

# Tunaydbah Cash and Market Assessment

## *International Rescue Committee*

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*This cash and market assessment report outlines the markets status inside Tunaydbah refugee camp and host communities with the aim of informing the IRC's cash transfer modalities and value as well as to understand the opinion of the community and traders regarding cash.*

**Mission** The mission of the IRC is to help people whose lives and livelihoods are shattered by conflict and disaster, including the climate crisis, to survive, recover, and gain control of their future.

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## 1 INTRODUCTION AND JUSTIFICATION

### 1.1 Context and background information

Following the influx of refugees from the Tigray region of Ethiopia into Sudan in late 2020, the IRC launched an emergency response focused on primary healthcare, environmental health, and protection. To ensure people can meet their basic needs and avoid negative coping strategies, the IRC secured funding to launch an emergency multipurpose cash assistance response to complement ongoing programs in the areas of health, WASH, and protection. An initial desk review and engagement with key stakeholders in early 2021 helped to clarify the feasibility of a cash-based response, and the purpose of this current assessment was to validate those earlier findings and provide additional information on cash feasibility, market capacity and operational considerations to support the project startup.

The objectives of the Tunaydbah cash and market assessment were to:

- Determine the best cash delivery mechanism, transfer modality, and transfer value to the refugee population
- Understand and determine the targeting and registration approach including for host communities
- Assess the market capacity and availability of goods and services
- Identify risks and mitigation measures for the cash program
- Conduct stakeholder mapping of cash actors, both current and planned

### 1.2 Statement of Intent

The outcomes of the cash and market assessment will be used to finalize cash relief program activities, determining the most appropriate response modality, delivery mechanism, and transfer value. Market functionality is critical to understand to ensure market has the capacity to meet increased demand while also ensuring that the program does not negatively impact the market and community dynamics because of the cash hence risks and mitigation strategies will be identified for ensuring informed program implementation and oversight. The key assessment questions included:

1. What is the most efficient and effective delivery mechanism, transfer modality and transfer value for the camp and host population?
2. What is the best criteria for targeting and registering beneficiaries?
3. What is the market capacity and availability of goods in camp and outside the camp?
4. What are the risks and mitigation measures if a cash relief program is to be initiated in the response?
5. Who are the current and future cash relief actors in the Gedaref emergency response?

### 1.3 Methodology

The IRC conducted six Key Informant Interviews (KIIs) in Gedaref as well as Khartoum and twelve Focus Group Discussions in Tunaydbah camp and outside the camp in 5 villages. Given COVID-19 related risks, assessment fatigue, available secondary data and the rapid nature of this assessment, the IRC chose not to conduct a large-scale household survey and focus instead on targeted FGDs and KIIs with representatives from a broad spectrum of residents within the camp. Secondary data review was mainly from the following assessments reports from other agencies, bodies and coordination structures which included UN agencies and INGO actors, Cash Working Group, Food Security and Livelihoods Cluster among a number. These reports include: CWG – Blue Nile 4Ws May 2021, Interagency Cash Risk Assessment led by UNICEF on behalf of the sub national Gedaref CWG. Tigray Refugee response February 2021, IPC Acute Food Insecurity Analysis Report April 2021 - February 2022, MEB Report May 2021 final draft- Cash Working Group, Norwegian Refugee Council: Rapid Market Assessment: Um Rakuba Refugee Camp - November 2020, Reach Sudan: Multi-Sector Needs Assessment - March 2021, Sudan: Who's Doing What, Where, When (4W) Cash data collection matrix - (January 2020 to July 2020) and WFP Sudan –Tigray CBT Market Assessment - March 2021.

All FGDs conducted were disaggregated by sex. Within the camp population, the IRC conducted 4 FGDs as follows: 1 female only FGD, 1 male only FGD, 1 male youth only FGD and 1 female youth only FGD. The

children who participated ranged from fifteen to eighteen years old, and the youths were nineteen to thirty years. For the traders in camp, the IRC conducted 1 FGD with female traders and 1 FGD with male traders. The same structure of FGDs in camp was followed outside the camp in the host community. The Enumerators made sure that they randomly pick participants for all the 10 community blocks in the camp and from all the 5 host communities in Tunaydbah to ensure fair geographical representation during the assessment.

In the interest to ensure minimizing language barriers, the IRC recruited a team of 8 enumerators to undertake the assessment, including 4 females and 4 males, operating in four pairs of the same sex to handle FGDs for the same sex groups. Female enumerators interviewed female FGDs same as males did males FGDs interviews to ensure that all the FGDs participants feel free to participate and express themselves. The 8 enumerators were also recruited based on the languages they spoke over and above their refugee status, 4 spoke Tigray and 4 spoke Arabic. The Enumerators were trained on the two tools used using a participatory approach where each would read a question in a mock way probing the others to respond as FGD members. During the training in a mock way areas which needed to be fine-tuned were identified and addressed but at the same time this helped clarify questions which would be difficult to answer and simplify them using suggestions from the enumerators. Two translators for Arabic and Tigray languages were used to translate during the training and these were part of the enumerators team.

