



**SUDAN
SHELTER CLUSTER**

Coordinating Humanitarian Shelter and Settlements

SUDAN SHELTER AND NFI CLUSTER CASH AND VOUCHER ASSISTANCE GUIDELINES



This document was developed to support Sudan Shelter and NFI Cluster partners to explore the greater use of Cash and Voucher Assistance (CVA) for the delivery of Shelter and NFI outcomes.

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Executive Summary

The Sudan Shelter and NFI Cluster's Cash and Voucher Assistance (CVA) Guidelines provide a comprehensive framework for humanitarian actors to design and implement Shelter and Non-Food Item (NFI) interventions using cash-based modalities. These guidelines emphasize that the choice of implementation modality, whether CVA or in-kind assistance, must be driven by what is most appropriate and effective in achieving the intended Shelter and NFI outcomes.

Appropriateness is determined by a combination of factors, including:

- Community needs, preferences, and capacities.
- Functionality and accessibility of local markets.
- Political and legal feasibility, including Housing, Land, and Property (HLP) rights.
- Risk management, including financial, security, and protection risks.
- Cost-efficiency and effectiveness compared to other modalities.

The guidelines advocate for a flexible, context-sensitive approach, often combining CVA with in-kind modality and technical support. This mixed-modality approach ensures that assistance is both responsive to market conditions and tailored to the diverse needs of affected populations.

CVA is highlighted for its potential to:

- Enhance dignity and choice for recipients.
- Stimulate local markets and economies.
- Reduce logistical burdens associated with in-kind distributions.
- Improve cost-effectiveness and timeliness of aid delivery.

The use of CVA requires careful planning and robust systems to ensure accountability, quality, and impact. This includes:

- Strong needs assessments and community engagement.
- Clear conditionality and restrictions where necessary to ensure funds are used as intended.
- Adequate technical support, especially for shelter construction and repair.

The guidelines also stress the importance of inclusive programming, recognizing that not all households, such as those headed by women, elderly individuals, or persons with disabilities, can manage shelter construction independently. For these groups, complementary support such as labor assistance, in-kind materials, or tailored technical support is recommended.

Finally, the document outlines key operational considerations, including:

- Selection and vetting of Financial Service Providers (FSPs).
- Managing liquidity and inflation risks.
- Ensuring physical security during distributions.
- Implementing fraud safeguards and identity verification mechanisms.
- Building agency capacity for CVA programming.

In essence, the guidelines provide a strategic and operational roadmap for leveraging CVA to deliver effective, accountable, and context-appropriate shelter and NFI assistance in Sudan's complex humanitarian landscape.

1. Key Terms¹

Cash and Voucher Assistance (CVA) refers to the direct provision of **cash transfers** and/or **vouchers** for goods or services to individuals, households, or group/community recipients. In the context of humanitarian response, CVA excludes payments to governments or other state actors, **remittances**, service provider stipends, microfinance, and other forms of savings and loans. CVA has several synonyms (e.g., *Cash-Based Interventions*, *Cash-Based Assistance*, and *Cash Transfer Programming*), but **Cash and Voucher Assistance** is the recommended term.

Cash Transfer/Cash Assistance (also referred to as cash assistance or cash grants) describes assistance provided in the form of money, either physical currency or e-cash² to recipients (individuals, households, or communities). Cash transfers are unrestricted by definition, which means recipients can choose how to use the assistance. As such, cash is distinct from restricted modalities, including vouchers and in-kind assistance. The terms **‘cash’** or **‘cash assistance’** should be used when referring specifically to cash transfers only (i.e., avoid using ‘cash’ or ‘cash assistance’ when referring to cash and vouchers collectively).

Cash for Work (CFW) is a payment provided on the condition of undertaking designated work. This is generally paid according to time worked (e.g., number of days, daily rate), but may also be quantified in terms of outputs (e.g., number of items produced, cubic metres dug). CFW interventions are usually in public or community work programmes.

Conditionality refers to prerequisite activities or obligations that a recipient must fulfil to receive assistance. Conditions can be used with any kind of transfer (cash, vouchers, in-kind, service delivery), depending on the intervention design and objectives. Some interventions might require recipients to achieve agreed outputs (which can include purchasing specific goods or services) as a condition of receiving subsequent tranches. Conditionality is distinct from restriction (how assistance is used) and targeting (criteria for selecting recipients).

A Financial Service Provider (FSP) is an entity that provides financial services, which may include digital payment services. FSPs may include e-voucher companies, financial institutions (such as banks and microfinance institutions), or Mobile Network Operators (MNOs). FSPs also include many entities (such as investment funds, insurance companies, accountancy firms) beyond those that offer cash transfers or voucher services; hence, within CVA literature, FSP generally refers to those providing transfer services. In the context of CVA, entities that would typically be categorized as Payment Service Providers (PSPs) tend to be included under the FSP umbrella. PSPs are third-party entities that help merchants to accept a range of payment methods by connecting them to the broader financial infrastructure. They work with acquiring banks (payment processors) to securely manage transactions from start to finish.

Labelling is the naming of a cash intervention in terms of the objectives the implementing organization aims to achieve and associated messaging to remind people why they are receiving the cash transfers and influence their spending accordingly. Within social protection programming, this type of approach

¹ CALP (2023) [Glossary of Terms](#). Terms are either directly quoted from this source or adapted from this source for brevity.

² ‘Cash’ is here applied broadly to include both physical currency and different forms of e-cash/digital payments, but typically in regular use, ‘cash’ refers only to physical currency (coins, notes).

is often called ‘**soft conditionality**’. Labelling might also be done in combination with other **complementary programming** activities. Sector-specific cash interventions are often labelled and might actively encourage recipients to spend the cash on items or services that will contribute to achieving sectoral objectives.

Restriction refers to limits on the use of assistance by recipients. Restrictions apply to the range of goods and services that the assistance can be used to purchase, and the places where it can be used. The degree of restriction may vary, from the requirement to buy specific items to buying from a general category of goods or services. **Vouchers are restricted transfers by default** since they are inherently limited in where, when, and how they can be used. In-kind assistance is also restricted.

Vouchers are paper vouchers or e-vouchers that can be exchanged for a set value, quantity and/or type of goods or services, denominated either as a currency value (e.g., \$15), a predetermined range of commodities (e.g., fruits and vegetables) or specific services (e.g., a medical treatment), or a combination of value and commodities. Vouchers are restricted by default, although the degree of restriction will vary based on the programme design and type of voucher. They are redeemable with preselected vendors or service providers or in ‘fairs’ created by the implementing agency.

Note that there are two types of vouchers:

- **Value voucher**, which has a denominated currency value and can be redeemed with participating vendors for goods or services of an equivalent monetary cost. Some value vouchers may have restrictions on the range of commodities that can be purchased.
- **Commodity voucher** can be redeemed at participating vendors for goods or services selected by recipients from a pre-determined list of items/services of specified types and quality. They may provide some choice in terms of vendors and market locations.

Any programme involving vouchers will normally involve a procurement process to select vendors and agree unit costs (for commodity vouchers), capacity building with vendors on redemption of vouchers and reconciliation processes, and monitoring and follow-up.

2. Introduction

2.1 Interventions Where CVA Can Be Relevant

[The 2024 Sudan Shelter and NFI Cluster Strategy](#) highlights the main programming response options where CVA is relevant. This is summarised in [Annex A](#) and includes:

- **Non-Food Items (NFIs):** Essential household items that support basic living conditions and dignity for displaced or vulnerable populations. These typically include blankets, sleeping mats, kitchen sets, jerry cans, solar lamps, and mosquito nets.
- **Emergency Shelter:** It includes several shelter solutions provided immediately after displacement or disaster. These are usually delivered as kits or tents. A typical emergency shelter kit includes plastic sheeting, wooden poles, ropes, nails, a basic door and window frame, and a toolkit for assembly. These solutions are designed for rapid deployment and basic protection from the elements.
- **Shelter Repairs:** Targeted support to repair damaged shelters, especially in the context of protracted displacement or in areas affected by flooding, fire, or other hazards. This assistance may be provided as a repair kit containing items such as plastic sheeting, ropes, and nails in emergencies, or based on pre-assessed needs and Bill of Quantities (BoQs) for more comprehensive interventions.
- **Rental Support:** A cash assistance provided to vulnerable households who managed to rent a house, are struggling financially to pay the rent, and are at risk of eviction. It typically covers monthly rental payments for a duration of approximately six months. The duration and amount may vary depending on needs, market conditions, and available resources.
- **Transitional Shelter:** Mid-term shelter solutions with design and construction vary based on local context, material availability, and community building practices. Structures may include wooden framing with thatch roofing, mud bricks, plywood, or cement blocks. These shelters offer improved durability, privacy, and protection compared to emergency shelters.
- **House Rehabilitation:** It involves the repair of damaged houses to restore them to safe and habitable conditions. Assistance is based on a detailed BoQ developed per house. Materials used may include cement, bricks, timber, roofing sheets, doors, and windows, tailored to the level of damage and local construction practices.
- **House Reconstruction:** Entails rebuilding full or part of houses that are structurally unsound or completely destroyed. Similar to rehabilitation, reconstruction is guided by a detailed BoQ per house. Materials used include cement, sand, gravel, blocks or bricks, steel reinforcement, timber, roofing sheets, and fixtures. The approach ensures compliance with safety and resilience standards, particularly in disaster-prone areas.

