

# LITERATURE REVIEW ON THE USE OF CASH IN SHELTER

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## Acronyms

CfW	Cash for Work
CTP	Cash Transfer Programme
FfW	Food for Work
FSL	Food Security and Livelihood
GSC	Global Shelter Cluster
IASC	Inter-agency Standing Committee
IDP	Internally displaced person
ILO	International Labour Organisation
INGO	International non-governmental organisation
MPG	Multi-Purpose Cash Grant
NFI	Non-food Items
NGO	Non-governmental organisation
NNGO	National non-governmental organisation
OCHA	United Nations Office for the Coordination of Humanitarian Affairs
PDM	Post Distribution Monitoring
SC	Shelter Cluster
SCM	Shelter Cluster Meeting
SCT	Shelter Cluster Team
SOP	Standard Operating Procedure
TOR	Terms of Reference
TWIG	Technical Working Group
UNDP	United Nations Development Programme
UNHCR	United Nations High Commissioner for Refugees
WG	Working Group

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## 1. Introduction

### 1.1. Objective of this study

The objective of this study is to better prepare the Global Shelter Cluster (GSC) to respond to the needs of the field, providing expertise and technical support remotely and on mission. This literature review has taken stock of what has been done so far on cash for shelter, housing finance, and has looked into existing market assessment tools.

The audience is the GSC team, shelter cluster coordinators, shelter and cash experts, and any other interested in the use of cash in shelter.

The purpose of this study is to develop a greater understanding of cash based programming for shelter, and cash and shelter coordination for disaster and conflict situations. This will reinforce decision making on the potential use of cash and provide guidance on adequate implementation tools for cash programmes.

### 1.2. Methodology

150 documents were identified through key informants, web and database searches and open forum discussions. These were previewed and based on informant recommendations, and on their relevance addressing cash in shelter programmes, 54 documents were selected for further review. These selected documents are presented below under the relevant chapters, in alphabetical order accompanied by a short summary.

The study goes through the different cash modalities (vouchers, cash for work, cash for rent, conditional and unconditional cash) whilst covering the different contexts in which cash transfer programmes (CTP) have been used: natural disasters, conflicts and protracted crisis. Documents produced prior to 2010 have been considered less relevant or outdated, unless they were identified as key literature by expert informants.

This review has identified a wide range of literature including humanitarian practice guidance, evaluation reports, comparative studies, cluster guidance, and policy and position papers on cash transfer programming and cash for shelter.

### 1.3. Limitation of the literature review

This study was carried out with a limited timeframe to review the breadth of available literature. It was particularly challenging to provide an overview of the literature on housing finance, micro-finance and social housing, as most of the key informants were less familiar with this sector. The extensive amount of available literature on these topics resulted in a less accurate filtering and selection of key documents. The selection has been based on key informants' recommendations and guidance from members of the GSC strategic advisory group.

## 2. Cash in Shelter

### 2.1. An overview of cash in shelter

Recent emergencies have demonstrated a growing use of CTP to support communities impacted by crisis. When markets are functioning and able to adapt, cash is often perceived as faster and more cost-effective than in-kind assistance. CTP has been promoted by cash experts as it provides

beneficiaries with choice, flexibility and dignity whilst stimulating the economic recovery. However, CTP involves a range of risks and liabilities for the shelter sector that should be balanced with the cost-efficiency and choice it provides. Multi-purpose cash grants (MPG) – promoted as the most efficient way to address varied and assorted needs – is being heavily debated globally and discussed at country level on how best to implement, monitor and measure impacts to ensure safe, durable and adequate constructions.

The shelter sector has used cash as a modality for decades<sup>1</sup>, usually in combination with other types of assistance. Organisations have accumulated a wealth of experience using cash in shelter programming, even if this modality has not been well enough documented and theorised within the sector. As a result, key informants struggled to identify specific shelter and cash guidelines, although in recent years, the library of documentation on cash for shelter – reports, lessons learnt and evaluations – has grown.

The shelter sector's engagement in cash discussions in recent years has been described as weak, with the food security and livelihood (FSL) sector leading the debate and driving the development of guidance, tools and best practices. CTP terminology and tools are often biased by an FSL perspective, meaning that shelter practitioners have felt excluded. These tools have been very useful to promote best practices, but for a number of reasons<sup>2</sup> these were not always relevant to the shelter sector – with good reason, as they were not developed for and by the shelter sector. Cross fertilisation between these sectors is being encouraged, hence this literature review.

Each chapter will carefully examine what cash and shelter experts recommend for the use of cash in shelter response, identifying case studies and highlighting success stories, opportunities and challenges. Each sections will begin with a summary of the literature before listing a selected number of key documents identified as most relevant for that section.

The review looked first into the specific cash for shelter guidelines, before breaking down into different modalities, exploring experiences and challenges through case studies, cluster guidance, lessons learnt and evaluation reports. A number of cash modalities have been used by shelter practitioners, some are combined in certain shelter programme, these include vouchers, cash for work, cash for rent, conditional cash, restricted cash, unconditional cash and multi-purpose cash.

This study has identified a very high number of reports and evaluations carried out on cash, however these are not always carried out as comparative studies with in-kind assistance, and do not compare the relative impact of different modalities. It is also important to recognise that cash interventions seem to be under more scrutiny than any other interventions.

“Cash transfers are one of the most heavily researched approaches in humanitarian aid in the last two decades. [...] Some believe the evidence base would benefit from more robust data comparing cash with other forms of assistance. Others observe that the quantity and (in several cases) the quality of evidence on cash transfers is significantly greater than most other humanitarian approaches”<sup>3</sup>.

The literature on cash in shelter, specifically evaluations reports of shelter programmes are not always carried out by shelter or technical experts. Thus some reports have been perceived as biased toward the success of the cash assistance not fully exploring the technical implications and impact of the shelter programme. Indeed, the impact of a cash programme should not only focus on the beneficiaries' satisfaction but also on the technical impact of the shelter solution provided such as the safety of the construction facing future emergencies.

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<sup>1</sup> Buckley R.M., and Kalarickal J., (2006) Thirsty Years of World Back Shelter lending, What we have learned?, World Bank.