The IRC spoke to several key stakeholders, INGOs and UN agencies who have different roles in the camp, including camp management and facilitation of registration and movement of refugees in and out of camp from transit points, cash actors who have undertaken several joint assessments across key areas of interest in Sudan. The Cash Working Group (CWG) at national level was also engaged with the aim of establishing actors doing cash and planning to do cash in Tunaydbah but at the same time getting to familiarize with the CWG standards and guidelines in place to align the IRC Cash relief with the working group approaches. The Gedaref main cash actors were also spoken with to understand the real operational issues in Gedaref state with particular interest in Tunaydbah camp and the surrounding host community. The Gedaref CWG is not active since its establishment hence cash programming coordination is on bilateral basis with cash distributing agencies.

The Commission of Refugees was also engaged since they are the leading camp managers and have the entire camp population registration details which is key to inform programming. No personal data related to interviewees identification was taken except their age and sex. Verbal consent for taking and using of the FGDs and market photos was requested and secured.

#### **1.4 Limitations**

The twelve FGDs undertaken were sufficient for the purpose of program set up details. The team was unable do more than the number of FGDs done due to time constraints hence the overall number of people reached was small. The FGDs participants were residents of the camp and host community hence they were fully aware of the information the assessment sort for. Language barrier was mitigated by identifying enumerators from each respective setting hence made the assessment smooth. Access and security were good with no challenges and all the randomly selected FGD participants were able to make it for the FGDs without any challenges.

## **2 SUMMARY OF KEY FINDINGS AND RECOMMENDATIONS**

### **2.1 Key findings of the cash and market assessment**

- Basic needs are only partially covered. Despite the currently large amount of in-kind support provided by humanitarian actors, however, basic needs are only partially covered and there are no income opportunities for the camp population.
- Food needs are not being met. As much as humanitarian agencies are providing support, the refugees community feel that the current food basket is not meeting their food needs in terms of quantity and diversity. Similar sentiment was shared regarding hygiene kits.

- Hyperinflation has impacted purchasing power. Hyperinflation has seen prices changing frequently in the market from daily to weekly and this has eroded the refugees and host community buying power.
- Seasons impact price of basic commodities. Seasonality has a huge bearing on the price trends over and above the already ravaging hyperinflation especially on key basic commodities such as fuel for cooking, food, and shelter materials.
- Host community markets are functional and accessible. In the host community between a range of 0-10 km there are two relatively large functional and accessible markets by all people irrespective of their race, ethnicity, religion, displacement status etc. hence the Tunaydbah refugee population will have unhindered access.
- Host community markets must be used to support large-scale cash transfer. Inside the camp the market is small and cannot sustain a large-scale cash transfer intervention alone and therefore host community traders must play an important role in provision of commodities.
- Income sources are limited for both host communities and refugees. There are no other sources of livelihoods and income opportunities within the host community except agricultural production, casual work in farms and very few petty trading opportunities. The refugees in the camp have no livelihoods and income opportunities and are entirely reliant on humanitarian aid.
- Cash is already being used within local markets. Physical cash is the only mode of trading and acceptable in local currency in the camp and host community market.
- Demand absorption is possible. Traders have the capacity to upscale when demand rises, however additional capital support will boost their ability to deliver.

## **2.2 Key recommendations of the cash and market assessment**

- Undertake multi-purpose cash transfer. This should be based on the MEB and deducting the food component of commodities being provided by other regular actors.
- Integrate cash distributions with appropriate messaging to mitigate risks. To mitigate risks, gender-based violence (GBV) and protection messaging should be incorporated with cash distributions, along with creating awareness on the objectives of the program to ensure the cash is not misused.
- Ensure appropriate cash transfer value. Calculate the cash transfer value based on the food gap and NFIs value mainly based the CWG formula.
- Utilize shelters to ensure recipients are protected from the elements. Conduct distributions including cash under sheds/tents since people have complained of long waiting periods under direct sun, or else stagger them and reduce the waiting time.
- Distribute cash to call camp members and targeted individuals within the host community. Utilize blanket targeting and selection of beneficiaries for the camp refugees and vulnerability-based targeting for the host community.
- Cover gaps where they exist. Explore continuing with multi-purpose cash transfers (multiple rounds) but focusing on covering gaps since there are no other sources of income for the camp population.
- Support the local economy to prepare for the cash influx. Explore boosting the capacity of some traders within the camp who have the potential to scale up their shops, but they lack capital.
- Incorporate development programming for host communities, where able. Design development-oriented programming for host community members since they have not been exposed to the current emergency shock the humanitarian actors are addressing.
- Provide resilience programming for camp members. Offer resilience related programming for the camp population based on a detailed assessment to inform on what is feasible and market driven approaches.