Other shelter and settlement programming that could potentially be supported by CVA includes:

- Establishment and rehabilitation of collective centres (when undertaken through cash-for-work or group cash transfers)
- General site development (when undertaken through cash-for-work)

Guidance on Cash for work about shelter and settlement objectives will be briefly described in this document.

2.2 What Is Not CVA?

Cash and Voucher assistance concerns empowering recipients by giving them a choice (even if restricted) on how they meet their own needs. As such, some activities fall outside CVA, including:

- Paying construction contractors
- Paying commissioned labour

2.3 The Basics of CVA Programme Design for Shelter and NFI Outcomes

Shelter and NFI Cluster partners will often use conditional cash or restricted modalities (i.e., vouchers) to support people to meet their Shelter and NFI needs. Alongside this sectoral cash, partners may try to ensure programme-targeted households are included in multi-purpose cash assistance to meet other basic needs. This is because people may have significant food insecurity and other priority needs that unrestricted or merely labelled cash (considered “soft conditionality”) may not result in the intended Shelter and NFI outcome.

Conditionality may relate to a programme recipient needing to take part in a training or undertake a certain stage in their shelter repairs (which is verified and quality checked) before another instalment is released, for example. Conditionality does not relate to selection criteria.

This [CALP resource](#) provides further information.

2.4 Key Considerations for Using Cash³

When correctly used, cash and/or vouchers can be important to achieve shelter and NFI outcomes. It can increase choice and autonomy, and in some situations, may be much more cost-effective than in-kind distributions (eliminating warehousing and transportation of in-kind goods). Using combinations of cash and vouchers can also be a crucial tool to help re-establish local markets and economies.

Consideration	Notes
1. CVA is feasible within the political context and legal frameworks (including HLP rights)	<ul style="list-style-type: none"> • Are authorities willing to allow its use? • Housing, Land, and Property rights are not at risk from the use of cash? (Consider gender and inclusion).
2. CVA aligns with community needs, preferences, and capacity	<ul style="list-style-type: none"> • Community preference is for support. • CVA to meet shelter and household item needs. • No community hesitancy for CVA related to the transfer mechanism? • There is adequate capacity (how to manage cash, know what to buy from vendors, technical knowledge, etc.) to achieve the intended shelter and NFI outcomes.
3. Markets are functional and accessible	<ul style="list-style-type: none"> • The market is accessible to recipients (Consider gender and inclusion). • Vendors can meet demand and have adequate liquidity • Goods and services have assured quality.
4. CVA is cost-efficient and cost-effective when compared to other modalities	<ul style="list-style-type: none"> • Reach and coverage of the programme. • Impact on the local market. • Recipient choice and dignity.

³ Adapted from GSC (2024) [Informing Decision on Cash Programming Approaches](#)

	<ul style="list-style-type: none"> • Time efficiency. • Accountability and transparency. • Appropriate transfer mechanism. • Appropriate technical assistance and complementary support can be tied to CVA.
5. Functional, accessible, and timely cash transfer and distribution mechanisms with managed financial risks	<ul style="list-style-type: none"> • The agency has or can quickly contract an appropriate Financial Service Provider (FSP). • Transfer mechanisms are accessible to all potential programme recipients (e.g., mitigations to avoid exclusion, etc.). • FSP has appropriate geographic coverage. • FSP and the agency have appropriate financial risk management procedures. • Staff and partner CVA capacity. • Appropriate data and privacy protections.
6. Safety for communities and humanitarian staff, with security risks managed	<ul style="list-style-type: none"> • Can risks (especially security and protection risks) be adequately managed? • Are there appropriate community feedback mechanisms that support risk management?
7. Agency capacity for the use of CVA	<ul style="list-style-type: none"> • Does the agency have adequate financial management capacity in place, or can this be built? • Is there an appropriate community engagement strategy in place, or can it be developed?
8. Complementary shelter and household items technical support, conditions, or restrictions?	<ul style="list-style-type: none"> • Can programme design include appropriate technical assistance to support the best use of the CVA to achieve the intended Shelter and NFI outcomes? • Are there appropriate conditions or restrictions built into the CVA design? • Can shelter outcomes using CVA be monitored?
9. Protection of the local environment and natural resources	<ul style="list-style-type: none"> • Does the use of cash protect the local environment? With local resources, waste management strategies, etc. • Will the use of eco-friendly materials be promoted? • Can environmental monitoring systems be established?

Note that even when the above considerations highlight that there may be a problem with using CVA for the Shelter and NFI outcomes, there can be mitigations included in the programme design, or mixed modalities. An example of mitigation related to vendor liquidity is related to paying the vendor 10% in advance on a voucher programme to allow them to stock items. This can only occur when the vendor is established and the financial risk to the agency can be managed. Other examples can include microloans and grants to vendors to establish a temporary stall in the programme location or develop their warehousing, storage, or transport capacity.

Some of the mitigations include:

Mitigation Option	When to Consider	Safeguards Required
Advance Payments to Vendors (e.g., 10%)	When vendors face liquidity constraints but are otherwise capable and established	Vendor vetting, clear contracts, financial risk assessment, monitoring of stock levels, and delivery
Microloans or Grants to Vendors	When vendors need capital to establish temporary stalls, transport goods, or expand warehousing	Transparent selection, business plans, monitoring use of funds, and clear repayment/grant terms
Staggered/Tranche-Based Payments	As part of the conditionality, to give confidence that the objective of the transfer will be secured. For all shelter programmes requiring technical quality and progress verification	Technical supervision (e.g., engineers), inspection checklists, milestone-linked payments
Mixed Modality Approach (CVA + In-Kind)	Where markets are partially functional, or supply chains are unstable. In particular, where one or more of the items are not available on the local market at the desired quality.	Market assessments, beneficiary preference surveys, and clear communication of modality rationale
Vendor Vetting and Contracting	Before engaging vendors in any CVA-based intervention (especially voucher-based)	Due diligence (financial, legal), standardized contracts, vendor performance tracking
Community-Based Technical Assistance	When technical oversight is needed, but access by engineers to the programme area is limited.	Training of community focal points, technical guidance materials, and supervision from qualified staff
Temporary Market Support (e.g., transport subsidies)	When vendors are willing to serve remote areas but face cost constraints	Cost-benefit analysis, short-term agreements, and monitoring vendor price compliance

Transfer values for shelter interventions are primarily based on standardized Bills of Quantities (BoQs) and local market assessments. BoQs reflect the minimum technical requirements and material specifications needed to meet sectoral standards, while market assessments ensure that cost estimates are realistic and aligned with prevailing prices. To account for inflation and market volatility, especially critical in Sudan's fluctuating economic context, transfer values will be regularly reviewed and updated. Generally, BoQ price changes are often +/- 15%. The Shelter and NFI Cluster collaborate with its partners to monitor price trends and conduct joint market assessments when resources allow.

While CVA promotes choice and flexibility, it is acknowledged that not all households, particularly persons with disabilities (PWDs), the elderly, and female-headed households, can independently

manage construction or repair work. To address this gap and uphold protection and equity principles, the guidelines recommend a set of complementary support measures, including:

- Labour support schemes: Linking vulnerable households with trusted community labourers or skilled workers, with payment covered through the program or integrated into the cash transfer with a cash top-up on the standard package.
- In-kind or hybrid modalities: For cases where CVA is not feasible, especially for highly vulnerable groups, in-kind or direct service provision shelter assistance may be provided either fully or partially (e.g., critical structural components).
- Tailored technical assistance: Deploying community shelter focal points or engineers to provide direct support and oversee construction, ensuring quality and safety. For vulnerable households, additional follow-up and hands-on support are prioritized.
- Protection-sensitive targeting: During needs assessment, specific indicators are used to identify households requiring additional support, with flagging systems incorporated into program planning.

Please see [GSC \(2022\) Market-Based Programming \(MBP\) and Shelter](#) for further ideas on supporting markets and developing/changing Markets.

