

# Ethiopia ES/NFI Cluster Guidance on Rental Support (Version 3) August 2025

## **Contents**

1.	. Introduction	1						
2.	2. Guidance Principles							
3.	. Rental Support Framework	3						
	3.1 Definition	3						
	3.2 Scope of the Intervention	3						
4.	. Risk Analysis and Mitigation	4						
5.	. Operational Framework for Rental Support	5						
	5.1 Core Component of Rental Support	5						
	5.2 Implementation Steps	7						
6.	. Exit Strategy	8						
7.	. Annex	9						
	Annex 1- Tenancy Agreement	9						
	Annex 2- Rental Feasibility Assessment Templates	10						

# Acronyms

ES/NFI	Emergency Shelter and Non-Food Item
ES	Emergency Shelter
FSPs	Financial Service Providers
GBV	Gender-Based Violence
HLP	Housing, Land, and Property
IDP	Internally Displaced Person
NFI	Non-Food Item
WASH	Water, Sanitation, and Hygiene



## 1. Introduction

Rental support remains a vital shelter solution within Ethiopia's humanitarian response, particularly in urban and semi-urban areas. It provides a flexible, dignified, and protection-sensitive option for IDPs who lack access to adequate housing. This includes those living with host communities, residing in collective centers such as schools or public buildings, staying in informal or spontaneous settlements, or enduring overcrowded and substandard living conditions, and who are willing to integrate within host communities.

Version 3 of the Rental Support Guidance Note has been updated to reflect current realities. Key updates include:

- Alignment with market dynamics: Adjustments to account for the impact of Ethiopia's new foreign exchange policy on rent levels and availability.
- Stronger inclusion measures: Improved guidance to ensure equitable access for older persons, persons with disabilities, and other vulnerable groups.
- Clearer exit strategies: Practical direction on sustainable exit pathways, with stronger linkages to livelihoods and longer-term housing solutions to reduce dependence on temporary assistance.

This updated guidance is designed to support ES/NFI Cluster partners and humanitarian actors in developing rental interventions that are inclusive, accountable, and contextually appropriate. By upholding protection principles, promoting tenure security, and fostering social cohesion, rental support contributes not only to immediate shelter needs but also to longer-term resilience for displacement-affected households.

## 2. Guiding Principles

Rental Support interventions must be grounded in a set of core principles to ensure they are safe, inclusive, accountable, and context appropriate. These principles apply across all phases of the program; from design and implementation to monitoring and transition.



### **Do No Harm**

Rental assistance must prioritize the safety, dignity, and protection of affected populations. Conflict sensitivity, housing market analysis, and protection risk assessments must inform all decisions to prevent harm, such as rent inflation, social tension, or exploitation.



## Host Community Consideration

Host communities, including landlords, neighbors, and service providers, are integral to the success of rental support. Interventions must be designed to foster social cohesion, prevent rent market distortion, and, where possible, include vulnerable host families in support activities or referrals.



# Inclusion of Vulnerable IDPs in Host Communities

Rental support must actively include IDPs living in host communities who are at heightened risk of exclusion, especially older persons, persons with disabilities, and female-headed households. Programs should remove access barriers, ensure inclusive targeting, and provide tailored support where needed.



### Accountability to Affected Populations

Humanitarian actors must ensure transparent communication, accessible information, and feedback mechanisms for both displaced people and host communities. Community voices must shape programming through regular consultation, complaintresponse systems, and adaptive learning.



## 3. Rental Support Framework

### 3.1 Definition

Rental Support is a shelter intervention that enables access to safe, adequate, and dignified temporary or long-term housing by providing financial assistance to individuals or households within the open rental market. It combines financial assistance (typically in the form of cash or vouchers) with technical support to help eligible households secure housing, establish tenancy agreements, and enhance tenure security.

### 3.2 Scope of the Intervention

Rental support is intended to address the urgent shelter needs among displacement-affected populations who lack access to adequate shelter. It is most appropriate in urban and semi-urban areas where rental markets are functional, and families are willing and able to relocate into safe and dignified accommodation. The intervention should be applied in a targeted and context-sensitive manner, based on vulnerability, protection risks, and housing availability.

#### **Target Population**

Rental support should target those most at risk of remaining in unsafe, overcrowded, or insecure living conditions as well as those IDPs facing evictions due to various factors. While IDPs are the primary focus, returnees in transit and, in some cases, vulnerable host community members may also be considered based on context and protection concerns.