## **3 FGD ANALYSIS**

### **3.1 Tunaydbah Camp Community FGDs**

A total of 42 individuals participated in the FGDs, 22 were females and 20 were males.

### 3.1.1 Needs and gaps

The group participants from the 4 FGDs mentioned common basic needs at household level cross cutting different age groups and their needs which they felt were not affordable as they would expect. Among the listed items were shelter, food, clean water, household items, hygiene kits, clothes, sleeping beds, firewood, charcoal, medical drugs, tubs, education, and nutritious food among others. These basic goods and services are being provided by INGO actors and UN agencies. The feeling from the refugees is that the supplies are not adequate hence the need for more, besides adequacy the other concern raised was of frequency of the distributions. Items such as hygiene kits are consumables which needs replenishment and FGDs participants mentioned if cash is availed, they can always replenish as and when the items are required for use. The youth girls group particularly mentioned hygiene kits, cosmetics, medical drugs for household members with chronic illness, sleeping beds for the disabled and diverse food.

Livelihoods opportunities are very limited in the camp and only confined within camp and the opportunities are outweighed by the demand. People with livelihoods opportunities within the camp are mainly employed by service providers to do casual work as cleaners and do other daily related work. Participants reported that some household members have resorted to continue with unsafe migration journeys, commercial sex work and travelled as far as Libya for Europe yet risking their lives. Small shops operation such as tea and coffee shops are some of the common livelihoods activities in-camp households have resorted to. In other cases, households resort to selling the received humanitarian aid to raise cash needed for other household uses such as buying medical drugs and other food items to diversify diets. Men are usually engaged in casual work activities whilst women are more engaged in coffee and tea making work as well as cleaning jobs. Primarily, major sources of income are casual labor and small businesses that is coffee and tea shops and nothing else within the camp hence the households only rely on humanitarian aid assistance for survival. In other terms, for bulk of the population the income is zero except a few with an average monthly income of around SDG7,550 per month.

### 3.1.2 Availability of Good and Services

FGD participants reported that basic goods are available in the market, and this included flour, sugar, onions, tomatoes, clothes, shoes, oil, salt, soap, fruits among other items. Some of these goods are purchased within the camp vicinity, however, the bulk of them are purchased in markets outside the camp such as Abra Khaem Host Community (approximately 10km from camp) and Tunaydbah East market (less than 1km from camp). Youths expressed concern about the quality of the goods available, which is in contrast with what the adults said. Male adults said the quality of goods is almost average whereas their female counterparts said that some goods quality is very poor, for example, shoes, sleeping beds, kitchen wares whilst the vegetables quality and fruit was generally good. The girls FGD indicated that some of the spices would have soil in them, potentially due to poor handling and processing.



Figure: Abra Khaem Market, June 2021

In as much as basic goods and services are found in the market, the feeling from the FGDs participants is that these are not adequately available and affordable. Specialized items such as medical drugs for management of chronic illnesses such as cancer and asthma are unavailable. Some other food items such as vegetables particularly carrots are unavailable. Infant foods, clothes, shoes, firewood, charcoal, meat, and milk were reported to be generally unavailable in the camp market, thus respondents mentioned they walked and travel to out of camp markets which are within and ranges from between a distance of less than a kilometer to ten kilometers to access them. At times certain key commodities such as flour, firewood and charcoal are available within the camp, however FGD participants felt they were expensive.

### 3.1.3 Competition and Prices

The FGDs participants across all the four groups felt that the prices were very unstable and increasing regularly from daily to weekly primarily due to inflation and exchange rate fluctuations in addition to seasonality. There are certain commodities and services where choice is very limited and these include: books, clothes, fruits, meat, milk, medical drugs, education, and transportation services among others. Girls FGDs participants were of school going age and many indicated a concern about being unable to access reading books.

### 3.1.4 Preferences

The girls FGD mentioned that they would prefer to get cash so that their families can purchase goods on their own at their own time. The girls expressed that they would even prefer to receive the cash on their own so that they can prioritize their needs particularly sanitary wares and other luxuries such as body lotions and cosmetics for hair.

From the discussions, indications are the interviewees would prefer receiving aid directly from humanitarian agencies both in cash and in-kind. The goods and services to be in-kind listed include shelter, medical or health services, latrines, and education.