<sup>2</sup> Global Shelter Cluster (2016), Position Paper Cash and Markets in the Shelter Sector, GSC.

<sup>3</sup> Bailey, S. and P. Harvey (2015) State of evidence on humanitarian cash transfers, Background Note for the High Level Panel on Humanitarian Cash Transfers, Overseas Development Institute.

## 2.2. Key Resources

The following section provides an overview of key position papers on cash and cash in shelter, setting the scene for some of the current debates.

- 1 **Bauer R., (2013) B.2 Bankers and Builders - the coming of age for cash and shelter projects, Shelter Case Studies 2011-2012. Geneva: IFRC, UN-HABITAT & UNHCR.**  
The report presents the concerns and perceived risks around cash transfers for shelter response. It explains the strengths and weaknesses of different cash modalities including cash for work, conditional cash grants, vouchers and unconditional cash grants. The document explains the scepticism from some shelter experts on what is described as “cash evangelism”, promoting cash as the default option for all shelter programmes. Many of the hesitations revolve around unconditional cash transfers and self-built reconstruction. Shelter experts explain that to avoid “inappropriate designs, poor quality materials and unsafe construction [...] cash transfers for shelter projects must be accompanied by technical advice and support, or given in tranches based on a phased approach.”  
Market assessment is another key element to consider in CTP, to understand how disasters or conflicts affect building material supplies, skilled labour, and rental markets, and what might be the negative (inflationary) impacts of injecting cash into local economies. Robust monitoring and evaluation systems should also be put in place to measure the impact and gauge the effectiveness of the CTP.
- 2 **European Commission Humanitarian Aid, (March 2015) Ten Common Principles for Multi-Purpose Cash-Based, Assistance to Respond to Humanitarian Needs, ECHO.**  
The principles outlined in this paper aim at guiding the humanitarian assistance as a whole, using the FSL sector experience as the starting point (being the lead sector for cash assistance today). While cash was initially seen as a substitute for food and a means to buy it, it quickly became apparent that cash is an efficient way to meet basic needs, whether food, non-food or services. The development of reliable delivery mechanisms, and technologies such as telecommunication, have greatly improved the efficiency and security of cash delivery. The principles are intended to reassure host governments that assistance is provided in a responsible way so that local markets and systems are not disrupted. These principles are also useful to guide donors and humanitarian partners on how best to work with multi-purpose and to satisfy donors that multi-purpose assistance can meet accountability standards based on robust impact and outcome indicators.
- 3 **Global Shelter Cluster (2016), Position Paper - Cash and Markets in the Shelter Sector, GSC.**  
This position paper presents the case of CTP for the shelter sector. It explains that although cash maybe considered more effective in some contexts, and provides choice to the affected population, cash interventions also present a number of risks and liabilities for the shelter sector. It explains each of the concerns, including the tensions between providing safe and adequate shelter, whilst remaining accountable to beneficiaries, with the speed and choice that cash provides. It explains the challenges of meeting minimum shelter standards when providing MPG.
- 4 **ODI (2015), Doing cash differently, September 2015.**  
This policy paper, written by the High Level Panel on Humanitarian Cash Transfers, identifies 12 crucial steps to scaling up CTP, including increasing unconditional cash transfers, capitalising on digital technology and private sector expertise and opening up programmes to greater competition. The report also outlines how making cash central to emergency response is an opportunity for broader reform of the humanitarian system, as the current cluster system limits humanitarian actors’ ability to provide unrestricted cash transfers. It explains that the

humanitarian system may gradually increase the use of cash, but progress will be far too slow. Change will be inhibited not by lack of willingness on the part of the staff of humanitarian agencies but by the institutional architecture in place.

This document has been referenced by most key informants as it sets the scene of the current debate and recommendations provided to the humanitarian community including the shelter sector.

5 **Smith G., Mohiddin L., (2015), A review of evidence of humanitarian cash transfer programming in urban areas, IIED.**

This report provides a review of current literature on CTP in urban contexts as a foundation for informing the practice and policy of humanitarian actors. The shelter section provides an overview of recent experiences and provides a comprehensive summary of the documentation, guidance, learning and evaluation reports on the subject. This includes cash for work, vouchers for household items, cash grants to repair existing housing stock and create new housing for temporary, semi-permanent, transitional or others forms of intermediate shelter, cash for rent and unconditional and conditional cash assistance to hosting families, as well as multi-purpose cash grants.

Reviews of available urban shelter programme examples highlight the potential of cash as a response tool to address humanitarian urban shelter challenges, especially as part of a wider response package alongside legal support, livelihood grants, and collaboration with governments and private rental actors.

### 3. Markets Assessments

#### 3.1. An overview of market assessments

Good programming suggests that market assessments should be carried out whether in-kind or CTP modalities are considered, as part of a context analysis and holistic approach to humanitarian assistance. Market assessment tools have been triggered by the growing consideration of CTP and have mainly been driven by the FSL sector, therefore focusing on commodity markets.

The literature promotes a market-based approach, rather than CTP by default<sup>4</sup>. This method of programming supports the recovery of ‘foundation markets’ through the re-establishment or improvement of supply, distribution and market mechanisms while providing assistance through cash or voucher programmes.<sup>5</sup>

Recent emergencies – the Haiyan response in the Philippines, the Syria response in Lebanon and Jordan and the Ukraine response – have shown a growing interest for the shelter sector to use cash as a modality. These have led to numerous reports and evaluations documenting the process of carrying out a market analysis, particularly looking at rental and labour markets. These have not yet translated into agreed tools or guidance for the shelter sector. Cash experts have often recommended to take the existing market assessment tools and adapt them for rental or labour market assessment, but this method has been questioned by many shelter experts interviewed, as it would not capture the complexity of these markets.

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<sup>4</sup> Juillard & Islam Opu (2014) *Scoping Study: Emergency Cash Transfer Programming in the Wash and Shelter Sectors*. CaLP

<sup>5</sup> Sanderson, D, Knox Clarke, P and Campbell, L (2012) *Responding to Urban Disasters: Learning from previous relief and recovery operations*.

