host communities, Sude districts of Oromia Region, 2015/2016*



Both host communities and refugees often suffer the same fate affected by human-made and natural disasters. They often require diverse humanitarian services including shelter construction/rehabilitation, emergency health and emergency water supply. The relief intervention often requires further follow up actions focusing on recovery and rehabilitation. In some cases, the need to empower the beneficiaries with additional capacities for resilience also stands out as an important aspect that has to be addressed as a matter of priority.

This is relevant not only to the host communities but also to the refugees who are in need of similar livelihood support .



Supporting vulnerable communities to achieve a reasonable degree of resilience establishes a foundation that links to the second strategic goal which focuses on livelihood support with more sustainable prospect of development and self reliance.



*Fig 12- Water development- springs, shallow wells, hand dug wells and rain water cacthemnt in Bule Hora district, Oromia Region, 2015*

## EXPECTED OUTCOMES

- More consolidated services with increased quality, outreach and impact.
- Increased contribution to reduction of morbidity and mortality especially among the most vulnerable host communities and refugees, including women and children, affected by natural and human-made disasters.
- Growing contribution to reduction of tension, mistrust and discrimination, while improving the environment for greater understanding and cooperation between the host communities and refugees through commonly shared services based on programme interface and integration.
- Increased participation in and contribution to the development of resilient communities - empowering vulnerable groups to withstand shocks, with sustained and consolidated resilience capacity based on strong commitment and real potential of the target groups to enhance their survival and coping capacities through self-help efforts and external support.



*Fig 13. River diversion and water system operation in Jewi Refugee camp, Gambella, 2016*

## 3.2 Strategic Goal Two

***Continuation and consolidation of livelihood support with increasing contribution to basic human development.***

While the life-saving services, provided under STRATEGIC GOAL ONE, are critically important to address the emergency needs, they are not sufficient to deal with other portfolio of needs that require basic improvement of livelihoods building up capacities for development in a more sustainable approach. As emergency and development can hardly be separated in reality, a more comprehensive agenda is required to deal with the totality of the problem.

The diversity and complexity of needs of the host communities and refugees require a more forward – looking engagement in addition to and beyond what can be delivered during the emergency phase. Continuation and consolidation of livelihood support represents a major area of strategic and operational focus depending on the specific modes of livelihood and the risk factors that adversely affect the beneficiaries including host communities and refugees.

The host communities, largely consisting of pastoral and agro-pastoral communities, survive in a very fragile and hostile environment endemically challenged by a host of major risk factors -severe environmental degradation, poverty, diseases, and limited access to social services including literacy and basic health services. The diversity of their needs requires not only emergency intervention but also some basic development action to improve livelihoods.

This, however, is not the only dimension that justifies the sustained need for continuation and consolidation of livelihood support providing the seeds for sustainability and self –reliance. Our experience demonstrates the fact that refugees, who are bound to stay long with a remote possibility to return to their countries of origin, require relevant livelihood support especially if and when integration and settlement happen to be the preferred option to overcome the challenge.

With greater understanding of the inseparability of humanitarian needs from the development ones, ANE is increasingly committed to growing its contribution to development based on effective and sustained livelihood support relevant to the specific needs of the host communities and refugees.

In addition to the provision of livestock (breeding sheep/goats), livelihood support in other areas including vegetable gardens, bee-hives, poultry, handicraft, petty trade and vocational training on different skills will be provided based on specific needs and feasibility studies.



*Fig 14. Construction of main access road, Negunyyiel refugee camp, Gambella, 2016*

## EXPECTED OUTCOMES

- Increased role play contributing to the build-up of basic development through well-targeted livelihood support encouraging vulnerable communities to focus not only on relief handouts but more importantly on sustainable development initiatives to reduce the culture of dependency and create the basis for sustainability and self-reliance
- Existing livelihood support initiatives maintained and consolidated
- More diversified livelihood support based on overall assessment and identification of critical priority areas where livelihood support can make a difference in improving the lives of the most vulnerable host communities and refugees.