The FGDs participants indicated that they would prefer direct cash in hands since there are no banking facilities in the camp and within the host community. The girls and boys FGDs participants indicated that it would be much better to have the cash received by wives as opposed to husbands since husbands may end up making decisions on the use without consultation and may even divert the cash for non-household spending. If the cash is handled by husbands, for the wives to ask for the cash regularly for use may result in tension hence putting the wives at risk of physical abuse by men counterparts. Challenges with identification documents was also mentioned as a reason they would prefer to receive direct cash, other reasons are lack of transportation to go to banks, poor network, and communication to support possible cash delivery mechanism hence direct cash is preferred.

### 3.1.5 Safety and security

The FGDs particularly the boys and girls indicated that women, elderly, and people with disabilities maybe at risk of abuse. For women the risk of GBV was mentioned and for the disabled and elderly the risk was mentioned of being deceived or taken advantage of by bad characters in the community. The adults FGDs mentioned children, orphans, disabled people, elderly, and women being at risk since they cannot defend themselves from potential criminals. The possible suggested ways to mitigate the risks included giving caregivers the cash on behalf of minors or children, creating community awareness on best use of the cash as well as the need to avoid abuse of the vulnerable groups who would have received cash. In the case of women, giving them as direct cash recipients as opposed to their husbands is said to likely mitigate the risks of GBV. However, this recommendation was not triangulated with the male FGDs, and it's an area to explore further.

Regarding safe access to the market, the adult FGDs participants have no access challenges be it women or men, they feel they can freely move around the market. However, for the girls FGD they feel uncomfortable in the market since some local boys or men at times harass them and they feel that the market outside camp is dirty. The camp population has no restricted access to markets outside the camp hence can freely move in and out of the camp to access nearby markets.

Crowding is said to be common at health centers, distribution sites as well as during the weekly market activities but other than that the other places are not crowded. In the community, both the youths and adults feel that there is discrimination in the pricing system for goods, this is because Sudanese nationals are charged prices way lesser than Ethiopians refugees. It was reported that Ethiopians can only buy similar goods for a reasonable price if they send their Sudanese friends to purchase on their behalf. One suggested approach to minimize such pricing discrimination is supporting and boosting the Ethiopian traders inside the camp it will minimize the impact since that increases choices and competition with out of camp traders.



### 3.1.6 Social Relations

All the FGD groups concurred that husbands and wives are jointly making decisions on the usage of household income though there is no mention or indication on consultation of children and youths within the households.

Three FGD groups, adult males, females, and the boys all mentioned that cash will not cause any tension in the household except the girls FGD group which mentioned that there is a possibility of tension which maybe brought by the husband if he particularly keeps the cash, and the women have to regularly request for it when in need that may annoy the men hence bringing about tension possibly. All groups agreed that at community level cash will not bring any tension but rather happiness since it will assist in solving some of the problems impacting households due to lack of incomes.

## 3.2 Tunaydbah Host Community FGDs

A total of 48 host community individuals participates in the FGDs, including 12 men, 12 women, 12 boys, and 12 girls.

### 3.2.1 Needs and gaps

The participants indicated that vegetables, sugar, cooking oil and legumes are the most unaffordable commodities by vulnerable households. Most groceries are purchased in Abra Khaem market which is a market around 10km from the refugee camp and the vegetables are purchased within the local farms in the community.

Most of the households have seasonal agricultural production and casual work from agricultural activities as the only source of livelihoods and income across all groups, that's during planting and harvesting times. However, a few are engaged in petty trading activities though not a significant population within the community as well as being self-employed in various trades.

### 3.2.2 Availability of Goods and Services

The four groups all concurred that most of their basic groceries are accessible from the local market and farms, but vegetables such as onions are mainly accessible in the same market but during the weekly market day. Pharmaceutical drugs are mainly accessed from Gedaref though there are a few pharmacies within Abra Khaem market. The quality of the goods is said to be of average.



Figure: Tunaydbah East Market, June 2021

Some vegetable types and fruits such as dates are not readily available in the market. Whereas key services were also mentioned as unavailable and these include electricity, education, health facilities, roads, clean water, and gas. From a general market observation, vegetables were not so prominently available hence it corroborates with the interviewees assertions that vegetables are in short supply except during the weekly market day they are available.

### 3.2.3 Competition and Prices

The FGDs participants from all groups overwhelmingly indicated that over the past 2 years prices have been spiraling daily. The options within the market are limited and incomparable with Gedaref market, with prices in the local market being double of the Gedaref market, that is expensive.

### 3.2.4 Preferences

All the FGDs participants from the four groups indicated they would prefer to receive assistance in the form of cash followed by any other means available; cash was all the participants' top choice. Regarding other form of assistance, participants would prefer to receive livelihoods opportunities, building materials for

educational facilities construction and rehabilitation, and medical drugs. The participants prefer to receive direct cash given that access to financial service providers in their locality is not possible hence direct cash would lessen their access challenges to it if availed in other ways other than direct.