IDPs currently living in:

- Host communities, including those in overcrowded or unsafe conditions.
- Collective centers (e.g., schools or public buildings) are willing to relocate to the host community.
- Informal or spontaneous settlements with insecure tenure.

Returners in transit who are unable to return to their homes due to:

- Insecurity
- Housing damage or destruction
- Unresolved land, property issues, or social barriers

(Optional) Vulnerable host community households, particularly those in areas where a significant number of IDPs are living, and especially those at risk of eviction or residing in inadequate shelter, where inclusion supports social cohesion and does not divert from the displacement focus.

# Rental Feasibility Assessment – Key Considerations

Before launching any rental support intervention, partners must conduct a rental feasibility assessment to determine if the local market can absorb demand safely and sustainably. This ensures that rental assistance does not cause harm, market distortion, or protection risks.

#### **Key Assessment Questions**

### 1. Availability and Condition

- Are rental units available in sufficient quantity and condition?
- What types of units are accessible (rooms, shared housing, full homes)?
- Are units appropriate for a family house?

#### 2. Affordability

- What are the prevailing rent prices by location and unit size?
- Are households expected to top-up?

#### 3. Accessibility

- Can displaced households access rentals without discrimination?
- Are units accessible to older persons and persons with disabilities?

#### 4. Tenure Security

- Are written agreements standard?
- What are eviction risks?
- What are common landlord practices (e.g. deposits, price changes)?

### 5. Market Behavior

- Is the market stable, seasonal, or distorted?
- Could humanitarian rental support inflate prices or cause tension?

## 4. Risk Analysis and Mitigation

Rental support programming carries inherent risks that must be identified and managed to avoid harm to displacement-affected populations and host communities. These risks are particularly acute in prolonged displacement settings, where households may face eviction or return to unsafe living conditions once support ends. Inadequate planning can also lead to market distortion, fraud, exclusion of vulnerable groups, and community tensions.

Effective risk analysis is essential at all stages of the intervention from design and targeting to implementation and exit. This section outlines common risks associated with rental support in Ethiopia and proposes mitigation measures to support safe, inclusive, and accountable programming.

### **Key Risks and Recommended Mitigation Measures**

Risk	Description	Mitigation Measures
Eviction / Secondary Displacement	Prolonged displacement with no exit plan can lead to forced eviction once rental support ends	<ul> <li>Include exit strategies from the outset of the project (e.g., livelihood linkages, relocation options, government referrals).</li> <li>Engage landlords early on with clear terms.</li> <li>Avoid long-term reliance on short-term assistance.</li> </ul>
Rent Inflation or Market Distortion	Sudden increases in rental payment to large-scale humanitarian programs	<ul> <li>Set rental fee ceilings based on market assessment.</li> <li>Use cash-for-rent at community rates.</li> <li>Monitor market trends regularly.</li> </ul>
Fraud or Collusion	Inflated contracts, false tenancies, or misuse of funds	<ul> <li>Use lease templates, third-party verification, and spot checks.</li> <li>Involve community focal points in monitoring.</li> </ul>
Exclusion or Discrimination	Vulnerable groups (e.g., older persons, PwDs, ethnic minorities) face barriers to access	<ul> <li>Apply inclusive targeting and ensure accommodation for specific needs.</li> <li>Collaborate with community networks to identify previously unreported cases.</li> </ul>
Community Tension	The host community may perceive assistance as unfair or unbalanced	<ul> <li>Include vulnerable host families where feasible.</li> <li>Coordinate with local authorities.</li> <li>Maintain transparency about targeting criteria.</li> </ul>
Protection Risks	Lack of tenure security, unsafe housing, or exposure to exploitation	<ul> <li>Ensure minimum shelter standards.</li> <li>Provide access to legal support and protection services.</li> <li>Train staff on protection mainstreaming.</li> </ul>

## 5. Operational Framework for Rental Support

Effective rental support interventions require a coordinated set of technical, financial, and protection measures to ensure that displaced households can access and maintain safe, dignified, and appropriate housing. The following components form the foundation of quality rental support programming in Ethiopia.

### 5.1 Core Component of Rental Support

Rental support interventions require a structured yet adaptable approach that balances technical standards, protection principles, and operational flexibility. This section outlines the core components that define quality rental support and the implementation steps that guide its rollout from feasibility assessment through to exit planning.