*The size of our*  
**AMBITION**  
*should match our*  
**EFFORTS!**

*Sandeep Manudhane*



## 4. HOW WE WORK

The way we work and the degree to which we can achieve our goals is determined by the four main building blocks of capacity building - organization and management, operational excellence, effective mobilization/ utilization of resources and communication /partnerships.

### 4.1 Organization and Management

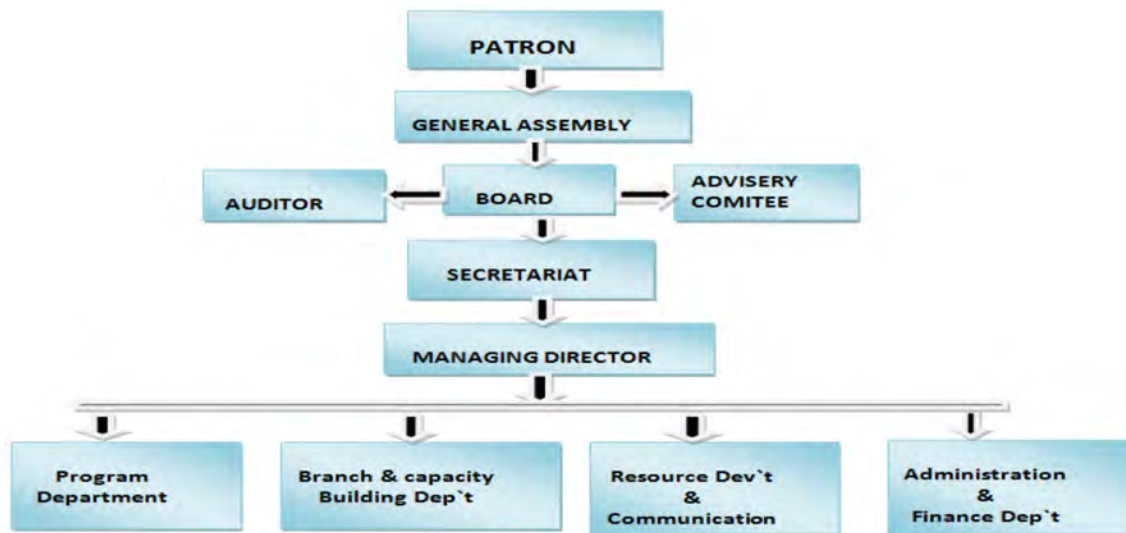


Fig -15 -Organizational structure

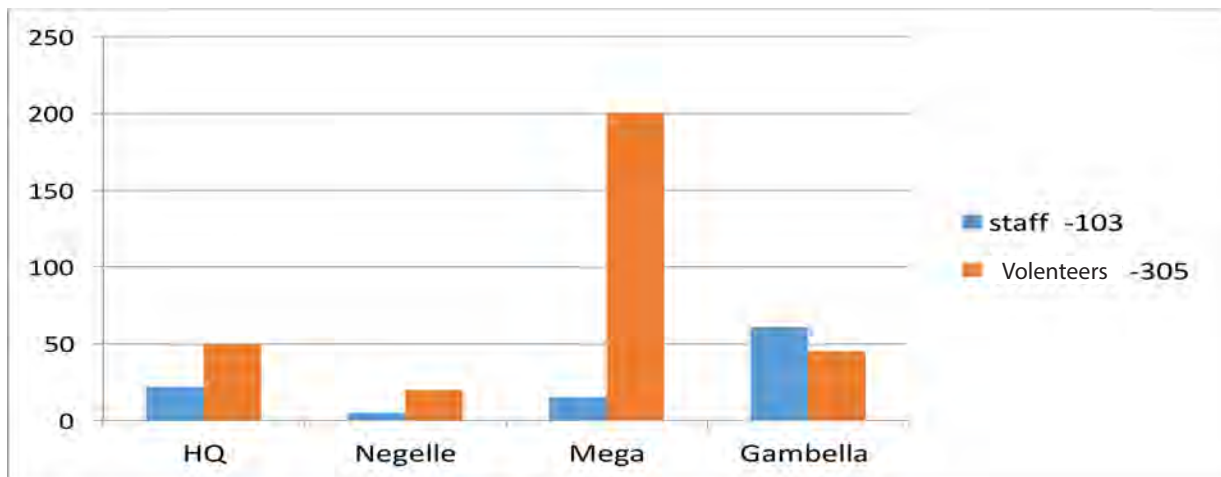


Fig-16 - Staff and volunteers

Under the overall honorary guardianship of the Patron, the unified national organization enables ANE to ensure a streamlined process of leadership and management. The General Assembly issues the overall strategic and policy parameters providing a common source of reference to ensure uniformity of standards at all levels. While the executive management is responsible for implementation, the Board provides oversight and monitoring of implementation of programmes according to the policies and guidelines.