Some informants explained that humanitarians should not be expected to develop a tool which will provide a comprehensive overview of rental markets. These are so complex that one should focus on identifying the housing institutions, academics, government departments and key informants who have existing knowledge of the rental market to understand this sector.

The literature also highlights that markets change and adapt very quickly. Therefore, it is important to consider the timing of the assessment and monitor changes in the markets.

In Ukraine, the Shelter Cluster carried out an in-depth analysis of the government social welfare system to identify a viable cash transfer value including cash for rent. The idea was to ensure the cash assistance would complement the existing social welfare system. This data was collected over 12 months and resulted in useful information for the Cash Working Group. The analysis was based on government data as well as reports from various developmental organisations, including a report published by the UN Economic Commission for Europe. These resources were useful to set the framework of the government structure and subsidy system but a lot of the data needed to be updated as a result of the crisis.

Key informants have recommended to explore knowledge and experiences from developmental actors such as International Labour Organisation (ILO) for labour and the World Bank, United Nations Development Programme (UNDP), UN-HABITAT and others to better understand housing and rental markets.

### 3.2. Key Resources

#### General documents

- 6 Austin L., and Chessex S., (2014) CaLP, Minimum requirements for markets analysis in emergencies, A report for the cash learning partnership, CaLP.  
This document, based on FSL sector experiences, addresses how market analysis strengthens the impact of interventions and identifies the resources required in terms of information, time and capacity to complete a good market analysis. It explores in further details key concepts aspects of cash interventions such as labour markets, debt constraints and credit markets, political economy analysis, market integrations, supply demand elasticity and the multiplier effect.

This document is considered a key resource lending itself to adaptation for the shelter sector, and understanding what may be the minimum requirements in a shelter market analysis: shelter items, construction materials, skilled/non-skilled labour, rental and land issues.

- 7 CaLP and IRC (2016), Comparative Table of Humanitarian Market Analysis Tools, CaLP and IRC.  
Market assessments are essential for a successful CTP, and a range of tools and guidance have been developed to conduct these analyses. This document provides a basic overview of the different market analysis guidance that exists (PCMMA, RAM, MAG, EMMA, MIFIRA, and MARKit), and provides a starting point to choose between tools or combine tools to fit the context and need.

Most tools have optimal or intended areas of applicability and specificities, some are more geared to a market place approach of commodities and others towards a market systems approach. None of the toolkits are set in stone. They can be tweaked and adapted or even combined using instruments within the toolkits and depending on the analysis needs. Most of these tools were developed for commodity markets and might not be applicable to rental market or labour market assessment.



- 8 **Truelove S., Shorey B., Swift A., Noronha T., Pelly I., Lomg C., (2016), Labour markets Analysis in Humanitarian Contexts, a practitioner’s guide, Mercy Corps, Save the Children, IRC.**  
This guide aims to help humanitarians conduct better labour market analysis (LMA) to inform livelihoods and market strengthening programmes in emergency, crisis, and post-crisis settings. This document is prepared by FSL sector experts and provides guidance and recommendations on ways of improving the appropriateness, scope and precision of labour markets assessment. The document touches upon labour market assessments for the construction sector, cash for work and trainings for skilled and un-skilled labour. Understanding these tools, approaches and constraints would be useful for the shelter sector to develop and guide construction labour market assessments.

### Rental market

- 9 **Key Development Services (2014), Development of a Framework for Multipurpose Cash Assistance to Improve Aid Effectiveness in Lebanon: Support to the Market Assessments and Monitoring Component, Key Development Services, Inspire Consortium, Humanitarian policy for action.**  
The document presents the results of 3 market assessments carried out to set a framework MPCG for the CTP Working Group in Lebanon, to ensure effectiveness of humanitarian assistance. The 3 market assessments cover (1) dry & processed foods, (2) hygiene products and (3) rental markets. This document is particularly interesting for the rental market section as it goes through the methodology and findings to assess a rental market.

The assessment identifies issues around the quantity of available rental properties, examines the quality and standard of the available housing stock, and explores issues of market competition, inflation, accessibility and protection. The report recommends a close monitoring of the rental market, and does not recommend any unconditional cash for rent as it risks to contribute towards increasing the rental prices in this context. This interesting document captures a methodology for carrying out rental market assessments in relation to how recommendations may be formulated.

### Development sector – housing market mapping & value chain analysis

- 10 **Ayani - Inclusive financial sector consultants, (2013), Kenya housing market mapping and value chain analysis, Habitat for Humanity, Center for innovation in Shelter and Finance.**  
This study aims at deepening the understanding of Kenya’s low income housing sector for financial service providers, to increase their ability to provide affordable products that promote access to housing for vulnerable and low-income Kenyans. It is based on Ferguson’s Value Chain Framework<sup>6</sup> which recommends a step by step value chain analysis through 5 stages: (1) acquisition of land, (2) up-grading of property tenure, (3) provision of basic infrastructure at community level (4) construction of the house, (5) financial and non-financial support services bases. The mapping exercise described in this report provides a visualisation of processes, actors, linkages, constraints and opportunities, a starting point to formulate interventions. Similarly, in an emergency context it is essential to understand the complexity of the operational environment and not only the market but also the actors, their relations and the constraints. This report provides an interesting development based tool which could be explored and adapted to an emergency shelter response.

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<sup>6</sup> Ferguson B., (2008), A value chain Framework for affordable housing in emerging countries, Global Urban Development Magazine.

## Other relevant sources

- 11 Ayani - Inclusive financial sector consultants, (2013), Uganda housing market mapping and value chain analysis, Habitat for Humanity, Center for Innovation in Shelter and Finance.
- 12 Leach, J., Abrams, J., Yoder, S. (2015), Feasibility Study for Property Microinsurance: Exploring the Market Opportunity for Housing and Property Insurance in Kenya, Prepared for the Swiss Capacity Building Facility.
- 13 The Seep Network, (2010), Minimum Economic Recovery Standards, Handbook, second editions, The Seep Network. (The *Minimum Economic Recovery Standards* (MERS) articulate the minimum level of technical and other assistance to be provided in promoting the recovery of economies and livelihoods affected by crisis. This book uses the same structure developed by Sphere for its standards, namely, key actions, key indicators, and guidance notes).