2.5 Further Resources to Support Shelter Practitioners with CVA

Three resources that provide excellent general guidance are:

[CALP's Cash 101: Cash and Voucher Assistance Explained](#)

[IFRC \(2019\) Shelters, Settlements and Cash: A manual on Cash and Voucher Assistance](#)

[Global Shelter Cluster \(2022\) Market-Based Programme \(MBP\) and Shelter](#), please also see [Annex B](#) of this document, which provides some basic information on market-based programming. Global guidance on Group Cash Transfers can be found [here](#), and this topic is further discussed in [Annex C](#).

3. Shelter and NFI Activities Related to CVA

This guidance focuses on the CVA aspects of this programming option; however, good programming will include a range of aspects, for example, community engagement, technical assistance, and integration with other sectoral responses. Technical assistance shall be ensured, particularly in shelter programmes through trained shelter engineers, technical officers, or community-based shelter focal points who support beneficiaries throughout the construction process. Their role includes providing guidance on safe construction practices, verifying progress before tranche disbursement, and ensuring that the final output meets minimum shelter standards.

3.1 Non-Food Items (NFI)

Objective: To give access to essential household needs that will facilitate a household's essential daily activities for safe and dignified living.

Eligibility recommendations: Newly and protractedly displaced households, those affected by floods or fires, and other vulnerable communities, including local communities and IDP returnees with looted homes.

Programme design related to CVA: For households in need of household items, where it is evident from assessment that household items are a high priority (such that it is more likely that the cash will be spent as intended), they can be supported with a one-off transfer of 160USD equivalent in Sudanese pounds.

This is intended to facilitate access to items such as Sleeping mats, Blankets, Jerry cans, Kitchen sets, Solar lamps, and Mosquito nets. Details about the Sudan Shelter and NFI Cluster Standard NFI Kit composition can be found [here](#).

It is appreciated that 160USD given as a one-off unconditional transfer has the risk that some households may use the money for other needs; as such, there must be adequate community engagement and orientation with households, such that they understand what these funds are intended for. It may also be appropriate for the agency to try a pilot with follow-up visits to households and conduct Post-Distribution Monitoring (PDMs) to understand expenditure and to review the feasibility of this one-off unconditional transfer achieving the intended outcomes.

Where it is not possible because of competing household priorities to give as unconditional cash, it may be appropriate to consider forms of conditionality or a restricted modality, such as vouchers, to allow households to access specific items and vendors. This is dependent on the agency likely already having vendor agreements in place or being able to quickly establish them (which normally involves a procurement process).

3.2 Emergency Shelter

Objective: Enable displaced and other vulnerable populations to secure temporary shelter solutions that meet their urgent housing needs.

Eligibility recommendations: Newly displaced, disaster-affected households and IDP returnees with uninhabitable homes.

Programme design related to CVA: This package of support costs 200 USD to 520 USD equivalent for the costs of goods and services (excluding staffing, overheads, etc.).

As an example, the Sudan Shelter and NFI Cluster's standard Emergency Shelter Kit composition is valued at approximately USD 520, which can be found [here](#). A more basic version of the kit, valued at around USD 200, is used by several partners. Additionally, the standard emergency tent typically costs around USD 500, as shown [here](#).

Given the amount, it is recommended that the emergency shelter kit cost be given in at least 2 tranches. The first tranche is 70% of the transfer value, is conditional on attendance at an orientation on the purpose of the transfer, and the second, which is for the remaining 30%, is on constructing the emergency shelter foundations and frame to the desired construction quality. Recipients should fully understand any conditionality. There should be significant community engagement, and it may also be appropriate to consider conditionality, such as pairing or grouping neighbours with the release of the next 30%, where feasible, dependent on the whole group having completed the build related to the 1st transfer.

Where the roofing element, such as shelter grade plastic sheeting, for example, cannot be found in the local market, it may be appropriate to give this item and any other essential items not available on the local market in-kind. With the value of any in-kind items deducted from the transfer value. It may also be appropriate to give access to some items via a voucher programme with agreements with local vendors. Note that, as described previously, a voucher programme involves a procurement process, training of vendors, follow-up and monitoring, reconciliation, etc. When tents are particularly needed, a full one-off transfer can be provided.

There should be adequate technical assistance (including spacing, installation location based on site layout), monitoring, and follow-up with the household. There may need to be some training of the household to ensure construction quality and the maintenance of the shelter, to extend the life of the shelter.

The agency may need to undertake some level of HLP due diligence and support the household as appropriate.

3.3 Shelter Repair

Objective: Enable vulnerable households to repair and improve their damaged or worn-out shelters, thereby enhancing their living conditions and resilience.

Eligibility: Conflict or disaster-affected households having partially damaged shelters, prioritising the most vulnerable families.

Programme design related to CVA: This support package includes approximately 120USD to cover the cost of a basic shelter repair kit and related services, or around 250USD for bill-of-quantities (BoQ)–based repairs addressing more severe damage to standard emergency or transitional shelters (excluding staffing, overheads, etc.).

The agency will normally assess the shelter to be repaired to ensure that the package of support will be adequate to improve living conditions and resilience, and that the location of the shelter of the household being supported is appropriate. At this time or after selection for the programme, the scope of repairs may be agreed with the household, and it may be appropriate to tailor the amount of funds given to enable the repairs to achieve minimum shelter standards.

In emergencies, especially within the first two months following recent displacement, a basic shelter repair kit transfer value can be provided immediately if repairs are required. After this initial period, repairs should be based on a pre-assessed Bill of Quantities (BoQ) for each shelter, with the support amount adjusted according to the specific repair needs identified.

Again, as with the emergency shelter package of assistance, it is recommended that the transfer is made in 2 tranches, with some level of conditionality to promote the cash being used for the intended purpose. Where some items are not available on the local market with the desired quality, it may be appropriate to give some items (e.g., shelter grade tarpaulin) in-kind. Vouchers may also be considered for some items to restrict them to the desired quality, where the agency has vendor agreements, or these can be established.

There should be strong community engagement and adequate technical assistance, monitoring, and follow-up with the household. There may need to be some training of the household to ensure construction quality and the maintenance of the shelter, to extend the life of the shelter. This could be part of the conditionality related to the first transfer. The agency may need to undertake some level of HLP due diligence and support the household as appropriate.

3.4 Rental Support

Objective: Support vulnerable households in urban and semi-urban contexts, including those at risk of eviction, to access or continue living in safe and adequate (rental) housing, thereby addressing their immediate shelter needs and enhancing their stability.

Note that adequate housing has [7 main elements](#), including:

- Security of tenure – will the renters have a degree of tenure security against forced eviction, harassment, and other threats?
- Availability of services – availability of services, materials, facilities, and infrastructure.
- Affordability – what is affordable rent in this context? Or what is the exit strategy for the household if the rent is not affordable on the household's current income?
- Habitability – physical safety, protection from climate and threats to health, and structural safety.
- Accessibility – consideration for the specific needs of disadvantaged and marginalized groups.
- Location – availability of employment opportunities, health-care services, schools, childcare centres, and other social facilities.
- Culturally adequate – respect and ability to express cultural identity.

Eligibility recommendations: Newly or protractedly displaced, disaster-affected households, prioritizing those at risk of eviction, other vulnerable groups; includes local community and IDP returnees who need temporary housing until their homes are rehabilitated.

Note that eligibility criteria on all rental programmes must be carefully considered since it is important to consider the exit strategy of those to be selected for support (how will they maintain access to adequate housing when the agency's financial support ends).

Programme design related to CVA:

The Transfer value is an average of 600 USD equivalent in Sudanese Pounds. This is intended to cover 6 months' rent and be given in monthly tranches. The agency should undertake a rapid rental market assessment to determine the transfer value (s), and may set different transfer values depending on the accommodation to be rented to accommodate the household size and needs. For example, a household that requires a 2-bedroom home may receive more than one that requires a 1-bedroom home. The number of bedrooms would be based on the size and composition of the household. The timeliness of payments is important to not putting the tenant household at risk of eviction or harassment from the landlord.

Do not overcomplicate the rental housing market assessment; it is possible to undertake this quickly (in a day for small programmes), and information in [Tip Sheet 1](#) of the [GSC Rental Market Interventions page can](#) assist.

Where it is necessary to provide more sustained rental assistance for an extended period of time to support the household to develop an exit strategy or for the context to stabilise and facilitate return, for example, it may be appropriate to give 9 months to 1 year of support. Note that supporting households in their exit strategies can involve dedicated case management and significant complementary programming.

Where feasible, rental payments should be transferred directly to the tenant household to promote empowerment and financial autonomy. In cases where this is not possible or appropriate, payments may instead be made to the property owner. In certain contexts, group cash transfers may be suitable, for instance, to enable multiple households to jointly rent a larger building, but normally this would involve a group with significant structure and social cohesion with appropriate financial management capacity.

