

**LESSONS LEARNT AND  
RECOMMENDATIONS FOR  
CASH-FOR-SHELTER PROGRAMMES  
IN THE  
DEMOCRATIC REPUBLIC OF CONGO**

**November 2018**

## Contributions and Acknowledgements

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With thanks also to all those - from the national and regional Shelter and Cash Working Groups as well as staff from other humanitarian organisations in DRC – who took the time to share their knowledge, experiences and perspectives with the author.

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## I. CONTEXT AND BACKGROUND

This document, produced by the Shelter Working Group (SWG) in the Democratic Republic of Congo (DRC), aims to bring together lessons learnt and experiences from cash-for-shelter programmes across the country. The term ‘cash-for-shelter’ refers to the use of cash transfer programming<sup>1</sup> to improve access to housing and to support the construction, reconstruction or rehabilitation of shelters and houses. In DRC, the majority of these programmes focus on camp and rural contexts and target refugee, internally displaced and returnee populations as well as vulnerable local households.

The information presented in this report was collected by the Cash for Shelter Advisor during discussions with Shelter Working Group (SWG) partners and other humanitarian actors between July and September 2018 (see Annex 1). On the basis of these, it also sets out some recommendations and opportunities for future cash transfer programming in the sector.

### Limitations

This document is based only on discussions with implementing organisations, rather than from communities and beneficiaries themselves. As such, it is limited in its level of analysis, but is intended as an entry point for further discussions. To this end, one of the recommendations below is for the SWG and partners to organise an in-depth evaluation in order to better understand the beneficiary perspectives of cash transfer programmes in shelter interventions.

### A) CASH TRANSFER PROGRAMMING IN DRC

Cash transfer programming (CTP) has been implemented with increasing regularity in DRC over the last decade, but this has been largely concentrated in a few key sectors. For example, by 2013, over 50% of non-food item (NFI) assistance in DRC was being provided in the form of vouchers; in 2016 this figure rose to nearly 60%<sup>2</sup>. Similarly, “cash and vouchers and their associated costs represent[ed] 19% of WFP’s 2016–17 Protracted Relief and Recovery Operation (PRRO) in DRC; food aid accounts for 53%”<sup>3</sup>. DRC was also one of only four countries where cash was assigned a separate budget line in the 2017-2019 Humanitarian Response Plan (HRP)<sup>4</sup> while data from the DRC Cash Working Group shows that almost 800,000 people will have benefited from a form of cash-based assistance in 2018, with a total of more than US \$16 million distributed through cash-based approaches<sup>5</sup>.

Globally, the humanitarian shelter sector has been relatively slow to use cash-based approaches<sup>6</sup>; in DRC, a similar picture emerges. Despite a high uptake in other sectors, implementing organisations only reported adopting cash-based approaches for shelter programmes in 2016. Only around ten organisations currently use cash or vouchers in their shelter programmes, most of which are UNHCR partners. Shelter partners expressed hesitation about the validity of cash-based approaches in the sector, including:

<sup>1</sup> All references to “cash transfer programming” in this document refer to monetary approaches in general and include the use of vouchers and cash, either in liquid or electronic (mobile money) form. This differs from “cash transfers” which refers only to the distribution of money, in liquid or electronic form. Please see Annex 3 – Glossary for more details.

<sup>2</sup> Bailey, S (2017), *Humanitarian Cash Transfers in the Democratic Republic of Congo*, ODI

<sup>3</sup> Ibid

<sup>4</sup> UNOCHA DRC Humanitarian Response Plan 2017 – 2019 (2018 Update)

<sup>5</sup> Analysis of 4W Mapping, produced by the DRC Cash Working Group on 9 October 2018.

<sup>6</sup> Global Shelter Cluster: *Global Shelter Cluster Position Paper Cash & Markets in the Shelter Sector*

- A lack of clarity about how cash could be used to support a shelter response and improve access to housing;
- Concerns about their organisational capacity and the lack of sector-specific tools to support their transition into cash-based programmes<sup>7</sup>;
- General concerns that cash was not appropriate to a shelter response;
- Concerns that beneficiaries would not want to spend money on shelter materials;
- That vouchers would be inappropriate as materials are too cumbersome to bring in bulk to a fair site.

## **B) SHELTER PROGRAMMING IN DRC**

The scale of displacement in DRC<sup>8</sup>, the protracted nature of the conflict and the lack of attention given to the shelter and housing sector have contributed to the humanitarian community's focus on emergency shelter responses, with temporary materials such as plastic sheeting, rather than local, more durable and efficient shelter solutions. These contextual problems have been exacerbated by a persistent lack of interest from government, donors and humanitarians in the sector, an inadequate understanding of local housing and construction within the humanitarian community and limited visibility. The possibility that the majority of crisis-affected households will end up, over an extended period, (re)constructing their homes without any external assistance, also means that the sector hasn't been given due priority despite a significant level of need. As an example, shelter interventions only reached 9% of the HRP target for the sector<sup>9</sup> and represented under 5% of the funding of the NFI/Shelter Cluster in 2018.

As well as failing to provide longer-term support for returning or settled populations, the focus on emergency shelter increases dependency and in some cases, promotes further displacement<sup>10</sup>. This is despite shelter being cited as one of the populations' top three priority needs in several recent assessments<sup>11</sup>. This is particularly true for returnee households, for whom the lack of shelter – and particularly an improved shelter – is a major barrier to return. The current SWG strategy is therefore to emphasise longer-term, improved shelters to facilitate the return or local integration of households, for those who cannot, or do not wish to return.

As cash-based responses gain increasing prominence globally in the humanitarian sector, the SWG is also considering how cash can be adopted more widely in the sector to support the (re)construction and rehabilitation of houses, to improve access to housing, to support the re-establishment of local

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<sup>7</sup> As a result of these discussions, sector-specific tools and a cash-for-shelter guide are under development at the time of writing by the Cash-for-Shelter Advisor.

<sup>8</sup> There are currently 526,930 refugees in DRC (UNHCR, *Operational Update July 2018*) and around 4.49 million internally displaced persons (OCHA, *Democratic Republic of Congo: Internally Displaced Persons and Returnees, as of 31 December 2017*)

<sup>9</sup> DRC Shelter Working Group: *Analyses des Projets Finances En Cours d'Exécutions* - Mai 2018

<sup>10</sup> For example, in North Kivu, OCHA reported that families were actively choosing to displace in order to receive further assistance as 'new arrivals' elsewhere and that this was often especially to replace plastic sheeting.

<sup>11</sup> For example, UNHCR/INTERSOS *Monitoring des Zones de Retour, Territoire de Djugu, Ituri* (Aug 2018); *ACTED/UNHCR Rapport d'Evaluation Multisectorielle, Territoire de Bondo, Bas-Uele* (Jun 2018), *IOM/OCHA Evaluation Rapide Multisectorielle, Territoire de Manono, Tanganyika* (July 2018).

markets in areas of return and resettlement and potentially increase the cost effectiveness of shelter programming in DRC.<sup>12</sup>

The rest of this paper outlines key learning points from the cash-based interventions already implemented in the shelter and housing sector in DRC (see Annex 2 for details of those discussed) and offers recommendations and suggestions for future programming opportunities.

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<sup>12</sup> Research in DRC and elsewhere has made the case for the increased cost-effectiveness of vouchers over in-kind distributions, and cash over vouchers. At the time of writing, the author is conducting a separate cost-effectiveness analysis comparing distribution modalities for shelter programmes in DRC.