The framework is designed to support humanitarian partners in developing and delivering rental assistance that is inclusive, protection-sensitive, and tailored to local market conditions. While each context may require adaptation, the elements presented here reflect good practice and lessons learned across multiple displacement settings.



### **Rental Payment Modality and Approach**

Rental support should be provided through cash-based assistance, depending on market conditions, program design, and beneficiary preferences.

Preferably, the rental amount should be transferred directly to the beneficiary, empowering them to negotiate, pay rent, and make informed decisions about their housing. This supports dignity, flexibility, and ownership, provided that protection of safeguards and monitoring systems are in place.

Key considerations:

- Payment levels must align with rental ceilings based on local market assessments.
- Payment schedules should reflect standard rental practices (e.g. monthly or quarterly).
- Phased approach: Rental payments should be disbursed in installments (e.g., three phases covering nine months) rather than as a lump sum. Monitoring visits between each installment are required to ensure:
  - o The household remains in the rental unit,
  - o No eviction has occurred, and
  - o The conditions of the housing continue to meet minimum requirements (e.g., access to WASH, adequate space, habitability).

This approach balances flexibility and accountability giving households autonomy while safeguarding against risks of eviction, misuse, or inadequate living conditions.



### **Tenancy Agreements and Tenure Security**

A written rental agreement should be signed between the tenant and landlord, with support from implementing partners. Agreements should:

- Clearly state duration, rent amount, responsibilities, and conditions for termination.
- Include measures to reduce eviction risk and ensure dispute resolution.

A standard Template is attached as Annex-1



### Protection Mainstreaming, and Inclusion

Rental support must be designed and implemented in such a way that:

- Promotes equal access for older persons, people with disabilities, and marginalized groups.
- Avoids reinforcing gender-based discrimination or harmful norms.
- Identifies protection risks (e.g. exploitation, overcrowding, or GBV) and responds with referral pathways.

Partners should engage community focal points and protection actors in assessments and monitoring.



### **Rental Market Monitoring and Ceiling Setting**

Rental payment amounts must be set based on current rental market data, disaggregated by location, room type, and household size. Regular monitoring is essential to:

- Prevent price inflation or market distortion.
- Ensure assistance remains sufficient and fair.
- Update payment levels in response to inflation or policy changes (e.g. forex shifts).

Rental ceilings should be transparent and shared with beneficiaries and landlords.



#### **Feedback and Complaint Mechanisms**

Programs must establish accessible mechanisms to:

- Share information with participants (rights, entitlements, timelines).
- Receive and address complaints (e.g., eviction threats, payment delays, abuse).
- Allow two-way communication with tenants and landlords.

Channels should include hotlines, focal people, and physical drop-boxes, tailored to the local context and literacy levels.



#### **Coordination and Local Engagement**

Strong coordination with local authorities, community leaders, and service providers is essential to:

- Prevent duplication and ensure referral linkages.
- Resolve tenancy issues or landlord disputes.
- Promote social cohesion and host community engagement.

Implementers should regularly participate in ES/NFI sub-national coordination platforms and report program data to the cluster.



### **5.2 Implementation Steps**

A structured implementation process is essential to ensure that rental support interventions are safe, effective, and accountable. Following defined steps helps partners align with core protection principles, minimize risks such as eviction or market distortion, and ensure that assistance reaches those most in need in a timely and appropriate manner.

While local contexts may vary, adhering to a standard sequence from initial feasibility through monitoring and eventual exit helps build consistency, enhance coordination, and maintain the quality and integrity of rental support across different operational areas.

# 1. Conduct Rental Feasibility Assessment

**Focus**: Determine if the rental market can absorb displaced households safely and sustainably.

- Confirm market functionality: availability, affordability, and accessibility.
- Identify risks of exclusion, price inflation, or eviction.
- Use local data collection tools and community engagement.

### 3. Verify Rental Housing Prior to Disbursement

**Focus:** Initial screening and verification before financial commitment.

- Confirm that selected units meet minimum shelter standards (e.g., space, safety, WASH access).
- Conduct an initial physical verification of units before the first payment is made.
- Engage landlords early to confirm interest and basic terms.