### 3.2.5 Safety and Security

The participants felt there could be possibilities of mugging if they get cash and would prefer moving in groups during cash distributions, though there are no identified large threats to safety and security because of getting cash. During ordinary and normal days, the market is never crowded, however it gets crowded during festive periods and during the Tuesday weekly market day since all traders from around the locality come for the market day with their goods and wares same as the community flood in the market looking for cheap commodities since goods are usually cheap during the weekly market day due to high competition among traders.

### 3.2.6 Social Relations

The host community FGDs participants indicated that there are no social interactions challenges within the market, and they move and interact freely without any hinderances, which is slightly opposite with the youth girls' feeling when they access the market in Tunaydbah East. At household level decisions are made by fathers or elderly sons or mothers. The FGDs participants feel that cash is not likely to cause any tension within the community hence a welcome mode of assistance.

## **3.3 Tunaydbah Camp and Host Community Traders FGDs**

The traders FGDs were conducted inside the camp and outside the camp with camp and host community traders. Out of the camp, 24 traders were interviewed, including 12 male and 12 female traders. Inside the camp, 21 traders were interviewed, including 12 males and 9 females.

### 3.3.1 Traders Characteristics

Of the interviewed traders in the host community only 6 out of the 24 confirmed to be licensed and the remainder are not. As for the camp traders, all of them are not licensed but they have been operating without challenges. All the 45 traders in camp and outside camp offer daily market or trading services which is convenient for camp and host community population, however, there are traditional weekly markets in Abra Khaem and Tunaydbah East market on Tuesdays and Saturdays respectively. The nearest market to camp population is Tunaydbah East market which is immediately adjacent to from the camp. The other markets are between 1-10km from the camp, which include Abra Khaem (approximately 10km away from the camp) being the biggest with Rewina, Gerafat and Amafila with very small markets with only 2-4 shops within them.

Of the traders interviewed, 29 were retailers and 13 classified as medium vendors and 3 wholesalers. In the camp the traders are very small and only have few basic items on their shelves due to lack of capacity to stock in bulk though they have interest but limited capital and liquidity for large inventories. In the host community traders are well stocked with some being both wholesalers and retailers at the same time. All the 24 interviewed traders in the host community are well established with over 3 years of experience in business whereas all the 21 camp traders have less than a year of trading in Sudan since they established their businesses upon arrival in the camp post displacement. However, 70% of the Ethiopian camp traders had businesses in Tigray before the displacement. The host community traders reported that sales are high during the rainy season since consumers are not able to travel outside to as far as Gedaref market due to lack of access hence demand locally is boosted. The same sentiments were echoed by the camp traders, and during the fasting months sales are also said to be higher.

### 3.3.2 Traders Capacity to Scale Up

Traders particularly the host community traders indicated that they have the capacity to increase stocks within 2-4 days if demand increases. This was also echoed by camp traders, however they also mentioned that they do not have financial capacity to stock more to respond to increase in demand, nor do they have established relationships to purchase on credit. Basic commodities listed where capacity for stock increase

exist include vegetables, cooking fuel, sugar, flour, teas, soft drinks, clothes, soap, blankets, shelter materials, cooking oil among the key commodities. In short, all traders indicated that they can respond to any seasonal changes in demand for the goods and services they provide. Prices of goods are determined by each trader/vendor in the market, with no authority controlling the pricing system.

### 3.3.3 Basic Good and Services Demand

Several items seasonally change prices, and these were listed as follows: blankets during winter prices increase, firewood, charcoal, wood for shelter and sticks, gumboots, plastics, and raincoats also increase in price during the rainy season. During the festive periods demand for new clothes and meat (livestock) increase. In the summer, vegetables such as onions, tomatoes, oil, and fruits also increase in demand and as a result the price increases also. These price changes and demand patterns have been mostly cited by the host community traders who have been around for years whereas the camp traders are yet to observe the market trends from season to season though they indicated changes in commodities related to festivities and rain season.

### 3.3.4 Traders Opinion regarding cash relief in their context

All traders FGDs from the host community indicated that they would be able to provide goods and services to the camp and host community if they are provided with cash. The women traders FGD in-camp indicated that they would not be able to provide goods and services to the camp population if they receive cash which is opposite of what their male counterparts reported. The reason the camp women traders feels so is because their current stocks are very low and they also indicated lack of capacity to stock more currently and when demand increases, thus they would be happy if they can get grants or support to boost their enterprises.

Traders from the host community assume that the refugees and host would buy basically groceries for household use, and these include flour, sugar, spices, vegetable, milk, cooking oil, teas, shoes, and medical drugs. For the camp traders the list is somehow the same for the goods they assume would be bought except items such as sleeping beds, shelter materials and hygiene kits. This points out that the camp traders are very acquainted with the camp population needs and gaps hence the unique listing.