## II. SHELTER IN MULTIPURPOSE GRANTS/VOUCHERS

As cash has gained prominence in the humanitarian community so has the use of, and interest in, multipurpose grants (MPGs), including among donors. These are typically unconditional<sup>13</sup> transfers, distributed as a one-off grant or in multiple tranches and are intended as a flexible way for beneficiaries to meet all or some of a household's basic needs. In DRC, these transfers have generated a similar interest, along with multi-sectoral fairs which seek to offer a range of items or services in exchange for vouchers. This type of assistance is increasingly frequently used<sup>14</sup>.

While there has been a push to include shelter, as other sectors, in these transfers, there is increasing evidence from DRC and elsewhere, that such approaches in their current format do not fully meet shelter objectives, and often do not alone guarantee improved access to safe and secure shelter.

For example, the evaluation of UNICEF DRC's ARCC II programme, which provided both MPGs and multi-sectoral vouchers to beneficiaries, reported that only 11% of households – and 3% of total expenditure – spent money on shelter and housing. One community leader noted that “*while some have been able to buy roofing sheets for building their house, they could not have sufficient money to finish the work and still are not living in that house*”<sup>15</sup>. IRC was also forced to remove corrugated iron from their voucher fairs in DRC as beneficiaries reported spending a significant proportion of their vouchers on them – not to improve their shelters but as a form of insurance as they can easily be resold in times of need.

Instead, experience from shelter responses in other contexts shows that cash or vouchers are more effectively combined with other types of support, such as technical support and supervision, legal advice and complementary construction materials<sup>16</sup>. Reasons for this include:

1. Shelter materials and other construction costs, such as labour, are already a significant investment per household. If combined with other sectors into an MPG – often already of high value – the overall value increases significantly and may increase protection concerns.
2. Despite organisations' calculations, limited resources mean that the value of an MPG is often lower than what is needed as it has to be reduced to take account of budgetary constraints. Behind food, shelter usually makes up the second largest part of an MPG but it is usually not considered by beneficiaries to be as urgent or essential as food. As a result, and as it is often the highest value investment that a household will make, they are likely to prioritise other needs such as food and health emergencies over shelter if the amount of assistance they receive means that they are forced to choose between them.
3. As in other countries, houses in DRC are traditionally built incrementally. While some of the MPG may be used for shelter materials, the house itself may well be built over a much longer period. Not only does this delay the return, integration and stability of households but it also

<sup>13</sup> The conditionality of a transfer (whether or not it is conditional or unconditional) is used to describe whether or not a beneficiary has to meet a certain requirement before they are eligible to receive the cash, for example, attend a training or perform a task.

<sup>14</sup> According to the DRC Humanitarian Overview January – September 2018 (forthcoming), 486,318 people have benefitted from multipurpose cash assistance since the beginning of the year.

<sup>15</sup> Bonilla, J, Carson, K, Kiggundu, G., Morey, M, Ring, H, Nillesen, E, Erba, and Michel, S (2017) *Humanitarian Cash Transfers in the Democratic Republic of Congo: Evidence from UNICEF's ARCC II Programme*, p.55.

<sup>16</sup> Global Shelter Cluster *Position Paper: Cash and Markets in the Shelter Sector*.

makes it difficult for organisations to make a clear link between MPG expenditure and measurable shelter outcomes, such as the number of houses completed.

4. To ensure that minimum safety and construction standards are met, implementing agencies need to retain some degree of influence and control over shelter design and the construction process. This is particularly true in natural disaster-prone areas where humanitarian agencies need to ensure that any construction is resistant to future shocks. This control runs counter to MPGs, which are traditionally unconditional and therefore allow beneficiaries choice and freedom as to how they spend it
5. The purchasing patterns of shelter goods are also different from other goods such as food, which is consistently and regularly consumed. As shelter materials tend to be a one-off, high-value purchase, this can lead to a boom and bust in the market, and make it less likely that traders will already stock items. Without the required supply in a market, an unconditional grant alone will not improve access to shelter. Traders may also be hesitant to stock these relatively expensive and bulky items without a guarantee that there is a market for them; something that cannot be assured with an MPG.
6. For the above, and other reasons, in DRC, not all necessary materials are available in the local market so a hybrid approach combining cash and materials (along with other support) is often deemed more appropriate.
7. In DRC, a combination of factors means that access to land, particularly for displaced and returnee households, is very difficult so acquiring cash - even when materials are available on the market - will not automatically enable them to build a shelter. This is a serious barrier for families wishing to settle and is likely to affect their decision to do so.

For this reason, MPGs alone are not considered to be the most effective cash response to meet all shelter needs in their current format.

### **III. CASH TRANSFER PROGRAMMING IN THE SHELTER/HOUSING SECTOR IN DRC**

#### **A) TYPES OF CASH-FOR-SHELTER PROGRAMMES IN DRC**

To date, the majority of cash-based assistance in the shelter and housing sector in DRC has been provided through vouchers and direct, conditional cash transfers, as detailed below. Alternatives such as cash-for-rental have been used successfully in other contexts, particularly in urban settings but have not yet been explored in DRC<sup>17</sup>.

##### **1. Vouchers for the purchase of construction materials**

This approach concerns the distribution of vouchers equal to the value of the required shelter materials and tools, which are exchanged either through a project-specific fair or on the open market. The value of vouchers has varied between \$250 to build a full shelter using local materials, and \$57 for materials, supplemented with an in-kind distribution. This approach ensures that money is spent as per project objectives, can be more secure in certain contexts, and enables an organisation to bring in materials, or a certain quality of materials, that might not be available locally.

##### **2. Unconditional cash for shelter (re)construction or rehabilitation**

Two partners are using, or have used, unconditional cash transfers for their shelter programmes but this is not common, because of problems with the availability or quality of materials, concerns about security and the need to ensure the programme's objectives are achieved. As discussed above, the high value of shelter, and the fact that traditionally, housing is often constructed progressively in DRC, means that households are less likely to spend unconditional cash transfers on shelter if their other, higher priority needs have not been met.

##### **3. Conditional cash for shelter (re)construction or rehabilitation**

The most common approach to cash in DRC is through conditional cash for shelter rehabilitation or (re)construction. Currently, the average value of the cash component per household is \$132, with most organisations choosing to top this up with certain materials which are not locally available. Where cash alone was provided the value varied from \$100 to \$225 per household. The value of distributed materials is often more than 100% of the value of the cash transfer, and can be more than 200%. This included when materials such as windows and doors were made locally and distributed by the implementing organisation.

This cash enabled beneficiaries to buy construction materials, and/or engage labour to build or rehabilitate their shelter. This is usually distributed in tranches, depending on their completion of different steps in the construction process, or on the total value of the transfer. This is usually based on a standard shelter design which has been agreed with the local community although at the time of writing, one NGO is providing individually-valued cash transfers to support with rehabilitation, upgrading or reconstruction of housing depending on the needs of the household, using only local materials and without having a set design.

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<sup>17</sup> Further details of the projects discussed in this document are available in the project sheets, currently being compiled by the SWG.

Two principal approaches have been used to distribute these transfers in DRC:

1. **By household:** households are registered, are responsible for their own (re)construction and receive cash according to the agreed construction plan, with supervision by the implementing organisation.
2. **By committee or “groupe solidaire”:** The NGO forms and trains committees, made up of predominantly of members of beneficiary households. They then distribute cash to members of the committees once the committee has met its construction targets.

#### 4. Cash-for-Work

This approach is a type of conditional transfer, which involves the cash payment of a fixed rate to participants for the completion of a designated piece of work or works, such as shelter construction. This fixed rate can be either temporal (e.g. a daily rate) or linked to the achievement of agreed outputs (for example, an agreed number of shelters constructed). In addition, recipients of cash-for-work payments may not be the final recipients of the completed shelters. For example, an organisation could engage camp residents or community members as the labour force to build shelters for those households who do not have the capacity to do so themselves. Materials and tools to complete the work can also be provided by the organisation. This approach is currently usually found in camp settings in DRC, but can also be used in community-based shelter interventions.