# 5. Analyze Housing Arrangements and Secure Tenure

**Focus:** Formalizing and securing tenancy after the unit is selected and verified.

- Visit and finalize arrangements after approval, ensuring mutual agreement on rent, responsibilities, and duration.
- Facilitate written tenancy agreements with defined clauses on protection, payment, and use.
- Provide information to both parties on rights, feedback, and complaint mechanisms.

# 2. Selection and Targeting of Beneficiaries

**Focus:** Identify and prioritize the most vulnerable households using harmonized, inclusive, and transparent criteria.

- Apply ES/NFI Cluster Targeting Guidelines to identify vulnerable households, including those without support or at risk of eviction.
- Ensure inclusion of older persons, persons with disabilities, and other marginalized groups.
- Coordinate with local authorities and communities to promote transparency and reduce exclusion.
- Use local data collection tools and conduct community-based verification.

### 4. Design Payment Modality and Duration

**Focus:** Set appropriate transfer value, schedule, and delivery mechanism to maximize access, dignity, and accountability.

- Assess and select appropriate financial service providers (FSPs) based on accessibility, cost-efficiency, and protection considerations.
- Provide cash to beneficiaries in installments.

### 6. Monitor Implementation and Prepare for Exit

- Focus: Track rental outcomes, manage risks (like eviction), and link households to longer-term shelter or livelihood solutions.
- Monitor occupancy, conditions, and landlord-tenant dynamics regularly
- Maintain accessible feedback and complaint mechanisms.
- Begin exit planning from the start, linking to durable housing or livelihoods.

## 6. Exit Strategy

An effective exit strategy is crucial to prevent rental support from leading to renewed vulnerability, eviction, or secondary displacement upon the assistance's termination. Exit planning should begin at the outset of the intervention and be adapted to the specific needs and capacities of each household.

While rental support is intended as a temporary shelter solution, it must be designed to contribute to longerterm stability by linking beneficiaries to sustainable housing pathways, services, and income-generating opportunities.

### **Key Elements of an Exit Strategy:**

#### Early Planning

Clearly communicate the duration and terms of the rental support from the beginning. Incorporate exit planning into the initial case review and ensure both beneficiaries and landlords are informed.

#### Linkages to Durable Solutions

Coordinate with relevant clusters and sectors (e.g., livelihoods, protection, recovery, HLP) to support households in accessing:

- Livelihood programs or cash-for-work
- Government or partner-supported relocation or housing options
- Return support where voluntary, safe, and informed

### Individualized Support for Vulnerable Cases

For high-risk households (e.g., older persons, persons with disabilities, or those facing eviction), provide targeted case management or referrals to longer-term assistance, including shelter or social services.

### Monitoring and Follow-Up

As rental support nears its end, conduct monitoring to assess the household's preparedness for exit and the risk of eviction. Engage with landlords and local authorities where needed to mediate or extend support.



# 7. Annex

## **Annex 1- Tenancy Agreement**

	Date:
RESIDEN	ITIAL RENTAL AGREEMENT <sup>1</sup>
Parties: Landlord Mr./Mrs	/Citizenship Ethiopian/
Address:Wore	da,Kebele, House Number
Tenant Mr./Mrs	/Citizenship Ethiopian/
Address:Wored	da, Kebele, House Number
name and located at Woreda, of m2 to be used by tenant for resider start on and end on amount in words) per month to be paid in ac	agrees to rent to tenant the residential house registered by his kebele, with house number and total area ntial purpose. The term of this rent is for five months and shall with rental amount of ETB ( dvance on the first day of each calendar month during the term below indicates agreement of all terms and conditions of this
the term of this agreement; the tenant shall	g and clear any bills and associated payments incurred before I pay electricity and running water bills used during the term of with the condition during the day of this agreement.
(Mr./Mrs) located at and total area of m2 to use the house term of this agreement for five months and amount of ETB ( day of each calendar month during the term Etb, shall be added and due for ar	agrees to rent the residential house from landlordWoreda, kebele, with house number for residential purpose as stated above. Tenant agreed on the d shall start on and end on with rentalamount in words) per month to be paid in advance on the first m of this agreement. Tenant further agreed to pay a late fee of my payment of rent made after days of the month. The standing this agreement and the signature below indicates this agreement.
	agreement with a day written notice to the other party initiating the agreement termination. This agreement shall be mber 1731/2005.
Landlord Name and Signature:     Tenant Name and Signature:	
Witness name and Signature:	
1	Date:
2	_Date:
Date:	
<sup>1</sup> IOM Shelter	