Where local rental practices require an upfront deposit, it may be appropriate to provide a cash grant to cover this cost. Such deposits should not be reclaimed by the agency at the end of the program. Instead, tenants should be supported with information on how to recover their deposit from the landlord at the end of the tenancy and how to access assistance if difficulties arise. Additionally, support for utility costs may be necessary depending on the household's circumstances and local context.

It is normal to include conditionality related to:

- Security of tenure due diligence, for example, is there a formal agreement (written or unwritten) that protects the tenant household from forced eviction if found feasible and does not cause harm to the tenant. The agency should consider how this can be properly supported.
- Living conditions, does the rented accommodation meet the minimum living conditions standards set by the cluster.

Often, agency staff will visit the household or accommodation to check that an agreement is in place and the living conditions meet minimum standards. Alternatively, it may be possible to undertake this remotely or through self-certification. Sometimes the landlord is contacted. Following these checks, the payment may be made, with future monthly payments dependent on a positive occupancy check (either by staff visit or calls, potentially with video and live location shared). In addition to the occupancy monitoring, there should be regular market monitoring to check for rent inflation and adjust the programme and transfer value as necessary, if possible.

Note that where the current living conditions of existing tenants at risk of eviction do not meet cluster minimum standards, then other support should also be given, where possible, to help improve the living conditions. This could include supporting the tenant or landlord with a small cash grant where feasible. Any grants that can involve work on the landlord's property obviously need agreement, and if the transfer is to the tenant for this grant for them to undertake the work, then they should be supported to negotiate and get agreement from the landlord for these works. Sometimes, a short rent-free or reduced rent period can be negotiated to cover the improvements (that will ultimately benefit the landlord), but this depends on context.

For more information, please see:

- [IFRC \(2020\) Step-by-step guide for rental assistance to people affected by crises.](#)
- [Global Shelter Cluster Tip Sheets on RMIs.](#)

3.5 Transitional Shelter

Objective: Provide mid-term housing solutions to displaced and vulnerable populations, ensuring they have safe and stable shelter until durable solutions are found.

Eligibility: Protractedly displaced populations, especially those who opt for local integration, settlement elsewhere, or have no intention of returning to their place of origin in the near future.

Programme design related to CVA:

Ideally, shelter designs should be based on local approaches and use materials that can be sourced locally and built with local skills.⁴ As much as possible, avoid relying on shelter types/forms that require the importation of materials that are not normally available within local markets. There may be some items that are just not available on the local market in the desired quality, and a mixed modality (with some items in-kind may be required). Contact the Sudan Shelter and NFI Cluster for guidance and pre-approved designs.

Using designs established to maximise the use of available materials in the local market and benefit from local services (e.g., skilled labour) helps households to build their own shelters. Where possible, pilot this with some households accompanied by technical and agency staff support. This can also help other households to learn about the design and construction quality required, as well as providing a good check of the design and processes on the programme.

The Sudan Shelter and NFI Cluster estimates that the cost of this intervention will be approximately between 1,000 USD and 1,200 USD equivalent for the costs of goods and services (excluding staffing, overheads, etc.), depending on the selected design for a specific context. Given the scale of this intervention, it is recommended to provide 2 or 3 tranches with conditionality related to the construction stages. Tranches may be conditional upon attendance at orientation and training on the design. An example tranche split could be 60 % for materials to get started, 30% for the remaining materials required to complete construction, and 10% for labour compensation.

There should be significant technical assistance, monitoring, and follow-up by cluster partners; there may also need to be additional labour support for vulnerable households. The agency shall ensure housing, land, and property due diligence to check that the household can build in that location or support them to find an appropriate location (with, for example, a land use agreement, etc). There may also need to be a check that the location is appropriate and safe, and not at risk from significant conflict-related or other natural hazards.

3.6 House Rehabilitation and Reconstruction

Objective: Enhance the living conditions of vulnerable IDP returnees by rehabilitating or reconstructing damaged housing, promoting safe, stable, and dignified living environments that meet safety standards in areas of return.

⁴ Where possible, designs should be modular, and key materials can be interchanged depending on what is available within local markets and at what cost.

Eligibility: IDP returnees and other households affected by conflict or disasters whose homes require repairs to meet safety standards.

Programme design related to CVA:

This intervention is a significant investment, estimated by the Sudan Shelter and NFI Cluster to be 4,000USD for rehabilitation and 8,000USD for reconstruction (cost of goods and services excluding staffing, overheads, etc.), and as such, it is recommended that the agency consider the following process:

- HLP due diligence check and appropriateness of location (e.g., not supporting households in an unsafe or unsuitable location).
- Survey the housing unit to determine the scope of work with a costed bill of quantities.
- Check that items are available on the local market (can help with costing the bill of quantity).
- Determination of tranches of payment to the household
- Orientation and training of the household on selecting skilled labour, selecting quality construction materials, incorporating DRR construction practices, and quality construction.
- Orientation on the programme and how to get support.

The transfer value shall be provided directly to beneficiaries or homeowners, enabling them to undertake the rehabilitation work either independently, with the support of family or community members, or by hiring skilled local labour. This approach is most appropriate where local construction skills, capacity, and market are available.

To reduce the risk of misuse of assistance and to ensure quality, it is advisable to implement the intervention in incremental stages through multiple tranches. A recommended structure would involve three tranches (e.g., 40% – 35% – 25%), each tied to specific construction milestones. Bills of Quantities (BOQs) should be broken down accordingly to correspond with each phase of work, such as groundwork, structure, and final finishes.

Each tranche should be disbursed only upon satisfactory completion of the previous phase (with appropriate quality checks also), verified through site inspections, and confirmed via a completion certificate for each household. Throughout the process, robust technical assistance, regular monitoring, and follow-up are essential to ensure quality and compliance with standards.

3.7 Cash for Work

Sudan Shelter and NFI Cluster partners may want to explore cash for work for settlement activities and communal shelter activities. Check with the Cash Working Group for any guidance on Cash for Work, such as day rates, how not to fall out of labour laws, etc.

Note that generally, Cash for Work should be for:

- A dual objective of injecting cash into the local economy and a shelter and settlement objective.
- Communal activities, e.g., debris clearance after a natural hazard event, or work on a communal structure. In some cases, work to support a less able-bodied community member to undertake shelter activities is also appropriate for support with cash for work.

- Used for unskilled or semi-skilled labour, such that a wide range of people can take part. There should be a particular focus on inclusion.
- The labour rate should be set at a rate lower than contracted labour, such that it does not distort the local labour market.
- It should be time-limited for a discrete task.

While fairly old now, this [2007 Mercy Corps Guide to Cash-for-Work programming](#) is still appropriate as a global resource.

4. Coordination and Linkages with the Cash Working Group and MPCA

The [Sudan Cash Working Group](#), which is primarily responsible for establishing the minimum expenditure basket (MEB) and transfer value of multi-purpose cash assistance (MPCA), can be useful to coordinate with, particularly with respect to:

- Appropriate transfer mechanisms/financial service providers for the area of programming.
- Information on inflation and liquidity.
- Support market assessment related to Shelter and NFI, if possible.
- Trying to include shelter programme recipients in MPCA programmes such that their basic needs are supported, and cash given for shelter outcomes is more likely to be used as intended. However, note that the targeting criteria of the shelter programme and the MPCA may be quite different, and there may be many areas where shelter actors work and those delivering MPCA do not.

Shelter and NFI CVA and MPCA serve distinct objectives and cover different sets of needs. As per the above areas of coordination, it is beneficial if those receiving Shelter and NFI CVA also receive MPCA to meet their basic needs. It should be noted that the MEB, which is primarily focused on food, wash, and energy, does include mention of kitchen sets as a one-off expense, however, it is not clear how many agencies include an allowance for this in any MPCA transfer. In contrast, Shelter and NFI CVA are specifically targeted to support housing-related needs, including rental assistance, repair materials, emergency or transitional shelter solutions, and core household items. That said, while the programmatic focus differs, it remains essential to maintain coordination between MPCA and Shelter, and NFI actors to ensure complementarity and avoid confusion at the community level. Where MPCA is available and delivered first, Shelter and NFI CVA should build upon it by addressing sector-specific needs.

Joint planning between the Shelter and NFI Cluster, and CWG is encouraged where relevant, while recognizing their distinct mandates. Coordination should focus on information sharing, mapping of interventions, and ensuring complementarity, particularly in overlapping areas. Given the distinct objectives and target needs of Shelter/NFI CVA and MPCA, there is minimal risk of duplication. However, basic information sharing remains important to enhance coherence and ensure that assistance is complementary. Where feasible, coordination on transfer values and sequencing can help improve the efficiency of the overall response.