## B) DELIVERY MECHANISMS

Most organisations who are distributing cash still do so in hard currency, either directly by their own staff, or through a financial service provider, such as a bank or a money transfer agency. Only three of the organisations reported using digital transfer mechanisms, through mobile money providers. This is partly because the number of households targeted and the length of project did not make the investment in digital systems worthwhile and partly because the necessary infrastructure is still relatively underdeveloped in DRC.

## **IV. LESSONS LEARNT FROM CASH-FOR-SHELTER PROGRAMMES IN DRC**

This section describes the lessons learnt from cash-for-shelter programming in DRC to date, and forms the basis for the recommendations and opportunities which are proposed in Sections V and VI.

As the introduction of cash into the shelter and housing sector in DRC coincided with the shift from organisation-led, emergency shelter construction (notably with plastic sheeting) to household-led, local construction techniques, it is important to note that some of the lessons below may not relate exclusively to cash-based programming but are also linked to, and reflective of, this change in programme strategy. Both are considered here not only because it is difficult to discuss one without the other, but also because the move to cash-based responses facilitates - and is facilitated by – the shift in construction approach. Both place an increased emphasis on local solutions as well as beneficiary choice, participation and contribution.

### **A) STRENGTHS**

#### **Planning, Monitoring and Evaluation**

- **Agreeing a minimum standard shelter design with communities can help to ensure shelters meet quality standards and that the financial support provided is enough for each household to complete the (re)construction of their shelter or house.**

*Most organisations agree on a minimum standard design with the communities, with households able to adapt it from there. This might include the positioning of inner walls, the addition of a veranda or the use of adobe bricks. One organisation reported that even when given more flexibility to deviate from the agreed design, many households chose not to do so.*

- **Ensuring that this shelter design is created through a bottom-up approach ensures that it is in line with local construction norms and locally available materials, thereby reducing possible tensions within the community because of the difference between local housing and that supplied by the project.**

*One NGO is going further than this providing individually-valued cash transfers to support with rehabilitation, upgrading or reconstruction of housing according to the specific needs of each household, using only local materials and without a set design.*

- **The conditionality of cash transfers in shelter projects can be used effectively to bring about improvements and behaviour change in both the shelter sector – for example, to improve construction techniques – and in other sectors.**

*Some NGOs combined shelter construction with a WASH component, most notably latrine construction as a condition to receiving the final tranche of cash. This was combined with hygiene education and behaviour change activities.*

#### **Cash and Markets**

- **Using a hybrid approach – a combination of cash (or sometimes vouchers) with an in-kind distribution, at least in the short term – ensures that materials and tools, and materials of the**

**right quality, are still available and therefore ensures a certain standard of construction, while also enabling the use of cash where possible.**

*Most organisations currently use a hybrid approach; most distribute doors and windows to households. One distributed bolts, hinges, nails and brick moulds; another, construction tool kits, as these were unavailable locally. While some organisations imported doors and windows from larger markets, others were able to rely on local labour to make them.*

*In one example, local tradesmen were trained to make the required doors, but were unable to scale up sufficiently. As a result, the organisation chose to buy the wood on his behalf initially, and contracted him to make them and then distributed them directly to beneficiaries. The money generated by this allowed the tradesmen to scale up sufficiently in the second phase to meet the needs of the project without support from the organisation.*

- **Distributing the cash in tranches and tying these to progress on the construction, offers an effective way to introduce conditionality and ensure that assistance is spent as expected and the outcomes reached. It also helps to reduce the risks – for the household and the organisation - associated with distributing and storing large sums of money, particularly in regions where digital money is not yet available.**

*Several organisations provided cash in three tranches, depending on progress made and the money required to complete each stage. Another decided the number of transfers on the basis of the total value of the transfer to minimise the value of each transfer and corresponding protection risks. By contrast, vouchers were always provided as a one-off assistance.*

- **Programmes usually also require a significant contribution by the household – be it in terms of collecting and using locally available materials, or in labour. Organisations may need to be prepared for communities to show some initial reluctance to contribute.**

*One partner noted that beneficiaries had been reluctant to meet these conditions in the first phase of their project because they were expecting, and were used to, simply being given assistance. This resulted in much lower numbers of shelters being built than had been planned. However, subsequent phases were easier as the communities became used to this approach and recognised its advantages.*

- **Cash-for-shelter programmes have anecdotally increased beneficiaries' sense of self-confidence, independence and dignity. They have also increased economic and market activity in the zone and increased livelihood opportunities for carpenters, masons etc.**

*Various organisations reported not only increased market activity, but also that traders in local towns reported being able to improve and expand their shops, tradesmen in camps relied less on humanitarian aid, and beneficiaries were able to meet other needs with money left over.*

## Implementation

- **Supporting local tradesmen to provide the necessary materials– including training them where necessary – can reduce the reliance on the in-kind distribution of materials, reduce the average cost per shelter and support the local economy and market.**

*One organisation found as local tradesman making doors and windows and directed beneficiaries to buy from him. However, without providing training, they found that the quality of the end product was a concern.*

*In the same example as cited above, another trained a local carpenter to make what was required and then distributed directly to beneficiaries – as they had a contract with the tradesman, they were better able to guarantee the quality of the end product.*

*The money generated by this project allowed the tradesmen to scale up sufficiently in the second phase to meet the needs of the project without support from the organisation or the need for an in-kind distribution.*

*Three organisations have already found ways of using a cash-only approach.*

- **Establishing committees – or “groupes solidaires” to undertake the construction work has the potential to foster community cohesion.**

*One organisation found that for community members from different villages who were part of the committees, the process of working together to build shelters had helped rebuild links between two communities in conflict. The organisation also reported that this had helped to reduce tensions associated with the targeting process because the wider community recognised that beneficiaries were working, rather than being given assistance freely.*

- **Issues of land access need to be systematically addressed in shelter projects in DRC because land access, for displaced and returns, can be a significant barrier to accessing housing. Having the internal capacity to provide information and support on legal issues and to facilitate discussions with local authorities and leaders is central to the success of projects. Ensuring that the beneficiary family has the right to build on the land before construction starts is also essential.**

*Organisations which integrated the necessary skills – legal and soft skills – into their shelter team are likely to be able to better address issues of land access alongside the technical aspects of shelter construction.*

*In some cases, host families have been willing to give up some of their land so that the displaced family can build on it. One NGO found that host families were happy to have another structure built on their land as they would then inherit it if/when the displaced family leaves. Others have been allocated land by the community. To mitigate future tensions, a contract – signed by the displaced and host families and local leaders – has been prepared by some NGOs to outline the responsibilities of each party and what they have agreed to.*

*Organisations also require either that the family, or their host family can demonstrate that they own the land on which they want to build. This can be with official documentation or, where documentation does not exist, written confirmation and verification from local authorities or leaders.*

- **Cash approaches can help to stimulate wider community interest in improving and building their own shelters. This holds promise for the replicability and scalability of such projects.**

*Two organisations reported that others in the wider community had begun to build their own shelters, once the project was underway with targeted beneficiaries. Their analysis was that*

*they had been given momentum by the project. While this was also linked to a false expectation that they would also receive some cash for their efforts, building continued even once it was made clear that this was not the case.*

*One of these organisations reported that almost 50% of shelters in the community had been built by households not targeted by the project. This organisation noted that there was no significant reduction in the quality of shelters built by non-beneficiary households, especially as they often employed the same tradesman and had often copied the project's standard shelter design. However, in other examples, houses constructed by non-beneficiary families had remained unfinished as families had no access to the doors and windows that the organisation had imported from elsewhere.*