## 4. Cash in Shelter - guidance and modalities

### 4.1. An overview of guidance and modalities

This literature review reveals a lack of specific cash guidance for shelter sector. Most of the knowledge on cash in shelter is based on agency specific Standard Operating Procedures (SOP), evaluation reports, case studies and lessons learnt, which indicates that the practicalities and field knowledge of using cash in shelter evolves quicker than the literature. Documenting shelter interventions and lessons learnt takes time, thus it may be considered that the literature is lagging behind the field expertise and knowledge.

There is a lot of generic guidance – mainly coming from the FSL sector – but as explained above, the tools and challenge do not always transfer from one sector to another.

Conversely, some of the cash based literature explains that the “principle reasons for a lack of CTP use in the WASH sector (and in shelter) are a lack of guidance and documentation and concerns related to the meeting of sector-specific specifications and standards through cash transfers.”<sup>7</sup>

Thus the lack of literature is hampering the shelter sector to scale up their CTP, whilst others believe that the experience is there but it has not been translated yet in agreed guidance.

This section will first look at the existing guidance before exploring selected case studies presenting the variety of cash modalities used in the sector, including vouchers and conditional cash assistance for emergency shelter; cash for work; cash for rent; cash for repairs, reconstruction, and upgrade; as well as unconditional and unrestricted cash and multi-purpose cash.

It was noted that several of the reports, evaluations documents, case studies and lessons learnt documents were not written by technical shelter expert, resulting in less attention to the technical impact of the interventions.

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<sup>7</sup> Smith G., Mohiddin L., A review of evidence of humanitarian cash transfer programming in urban areas, IIED.

## 4.2. Key Resources

### 4.2.1. Guidance

- 14 **Juillard, H. and M. Opu (2014) Emergency cash transfer programming the WASH and shelter sectors, Scoping Study, The Cash Learning Partnership. (Referring to Chapter 4).**

This study provides findings and recommendation on the use of CTP in the Shelter and WASH sector. It identifies CTP as a modality routinely used in shelter responses, as a single modality or in combination with in-kind support. Less common in early stages of an emergency, due to operational issues (pre-positioned stocks, lack of assessment data) and perceptions that CTP may take longer to implement.

Many shelter practitioners see the cash modalities as being promoted by donors and advocates from other sectors, and that shelter-specific concerns are not adequately discussed. One of the main shelter-specific blockers highlighted was the fear that using CTP to achieve shelter-related outcomes would hamper the quality of the resulting shelter, not being able to build back better or to mainstream DRR. Another one is the challenges around market assessments, especially the case in urban contexts when cash for rent is being considered.

The consideration of CTP changes the role of humanitarian agencies from being more supportive than directive; however, providing technical support for communities to build their shelters should be a key project component whether the project is being delivered through CTP or in-kind distribution.

- 15 **CaLP, (2015), Glossary of Cash transfer programme terminology, updated in 2015.**

This CaLP glossary updates an earlier version from 2011 and has been described as a key document promoting a common CTP language. It has been compiled to provide clarity and to encourage, as far as possible, the harmonised use and common understanding of CTP terminology. The terminologies and definitions are applicable for the humanitarian programming context and may not reflect how these terms are understood in other contexts or by other audiences. This document seems essential to provide a common, agreed language across the different humanitarian sectors using a wide range of cash modalities and terminologies.

- 16 **International Red Cross and Red Crescent Movement (2010), Owner-driver housing reconstruction guidelines, IFRC.**

This guidance builds upon experiences across the Red Cross movement working with community-based self-help approaches to shelter recovery and reconstruction, using cash as an implementation modality. It includes dedicated sections for programme development, participatory process, technical assistance and financial assistance. Out of these, the section on financial assistance is the shortest and least developed, and refers to the existing “Guidelines for cash transfer programming” (IFRC, 2007).

The document represents a strong resource on issues related to programme development and design, as well as technical assistance during planning and implementation. There are practical recommendations on BoQs and cost monitoring. However, less attention is paid to the factors that determine whether cash is suitable or not, and the interrelationship between different modalities for financial assistance and other aspects of the programme.

Despite the mention of “owner-driven” in the title, the guidance highlights the importance of addressing land issues, and include vulnerable households in different tenure situations.

## Other interesting resources

- 17 European Commission (2013), The use of cash and vouchers in humanitarian crisis, DG ECHO funding guidelines, European Commission.
- 18 International Red Cross and Red Crescent Movement (2007) Guidelines for cash transfer programming, International Red Cross and Red Crescent Movement.
- 19 SDC, (2007), Cash workbook, a practical user's guide for the preparation and implementation of cash projects, SDC.
- 20 UNHCR, (2012) An introduction to Cash-based interventions in UNHCR operations, UNHCR.
- 21 UNHCR (2015), Operational Guidelines for Cash-based interventions in displacement settings, UNHCR.
- 22 UK Department for International Development (2013) Humanitarian guidance note: cash transfer programming, UK Department for International Development.

### 4.2.2. Case studies

The two following publications provide an overview of cash in shelter interventions.

- 23 IOM (2015), IOM Cash-based transfer, Update and Case studies - November 2015, IOM. This document presents 8 CTP case studies from IOM, of which 5 are shelter interventions. These cover the following responses and modalities:
  - Haiti - conditional cash for rental subsidies, further detailed under 4.2.5 (32);
  - Lebanon - conditional cash for rental support and fuel subsidy for winter;
  - Philippines - unconditional cash grant combined with in-kind shelter material and technical support;
  - Pakistan - conditional cash for construction of "one room shelter".
  - Ukraine - unconditional cash to purchase NFIs and cover basic needs, bills and heating.

These case studies summarise different cash in shelter programmes highlighting key challenges, solutions and lessons. This document presents an interesting overview of the different contexts and modalities where CTP has been used for shelter responses.