5. Managing risk

5.1 Managing Liquidity & Inflation

The Sudan Shelter and NFI Cluster programmes aim to provide essential support to vulnerable populations through cash and voucher assistance. This approach empowers beneficiaries by giving them the flexibility to meet their immediate needs in a dignified manner. However, the effectiveness of cash and voucher assistance is subject to various economic risks, particularly liquidity and inflation.

Liquidity Risk refers to the potential difficulty in accessing sufficient cash or financial resources to meet the programme's demands. In Sudan, this risk is worsened by the country's volatile economic environment, banking sector challenges, and limited financial infrastructure. Ensuring timely and adequate cash flow is crucial for the smooth operation of assistance programmes and for maintaining trust among beneficiaries.

Inflation Risk involves the reduction of purchasing power due to rising prices. Sudan has experienced significant inflation rates, which can undermine the value of cash and vouchers provided to beneficiaries. As prices for essential goods and services increase, the real value of assistance reduces, potentially leaving beneficiaries unable to meet their basic needs despite receiving aid.

These two highlighted risks can be mitigated as summarised in the table below:

Liquidity	Inflation
<ul style="list-style-type: none"> • Communication: Establish strong lines of communication with FSPs to get regular updates on their liquidity status. • Transfer money when you can: Initiate transfers when FSPs have liquidity on hand, and, when transfers are time-sensitive, agencies may have to initiate transfers several weeks before they need to be received. • Distribute risk by working with more than one FSP in a particular area and assign recipients to different FSPs based on their location and accessibility to intended recipients. • Coordinate with other organizations that are using the same FSPs in the targeted area to ensure that you are not initiating transfers at the same time, overwhelming their liquidity. • When possible, prioritize digital/mobile transfers over physical cash. This is especially relevant for rental payments, when money needs to be received on a specific date but is not necessarily tied to urgent action or the acquisition of a specific item for which only cash can be used. • Local vendors of construction materials may also be willing to accept digital/mobile cash when beneficiaries redeem commodity/value vouchers. 	<ul style="list-style-type: none"> • Get local data: Inflation is happening at different rates across the country and for different goods, depending on supply chains. • Update data frequently: Regularly update assessments of key goods and services related to your project in your target area. • Share data with other organizations while respecting data protection. • Identify trends: With localized, regularly updated data, you can identify trends over time and plan accordingly. • Plan for inflation within budgets: If certain projects require multiple transfers over time, integrate inflation trends into budgets and communicate why this is necessary to donors. • Design interventions with market revitalisation in mind: If local suppliers lack key goods (due to a lack of liquidity), consider extending them grants or microloans to replenish their supplies of goods before distributing assistance to beneficiaries who can then buy those goods, thereby mitigating inflationary pressures for those types of goods. If grants are provided to suppliers, consider giving beneficiaries vouchers with built-in discounts from the suppliers who received the grants. • Using alternative currencies: Negotiate contracts with vendors in US Dollars rather than Sudanese Pounds, with clauses on payments shall be made in Pounds based on the exchange rate of the day.

5.2 Vetting & Negotiating with FSPs

Because of the strict laws and regulations around transferring money (anti-terror and anti-money laundering legislation) and donor requirements, organizations that want to use cash transfers can spend several months vetting FSPs and negotiating contracts with them. FSPs also invest significant time/resources to get these contracts and are often working with multiple humanitarian agencies at the same time, who are asking similar questions in different formats. Where possible, agencies that are working in the same area should attempt to streamline and combine their vetting processes to reduce their costs and the costs of the FSPs (that they recover through fees).

This collective effort can also give humanitarian organizations more bargaining power when it comes to negotiating fees and establishing security norms and protocols, and prevents FSPs who have virtual monopolies in certain areas from creating unsustainable “bidding wars” between NGOs who want to work with them, or have their distributions prioritized. The World Food Program has allowed some organizations to piggyback on their contracts with major FSPs in Sudan.⁵

Lastly, coordination between organizations that are working with the same FSPs can also ensure clearer communications to reduce bottlenecks in aid related to low liquidity.

5.3 Physical Security

Mobile cash distributions are often necessary to ensure that hard-to-reach populations can access cash assistance. However, these distributions can present significant security risks to FSPs, to organization staff, and beneficiaries, from deterring seizure by armed groups and bandits (either in transit, at the distribution point, or upon the departure of recipients) to preventing disorderly distribution that can cause panic, crushing, and stampeding.

Mitigating these risks requires close coordination with your organization’s security and access teams, who should have protocols in place for engaging with local actors and establishing secure distributions. If your organization does not have these protocols in place, include resources for capacity building in your budget and partner with an organization that has the experience to accompany your team to organize and execute the first mobile distributions.

Close coordination is also required with FSPs, who often provide their security. This can be risky, since their security teams often want to carry guns and may not share the same professional rules and norms as humanitarian agencies. Here are some best practices:

- Local armed groups should be informed that distributions are taking place and asked to provide guarantees that protection will be ensured for beneficiaries approaching the site or the vehicles in transit.
- FSP security and local authorities should be briefed on humanitarian codes of conduct.
- Different zones of control/perimeters should be established:
 - Organizations should take direct responsibility for security at the distribution site and coordinate with local community leaders.
 - FSP security should not be within the distribution site, while they are responsible for the transit of their team and the cash to the site, they should withdraw to a buffer zone away from the site before recipients arrive.

⁵ WFP as an example works only with FSPs who have fintech capacities.

5.4 Accountability & Safeguards Against Fraud:

Mitigating the risk of fraud comes from having robust internal systems as well as close coordination and accountability with communities.

Within organizations, there needs to be separate roles in terms of Community Engagement, Beneficiary Selection, and Monitoring. Independent checks are required at each of the following stages:

- The selection of an appropriate financial service provider (who transmits/handles the money),
- The identification of beneficiaries (who is intended to receive the assistance),
- The creation of beneficiary registries (ensuring that the right people get on the list),
- Monitoring during and after the distribution to ensure that intended beneficiaries receive their assistance without added fees or costs or barriers.
- Implementing systematic checks and processes to ensure that all transactions, distributions, and resources have been properly accounted for and align with the original plan (also known as reconciliation)

With digital/mobile transfers, monitoring of disbursements can be done in real-time, which can also allow for quick pauses to transfers if irregularities emerge.

Program teams and support staff (finance, procurement, HR, M&E) should be trained in the systems together before any transfers take place, with an emphasis on creating multiple pathways to monitor risks of fraud. Staff should have access to a whistleblower channel that connects to someone outside of their national office if they notice irregularities.

Moreover, communities must be involved in all stages, and they should have access to an independent hotline to signal irregularities.

5.5 Verifying Identity

Verifying the identity of recipients is a crucial part of any distribution of humanitarian assistance. With cash, additional barriers may arise when working with FSPs who often require recipients to possess some form of official identification document as part of the know-your-customer (KYC) regulatory requirements. This is complicated by the fact that access to government-issued IDs is quite variable across Sudan.⁶ For some, these have been lost or damaged during their displacement, while for many others, they never received one. This proportion is likely to be even larger in rural areas and in states such as Darfur and Kordofan. Women are also less likely to have access to government-issued IDs.

As such, humanitarian agencies have different ways of verifying the identity of beneficiaries. This could relate to:

- Government-issued ID
- ID or Token provided by humanitarian organisations
- Community validation
- Delegate (where participants without an accepted ID nominate someone with an ID).

Resources on Safeguards in Cash:

IRC & USAID (2019) [Safer Cash Toolkit](#)

CALP Network: [Programme Quality Toolbox](#)

⁶ No national statistics were available at the time of writing.

See [Annex D](#) for a comparison of the above different options.

A hybrid approach to overcome ID requirements for individual beneficiaries is to deliver cash through local reliable mutual aid groups or provide “group cash.” Within this group, there are likely to be at least some members who have national IDs, while the end-line recipients are validated by the group’s members. Accountability within group transfers comes through clear communications with members of the group and with target communities about when cash is delivered and what assistance is expected to come from it, delivery of assistance in tranches/instalments, followed by close technical support.

However, organizations that want to work with local mutual aid societies should not expect these groups to have formal (legal registration) or bank accounts. [Contact the Sudan Cash Working Group](#) for more information about the use of group cash transfers. Global guidance on this topic is also available [here](#).

6. Agency CVA capacity

6.1 Human resources

Implementing organisations and staff must be trained on how to use cash and vouchers and must have robust systems and communications across multiple departments (program, finance, logistics/procurement, M&E, HR, and security) to ensure proper coordination to avoid delays, ensure the safety of all parties, while also implementing adequate checks and balances. [Strong data protection measures](#) are also extremely important, given the amount of personally identifiable information that is typically collected for cash transfers. Also, to achieve shelter goals, the project team must still have access to the technical skills specific to that type of shelter assistance within their project team. Failure to invest in staff capacity and in building these systems can create significant risks and failure to achieve the intended shelter and NFI outcomes.