### Cross-Cutting Issues

- **There are several ways to include vulnerable households – those without the capacity to do manual work – in a cash-for-shelter project.**

*Some organisations provide an additional sum of money to enable them to pay for the necessary labour to build their shelter. This gave the household some important control over the process as they were able to choose who they wanted to employ. Others recruited workers who they paid directly to complete the construction.*

*For those organisations which used a construction committee (or “groupes solidaires” approach, no alternative process was needed - the committee were equally responsible for constructing these shelters as others, receiving the relevant cash transfer for doing so.*

- **With better access to cash as a result of a cash-for-shelter programme, beneficiaries may be less likely to resort to negative coping strategies and put themselves at risk.**

*One organisation reported that there had been a slight reduction in the amount of child labour and prostitution amongst beneficiary families as they now had access cash through other means.*

- **The rejuvenation of the market as a result of a cash project – and the opportunities that offers to host communities – can reduce tensions between displaced populations and the communities they live in or alongside.**

*The host community living alongside one refugee camp had begun to view the refugee camp differently as a result of the cash-for-shelter programme. As the refugees now had money to spend, and were buying construction materials from them, they saw their presence as an added value as opposed to a drain on their resources. This had reduced tensions between the two groups.*

## B) WEAKNESSES

### Planning, Monitoring and Evaluation

- **Shelters need to be carefully designed with the local context and community in mind, and beneficiaries should participate meaningfully in the design of the shelter.**

*The extent to which beneficiaries are involved in the design of their shelters varies by organisation. Some had gone through a consultative process with them; others had presented a minimum standard design to them which had been agreed by the organisation, with little community input. This has the potential to exacerbate or create differences between beneficiaries and non-beneficiaries. One local authority refused shelters that did not follow local norms so the design had to be revised downwards.*

- **Working to a minimum shelter design, which is sometimes much higher than in the rest of the community, has created tensions in some areas.**

*Several organisations noted that the difference between the quality of construction and local norms had caused tensions with the local community. This included both the type of materials introduced, such as corrugated iron roofing, and the dimensions of resulting shelters, as designs were often based on Sphere standards and were therefore far larger than the rest of the community. By contrast, one organisation noted that communities appreciated that at least some of the shelters were of a certain standard and could therefore withstand severe weather.*

- **Analyses of the seasonal availability and costs of labour and materials are not systematically done, before or during a project and this can have serious and far-reaching impacts, including by increasing tensions with local communities.**

*One NGO had to revert to an in-kind distribution and transport straw from 50km away as there was insufficient available for beneficiaries to buy or collect locally because of the sheer quantity required and the time of year it was needed. In addition, a failure to understand the local labour market resulted in locals abandoning agricultural activities and other livelihoods to participate as builders in a shelter project. This reduced the availability of manioc on the market and pushed up food prices. In the subsequent project cycle, attempts were made to mitigate this by better sensitising the community and reducing the time allowed to complete construction work.*

*Another organisation working in the Kasais had to increase the cash transfer value because the community was more interested in searching for diamonds in local mines than participating in the project. The organisation therefore had to increase the planned labour rate to make it competitive.*

- **The environment –how natural resources are used, managed, and may be overused by the project, as well as the resulting potential impact on community relations and sustainability – is neither considered systematically, nor given due importance in either cash-based shelter interventions, or indeed in other shelter projects in DRC.**

*Several NGOs noted that their programme had caused widespread deforestation. One project had increased demand for shelter materials among non-beneficiaries, and local traders had tried to keep up with this demand but this had resulted in serious deforestation. This had caused tensions with the local community, including with local politicians who tried to turn the community against the organisation in question. This was mitigated through a subsequent tree-planting activity to replace the materials used. Some organisations working in camps noted that local straw production ended up being insufficient to meet both the needs of the beneficiaries and local host communities. This can exacerbate tensions between them and camp residents.*

*Only one of the projects identified had undertaken some degree of environmental analysis. Some projects had included a tree-planting or reforestation component but without basing this on a sound problem analysis.*

## Cash and Markets

- **Organisations should ensure that financial services providers have the capacity and ability to scale up before starting the project.**

*Teething problems with a mobile operator meant that some organisations were forced to rethink their strategy and source handsets from another provider when they did not have the capacity to supply them as agreed in their contract.*

- **The value of cash transfers should be as based, as far as possible on the market prices where beneficiaries will buy materials, rather than on either a principal market or the average price across a zone.**

*One organisation noted that the value of assistance was standardised across all areas of the project, despite noting differences in market prices across their project area. Another converted the value of cash assistance directly from the cost of purchasing and distributing the materials meaning that they were not linked to the local market price of materials.*

- **By its very nature, using a set design can reduce the flexibility and choice normally offered by cash programmes as families are required to buy the construction materials necessary for it.**

*However, as discussed earlier, this set design was usually only considered a minimum requirement; most organisations had scope for families to adapt these designs to their own needs, as well as to upgrade or build on these designs with their own means.*

- **The choice of modality – including in-kind distributions – must always be informed by the results of a sound market analysis and feasibility assessment. In-kind distributions should not be considered as the default option and do not preclude the need for such an analysis.**

*For one organisation, it was only after facing delays and problems in procuring construction materials for an in-kind distribution that they discovered that materials were available locally on the market and that a cash response would have been feasible and timelier.*

*The extent to which the results of a market analysis or feasibility assessments influence the final choice of modality is mixed. However, it should be noted that this is not unique to DRC. In a CaLP survey of shelter and WASH practitioners, an important minority (32%) of respondents stated that market information either did not impact, or only minimally informed their programme design<sup>18</sup>. This indicates that market analysis is often only used to confirm the suitability of a cash-based response rather than to inform modality choice.*

## Implementation

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<sup>18</sup> Almadhyan, A and Dillon, E (2016) *Market Analysis and Outcome/Impact Measurement in Cash Transfer Programming in the WaSH and Shelter Sectors in Sudden Onset Disasters*

- **Careful sensitisation needs to be conducted to ensure that the whole community understands the targeting process, and the limits of assistance. While this is true of any programme, cash is often seen as particularly desirable.**

*After providing cash for some community members to build shelters, two NGOs discovered that others had also begun to construct houses, with the expectation that they would also receive money for doing so. This problem was resolved with further sensitisation but had caused unnecessary problems in the community.*

- **As cash programmes aim to address economic barriers to accessing goods and services, organisations should consider socio-economic criteria more widely when targeting cash-for-shelter programmes.**

*Most organisations use status-based criteria (i.e. displaced, returnee) as well as a shelter assessment to select households to participate in the project. However, these do not allow organisations to assess whether or not a family's economic situation – a lack of money to buy construction materials for example - is impeding their access to quality housing. By its nature, cash transfer programming is only an appropriate response - or part of a response – for those households who have limited purchasing power.*

- **Engaging local craftsmen, without considering measures such as training or supervision, to ensure the quality of goods, may impact the success of the project and the sturdiness or security of shelters.**

*One organisation found a local trader who was already making doors and windows and directed beneficiaries towards him. However, the quality of the final products was poor as he had not waited until the wood was fully dry before working it. By contrast, other organisations decided to contract local tradesman directly to ensure that they had oversight and quality control.*

### Cross-Cutting Issues

- **The introduction of cash into an area can result in serious protection issues for women and children and underlines the importance of conducting a full gender and protection risk analysis before deciding on a cash-based approach.**

*One organisation reported a slight increase in domestic violence as a result of the project, because husbands were not happy that women wanted to be involved in the decision-making around how to spend the cash. While an example earlier highlighted the potential benefits of cash in reducing child labour in beneficiary families, one organisation reported the opposite effect on other children in the community. As the market, and demand, for construction materials had grown, local tradesmen had taken their children out of school to meet this extra demand, either to make bricks or to help carpenters. This was, despite ongoing attempts by the organisation to dissuade them from doing so.*

## V. RECOMMENDATIONS

Based on the lessons learnt discussed above, as well as further discussions with Shelter Working Group members, shelter partners and other members of the humanitarian community, below are some key recommendations for the SWG, implementing organisations and the wider humanitarian response.