The existing operational branches in Mega, Negelle and Gambella represent the decentralized aspects of the organization to ensure rapid and effective delivery in the field with the required degree of proximity and flexibility. While about 400 staff and volunteers are engaged in facilitation and coordination, the role the beneficiaries play is what makes the difference in implementing the various activities.



*Fig 17. Operations monitoring by ANE`s Board in Negunyyiel refugee camp Gambella,2016*

## EXPECTED OUTCOMES

- Outreach and service delivery capacities enhanced with the existing branch offices consolidated in terms of organization and operation; new ones initiated and developed based on objective assessment of operational needs.
- Greater performance at all levels with the existing organizational set up further consolidated based on objective assessment of the need for more inclusive representation of stakeholders-including the beneficiary representatives with increasing participation of women and youth in the governance structures.
- Improved performance based on growing leadership and management capacities with continuing training and capacity building at all levels.
- Stronger performance and accountability with staff and volunteer capacity and productivity qualitatively enhanced based on a series of skill upgrading courses including on the job training.



*Fig 18. Environmental rehabilitation and protection in Dillo & Megado, Oromia Region, 2015/2016*

## 4.2 Operational Excellence

Continuing efforts made to enhance operational excellence with growing quality outreach and impact in emergency operations and livelihood support. The central policies and guidelines help to ensure uniformity of standards at all levels. Continuing efforts are being made to consolidate performance and accountability with increasing focus on evidence-based planning and well-structured monitoring and evaluation at all levels. Although ANE is a relatively new organization, its record of performance is rapidly growing. This is also being recognized at all levels including beneficiary communities and partners.

ANE remains an operating partner of choice for several partners including ARRA/ UNHCR. In a recent competition conducted in 2015 by FDRE Charities and Societies Agency (CHASA) to evaluate the overall performance of NGOs, ANE's achievement was highly rated and a performance excellence award was received in a form of field operation vehicle as a token of recognition and appreciation.

“There is nothing more important than good, safe and secure home”

Rosalym Carter



Fig- 19 Improved refugee shelters in Dillo and Megado camps, 2015

### EXPECTED OUTCOMES

- Increased efficiency, effectiveness and impact in service delivery including emergency operations and livelihood support/ development.
- Programme sustainability and scalability improved especially in programmes and projects dealing with resilience and livelihood support.
- Overall performance considerably improved with positive appraisal frequently recorded in internal reviews/evaluations and in external audit reports.
- Greater performance improvement based on consistent and systematic use of lessons learnt from both internal and external reviews and evaluations.
- Increased operational excellence with greater primary stakeholder participation and contribution based on community empowerment including training of beneficiaries to enable them to ensure effective ownership of the programmes with growing capacities in community self- management.



## 4.3 Effective Mobilization and Utilization of Resources

ANE's desire to do more and better, in response to the growing humanitarian and development needs, is restricted by capacity limitations including resourcing capacities. The existing resource mobilization capacities are severely inadequate in relation to the rapidly growing challenges to which ANE is expected to respond as a matter of strategic and operational imperative. The scale and gravity of the challenge requires enhanced response based on robust mobilization of resources and capacities from national and international sources.



*Fig 20 Mobilization of support at various levels, 2014, 2015*

### EXPECTED OUTCOMES

- Consolidated and increased participation and contribution with growing engagement in emergency and development based on growing financial, material and technical support to cover the growing humanitarian and development needs.
- Enhanced performance with increasing sustainability based on diversified sources and optimal utilization of resources.
- Sustained emergency operation/disaster risk reduction with the required core and operational budgets adequately covered as a matter of priority.
- Stronger organizational viability and operational sustainability with the required infrastructure including the development of (own) office base and premises at HQ and branches as well as medium warehouses in key operational areas.