All the FDGs projected that there would be new traders in the market if the refugees and host population receive cash because they will be brisk business due to increase in purchasing power hence demand. The traders do not see any security challenges if the camp and host population are provided with cash. From the host community traders FGDs, lack of capital was mentioned in the 2 FGDs as a barrier to do more business, followed by high transport costs and insecurity. For the camp traders FGDs participants indicated lack of capital in the 2 groups as a major challenge coupled with their status of being refugee that complicates their ability to access business capital. All traders interviewed indicated that their ability to increase supplies will be boosted if they get support in form of loans from government or private sector, capital for boosting stocks and possibly free transport.

### 3.3.5 Traders Access to Finance and Payment Modalities

Out of the 24 host community traders FGDs only 7 have bank accounts and as for the camp traders none of them have bank accounts. All traders mentioned that they have no access to loans from the businesses that supply them with stock. Only traders from the host community provide credit to other small traders which is not the same with camp traders who are very small and struggling to sustain the businesses and do not have access to outside credit. None of the traders both from host and camp community uses mobile money, as this service does not exist in their community. All transactions in and out of camp are in Sudanese pounds and only cash is acceptable.

### 3.3.6 Traders Opinions on Market Access by the community

Traders strongly feel that all camp and non-camp communities have equal uninterrupted access to the market without any restriction at any given time and date. Traders also indicated that they treat the customers equally whether from refugee or host community, though this is in contrast with some of the sentiments which came

out from the camp population FGDs where price discrimination was highlighted as an issue based on your nationality in some instances.

### **3.4 Key Informant Interviews (KIIs)**

As part of the assessment, the IRC conducted six KIIs with three INGO actors, two cluster representatives, and one UN agency through online interview calls. The objective of these KIIs was to better understand how the coordination mechanism is working, legal framework and policies in place and how programming related to use of cash is running in the Tunaydbah response as well as capture any lessons learnt to date from other agencies already distributing cash.

#### **3.4.1 Response to the shock**

In the case of Tunaydbah camp the planned multi-purpose cash distribution by one INGO had started during the week of the assessment and it was being done through Blue Nile Mashreq Bank and everyone was receiving SDG7,000 and this was a once off distribution.

One INGO is currently planning to do cash distributions in Um Rakuba and to target 527 households based on vulnerability with a transfer value of SDG7,000 per person. In Um Rakuba, the refugees refused a planned cash distribution for food indicating that it was inadequate, the proposed amount was SDG3,000 per person per month hence was rejected and it did not take off. Reasons cited by the camp refugees were that the amount was not adequate to cover all their food needs and they are not confident if the cash distributions for food will be continuous.

An INGO in their previous experience in White Nile state they used a cash handling vendor or agency to undertake the distribution. However, indications are that in terms of organization and security the vendor was not capacitated hence deemed a risk. The INGO agency has moved to using a bank to handle their cash distributions. The INGO indicated that basic needs of the affected population could be met if cash is distributed in multiple rounds as opposed to the current single rounds by agencies. Plans are underway for cash distributions by one INGO in Al Faw locality which is a host community 30km far away from Tunaydbah camp.

Another INGO intends to do cash distributions in Um Rakuba targeting mainly separated and unaccompanied children and the target is 700 children with a transfer value of Euro55 equivalent in local currency. The INGO intends to use their internal capacity to handle the entire distribution citing costs related challenges for using external cash transfer entities such as a bank or money exchange agencies. This INGO also has plans to do cash distributions in Khartoum Mayo and Bombada locations same as in North Darfur.

Regarding targeting and selection in Um Rakuba camp, INGOs have worked jointly with Coordination for Refugees authorities and the Refugee Committees to identify the most vulnerable households, for example selecting female headed households, households with no income, households with more than five children among other vulnerabilities.

#### **3.4.2 Regulatory Environment for CVA**

Presently, there are no clear government regulatory policies in place to guide cash transfer programming activities. However, the previous government refused cash programming, but the current government has been supportive of cash-based programming though no policy and regulatory measures are in place but rather ad hoc, for example restrictions of distributing cash in hard currency preferring local currency. The CWG has been working on standardizing the cash relief activities in Sudan and to date has managed to come up with a draft proposal based on the Minimum Expenditure Basket for Sudan. This therefore means that whoever is to do cash relief activities there is a starting point to guide the transfer values based on the MEB calculation. This is yet to be fully adopted by agencies given that information at operational level shows that agencies are distributing varying amounts with no solid basis hence the proposed CWG will be a great

start. CWG coordination in Gedaref is not up and running hence more would need to be done to ensure effective coordination at state level and ensure integration and complementarities across the board.