### A) PLANNING, MONITORING AND EVALUATION

**Organisations considering a shelter response must undertake a systematic feasibility assessment and contextualised response analysis to ensure that the most appropriate modality – or combination of modalities – is used, and to define the frequency, number or conditionality of any transfer. This must include an in-depth protection risk assessment and an analysis of viable mitigation measures.**

A feasibility assessment should include not only a market assessment but also an analysis of protection and security risks, beneficiary and community preferences, organisational capacity and the availability and capacity of financial service providers<sup>19</sup>. The results of this assessment should inform, rather than confirm, the response modality (or modalities) chosen. In case the situation changes during the implementation period, organisations should also ensure that they are able to adjust the modality accordingly. Particular attention should be given to the analysis of protection risks, as well as to ensuring that potential mitigation measures are both viable and appropriate<sup>20</sup>.

**Ensure that the community and authorities participate meaningfully in the design of shelters and that these take into consideration local conditions and norms.**

Organisations should ensure beneficiaries contribute to the shelter design process from the start, and focus on locally available materials and community-led shelter designs. This is likely to reduce inter-community tensions and make programmes more easily replicable at scale by the communities themselves.

**An analysis of seasonal local labour rates, income, construction material availability and their local prices needs to be included in feasibility assessments at project design stage and monitored throughout.**

Any analysis of construction material availability needs to include both those on sale in formal markets, and natural resources such as straw, which can be collected locally and which are essential for projects using local construction materials. This should examine not only their availability at different times of the year but also how natural resources are managed and who can access them.

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<sup>19</sup> Several tools and resources exist to support feasibility assessments, including the Emergency Response Capacity's *Guide to Response Options Analysis and Planning*: <http://www.cashlearning.org/downloads/response-option-analysis-planning-guideoct17-1.pdf>, CaLP's *Cash-based Assistance Appropriateness and Feasibility Analysis*: <http://pqtoolbox.cashlearning.org/CBA-appropriateness> and UNHCR's *Cash Feasibility and Response Analysis Toolkit*: <https://www.unhcr.org/5a8429317.pdf>.

<sup>20</sup> In particular, see the *Protection Risks and Benefits Analysis Tool*, developed by UNHCR on behalf of ECHO and its partners as part of the ERC project 2014-2015: [www.cashlearning.org/resources/library/801-protection-risksj-and-benefits-analysis-tool/](http://www.cashlearning.org/resources/library/801-protection-risksj-and-benefits-analysis-tool/).

Labour market analysis should include not only rates of tradesman who will be directly engaged by the project but also the wider market to ensure that the introduction of cash does not disrupt other livelihood activities and create a pull factor away from them. A seasonal analysis of these is important not only to track any changes in this throughout the year but also to ensure that shelter activities are arranged as far as possible around peaks in agricultural activity or other seasonal work.

Donors have an important role to play in ensuring that funding cycles can accommodate the seasonal availability of local materials and labour. Otherwise, projects using local construction techniques will not be viable and cash-based approaches will not be feasible.

**Ensure that an environmental analysis is systematically included in a project's planning and design stage, and that the environmental impact of the project is monitored throughout.**

Any analysis should include not only the potential direct and indirect environmental impacts of the project but also how natural resources are managed in the community and who has access to them, as mentioned above. Otherwise, the project risks decimating local resources and exacerbating local conflict.

**Formal evaluations of cash-for-shelter projects should be undertaken to analyse their impacts and improve programme design. This should be supported by rigorous monitoring during implementation.**

As cash-for-shelter projects are relatively new in DRC, there has been very little formal evaluation of them to-date. This document also only presents information collected from organisations, rather than from field visits to understand beneficiary perspectives. Prioritising formal evaluations in the current and upcoming funding cycles would provide solid information about their success in meeting shelter objectives and supporting (re)construction or rehabilitation efforts, as well as answer questions about their impact on the environment, the market, household dynamics, protection and the local economy. This will improve programme design going forward, identify any unintended impacts, and would be timely as increasing numbers of actors are showing interest in cash-based approaches.

## **B) CASH and MARKETS**

**Ensure that vulnerable households are still able to access the economic benefit of cash programmes, even when they cannot construct their own shelters.**

As discussed above, how vulnerable households who do not have the capacity to work are included in a cash-for-shelter programme varies between organisations. While some give extra money to these households to pay for labour, others - such as those using construction committees (or “*groups solidaires*”) or where the organisation takes responsibility for construction themselves - limit these households’ access to cash, and therefore their ability to benefit from it. This reduces both their potential participation in markets and their choice to use some of the cash to meet other needs, as other households were able to do, having negotiated down the price of construction materials with traders.

It is therefore essential that organisations choose an approach which means that these vulnerable groups are not further marginalised by the project and can reap similar benefits from it.

**Ensure that the transfer value is adapted to different communities and markets so that beneficiaries all have the same purchasing power.**

Some organisations opted to standardise the transfer value to limit perceptions that they were favouring one community over another, despite differences in local market prices. Wherever possible however, transfer values should be based on real costs in the local market to ensure that beneficiaries have the same purchasing power. This may require additional sensitisation and explanation at community level to avoid problems.

**Shelter partners should ensure that information on their cash-based programmes are shared widely and coordinated with other organisations working in the same area.**

Coordination with organisations working with cash in the same area will open up opportunities to increase the impact of cash-based programmes, discuss and adopt joint delivery mechanisms and conduct joint market and feasibility assessments. It will also ensure that there is coherence between the objectives, values and timing of the transfers distributed by different organisations, as well as between shelter-specific and multipurpose cash programmes. A coordinated approach will also help to provide leverage with financial service providers to expand their coverage and reach, including of digital money services, such as mobile money. Information on cash-based shelter programmes, as well as market analyses and lessons learnt should also be shared with the regional and national Shelter and Cash Working Groups to ensure coherence across different areas and regions, and to avoid work being doubled.

### **C) IMPLEMENTATION**

**Organisations should consider using socio-economic vulnerability criteria to identify the beneficiaries of cash programmes, alongside criteria which assess the quality of shelter and housing.**

The introduction of socio-economic criteria to the targeting process for cash-for-shelter programmes would ensure that cash assistance can be directed specifically towards those without sufficient economic means to meet their shelter needs. These should be used alongside current tools, such as the Shelter ScoreCard, which assesses the condition and quality of housing and identifies those in need of shelter support. However, the ScoreCard alone cannot confirm whether economic factors – insufficient income to buy construction materials, for example – are contributing to a household’s need for this support, and therefore whether or not cash assistance is an appropriate response, or part of a response. As with any programme, organisations should take sufficient time to explain to the communities concerned the targeting approach and criteria chosen, the reasons for this and the support that will be provided.