- 24 UNHCR, IFRC, UN-HABITAT, Shelter Case Studies, retrieved on 10.02.16 at <http://www.sheltercasestudies.org/>  
This website is a repository for 150 case studies, overviews and updates of post-disaster and post-conflict shelter projects, originally published in the "Shelter Projects" series of five books: Shelter Projects 2013-2014, Shelter Projects 2011-2012, Shelter Projects 2010, Shelter Projects 2009 and Shelter Projects 2008. The purpose is to document best practice, support sectoral learning and exchange leading improved models of delivery as well as innovative, cost-effective solutions. The website allows you to make specific search to identify cash-based case studies, and a few case studies have been selected and described in further detail in this literature review.

### 4.2.3. Vouchers and conditional cash assistance for emergency shelter

The findings show that in disaster response, cash is rarely used for emergency shelter, or are least there is very little literature to this evidence. In the very early days of a natural disaster, markets are

often disrupted and most agencies opt for in-kind distributions. Once the markets have picked up, shelter actors are generally already planning the early recovery phase with permanent repairs and/or temporary shelter solutions. Additionally, one of the most used items in the emergency phase is plastic sheeting, which has been developed for the shelter sector with very high standards and specifications to last for years. This very specific type of plastic sheeting is not generally found on the open market. Conversely, a market based approach could ensure that the appropriate shelter materials and NFIs are available in the public market which would perhaps speed up the recovery.

Guidance promotes working closely with private sector and suppliers during the preparedness phase to enable the market to respond quickly.

- 25 **Brady C., and Van Borek N., (2012) Non Food Item (NFI) voucher fairs in Walikale Territory, North Kivu, Democratic Republic of Congo (DRC) - A UNICEF and Solidarités International programme, CaLP.**

This document is a CaLP Case Study from 2012, documenting challenges and lessons learned from using voucher fairs in rural areas in DRC. Market assessments showed that local markets did not offer a wide selection of NFI and shelter materials requested by affected communities. Based on this assessment, and a mapping of potential vendors, Solidarités decided to implement a voucher fair. The voucher mechanism was considered a safer alternative to cash transfers, as it limited risks associated with distributing and transporting cash for both beneficiaries and implementing partners. The quantity of vendors was considered sufficient to ensure reasonable prices<sup>8</sup>.

Lessons learned highlight the importance of thorough market assessments, including access to formal and informal credit, the importance of sensitisation campaigns with communities, beneficiaries and vendors, and additional staff to monitor the fair and ensure proper documentation and financial records.

The authors conclude that “in an urban setting, unconditional cash transfers or the use of vouchers in an open market may be a more appropriate response option.”

- 26 **NRC (2014), Supporting dignified choice, NRC cash-based NFI distribution in refugee camps in Jordan, NRC.**

This short policy brief explores NRC assessments of cash and vouchers programmes, and market-based cash and voucher approach in Zaatari refugee camp in Jordan, in view for future expansions to larger-scale winterization activities in Azraq camp.

The report captures the advantages of a market-based cash and voucher approach in lieu of centralized NFI distributions. This approach provides beneficiaries with greater choice and flexibility to meet their household needs, reduces negative coping mechanisms, and empowers women in particular. This document provides an interesting overview of a cash and voucher approach in a refugee camp setting.

- 27 **DiPreto S., (2011), Cash for shelter Programme Hurricane Richard 2010, Beneficiary Satisfaction and impact evaluation, Belize Red Cross.**

This evaluation report examines the utilisation of cash vouchers for shelter repairs which started 7 weeks after the disaster struck. It assesses the effectiveness and impact of the programme, analyses the implementation strategy and identifies best practices and areas of learning opportunity. The programme was built on the knowledge of the large scale cash

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<sup>8</sup> According to the report, further analysis of the advantages and disadvantages for beneficiaries of establishing price ceilings vs. free markets is currently underway by UNICEF and partners.

voucher shelter programme in Costa Rica and the Tarjeta Red Programme in Chile. The report analyses if families would have preferred in-kind to cash voucher or unconditional cash. Overall this was a successful project, considered replicable and scalable. Beneficiaries were satisfied, participatory processes were adequate and technical assistance was good but could be improved.

#### 4.2.4. Cash for work

The Cash for Work (CfW) approach originated in food-insecure regions with functioning markets, as an alternative to Food for Work (FfW) programmes. Over the past decade, the use in post-disaster and conflict settings has expanded. CfW programmes are often planned with two objectives:

- Support income generation and livelihood recovery;
- Carry out work beneficial to a community and its inhabitants.

In some programmes, income generation and job creation is the primary objective, and the tasks or work to be carried out is determined later. For humanitarian shelter provision, the opposite is normally the case, where the work to be carried out is the main priority, and CfW is considered as one of several modalities to achieve this. In many cases, the approach includes a combination of cash, technical assistance, training and in-kind support. CfW in the shelter sector is often understood as “direct cash payments to beneficiaries for their labour on debris clearance, shelter construction or other community focused infrastructure projects.”<sup>9</sup>

28 **ACF Lebanon (2015) Cash for Work in Southern Lebanon – ACF Lebanon’s response to the Syrian refugee crisis, ACF.**

This report describes a cash for Cash for Work intervention in Southern Lebanon that started in January 2014 in response to the on-going influx of Syrian refugees. Working in a displacement situation, the programme targets both refugees (70%) and host communities (30%), with the objective “to reduce the negative coping mechanisms of the target population (Syrian refugees and vulnerable Lebanese households), and reinforce the local capacity to deliver community services through municipalities involved in the project, ultimately diminishing the pressure on local infrastructures.”

This is an interesting case study as it addresses tensions due to prolonged displacement and includes both displaced and host communities. It represents an interesting and successful partnership with local municipalities, and helps support their services, and it also includes vocational training for persons who cannot participate in work activities (mainly women) and unconditional cash grants for persons with disabilities, to ensure broader inclusion in the economic benefits of the intervention. It uses ATM cards for distribution of salaries, and partners with a local insurance company to cover workers in case of accidents.

29 **IOM Philippines (2014) IOM Info-sheets: Shelter-DRR Programmes, IOM publications.**

The document describes different components of IOM’s shelter response to Typhoon Haiyan, which struck the Philippines in late 2013. 6 different activities are detailed, and Cash for Work is one of them.