6.2 Engagement of Financial Service Provider (FSP)

To work at scale in any CVA programme, it is necessary to be able to appropriately transfer CVA to recipients. As such, a financial service provider is essential to facilitate this; the establishment of a new contractual agreement may typically take a time similar to the agency’s normal procurement process. The Sudan Cash Working Group can be contacted for support in this process. See section 7 for Transfer mechanisms for further details.

6.3 CVA Information Management

Information management related to the CVA use in shelter programmes is very important; the agency and FSP need to have appropriate information management processes, including for records, such as authorisations for transfer, know-your-customer checks, and approvals, in particular, can be appropriately collected, managed, approved, and audited. For example, it may be essential to record who has access to the system to input, verify, and approve recipient registration, to set transfer values, and send instalments.

7. Transfer mechanisms

The following section describes the different types of ways that recipients can receive cash or voucher assistance. The [Sudan Cash Working Group](#) can help agencies identify financial service providers (FSPs) and potentially local traders who are working within certain areas and who can accommodate different

transfer options. Some FSPs and traders can accommodate more than one transfer option, with adequate coordination to harmonize systems.

Hawalas and *ad hoc* FSPs in Sudan: *Hawala* is a broad term denoting networks of money brokers that tend to operate outside of traditional banking systems. Many brokers offer these services alongside other business ventures. Hawala networks operate based on trust with varying levels of formality/informality. Some networks in Sudan are registered with the Central Bank of Sudan and/or with the Chamber of Commerce, while others operate outside these institutions. While they tend to have high levels of legitimacy in local communities and may provide access in areas that more formal FSPs are not operating, more informal ones may be challenging to vet according to the standards and regulations that humanitarians must adhere to. However, to access hard-to-reach populations, some NGOs in Sudan have worked with established hawala providers or even local businesses who have access to sufficient liquidity and are operating in these locations. To hedge against risks, some NGOs require these informal actors to distribute the cash from their own reserves first, then reimburse the FSPs by the organization only once the distribution has been verified. However, these arrangements tend to be very expensive.

Summary of transfer options in Sudan:

Transfer Options	Description	Format	Redemption method	Notes on use
Paper Vouchers and Tokens	A document that people can use to get what they need from selected shops, service providers, or FSPs.	Simple	Either Fixed or Mobile Redemption See Annex E for the Redemption Method comparison	Paper documents are the most universally accessible option in Sudan, both in terms of who can use them and where they can be accepted. As with all vouchers, agreements and training are needed on redemption and reconciliation processes with vendors. They are inconvenient for projects where multiple transfers are required. The use of paper documents is also extremely vulnerable to misuse/fraud and requires extremely robust and time-intensive monitoring. ⁷
Electronic Vouchers and Cash Cards	Cards that beneficiaries may either use to purchase specific materials (voucher) or to withdraw cash from designated distributors. Recipients can collect at their convenience from designated service points (Kiosks, etc.)	Hybrid	Either fixed or mobile redemption	While the initial distribution of the card must be in person, subsequent top-ups can be sent virtually, with recipients being informed (either by SMS or other communications) that additional resources are available. While suppliers need to be trained on using the system, those working in insecure regions may prefer this

⁷ Physical vouchers must be collected, counted, and reconciled with lists. This takes time and staffing, and this can also take up a lot of space in vendors' offices to keep for audit purposes.

				system so that it minimizes the amount of physical cash they must handle.
Bank Transfer⁸	<p>Moving money from one bank account to another electronically. Though funds are transferred digitally, they can be withdrawn as cash from ATMs or banks.</p> <p>The Bank of Khartoum also offers the Bankak smartphone app to enable more seamless transfers.</p> <p>Only 15 % of Sudanese adults have a bank account.⁹</p>	Virtual	Multi-modal redemption	<p>Generally, the least accessible option for IDPs in Sudan; however, some formal banks are willing to handle cash transfers for non-account holders (see paper documents and Cash cards).</p> <p>Note that paying FSPs and large suppliers will almost always use bank transfers since these are the most secure, transparent, and traceable option.</p>
Mobile Money (e.g., USSD ¹⁰ , Gorooshi , MTN)	<p>Allows people to send, receive, and store money virtually through a regular phone, with transactions often happening through SMS.</p> <p>Cash can be deposited into or withdrawn from the mobile money account at specific agent locations or kiosks, turning digital money into physical cash.</p> <p>Approximately 60% of the total Sudanese population has an active mobile connection.¹¹</p>	Virtual	Multi-modal redemption	<p>Mobile money was not in widespread use in Sudan in 2024, but it seems like the options and availability may expand in 2025.</p> <p>Intended recipients must therefore have a cell phone, so it may exclude some of the most vulnerable and areas that have experienced regular network disruptions.</p> <p>Even so, it can be a good way to securely transfer money to local vendors who do not have a bank account.</p>
E-Cash/ Digital Wallets (e.g., Cashi)	<p>There are two ways to use this transfer option:</p> <ol style="list-style-type: none"> The recipient does NOT have a smartphone: Recipients are given a redemption code (printed on paper or sent via 	Either Simple or Virtual	If the recipient does not have a smartphon	Cashi has numerous distribution kiosks throughout Sudan and is widely known to communities; however, many distribution kiosks are not currently operating in areas with

⁸ Under the current Central Bank of Sudan regulations, the daily cash withdrawal limit for individuals is capped at SDG 200,000 (approximately USD 100), which means beneficiaries would require at least around five days to withdraw the equivalent of a typical emergency cash transfer of USD 520, for example. Given these limitations, implementers should place greater emphasis on digital financial services such as mobile money transfers or electronic wallets

⁹ Visa Navigate. 2021. [Digitization's role in Sudan's economic transformation](#).

¹⁰ As of December 2024, Unstructured Supplementary Service Data (USSD) had not been launched in Sudan, but it is anticipated to launch in 2025.

¹¹ Data Reportal. 2024. [Digital 2024: Sudan](#).; Levels of access to phones vary across the country. A [2022 study by GSMA and NRC](#) found that 91% of households (both refugee and host community) in White Nile had access to a mobile phone.

	<p>SMS), which they can bring to a fixed redemption point to withdraw physical cash. They must present an identity document corresponding to the code.</p> <p>2. <i>The recipient has a smartphone and the app.</i> Then this can serve as a digital wallet in which people can send, receive, and store money all within the app. They can withdraw or add money at designated shops or kiosks.</p> <p>Approximately 29% of the Sudanese population tentatively used the internet in 2024.¹²</p>		<p><i>e, Fixed redemption</i></p> <p><i>If the recipient has a smartphone:</i> Multi-modal redemption</p>	<p>active conflict and/or are experiencing liquidity shortages.</p> <p>Even so, this option can be an effective way to securely transfer money to local vendors who do not have a bank account, especially if they use Cashi or similar platforms as a digital wallet.</p>
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Format notes:

- **Simple** cards are typically printed on paper/cardstock or some sort of plastic card. Generally, only used for short-term projects, a few instalments, and a smaller number of recipients.
- **Virtual** cards are sent through an SMS (linked to a phone number), a designated app on a smartphone, or through an online banking system. Relies on good connectivity in the geographic area of the programme.
- **Hybrid** modalities are plastic cards or printed codes (numeric or QR) whose value can be remotely adjusted and verified at the redemption point via a cell network/internet. Often used for value or commodity vouchers, but also used as a biometric token/cash voucher.

See [Annex E](#) for more information comparing different formats.

For agencies trying to choose the transfer mechanism, consider:

- Accessibility to recipients
- Convenience for recipients, vendors, and agencies
- Technical setup and monitoring
- Geographic coverage and inclusion, the FSP work or can travel to the programme area, and will those targeted for assistance be able to use the transfer mechanism (e.g., takes into account the potential for digital exclusion and has suitable mitigations, etc)
- Timeliness of transfer, the agency and FSP have appropriate systems and liquidity to allow timely transfer when needed to meet the programme design. E.g., tranches of cash may need to be delivered in a timely way.
- Information management

¹² Data Reportal. 2024. [Digital 2024: Sudan](#). The [2022 study in White Nile by GSMA and NRC](#) found that 52% of refugees owned an internet-enabled phone (16% of individuals owned smartphones) while only 32% of host communities owned an internet-enabled phone (10% of individuals owned a smartphone).