Based on other agencies lessons learnt, it is recommended to distribute multiple cash rounds at once, for example 3 rounds at once if other factors may affect the ability to undertake multiple rounds monthly, for example rains cutting off road network and connectivity, insecurity, and policy changes among others. However, these possible challenges are not anticipated in Tunaydbah camp. One INGO recommends pegging of the transfer value in USD currency and only change it to local currency using official exchange rate prior to the distributions to curb the negative impact of the hyperinflation currently experienced nationally.

#### 3.4.3 Legal Documentation

Refugees do not have national identity cards majority of them hence the only form of positive identification are UNHCR and COR issued IDs hence these are good enough for use in facilitating cash relief activities as a form of identification. However, these can be strengthened by the issuance of agency specific distribution tokens to tighten any possible loopholes which may come because of lack of national I.Ds.

#### 3.4.4 Previous Humanitarian response

Based on experiences, the agencies spoken with indicated that, cash transfers using mobile telecommunication companies proved difficult since bulk of their cash-out agents were not liquid hence this affected program efficiency. Agencies which used cash handling vendors/money exchangers indicated that these are inexperienced in such kind of programming hence had complications with handling returns/acquittals, organizing the cash for distributions as well as security management of the entire distribution system. Use of banks particularly, Blue Nile Mashreq Bank (BNMB) was considered as a safe way to distribute cash given that they are considered as professional and have experience in cash handling as well as have good systems in place. BNMB irrespective of having no branches in some of the target locations they have the capacity to support cash distributions using mobile teams hence good enough to serve purpose.

In the case of cash distributions in form of vouchers for agricultural inputs support, agencies spoken to indicated that these needs to be done well ahead of the rain season to enable adequate land preparation by farmers proportional to the inputs quantities available as well as to enable the farmers to be on time and avoid missing the best planting opportune time.

#### 3.4.5 Social Assistance Programs

The details regarding any existing government driven social assistance programs were unclear and not detailed. However, two programs were mentioned to be currently active, Sudan Family Support Program (SFSP) being one. This is a government program aimed to provide cash transfers of US\$5 per person per month to approximately 80 percent of the population, i.e., 32.5 million people for an annual cost of US\$1,950 million.

ZAKAT program was also mentioned, and indications are this program targets mainly the vulnerable groups such as widows, female headed households, orphans, poor people who cannot afford medical bills locally and internationally among other vulnerabilities (poorest and poor households). ZAKAT program is said to have been running since 1965. These government social assistance programs are solely designed for and targeting Sudanese nationals only hence refugees are excluded.

Information regarding existing social transfer programs needs further investigation hence the above is general.

## 4 CASH TRANSFER RISKS

Cash relief activities have their pros and cons hence a critical analysis of these is key to inform safe and secure programming for the benefit of the target population. With wider consultations and collaboration with other actors and stakeholders, cash relief risks can be mitigated hence paving a way for safe programming.

#### 4.1 Cash Transfer Risks and Mitigation Measures

Based on the interviewed agencies' experiences and lessons learnt particularly from Um Rakuba cash distributions, there are risks of human trafficking which may be facilitated by liquidity among the youthful population to engage in risk migration journeys to Europe via Libya. This risk can only be mitigated or minimized by advocating for more tight security measures in the refugee camps. GBV violence were mentioned as risks among the camp population if cash is distributed without good messaging on awareness and education on how to make decisions and allocation of the cash received at household level.

There is potential increase in crime rates in the camps due to liquidity at household level hence may attract thieves. The cash maybe misused for buying of dangerous and toxic drugs such as alcohol especially if handed to separated and unaccompanied children who are living in groups or alone. The above outlined risks are based on the discussions with the KIIs participants based on their current programming experience hence they may not be exhaustive.

During the assessment, the FGDs participants were also given the opportunity to identify potential cash relief risks and mitigations measures solely based on their knowledge and assumptions focusing on their community and at household level. The risks aired by the FGDs participants were not significantly worrying given that they are preventable and manageable hence outweighed by the need for a cash relief program. This list may not be exhaustive hence more beyond these can be considered. It is worth noting that these risks were also mainly shared by the youth boys and girls FGDs; the adults FGDs did not outline any risks and they were confident of no possible risk. Table 1 below outlines the possible risks and mitigation measures.