19

## **Annex 2- Rental Feasibility Assessment Templates**

### **Ethiopia Shelter and NFI Cluster Cash for Rent Feasibility Assessment Tool**

Ethiopic	Onci	ter e	iiia		Olus		Jusii	10110	CIIC	Casibi	iity A336.	SSITICITE	1001			
A. INTRO	DDUCTIO	N														
Hello, my name is																
Yes No (if no, then end the interview, you cannot fill out this form without consent)																
B. SURVEY DETAILS																
Date of Current A	ssessme	nt					d /	m	m /	УУ	Enumerator	Name				
No	Name o	of Resp	onder	nt↓		Sex↓	Or	ganizatio	n/insti	tution↓			Position/Tit	tle↓	Contact Details↓	,
1.																
2.																
3.																
4.																
5.																
	TION DET															
i. ( Region	Current lo	cation	1						Wor	eda						
Zone										(ebele						
(GPS) Longitude		#	#		# #	#	#	#		The estimated number of IDPs in the host communities						
(GPS) Latitude		#	#		# #	#	#	#		low long do you expect to stay?						
IDPs Living Situation/SettIme Type	ent		Dispers Other,		ttlemen fy											
Reason for Displacement			Conflic andsli		Flash	Flash Flood Drought Seasonal Flood Fire Other										
Duration of displa	acment	_	1 mor 3-6 mo			mont mont										
ii. I	Place of o	rigin c	of the I	arges	t IDP 🔱											
Region of origin									Wor	eda of origi	n					
Zone of origin									Kebe	le of origin						
D. POPL	JLATION	DEM	OGR/	APHIC	CS (BES	T EST	IMATE	NUMBI	ER OF)							
Are there person			ific ne	eds i	in your	comr	nunity	? (reque	est	Populat	ion demogra	phy ↓				
					Male	F	emale	Tota	l	No. of Families	/HHs↓	Breakdo	wn By Age	Male	Female	Total
People with Dis												Infants (				
Persons with m			llness	es		_						Children				
Unaccompanie		en				+						Youth (1				
Separated child						+						Adults (1				
People with Dis						+						Elderly (	50 +y)			
Child-Headed H																
Pregnant and la			en			$\top$										
Other										1						

E. IDPs LIVING SITUATION						
	O Ponting With	le vous oussesset house execuded?				
Are you renting or living with families and friends?	<ul><li>○ Renting With families/friends</li><li>○ I don't know</li></ul>	Is your current house crowded? Yes No Unknown				
Why do you prefer living with the host community rather than collective centers	For privacy The collective centers are eifull or there are none here Other					
If renting, how long have you lived in your current house?	Less than six months More than six months	Is the place habitable (i.e., the door, window, and roofing are in good condition)?  Ves No Unknown				
In your current house, how many rooms?	One Two More than	two How much do you pay monthly?				
If you are living with families or friends, how many people live in the house, including your family members?		Security Presence of other IDPs Government instructions Why did you decide to rent a Proximity to relatives				
Have you ever faced eviction from a rented shelter?	Yes No Unknown	house in this community?  Cost  Livelihood/employment				
If yes, why?	l couldn't afford Other	What is the source of your Aid/NGO families and friends Petty trader /daily labor Savings				
Do you have a written rental agreement with your landlord?	Yes No Unknown	What is your plan for the long term?  Resettle elsewhere Return to homestead Stay in rented				
If not, would you like to have one?	Yes No Unknown	accommodation				
What is your most priority need in terms of Shelter/NFI	<ul> <li>a)</li></ul>	Please indicate their priority ( please use a, b, c, d, e)  Priority 1  Priority 2  Priority 3				
Do all the IDPs possess a national ID card?	Yes No Unknown	If the answer is "No," what proportion of IDP (in %) possesses ID cards?				
Do IDPs access and use financial institutions?	Yes No Unknown	What three main risks do you project if IDPs are provided with money to purchase the listed ES/NFI in this marketplace on their own?				
E. EMERGENCY SHELTER AND N	IFI ASSISTANCE					
Was any Emergency Shelter and NFI As	sistance provided?	Yes No I Don't know.				
If yes, which type?  Emergency Shelter and NFI  Emergency Shelter only  Cash  NFI only		When? In the last week In the last month In the last three months In the last six months				
I don't know						