### **D) CROSS-CUTTING ISSUES**

**Gender analyses should be conducted by implementing organisations to provide a more in-depth understanding of how cash is used by the household in shelter and housing projects, and to highlight and mitigate protection concerns<sup>21</sup>.**

Further analysis of the gender division of labour in construction, as well as how men and women take decisions about how cash is used in the household would help to understand how cash-for-shelter projects impact household dynamics, and vice versa. While such analysis is important in any cash project, it should be noted that *“the high value of payments in cash-for-shelter projects may increase or reduce protection risks to women and other groups, and there are cultural and contextual considerations of how household finance is used and controlled which need to be part of any decisions around the suitability of such grants. For instance men and women often prioritize different aspects of what is important in shelter.”*<sup>22</sup>

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<sup>21</sup> Further information on the impact of cash-based programming on gender dynamics is available in CaLP’s *Collected Papers on Gender and Cash Transfer Programmes in Humanitarian Contexts*, available at: <http://www.cashlearning.org/resources/library/1242-collected-papers-on-gender-and-cash-transfer-programmes-in-humanitarian-contexts>

<sup>22</sup> Global Shelter Cluster: *Global Shelter Cluster Position Paper on Cash and Markets*

## **VI. OPPORTUNITIES AND FURTHER DISCUSSION POINTS**

**There is considerable potential to expand the use of cash-based interventions in shelter programming in DRC, making use of the experiences generated to-date to improve practices while also encouraging the uptake of cash-based approaches by other organisations.**

As this document demonstrates, the transition in the shelter sector towards cash-based programming has proven largely successful in achieving programme outcomes to date. It is therefore expected that similar programmes will be both viable in other areas of DRC and replicable by other organisations. A significant proportion of SWG members have experience of cash programming in other sectors and have expressed interest in using such approaches in their shelter programmes, but would like to better understand how best to do so. Others have shown similar interest but have little to no experience of cash-programming. There is therefore huge potential to scale up cash-programming in the shelter sector by using these tried-and-tested approaches, while also using the experiences generated to date to improve programme design.

Going forward, the SWG has a key role to play in building a sustainable capacity to implement cash programmes within the sector, including through collaboration with, and participation of GTA members in, the CWG. There are opportunities to share lessons learnt, disseminate best practices and encourage members to participate in the CWG discussions on the wider use of cash in DRC and their capacity building initiatives.

**Implementing organisations and the Shelter Working Group need to find a balance between humanitarian standards in shelter design and local norms, to minimise differences and tensions between beneficiaries and the wider community, reduce costs, increase efficiency and make the programme more replicable at scale.**

When moving from an in-kind distribution to cash programming, there is likely to be some trade-off between shelter quality and the benefits of a cash-based approach. Materials on the local markets may also not be of the same quality as those that could be imported from elsewhere and construction may not be of the same quality. As discussed above, one organisation reported a reduction in the quality of doors and windows when cash was used. However, this is not always the case: another reported that the shelters built by other community members as a result of the project were not significantly different in quality to those built under the supervision of the project, because the tradesman who supported the work were available locally.

A wider discussion on programme quality in cash-for-shelter programmes, involving beneficiaries and communities, might help to answer some of the following questions:

- *What do shelter partners consider to be an acceptable balance between recognised humanitarian standards in shelter and local norms, and what are the minimum standards that would fulfil this?*
- *How can shelter partners ensure that these minimum standards are adhered to while communities and beneficiaries are able to participate meaningfully in the design of shelters?*
- *What does the imperative to 'build back better' look like in a context such as DRC, where there may be a risk of natural disaster, and the population is continuously mobile?*

- *What materials would beneficiaries prioritise buying, if all were available on the local market? Is there a demand for these, how can the sector better support the market system to meet this demand so that others in the community can benefit from the project and access improved shelter materials?*

**Explore opportunities to make use of cash-for-shelter programmes to both mitigate the project’s environmental impact and to ensure that the improved management of natural resources is a central and standard component of cash-for shelter projects.**

A sound environmental analysis and the inclusion of specific activities to off-set the damage to natural resources and the environment caused by the shelter project is essential, given the widespread damage already reported by implementing agencies. However, environmental activities can and should go beyond this. Cash-for-shelter projects also offer an opportunity to promote the community management of natural resources, to improve understanding of environmental issues and environmental policies, to mitigate conflict over natural resources and to improve community cohesion. Moreover, community environmental projects, using initiatives such as cash-for-work or other conditional cash transfers – would further increase the number of households receiving cash in the wider community and therefore may reduce tensions with shelter beneficiaries.

Donors have an important role to play in requiring that the environmental management is including in cash-for-shelter projects. This can include requiring that:

- *An environmental analysis is conducted in the planning and project design stages and is a prerequisite for funding approval.*
- *Activities to address environmental concerns, both as a direct result of the shelter programme, and to address and increase awareness of wider environmental issues are included in projects. They should push for innovation and ambition in these.*
- *Indicators to measure environmental impact are required in M&E plans.*

**Consider complementing current cash-based approaches with more market-based interventions in the longer-term.**

Currently, many of the cash-for-shelter interventions in DRC are ‘cash-based’: organisations distribute cash for items which are locally available, while continuing to organise in-kind distributions to meet needs that the market cannot fulfil. While this approach has proved largely effective to-date, it does limit the longer-term reach and added value of cash-based programmes. It neither analyses why the market cannot meet all the identified needs, nor seeks to address the underlying issues which have caused this.

Complementing this cash-based approach with a market-based approach - investing in and supporting the market system in order that it can fully meet the shelter needs of both the target and wider populations – should therefore be a longer-term aim. Some organisations have already moved in this direction: distributing some goods in-kind initially, and then supporting local traders with inputs and/or training, so that they had the capacity to meet the increased demands of the programme during a subsequent phase. This also has the potential to reduce the cost of shelter interventions for organisations as it would reduce the need for in-kind distributions.

Furthermore, some projects have already generated interest and action amongst the wider community to improve their shelters. A markets-based approach would better ensure that the local market could also meet this demand, thus broadening the scope and effect of the shelter programme: as materials became more available in the market, the wider community would have greater means with which to improve their shelters.

A markets-based approach usually aims to strengthen the whole market system and supports markets and market actors to address issues with any or all of the following:

- **Availability (supply side):** *working with traders to improve access and choice of goods;*
- **Market Access (demand side):** *improving access to markets through different payment systems and financial services; helping to generate interest and demand in goods and services;*
- **Market Services and Infrastructure:** *improving the physical access to, and capacity of markets through rehabilitation of roads or warehousing;*
- **Reform of Market Policies, Norms and Rules:** *advocacy for changing trade policies etc.*<sup>23</sup>

This would require an in-depth market and gap analysis to better understand the barriers and challenges to in a specific market system, including:

- **Availability:** *an analysis of the full supply chain and how it functions, including the barriers that traders face in supplying certain goods;*
- **Market Access:** *what the constraints are to increasing demand for certain goods or quality of goods, access to the market for certain populations*
- **Market Services and Infrastructure:** *An evaluation of the physical nature and infrastructure of the market*
- **Market Policies, Norms and Rules:** *An understanding of the regulatory environment, which may act as barriers to trade.*

Response options will emerge from such an analysis, but could include:

- *providing training for local craftsmen on the fabrication of doors and windows;*
- *creating demand for quality shelter materials through demonstrations and sensitisation;*
- *supporting tradesmen to address supply chain issues which may prevent certain products from reaching markets or;*
- *improving market infrastructure such as roads to increase market access, or better storage to increase traders' capacity to supply items.*

A pilot project could be an effective way to test and showcase a market-based approach, documenting the process undertaken, testing the response options considered and sharing the project's outcomes.

A greater focus on the market system as a whole is also likely to have a wider impact on the local economy. As the market becomes increasingly viable, other traders would be encouraged to enter the market, creating a multiplier effect. This would be particularly important in areas where markets have been destroyed by the conflict as the presence of viable markets can help to encourage returns. Of course, the need for functioning markets is not unique the shelter sector and requires broad-based

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<sup>23</sup> Taken from CaLP's Market-Based Programming Framework: [www.cashlearning.org/downloads/mbp-framework2may2017final-2.pdf](http://www.cashlearning.org/downloads/mbp-framework2may2017final-2.pdf)

support. Therefore, close coordination with other sectors and agencies through regional and national CWGs, as recommended above, will be crucial to support the rebuilding of markets.