- CVA risks (security, legal, regulatory, financial) can be appropriately managed. Cash security can relate to the targeting of agency staff, FSP staff, or recipients. Legal and regulatory risks can relate to donor and government institution constraints, for example, many know-your-customer requirements arise from this, and if the agency or FSP does not appropriately manage this, it can leave significant risk exposure.

There are trade-offs between each type of transfer option. In complex situations that are abundant in Sudan, there are no perfect options or solutions. Often, it is a question of choosing the best option and putting up the best possible safeguards that can also allow you to get assistance to vulnerable communities as quickly as possible.

The general [UNHCR Cash Delivery Mechanism Assessment Tool](#) can also support sector partners with considering analysing the different options, in particular, see the assessment framework on page 17.

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Annex A – Summary of Sector Specific Cash Programmes

Category	NFIs	Emergency Shelter	Shelter Repair	Rental Support	Transitional Shelter	House Rehabilitation	House Reconstruction
Objective	Provide vulnerable populations with support to access essential household items, that meet their specific needs, thereby enhancing dignity and resilience.	Provide displaced and vulnerable populations with immediate access to emergency shelters that meet their urgent housing needs.	Provide financial means to vulnerable households, enabling them to repair and improve their damaged or worn-out shelters, thereby enhancing their living conditions and resilience.	Provide short-term financial assistance to vulnerable households to support them in accessing or maintaining safe rental housing to prevent eviction and ensure housing stability.	Ensure displaced populations have access to safe and stable mid-term shelter while pursuing durable housing solutions.	Improve the living conditions of IDP returnees by facilitating repairs to minorly damaged homes in areas of return.	Restore safe and dignified housing for IDP returnees by supporting the reconstruction of fully or severely damaged homes in areas of return.
Eligibility (Primarily determined by the demonstrated need for the specific type of assistance)	Newly and protractedly displaced households, those affected by floods or fires, and other vulnerable communities, including local communities and IDP returnees with looted homes.	Newly displaced, disaster-affected households and IDP returnees with uninhabitable homes.	Conflict or disaster-affected households having partially damaged shelters, prioritising the most vulnerable families.	Newly or protractedly displaced, disaster-affected households, prioritizing those at risk of eviction, other vulnerable groups; includes local community and IDP returnees who need temporary housing until their homes are rehabilitated.	Protractedly displaced populations, especially those who opt for local integration, settlement elsewhere, or have no intention of returning to their place of origin in the near future.	IDP returnees and other households affected by conflict or disasters whose homes requiring repairs to meet safety standards.	IDP returnees and other households affected by conflict or disasters whose homes are fully or severely damaged and require reconstruction to restore safety and habitability.

Sudan Shelter and NFI Cluster Cash and Voucher Assistance Guidelines

Category	NFIs	Emergency Shelter	Shelter Repair	Rental Support	Transitional Shelter	House Rehabilitation	House Reconstruction
Conditionality	An unconditional one-off transfer is recommended with strong community engagement; vouchers can be used to ensure choice from specific vendors.	Two-tranche transfer: 70% after orientation, 30% upon construction progress; in-kind or vouchers may be used if items are unavailable or for quality assurance.	Two-tranche transfer based on orientation and repair progress; in-kind or vouchers may be used if items are not locally available or for quality assurance. One-off payment in lieu of the kit value is possible in emergencies.	Monthly payments based on verified occupancy; initial payment required when feasible, rental agreement, and tenure/housing adequacy checks.	Two or three tranches tied to construction stages; early payments require orientation; later ones depend on verified progress and compliance.	Three tranches based on construction phases (foundation, structure, finish), each released after site verification and certification.	
Transfer Value	\$160	\$200 - \$520 (varies based on selected design and location)	\$120 for a basic shelter repair kit or \$250 for BoQ-based repairs	\$600 (note this is for approximately a 6-month supported period, adjustable based on the context)	\$1,000 - \$1,200 (varies based on selected design and location)	\$4,000 (adjusted based on the level of damages & rehabilitation required)	\$8,000 (can be adjusted based on the level of construction required)
Currency & Transfer Value notes	To be transferred in Sudanese Pounds, converted from the USD applicable rate at the time of project implementation. The above transfer value is based upon the cost of goods and services without other programming costs such as agency staff costs, overheads, etc. For budgeting purposes, these should not be forgotten. Agencies must consider the cost of goods and services on the local market to allow the transfer value to be appropriately adjusted. This should then be appropriately coordinated with the Sudan Shelter and NFI Cluster to ensure alignment.						
Delivery Mechanism	Delivery Mechanisms can include Paper Vouchers and Tokens, Electronic Vouchers and Cash Cards, Bank Transfers, Mobile Money, and E-Cash / Digital Wallets.						
MEAL Approach	Systematically tracking and assessing program outcomes through mechanisms such as regular technical supervision and PDMs, ensuring accountability to stakeholders, and incorporating lessons learned to continuously improve program effectiveness.						

Annex B – Use of Local Markets

Figure 1: Examples of how shelter practitioners can engage with local markets

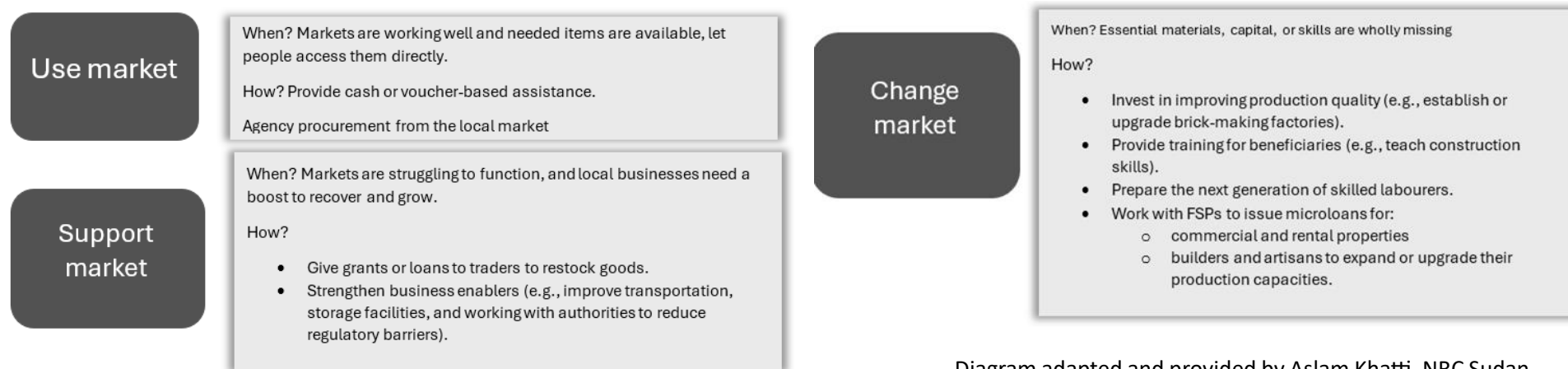


Diagram adapted and provided by Aslam Khatti, NRC Sudan.

Supporting markets where supply cannot meet demand

When a market assessment shows that local suppliers lack enough materials for specific goods (like construction supplies or food staples), it may be because these suppliers are acting as frontline responders. They may have sold their stock, offered it on credit, or even distributed it freely to affected families. They may also have been victims of looting. Across these scenarios, disruptions in their supply chains or access to cash can limit their ability to restock.

When possible, program designers should collaborate with local suppliers to help them rebuild their stock and supply chains. This approach is often more beneficial than directly buying materials from larger suppliers, who may not have established community relationships. When humanitarian efforts prioritise larger suppliers simply for convenience, they risk further weakening local economies and undermining the long-term resilience of the community and local markets.

Instead, humanitarian teams can work with networks of smaller, local suppliers by informing them about the types and quality of materials that will be needed. They can then support these suppliers with grants or microloans to help them replenish their stocks. If grants are used, they can be combined with vouchers for

beneficiaries, which have built-in discounts that help recover some of the grant's value. This approach strengthens local markets and builds community resilience. Doing this at the pilot stage can also provide the foundation for a more scalable project in the future.

Some materials may not be available to these suppliers (e.g., UNHCR-grade tents, plastic tarpaulin, rub halls, or corrugated iron/steel sheets that meet the minimum recommended thickness). In these situations, humanitarians may ship these in directly from other countries. However, humanitarians should prioritise, as much as possible, the use of materials that are usually available in local markets. Humanitarians should make concerted attempts to work with or revitalise these markets, rather than circumventing them. This will help to revive and strengthen the local economy.