How do you prefer to give feedback and receive information?	Written (in an appropriate language). community Verbal announcements Via community leaders Other, please state	Through focal persons appointed by the  Via the local authority , Via community mobilizers (NGO field officers)  Complaints response hotline
Which people or groups do you believe are the most vulnerable and should be given priority in response?	<ul><li>○ Women</li><li>Elderly people</li><li>Teenage girls</li><li>Teenage boys</li><li>Other, please state</li></ul>	Children Men People living with long-term illness or disability
G. GENERAL OBSERVATION ON THE LIVIN	IG SITUATION OF IDPs	

### Ethiopia Shelter and NFI Cluster Rental Support\_Cash-for-Rent Feasibility and Market Assessment Tool

A. INTR	ODUCTION												
Hello, my name is													
B. SURV	EY DETAILS												
Date of Current A	_	d	d	/	m	m	/	У	У	Enumerator Name			
No	Name of Respondent↓	Se	×↓	Org	Organization/institution↓					Posit	ion/Title↓	Contact Details↓	
1.													
2.													
3.													
4.													

C. LOCATION DE	N DETAIL							
iii. Current	ent location							
Region	Woreda							
Zone	Kebele							
(GPS) Longitude	# # # The estimated number of IDPs in the host communities							
(GPS) Latitude	# # . # # # # How long do you expect to stay?							
IDPs Living Situation/Settlment Type	Dispersed settlement Collective center Host Community/families, Transit center/ Other, specify	/site						
Reason for Displacement								
Duration of displacment	<pre> &lt;1 month 2-3 months 3-6 months &gt; 6 months </pre>							

D. RENTAL HOUSING AVAILABILITY AND CONDITIONS								
D. RENTAL HOUS	SING AVAILABILITY AINL	CONDITIONS						
Are there moderately priced houses/units available for rent in the area?	○ Yes ○ No	Do these houses have WASH facilities?	All Most Few None	Average rent for suitable units	Monthly rent in Birr  Does the rent include utilities (water and electricity)?  Yes No			
Are there units that can accommodate six people?	○ Yes ○ No	Meet basic safety/habitability?	All Most Few None	Landlord willingness to rent to IDPs				
Usual deposit required (months of rent	None 1 Month 2 Months Other:	Usual rent payment frequency:	Monthly Quarterly Annually Other:	Is it customary to sign a tenancy agreement	○ Yes ○ No			
Have rents increased in the past 6 months?	Yes, significantly Yes, slightly No change Decreased	If increased, the main reason (select one):	Seasonal demand Increased demand from IDPs Other:					

E. FINANCIAL SERVICES AVAILABILITY										
Are there formal financial service providers in the area? (banks, microfinance, mobile money agents)	⊖Yes ⊝ No	If yes, which are available? (select all that apply)	Commercial bank branches Microfinance institutions Mobile money agents Hawala / informal transfer agents Other (specify):							
Distance to nearest financial service provider (one way):	<ul><li>○ Less than 1 Km</li><li>○ 1-5 Km</li><li>○ More than 5 Km</li></ul>	Estimated travel cost (one way): (local currency)								
Are services physically accessible to persons with disabilities?	Do most target households have valid IDs required to open an account?	Do most target households have valid IDs required to open an account?	Yes	No	Unsure					
How often do financial services face disruptions (e.g., network downtime, cash shortages, liquidity issues)?	<ul><li>Frequently (weekly or more)</li><li>Occasionally (monthly)</li><li>Rarely</li><li>Never</li></ul>	Do most households already have a bank or mobile money account?	Yes	No						
Are cash withdrawal limits in place (daily/weekly caps)?	<ul><li>1 Yes → Specify:</li><li>2 No</li></ul>	If not, are households willing to register for mobile money/bank accounts if supported?	Yes	No	Unsure					
What are the average transaction fees charged by service providers?	Bank withdrawal fee:  Mobile money transfer fee:  Hawala transfer fee:	Do households consider these financial service providers safe and trustworthy?	1 Yes 2 No 3 Mixed							
Who usually pays the transaction fee?	Service provider absorbs it Beneficiary pays Shared									

www.sheltercluster.org

 $www.\ Ethiopia ESNFIC luster Resources. {\tt com}$ 