### **Examine opportunities to use cash for rental support in DRC.**

Cash is not currently used to support families with rental payments in DRC, although this has been used successfully in other contexts, particularly in urban environments. In a recent evaluation in South Kivu and Maniema, 63% of key informants cited failure to pay rent as the primary reason that displaced households were evicted, so the potential for cash-for-rental support should be examined further.

However, to ensure that this is an appropriate and viable option, the following should be considered:

- a) *Further analysis of the rents paid by displaced families to their hosts is necessary- how much this is, how it is calculated, when it is paid and the agreements in place - to better understand the dynamics between the two.*
- b) *Cash-for-rental support is provided in a way that will not exacerbate tensions between host and displaced families and does not increase the risk of rent increases. There have been examples in DRC of IDP families sharing food and in-kind assistance but not cash with their host families, leading to inter-household tensions. This could be done through a contract or other formal document, signed by both parties, the NGO and local authorities<sup>24</sup>*
- c) *There is a clear exit strategy in place to prevent dependency on rental subsidies or to risk problems and evictions when the rental support ends. For example, this could include a combination of: investment in livelihood activities and/or a commitment from the host family, IDPs and local leaders to build a longer-term shelter for the family within a given timeframe; or in the knowledge that the family will return in the coming few months.*

### **Examine how MPGs could better incorporate shelter objectives.**

While MPGs in their current format have usually not been successful in meeting specific shelter objectives, it would be opportune for shelter partners and the CWG to review how these could be better adapted so that they were a viable response option for all sectors, including shelter. This could look at how to combine regular household costs such as food or health with both the one-off costs of shelter, and shelter specific components such as technical support, conditionality and land access issues. The CWG has just started the process of defining the Minimum Expenditure Baskets in DRC, with the aim of informing the design of multipurpose cash transfer programmes and it will be important that SWG members actively participate in this process in order that the shelter and housing components are appropriately considered and taken into account.

In addition, when a shelter-specific response is not feasible because of a lack of sectoral funding, or an absence of implementing partners, it would be valuable to examine to what extent and in which contexts certain shelter objectives could be better integrated into multipurpose cash assistance in DRC and how to ensure improved complementarity – or synergy – between these responses and shelter-specific interventions. This would be likely to include field work or research to better understand why they do not currently adequately meet shelter needs and to test alternative approaches.

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<sup>24</sup> At the time of writing, the SWG is in the process of developing guidance for partners on the content of such documents.

## Annex 1: List of Key Informants

Organisation	Contact Name	Position
<b>ACTED</b>	Cassandre Piou	Project Development Manager
<b>ADRA</b>	Gedeon Luhala	Programme Officer - Kalemie
	Joseph Menakutwala	Provincial Director - Sud Kivu
<b>ADSSE</b>	Roger Munyololo	Head of Monitoring and Evaluation
<b>AIDES</b>	Benjamin Mounegue	Project Coordinator - East
<b>AIRD</b>	Charles Ngunzu	Head of Sub-Office Equateur
	Guy Constant	Head of Project
<b>ALDI</b>	John Namegabe	Programme Officer - Goma
<b>Armée du Salut</b>	Augustin	Co-Manager - Shelter
	Alain	Co-Manager - Shelter
<b>Christian Aid</b>	Jolien Van Ooijen	From Violence to Peace - Humanitarian Programme Manager
	Esperant Mulumba	Regional Emergency Manager
<b>Concern Worldwide</b>	Gregoire Borgoltz	Country Director
	Alice Vantounhoudt	M&E Manager
	Mark Johnson	Area Coordinator - Goma
<b>CRS</b>	Nana Toure	NFI Manager
<b>Diakonie</b>	Rabii Benameur	Programme Coordinator
<b>HelpAge DRC</b>	Anatole Bandu	Country Representative
	Ferdinand Kapako	Cash/Shelter Manager
<b>ICRC</b>	Luz Carnicero	EcoSec Delegate
	Calvin Mastaki	EcoSec Delegate
<b>IOM</b>	Esthiwahyu Husnur	Head of Sub-Office - Goma
	SAMALEA ORTEGA Eva	Programme Manager - Shelter/NFI WASH
<b>IRC</b>	Desire Cimerhe	RRMP Programme Manager
<b>MercyCorps</b>	Marc Nkate	Cash/NFI Manager / Cash WG Lead
<b>NRC</b>	Lise Tonelli	Shelter Programme Manager
	Theudjious Katembo	Emergency Coordinator
<b>OCHA</b>	Luigi Nicoletti	Humanitarian Affairs Officer
<b>Solidarités International</b>	Willy BUSANAKI	M&E Manager - Tanganyika
<b>TSF</b>	Justine Dede	Head of Office
<b>UNHCR</b>	Marcel Lumbala	IM - UNHCR Goma
	Andrim Salangadi	Lead - SWG Goma
	Potame Nzigire	Associate Shelter Officer - Equateur
<b>UNICEF</b>	Aline Baganda	Emergency Officer / Cash WG Lead

## Annex 2: Table of Cash-for-Shelter Programmes<sup>25</sup>

Organisation	Project Details							Details of Cash Component					Delivery Mechanism			
	Province	Territory	Donor	Duration	No. of HHs Targeted	Shelter Type <sup>26</sup>	Context	Total Cash Distributed (USD)	% Budget Cash	Value of Cash/ Shelter	Type of Transfer	No. of Tranches	In Kind Distribution	Vouchers	Cash - Mechanism	Financial Service Provider
AIDES	North Kivu / Lubero	Lubero	HCR	Jan – Dec 2018	1,365	Emergency/ Local Construction	Rural	\$ 229,020	19%	\$ 171	Conditional	2	Windows, Doors	No	Yes – Mobile Money	Vodacom
	North Kivu	Masisi			700					\$ 113	Conditional	2	Windows, Doors	No	Yes – Mobile Money	Vodacom
AIRD	North and South Ubangi	Camps of Inke, Bili et Mole, Boyabu	HCR	Jan – Dec 2018	240	Local Construction	Camp	\$ 39,600	Unknown	\$ 165	Conditional	1 or 2	Windows, Doors	No	Yes – Direct Cash (NGO)	
			HCR	Jan – Dec 2017	826	Local Construction		\$ 134,500	Unknown	\$ 130	Conditional	1 or 2	Windows, Doors	No	Yes- Direct Cash (NGO)	
			HCR	Jan – Dec 2016	759	Local Construction		\$ 88,044	Unknown	\$ 130	Conditional	1 or 2	Windows, Doors	No	Yes- Direct Cash (NGO)	
ALDI	North Kivu	Walikale	Pooled Fund	Jan – Aug 2017	1,875	Local Construction	Rural	\$ 468,750	74%	\$ 250	Conditional	1	No	Yes	No	
	Ituri	Bunia and Djugu	Pooled Fund	Apr – Jul 2018	4,500		Rural	\$ 382,500	62%	\$ 85	Unconditional	1	No	No	Yes – Direct Cash (Bank)	Ecobank
Concern	Tanganyika, Haut Lomami	TGK: Manono; HL: : Malemba Nkulu Bukama	OFDA	Aug 2017 – July 2018	772	Local Construction	Rural	\$ 44,004	16%	\$ 57	Unconditional	1	Locks, cords, plastic sheeting, nails, hinges	Yes	No	
Help Age RDC	Kasais	Kamonia	Christian Aid	Mar – July 2018	200	Local Construction	Rural	\$ 50,215	Unknown	\$ 48	Conditional	3	No	No	Yes- Mobile Money	Airtel
	Ituri	Irumu		Feb – Mar 2016	1,600	Local Construction	Site	Unknown	0%	tbc	Conditional	Unknown	Yes, but unknown	Yes	No	
NRC	South Kivu	Fizi, Kabambare	HCR	Jun – Dec 2018	2,860	Local Construction	Rural	\$ 400,400	53%	\$ 140	Conditional	3	No	No	Yes – Direct Cash (NGO)	
	Kasais	Luiza (Kasai Central); Luebo (Kasai)		Jan – Dec 2018	2,545	Local Construction	Rural	\$ 356,340	71%	\$ 140	Conditional	3	Nails, brick moulds, doors, windows	No	Yes – Direct Cash (NGO)	

<sup>25</sup> This table shows details of the programmes which inform this report but is not an exhaustive list of all cash-for-shelter programmes in DRC at the time of writing, many of which are not sufficiently advanced yet to provide lessons learnt.