[For additional information about supporting market resilience, go to the Markets in Crisis website.](#)

Annex C – Group Cash Transfers

Delivering Assistance to Groups in Sudan

In Sudan, local mutual aid societies (sometimes known as [Emergency Response Rooms](#)) formed around geographic affiliations, livelihoods, or other shared identities (e.g., youth and women's groups) and have been at the forefront of providing aid since the onset of the conflict. IDPs in collective sites have also started organizing to coordinate efforts with governments, host community leaders, and humanitarian agencies.

To better support these often-informal solidarity networks, the Sudan Cash Working Group has endorsed the delivery of group cash transfers (GCTs) to these associations. This approach leverages their deep understanding of local dynamics and needs. According to the Cash Working Group, GCT recipients should be considered beneficiaries rather than implementing partners, meaning that their access to funds should involve minimal application and reporting requirements.

Additionally, the Cash Working Group advises against imposing strict sectoral conditionalities on GCTs. While not all shelter assistance can or should be provided through these local groups, focusing on those with specific skills (e.g., carpenters or builders), networks (e.g., hosting families), or IDPs in settlements or collective sites may enable more holistic support that includes shelter. This approach could deliver shelter results more quickly compared to cash or in-kind distributions to individual households or larger intermediaries. In general, where an agency does not have an existing relationship with an existing community group with relevant capacity (particularly related to financial management) with a history of implementation, then establishing these groups takes significant time. These groups may need significant capacity-building support to deliver on some of their objectives, and assistance in defining objectives, budgets, and work plans in a participative way.

For an example of the successful use of GCTs to achieve shelter outcomes, see: [World Habitat Award-winning case study from Pakistan](#), where GCTs were used to rebuild communities after flooding.

Annex D – Verifying Identity

The following table compares different ID types.

Category	Government-issued ID	ID or Token provided by a humanitarian Organization	Community Validation	Delegate
How it works	This is a document produced by a government agency and usually has a photo of the holder along with their legal name, date of birth, and a unique identifying number. The most common one in Sudan is the National ID Card, but others may include a passport, an election ID, or a driving license.	Some humanitarian agencies produce beneficiary cards containing the beneficiaries' names and a unique reference number. Some UN agencies go as far as to integrate other biometric data.	The community validation approach means that recipients and local leaders collectively vouch for each recipient of the assistance.	In situations where recipients who do not have an ID may nominate someone with an ID to collect on their behalf. The delegate system is often used for group cash transfers.
Advantages	<ul style="list-style-type: none"> Accepted as proof of identity by most FSPs. 	<ul style="list-style-type: none"> Overcomes lack of government ID, since NGOs can train some FSPs on how to integrate these documents into their verifications. Some electronic vouchers can serve both the purpose of an ID and a reusable token. Can be reused by the beneficiary multiple times if several transfers are expected. 	<ul style="list-style-type: none"> Universally accessible, NGOs can train FSPs on how to accept community validation. Relies on strong communications and relationships between implementing agencies and communities. 	<ul style="list-style-type: none"> Overcomes the lack of government ID within a subset of the beneficiary group. May be used for fixed distribution.
Disadvantages	<ul style="list-style-type: none"> Excludes some of the most vulnerable and hard-to-reach communities who have either lost 	<ul style="list-style-type: none"> Expensive to create and administrate. It can be challenging to replace if lost or damaged. 	<ul style="list-style-type: none"> Only relevant for mobile distributions with FSPs who accept this type of proof. 	<ul style="list-style-type: none"> People may not have someone they can delegate to. There may be additional protection risks or risks of exploitation, so

	<p>their documents or never received them.</p> <ul style="list-style-type: none"> • People may expose themselves to protection risks to get a government ID if it is a barrier to their receiving assistance. 	<ul style="list-style-type: none"> • May require organizations to collect sensitive personal data (including biometrics), which is costly to set up and maintain. 	<ul style="list-style-type: none"> • Requires direct monitoring at all distributions and can be manipulated to include/exclude certain recipients. 	<p>strong safeguards are needed to ensure beneficiary consent and to monitor that assistance was delivered to the intended beneficiary.</p> <ul style="list-style-type: none"> • Not appropriate if all beneficiaries need to use this solution. If this is the case, consider a group cash transfer.
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Annex E – Trade-offs Related to Transfer Mechanisms

Trade-offs to consider when selecting the redemption method for tokens and/or vouchers

Trade-offs	Fixed redemption ¹³	Mobile/temporary point ¹⁴	Multi-Modal redemption ¹⁵
Convenience/ Accessibility to recipients	Beneficiaries can access redemption points when it suits them, if they are located within a reasonable distance from their home.	Redemption must happen on a specific day & time, which needs to be widely communicated and coordinated with intended recipients & FSPs. Mobile distributions are often more convenient for hard-to-reach communities than fixed distribution points, since they can be located and scheduled in a way that is more accessible to these populations.	May exclude the most vulnerable who do not have the technical capacity or tools, but highly convenient for organizations, FSPs, and recipients since transfers do not even need to happen in person.
Geography	Requires a baseline level of security in the area, since these points would be otherwise vulnerable to attacks and looting. [1] Some relatively secure communities are not served by fixed distribution points either because they are remote, sparsely populated, and/or very poor.	Especially useful for communities that are not served by fixed redemption points or in areas where liquidity, materials, or labor are low, and assistance needs to be urgently brought in.	A great option for locations with low liquidity; however, it requires a market where both buyers and sellers of key goods and services are willing to accept virtual tokens. For the conversion of tokens into physical cash, FSPs who are willing to establish fixed or mobile redemption. However, it is vulnerable to disruptions in the cellular network/internet.
Security	Highly secure for staff, beneficiaries, and providers.	While useful for hard-to-reach communities, security risks are higher than for other distribution approaches.	Highly secure for staff, beneficiaries, and providers.

¹³ It means that beneficiaries must travel to fixed service points to retrieve the cash, goods, or services

¹⁴ An FSP / vendor travels to a community and sets up a temporary distribution point for a few hours.

¹⁵ It is unique to virtual in which money changes hands in exchange for services or goods without needing to be converted into physical cash but can also be converted into physical cash at either fixed or mobile redemption points.

Monitoring	Fixed distribution models that use physical tokens need regular monitoring to collect tokens they have received and review them against distribution lists. The redemption of hybrid tokens can be remotely monitored.	Because the transfer happens on a specific day and time, these can be easily monitored to ensure that the intended beneficiaries receive.	As virtual tokens, monitoring redemption can happen entirely remotely.
When to use:	Most relevant when commodity or value vouchers are used.	Because of the security risks associated with this approach, use only when fixed and multi-modal options are not available (i.e., hard-to-reach communities).	Use as often as possible for cash distributions. However, not relevant for communities that are isolated or in areas where internet/cell infrastructure is limited. This approach is quite vulnerable to network disruptions.

[1] Fixed distribution points are typically rare in areas of active conflict.

Trade-offs to consider when selecting token and voucher formats.

Trade-offs	Simple ¹⁶	Virtual ¹⁷	Hybrid ¹⁸
Accessibility to the recipient	Most accessible to the broadest audience (especially the most vulnerable and hard-to-reach communities).	The use of virtual-only tokens requires intended recipients to have access to phones and/or the internet. They are usually expected to already be familiar with this mode of transfer.	It may require some training for both recipients and vendors, but it is typically easy to use.
Convenience for recipients and agencies	Physical tokens should only be used for one distribution. Although there can be exceptions when the time between distributions is too short. However, this requires investment to create unique tokens to prevent forgery.	Can be reused as often as the recipient maintains the account/cellphone. The values can be remotely adapted. An asset when liquidity is low. Vulnerable to disruptions in cellular network/ internet.	Can be reused if the recipient does not lose the card (replacing the card can be inconvenient, but is possible). The value and data can be remotely adapted. Somewhat vulnerable to disruptions in cellular network/ internet.

¹⁶ It is typically printed on paper/cardstock or some sort of plastic card.

¹⁷ It is sent through an SMS (linked to a phone number), a designated app on a smartphone, or through an online banking system.

¹⁸ They are plastic cards or printed codes (numeric or QR) whose value can be remotely adjusted, and verified at the redemption point a cell network/internet.

Technical setup and Monitoring	More expensive to produce than virtual and easier to fake/forged. Organizations must invest in creating formats that are difficult to forge. Physical tokens must eventually be collected and stored for audits.	The least expensive and simplest option from a technical setup and monitoring perspective.	May require some training/setting up, but are easier to monitor at a distance than physical tokens. These vouchers and tokens are very difficult to forge.
When to Use	Use only when virtual or hybrid tokens/vouchers cannot be used. If you must use them, only use them for projects that have a short term and very few installments.	Use as often as possible; however, not relevant for communities that are isolated or in areas where internet/cell infrastructure is limited. This approach is quite vulnerable to network disruptions.	Particularly useful for value and commodity vouchers, but can also be used as a biometric token/cash voucher.