According to the info-sheet, “one of the key objectives of the IOM Shelter Programme is to provide shelter solutions for the affected population while finding ways to support the economic recovery of beneficiary communities.” To this end, the organisation employed a combination of skilled and unskilled workers. IOM trains team leaders, and provides technical training for builders and carpenters to build back safer. The construction process is divided into phases, each requiring a different combination of trained carpenters and unskilled workers. At

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<sup>9</sup> Bauer R., (2013) B.2 Bankers and Builders, *Shelter Case Studies 2011-2012*. Geneva: IFRC, UN-HABITAT & UNHCR.

the end, participants are provided with certificates, based on evaluated skill sets throughout the construction process.

“CfW beneficiaries have used their new skills in a variety of different ways. For example, some have returned to their own neighbourhood where they are employed by community to build safer shelters, others continued to work with IOM in new construction sites, with new roles and responsibilities based on their newly acquired skills, and some returned home and have set up their own business in the construction sector.”

30 **USAID OIG (2010) Audit of USAID’s Cash-for-Work Activities in Haiti, USAID.**

This document looks into USAID-funded CfW project, with the primary objective of stabilise poor neighbourhoods in a volatile political environment by providing employment and cash injections. Four partners (including IOM and CHF) were selected to implement CfW programmes for rubble removal.

The audit identifies challenges related to site and beneficiary selection criteria, workplace safety, and effective use of resources (“IOM spent only about \$156,000 on salaries compared with about \$2.95 million on trucks and heavy equipment”). The rubble removal process was criticised both internally within USAID and by external observers as being too ineffective, and potentially slowing down the rebuilding effort. The audit team recommend to “increase the number of potential beneficiaries by expanding CfW efforts to labour-intensive community improvement projects other than rubble removal.”

#### 4.2.5. Cash for rent

Cash for rent may be a viable option in certain contexts, but also presents a number of risks including landlord exploitation, rent inflation and tensions with the host community. Rental market assessment is essential and market monitoring is recommended. A lot of literature, reports and programme evaluations are coming out of the Syria crisis response (Jordan and Lebanon) where cash for rent has been one of the most common modalities to respond to shelter needs.

31 **Fitzgerald E., et al., (2014), Rental Support Cash Grant Programs: Operational Manual, World Bank.**

The purpose of the manual is to explore rental support cash grant programmes and explain how these can provide shelter assistance for displaced populations after emergencies. The manual was developed following the Haiti Earthquake response, and it intends to inform on the specific circumstances in which to provide cash for rent, and how this can be adapted to other contexts.

32 **Shelter Projects 2011-2012, (2013) A.10 Haiti – 2010 – Earthquake, UNHCR, IFRC, UN-HABITAT.**

This case study presents how agencies moved households from camps into rented properties, by providing household rental support cash grants to cover the costs of renting an accommodation for 1 year and to support the transition from camps to their new accommodation. The project succeeded and became a test case for a much wider rental programme. The report presents the strength and weaknesses and lessons learnt.

33 **Shelter WG Jordan, (2015) Technical Guidelines: Conditional Cash for Rent, Shelter Working Group Jordan.**

These technical guidelines provide a clear and flexible framework for shelter actors operational in Jordan on the agreed amount and recommended implementation method for cash for rent projects. It provides clear definitions, identifies a cash value range and a minimum and



maximum timeframe to ensure a positive impact on households receiving the assistance and a limited negative impact on the local rental market. It also provides general recommendations on monitoring and dispute resolution.

- 34 **Ukraine Shelter Cluster, Technical Working Group, Shelter & NFIs monetisation, Recommendations on Cash for rent activities**, retrieved on 10/02/16 from [http://www.sheltercluster.org/sites/default/files/docs/recommendations\\_on\\_cash\\_for\\_rent.pdf](http://www.sheltercluster.org/sites/default/files/docs/recommendations_on_cash_for_rent.pdf) and **Rent prices in Ukraine, January 2015**, retrieved on 10/02/16 from: <https://www.sheltercluster.org/sites/default/files/docs/Rent%20price%20in%20Ukraine%2012.01.2015.pdf>
- The Ukraine Shelter Cluster developed technical guidelines for provision of cash for rent. The first document establishes a framework for shelter actors to deliver cash for rent programmes in Ukraine. The document presents the agreed amount and recommended implementation method, with targeting criteria, transfer amount per geographical location, required documentation, monitoring, outreach and exit strategy. The second document presents the average and the range of rent prices per geographical locality, disaggregated by size of property, urban, peri-urban and rural, comparing it with the cost of purchase. These documents show how a rental market assessment informs the technical agreed guidance.

#### 4.2.6. Cash grants for repair or reconstruction

The tension between providing a qualitative shelter response providing safety and adequacy versus the speed, effectiveness and choice of unconditional grants is best described here. The following case studies all present different types of conditional cash assistance provide in trenches to achieve various types of shelter programme. The control required and the freedom provided through different levels of conditionality provides agencies with accountability mechanism to their donors as well as to the affected population.

- 35 **Ahmed M., Hrybyk A., (2016), Pintakasi, A review of shelter/Wash delivery methods in post-disaster or recovery interventions**, Catholic Relief Services.
- The study focused on the efficiency, effectiveness and appropriateness of a cash-based approach to delivering shelter/WASH solutions, compared to in-kind/direct-build construction, in the context of recovery after Typhoon Haiyan. The finding show that the relative effectiveness of different modalities depended heavily on contextual factors such as the functioning of markets, availability of trained labour, capacity of the organization, emergency phase versus recovery phase, and availability of secure in-country money transfer systems. The report provides a decision-making tool to help practitioners decide which approach will be most appropriate, effective, and efficient depending on which influencing factors are at play.
- 36 **Aysan Y., Aheeyar M., Harvey P., Satchithanandam S., (2007) External evaluation report on the Cash for Repair and Reconstruction Project Sri Lanka**, commissioned by the Consortium of Swiss Organisations (Swiss Solidarity, Swiss Red Cross, HEKS and SDC).
- This evaluation was carried out nearly 10 years ago and concludes by presenting the success and challenges of the cash owner-driven repair and reconstruction project. This document has set a precedent for promoting cash in shelter. This report highlights how cash can be an effective tool for shelter programming when combined with technical guidance and training. This document is interesting as it mainly takes into consideration the beneficiaries' opinion on the qualitative result of the intervention, rather than the perception of an external technical expert.