<sup>26</sup> ‘Emergency’ refers to shelter which uses temporary materials such as plastic sheeting to provide short-term shelter to households. ‘Local Construction’ refers to shelters which replicate local construction norms and designs and use locally available materials.

	Tanganiyka, Ituri	Kalemie, Nyunzu; Djugu, Irumu, Mahagi	OFDA	July – Oct 2018	15,680	Local Construction	Rural	\$ 1,254,400	31%	\$ 20 - 100	Unconditional	Not yet known	No	Yes	Yes- unknown	Not yet known
TSF	Bas- Uélé	Bondo	HCR	Jan – Dec 2018	603	Local Construction	Camp	\$ 135,675	16%	\$ 225	Conditional	3	No	No	Yes – Direct Cash (NGO)	

## Annex 3: Glossary - Cash-Based Interventions<sup>27</sup>

**Cash Transfer:** The provision of assistance in the form of money (either physical currency/cash or e-cash) to beneficiaries (individuals, households or communities). Cash transfers as a modality are distinct from both vouchers and in-kind assistance.

**Cash Transfer Programming (CTP)** (also known as *Cash and Voucher Assistance (CVA)*, *Cash-Based Assistance (CBA)* or *Cash-based Interventions (CBI)*): refers to all programs where cash transfers or vouchers for goods or services are directly provided to recipients. In the context of humanitarian assistance, the term is used to refer to the provision of cash transfers or vouchers given to individuals, household or community recipients; not to governments or other state actors. This excludes remittances and microfinance in humanitarian interventions (although microfinance and money transfer institutions may be used for the actual delivery of cash). The terms ‘cash’ or ‘cash assistance’ should be used when referring specifically to cash transfers only (i.e. ‘cash’ or ‘cash assistance’ should not be used to mean ‘cash and voucher assistance’).

**Cash-for-Work:** Cash payments 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, but can also include home-based and other forms of work.

**Conditionality:** Conditionality refers to prerequisite activities or obligations that a recipient must fulfil in order to receive assistance. Conditions can in principle 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 as a condition of receiving subsequent tranches. Note that conditionality is distinct from restriction (how assistance is used) and targeting (criteria for selecting recipients). Types of condition include attending school, building a shelter, attending nutrition screenings, undertaking work, training, etc. Cash for work/assets/training are all forms of conditional transfer.

**Delivery Mechanism:** Means of delivering a cash or voucher transfer (e.g. smart card, mobile money transfer, cash in hand, cheque, ATM card, etc.).

**Distribution:** Distribution refers to the disbursement or transfer of assistance to recipients. This encompasses the distribution of physical items (e.g. currency, paper voucher, ATM card, smart card, SIM card, etc.), and/or the transfer of a digital payment to a recipient’s bank account, card, mobile money account, etc. This term may also be used to refer to the broader distribution process, including both the preparatory activities and the disbursement itself.

**Financial Service Provider (FSP):** An entity that provides financial services, which may include e-transfer services. Depending upon your context, financial service providers may include e-voucher companies, financial institutions (such as banks and microfinance institutions) or mobile network operators (MNOs). FSPs includes many entities (such as investment funds, insurance companies, accountancy firms) beyond those that offer humanitarian cash transfers or voucher services, hence within CTP literature FSP generally refers to those providing transfer services.

**Labour Market System:** A labour market system is a market system within which people sell their labour (supply), and others buy this labour (demand).

<sup>27</sup> Source: CaLP *Glossary of Cash Transfer Programming (2018)*: [www.cashlearning.org/resources/glossary](http://www.cashlearning.org/resources/glossary)

**Labour Market Analysis:** Labour market analysis is about understanding the constraints, capabilities and potential to expand labour opportunities within the market system. In humanitarian contexts, this includes consideration of how target populations in particular access the labour markets and how to strengthen and support existing market actors.

**Market:** The term 'market' refers to a system of exchange between two or more actors or players. The exchange can be for goods or services, or for money and can take place in a physical space or through virtual media such as the internet. Markets are sometimes defined by forces of supply and demand, rather than geographical location e.g. 'imported cereals make up 40% of the market'.

**Market (System) Analysis:** Analysis of market information to understand how a market functions, and how the market system function, or how it has been impacted by an event or crisis. Market system analysis uses a systems approach to map out all the social, political, economic, cultural and physical factors affecting how a market operates. The market system approach is useful for complex market systems (like the rental market) or for products with long/international market chains.

**Market-Based Programming:** Market-based programming or market-based interventions are understood to be projects that work through or support local markets. The terms cover all types of engagement with market systems, ranging from actions that deliver immediate relief to those that proactively strengthen and catalyze local market systems or market hubs.

**Market System:** Market System refers to all the players or actors, and their relationships with each other and with support or business services as well as the enabling environment – or rules and norms that govern the way that system works. Market systems are interconnected when they share the same set of enabling environment / rules / norms and business / support services, for instance when they operate within one country.

**Minimum Expenditure Basket (MEB):** A Minimum Expenditure Basket (MEB) requires the identification and quantification of basic needs items and services that can be monetized and are accessible through local markets and services. Items and services included in an MEB are those that households in a given context are likely to prioritize, on a regular or seasonal basis. An MEB is inherently multisectoral and based on the average cost of the items composing the basket. It can be calculated for various sizes of households.

**Modality:** refers to the form of assistance – e.g. cash transfer, vouchers, in-kind, service delivery, or a combination (modalities). This can include both direct transfers to household level, and assistance provided at a more general or community level e.g. health services, WASH infrastructure.

**Multiplier Effect:** Indirect effects of cash transfers whereby increased expenditure by recipients contributes to income growth for non-recipients, expansion of markets for local goods, or increased demands for services. The 'economic multiplier' is the estimated number by which a change in some other component of aggregate demand is multiplied to give the total amount by which the national income is increased as a result of direct and indirect benefits from that change in demand.

**Multipurpose Cash Grant (MPG)/Multipurpose Cash Assistance (MPCA):** Multipurpose Cash Transfers (MPC) are transfers (either periodic or one-off) corresponding to the amount of money required to cover, fully or partially, a household's basic and/or recovery needs. The term refers to transfers designed to address multiple needs, with the transfer value calculated accordingly. MPC transfer values are often indexed to expenditure gaps based on a Minimum Expenditure Basket (MEB), or other monetized calculation of the amount required to cover basic needs. All MPC are unrestricted in terms of use as they can be spent as the recipient chooses.

**Restriction:** 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 by default since they are inherently limited in where and how they can be used. In-kind assistance is also restricted. Cash transfers are unrestricted in terms of use by recipients. Note that restrictions are distinct from conditions, which apply only to activities that must be fulfilled in order to receive assistance.

**Voucher:** A paper, token or e-voucher that can be exchanged for a set quantity or value of goods or services, denominated either as a cash value (e.g. \$15) or predetermined commodities (e.g. 5 kg maize) or specific services (e.g. milling of 5 kg of maize), 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 in ‘fairs’ created by the implementing agency. The terms vouchers, stamps, or coupons might be used interchangeably.