## 4.4 Communication and partnership

The existing effort to increase public trust and image, as a function of effective service delivery and credible performance, has yet to produce the desired results. A more focused direction and action will be required to enhance communication and partnerships as an integral part of the effort to consolidate and scale up ANE's organizational and operational capacities.



Fig. 21. Discussion with partners, 2014, 2017

### EXPECTED OUTCOMES

- Implementation of the five year strategy effectively facilitated based on a comprehensive partnership and resource development effort.
- Overall performance enhanced at all levels with the existing partnerships consolidated and expanded based on immediate (operational) and long term (strategic) considerations.
- Ground level capacities consolidated based on a more dynamic partnership with the primary stakeholders focusing on empowerment of the beneficiaries in terms of community self –management.
- Improved level of performance based on increasing beneficiary satisfaction measured through periodic opinion surveys.
- Sustained contribution to ensure the required level of collective performance working together with all relevant governmental and non-governmental organizations in a well-coordinated multi-sectoral engagement.
- More sustainable resourcing capacities with a partnership advisory panel (PAP) established, consisting of national and international core partners, to work closely with ANE in the development of strategic and operational partnerships.
- Faster and timely implementation of programmes and organizational processes based on more efficient communication and networking with increasing IT facilities at all levels.

# ANP | ACTION FOR THE NEEDY IN ETHIOPIA

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*Reaching  
& Serving  
the most in Need!*



## ACKNOWLEDGMENT AND THANKS

ANE expresses its deepest appreciation to its committed supporters that contributed to the humanitarian emergency and development efforts from 2013-2016.

No	Donors	Contribution	Location
1	Embassy of Japan	<ul style="list-style-type: none"> <li>Support to Rural Water Development</li> </ul>	Bule-Hora Woreda in Borena Zone Oromia Region
2	Embassy of China	<ul style="list-style-type: none"> <li>Support to Kenyan Borena refugees and most vulnerable host communities</li> <li>In-kind contribution to strengthen ANEs capacity</li> </ul>	Dillo and Megado settlements Oromia Region HQ and Negelle Branch office
3	Embassy of Australia	<ul style="list-style-type: none"> <li>Support to Kenyan Borena refugees and most vulnerable host communities</li> <li>Support to program launching and training on prevention of communicable diseases</li> </ul>	Dillo and Megado settlements, Oromia Region  Liben, Adola and Bule -Hora districts of Guji and Borena zones of Oromia Region
4	Embassy of UAE	<ul style="list-style-type: none"> <li>Support to orphan and vulnerable children (OVC)</li> </ul>	Negelle and Bule-Hora Woreda of Oromia Region, Moyalle and Udet Woreda of Ethiopia Somali Region and Addis Ababa
5	Turkish Cooperation and Coordination Agency (TiKA)	<ul style="list-style-type: none"> <li>In-kind support of office furniture and equipment</li> <li>Support to Kenyan Borena Refugee and most vulnerable host communities</li> <li>In-kind material to rehabilitate and expand rural water schemes</li> <li>Educational material support to orphan and vulnerable children</li> </ul>	ANE HQ and Negelle Branch  Dillo and Megado settlements of Oromia Region  Bule-Hora Woreda in Borena Zone Oromia Region  Abomsa Town Arsi Zone, Oromia Region
6	WHO	<ul style="list-style-type: none"> <li>In-Kind Medicament support</li> </ul>	Negelle referral hospital and Adola Hospital, Oromia Region
7	Oromia International Bank	<ul style="list-style-type: none"> <li>Support to Kenyan Borena refugees and most vulnerable host communities</li> </ul>	Dillo and Megado settlements Oromia Region
8	Cooperative Bank of Oromia	<ul style="list-style-type: none"> <li>Support to Kenyan Borena refugee and most vulnerable host communities</li> </ul>	Dillo and Megado settlements Oromia Region
9	Dashen Bank	<ul style="list-style-type: none"> <li>Support to Kenyan Borena Refugee and most vulnerable host communities</li> </ul>	Dillo and Megado settlements Oromia Region





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