- 37 Shelter Projects 2011-2012, (2013), A1. Afghanistan – 2012 – Conflict returns, UNHCR, IFRC, UN-HABITAT.  
This case study describes a cash-based, owner-driven approach to shelter provision in Afghanistan, implemented in 2011, and scaled up in 2012. The project established beneficiary groups of 4 to 5 households to create community networks that would support vulnerable beneficiaries (especially women and persons with disabilities). The whole group would not receive their grant instalments if one of the group members had not reached the agreed stage of construction. This condition is interesting from the perspective of vulnerability inclusion as well as adopting a neighbourhood approach.

The case study highlights how the cash-based approach allowed team members to spend more time with households, and better explain seismic mitigation measures compared to previous projects. Still, encouraging families to use more traditional materials and methods with better seismic resistance, is reported as a challenge.

#### Cash for increasing housing stock and free rent

- 38 Garcia O., (2015), Evaluation Report, Evaluation of NRC’s Lebanon Host Community Shelter Programmes “Increasing the availability of host community housing stock and improving living conditions for the provisions of refugee shelter”, January 2013 – December 2014, NRC. This evaluation reviews NRC’s *small shelter unit housing rehabilitation programme* which aims at increasing the housing stock to house Syrian refugees. The project provided cash to landlord to complete partly finished buildings, or to upgrade sub-standard housing units in exchange of a 1-year rent-free period for Syrian refugee families. While there is no rent paid for this period of time, beneficiaries contribute to utility bills. The rehabilitation is carried out in accordance to an upgrade package of minimum shelter standards. This programme is complemented with support from NRC’s ICLA team (Information, Counselling and Legal Assistance), Education, WASH and Camp Management teams.

#### Other interesting resources

- 39 CARE, (2015) Household Cash Transfer Assessment – Typhoon Haiyan Recovery Response, Promoting resilient sustainable livelihood, CARE.
- 40 DiPretoro S., (2011) RED Card Program (repair and development) Chile Earthquake 2010, Cruz Roja Chilena.

#### 4.2.7. Multi-Purpose Cash Grants (MPG) and unconditional cash

MPGs are used across sectors to respond to varied and assorted needs. They have recently been introduced in disaster response, even though unrestricted cash has been used previously in many responses. Since MPGs are used across sectors, several key informants have raised questions about how the shelter sector should utilise MPGs and how MPGs fit into the existing coordination architecture. There are only a few documents covering the use of MPGs. It could be assumed that on-going responses (the Syrian crisis, Nepal Earthquake, and Ukraine response) will produce more documented learning and recommendations on how best to utilise this modality.

MPGs are seen as very effective to meet beneficiaries’ basic needs<sup>10</sup>. Conversely, a number of key informants and reviewed documents have highlighted concerns on how MPGs or unrestricted cash

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<sup>10</sup> ODI (2015), Doing cash differently, September 2015

can effectively provide safe and adequate housing achieving the desired quality of shelter provision<sup>11</sup>. “Beneficiaries can be left with unsafe or incomplete buildings, lack of tenure security, lasting debts and increased vulnerability”.<sup>12</sup> The literature explains that MPGs will not “automatically reduce or eliminate all vulnerabilities, as these are often multi-faceted, hence the importance of problem an causal analysis”<sup>13</sup>.

- 41 UNHCR, CaLP, DRC, OCHA, Oxfam, Save the Childre, WFP, (2015), Operational Guidance and toolkit for Multipurpose Cash Grants, improving cash-based interventions multipurpose cash grants and protection, Enhance Response Capacity Project 2014-2015.

This operational guidance and toolkit brings together expertise on CTP and provides a comprehensive guidance for humanitarians to assess the feasibility, conceptualise the design and structure the implementation of MPGs. The toolkit assumes a basic knowledge of CTP and does not explain the basic principles of CTP. The primary objective of MPG is to meet basic needs of people affected by crises. The document explains that although MPGs may provide more effective, cost-efficient solution in certain contexts, a sectoral response might also be required. A sectoral response might combine in-kind or restricted cash assistance aiming to respond to one specific sector as opposed to MPGs which aim at serving multiple sectors.

## 5. Cash and coordination

### 5.1. An Overview of Cash and Coordination

The opportunity of providing faster, more effective and appropriate assistance through CTP in disaster and conflict settings requires strong intra- and inter-agency coordination and communication. Cash coordination has taken different functions including technical coordination, strategic and operational coordination. The technical coordination of cash is generally addressed through harmonizing approaches and developing guidelines. The strategic and operational coordination of cash focuses on results and impact avoiding gaps and duplication by monitoring programmes, and conducts advocacy to promote appropriate types of CTP.

This review has also identified concerns and challenges when it comes to coordination of cash and specifically MPGs. The concerns highlighted in the documentation include the fact that cash coordination is not formally linked to the cluster approach which limits its legitimacy, strategic function and ability to advocacy and influence decisions making<sup>14</sup>. The frequent lack of dedicated cash coordination resources and high turn-over of staff also limits the capacity of harmonizing CTP, scaling up, and developing agreed guidelines.

Key informants explained some of the challenges coordinating MPG, involving agreeing on indicators across various sectors, implementing inter-sectoral monitoring systems, measuring impacts, and identifying the legitimate entity to collate and coordinate this information with the existing cluster architecture. Cluster coordinators have expressed their concerns of identifying sectoral gaps when MPG are intended to cover cross-sectoral needs. The literature promotes cash technical discussions to happen separately from cash strategic coordination which should be better integrated to the humanitarian architecture.

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<sup>11</sup> Bauer R., (2013) B.2 Bankers and Builders, *Shelter Case Studies 2011-2012*. Geneva: IFRC, UN-HABITAT & UNHCR.

<sup>12</sup> Global Shelter Cluster (2016), Position Paper - Cash and Markets in the Shelter Sector, GSC, p.12.