*Table 1: Cash risks and mitigation measures for Tunaydbah*

Risk	Mitigation Measure(s)
GBV against women at the household level	Cash recipients should be preferably women/housewives hence at registration stage women should be the household representatives or household heads.
	Need for awareness creation campaigns on the objectives of the program and the need for appropriate use of the cash.
Vulnerable groups such as elderly and child headed households losing their cash to others in the community, for example through mugging, con artist	Deliver cash for such groups to their respective care givers for safe custody.
Increase in demand for goods hence inflation	Cash distributions should be staggered over a period and avoid dumping of cash which might lead to price spike hence eroding the value of the cash.
Misuse of cash, for example purchase of drugs by unaccompanied and separated children living in groups or alone	Explore best ways to ensure access to basic needs without causing harm. This can be achieved through consultation of the affected children.
Potential increase in crime due to liquidity at household level	Ensure adequate security is provided in the camp by the camp management authorities.

## 5 RECOMMENDATIONS

The below are topline recommendations and more can be explored based on detailed assessments in the camp for further programming.

### **5.1 Immediate/short term recommendations**

- Undertake multi-purpose cash transfer based on the MEB but deducting the food component of commodities being provided by other regular actors.
  - Preferably direct cash since there is no infrastructure in place to support other mechanisms platforms.
- Integrate the cash distributions with GBV and protection messaging and create awareness on the objectives of the program so that the cash is not misused.
- Calculate the transfer value based on the food gap and NFIs value mainly based the CWG formula: [ MEB – humanitarian assistance – income/remittances – self-production = Transfer Value]<sup>1</sup>. Remittances are zero in the camp same as own production though there is humanitarian assistance going on but still said to be inadequate.
  - In this case it is recommended to remove the food items being supplied by other actors monthly that is cereal, legumes, and vegetable oil.
- Conduct distributions including cash under sheds/tents since people have complained of long waiting periods under direct sun, or else stagger them and reduce the waiting time.
  - Since the camp is divided into 10 blocks distributions can be planned per block and this reduces pressure to the distribution teams and to the community.
- Utilize blanket targeting and selection of beneficiaries for the camp refugees and vulnerability-based targeting for the host community.
  - Only host communities within the camp vicinity will be ideal to target, but this is not a high priority but if resources permit since this may minimize possible tension or conflict between host and the camp population.

### **5.2 Mid-term recommendations**

- Explore continuing with multi-purpose cash transfers (multiple rounds) but focusing on covering gaps since there are no other sources of income for the camp population.
- Explore boosting the capacity of some traders within the camp who have the potential to scale up their shops, but they lack capital.
  - The Enterprise Development support to Ethiopian camp traders will also minimize the mentioned price discrimination by out of camp traders to refugees.
- Determine whether development related programming is more appropriate for host community members since they have not been exposed to the current emergency shock the humanitarian actors are addressing. This will mitigate any likelihood of tension and conflict between refugees and host community.

### **5.3 Long-term recommendations**

- Offer resilience related programming for the camp population based on a detailed assessment to inform what is feasible and market driven approaches.

## **6 CONCLUSION**

The existing markets within Tunaydbah locality are functional and indicates that they have the capacity to supply goods at any time even if demand increases with changing seasons. There are two visibly big markets which are Tunaydbah East just neighboring the camp and Abra Khaem market approximately 10km away from the camp.

Direct cash distribution is the appropriate mechanism to support the camp population given that all other possible alternatives are not feasible at this stage. This is evidenced by the current trends and practice

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<sup>1</sup> MEB Report May 2021\_final\_draft

among other agencies who are doing cash transfers and are mostly using direct cash mechanism across various states in Sudan. The transfer value should solely be based on the Sudan MEB as calculated and agreed at Cash Working Group level. Transfer value adjustments can be done if other items are to be dropped from the MEB that is if there are agencies frequently covering them through in-kind distributions hence coordination is always key.

Risks outlined by people interviewed are manageable hence cannot deter the cash relief activities but rather intensify and pay serious attention to the mitigation measures proposed over and above more other possible.

Beneficiaries targeting inside camp should be blanket given that there are no livelihoods opportunities or alternative sources of income besides relying on humanitarian aid. Currently, only one INGO has conducted a cash distribution in Tunaydbah camp valued at 7,000 SDG per person and have no plans to continue hence multiple rounds of cash distribution would be appropriate if resources permit since this would go a long way in ensuring people are able to meet their basic needs and avoid negative coping strategies.



## 7 ANNEX: REFERENCES

Blue Nile 4Ws, May 2021

Interagency Cash Risk Assessment: Tigray Refugee response, February 2021

IPC Acute Food Insecurity: Analysis Report, April 2021 to February 2022

Cash Working Group: MEB Report, May 2021

Norwegian Refugee Council: Rapid Market Assessment: Um Rakuba Refugee Camp, November 2020

Reach Sudan: Multi-Sector Needs Assessment, March 2021

Sudan: Who's Doing What, Where, When (4W) Cash data collection matrix, January 2020 to July 2020

WFP Sudan: Tigray CBT Market Assessment, March 2021

## 8 ANNEX: TUNAYDBAH LOCATION MAP