<sup>13</sup> UNHCR, CaLP, DRC, OCHA, Oxfam, Save the Children, WFP, (2015), Operational Guidance and toolkit for Multipurpose Cash Grants, improving cash-based interventions multipurpose cash grants and protection, Enhance Response Capacity Project 2014-2015, p.18.

<sup>14</sup> Kauffmann D., (2012) Collins O., Comparative study of emergency cash coordination mechanisms, CaLP and URD, p.7.

## 5.2. Key resources

- 42 **Bailey S., (2014), Coordination and cash transfer programming, CaLP.**  
This research aims to build on previous work supported by CaLP to examine the particular obstacles and opportunities that cash transfers pose for coordination, including those related to the cluster system, strategic coordination, working with governments and the private sector, as well as potential new approaches to coordination. It explores how the current weaknesses of the humanitarian coordination structure poses obstacles to using CTP, such as the weak inter-sectoral coordination at cluster, donor and agency level. It suggests key actions to prepare for future obstacles and how to take advantages of future opportunities: some of which include establishing where CTP fit within the current humanitarian architecture and support CTP integration within existing systems and tools. Continue efforts strengthening humanitarian leadership training relevant actors on how CTP should be integrated within the humanitarian architecture. Carrying out pilot joint responses amongst UN agencies with cash expertise, ie. WFP, UNICEF, UNHCR. This document provides tangible recommendations on preparing a scaling up of CTP and coordination.
- 43 **Cristescu Truhlarova D., (2015) Review of Cash Coordination in Ukraine, Coordination of cash-based interventions, UNHCR.**  
This short document reviews the cash coordination in Ukraine, a lower middle-income country where the response has been highly based on CTP and MPG. Within the context of the cluster system the report presents the context of the response and examines the different types of CTP provided. It is interesting as the shelter cluster was one of the most active clusters initially trying to support the coordination of the cash assistance until OCHA activated an inter-cluster CWG. The report concludes with some lessons learned promoting scenarios of cash assistance types rather than single model approach; adapting the country's social protection system (especially for middle-income countries where these systems exist); defining whether the CTP covers emergency and/or recovery.
- 44 **Kauffmann D., (2012) Collins O., Comparative study of emergency cash coordination mechanisms, CaLP and URD.**  
Based on 3 case studies (Pakistan, Haiti and the Horn of Africa), this studies draws lessons for better coordination of CTP. It addresses cash coordination on a technical level as well as on a strategic and operational level and provides recommendation on how cash coordination such be integrated in the humanitarian architecture. Technical coordination should be independent to strategic and operational coordination which should be better linked to the humanitarian architecture. Cash coordination should be better integrated to other sectors than FSL sector. "This comparative study has found that a coordination system that is adapted to the multi-sectoral nature of cash – as a modality rather than an end in itself – is beginning to develop, but its parameters must be better defined."
- 45 **Smith (2015), Cash Coordination in the Philippines: A review of lessons learned during the response to super Typhoon Haiyan, CaLP.**  
This review capture lessons learnt on the effectiveness of the cash coordination during the initial three to four month of the response to Typhoon Haiyan, and provides recommendations to the inter-agency coordination system. The findings include the details from the 3 inter-agency mechanism: (1) the dedicated OCHA Cash Coordinator, (2) the Cash Working Group and (3) cash coordination within and between the clusters. It discusses what worked well with these mechanisms, the constraints limiting their potential added value and generates a number of lessons for future cash coordination in the Philippines.

## Other interesting resources

- 46 CaLP, Cash coordination tool kit, accessible on 10.02.16 at <http://www.cashlearning.org/resources/coordination-toolkit>
- 47 CaLP and IFRC (2015), May 2015 Geneva Learning Event on Cash Coordination, accessible on 10.02.16 at <http://www.cashlearning.org/what-we-do-coordination/may-2015-geneva-cash-coordination-event>

## 6. Cash for Housing in a Development Context

### 6.1. An Overview on Housing Finance and Microfinance

*“The rigorous evaluation of cash-based social assistance programmes in Latin America (notably Progresa and Oportunidades) provided a solid evidence base that cash transfers could form an effective and appropriate part of social protection strategies to alleviate poverty”.*<sup>15</sup>

Efforts have been made to include examples of cash-based approaches to housing, more commonly found in development situations. This includes social housing, traditional housing finance and microfinance targeting poor and low-income households.

The subject of cross-fertilisation between emergency shelter and development housing when it comes to cash-based assistance was discussed with key informants. Interviews revealed that the exchange is limited, both when it comes to linking and adapting approaches, and accessing relevant experiences.

Unfortunately, the limited timeframe for this review has not allowed for an in-depth study of documented experiences and other relevant guidance from the development housing sector. Instead, three documents have been selected based on key informant discussion, highlighting different aspects of the debate.

### 6.2. Key Resources

- 48 IHC (2011) Haiti Shelter Sector Assessment: One Year After the Earthquake, USAID, Includes 3.D. Provision of Housing Finance & Housing Microfinance. The objective of this programme was to provide “USAID with a broad perspective on support to the shelter recovery process and recommendations for action.” Even before the earthquake, the majority of poor households in Haiti built housing incrementally, as their resources permitted on land they did not necessarily own. Monetary financial institutions (MFI) required completed units, constructed on land to which the owner holds title, and built to certain requirements or standards – conditions that are met by only a small segment of the population, and exclude even the middle-class.

This document is interesting as it explains the challenges and opportunities of various types of micro-lending programmes, balancing portfolio blending enterprise lending and home improvement lending that does not target exclusively the poorest of the poor. It also

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<sup>15</sup> Bailey, S. and P. Harvey (2015) *State of evidence on humanitarian cash transfers*, Background Note for the High Level Panel on Humanitarian Cash Transfers, Overseas Development Institute.

explains that: “NGOs should be encouraged to shift from being ‘shelter providers’ to being ‘shelter facilitators’. With appropriate technical and limited financial assistance, households will produce better housing than can be provided by any donor organization. Haitians have historically demonstrated the ability to provide their own housing through incremental construction.”

49 **Habitat for Humanity (HfH) (2014) Shelter Report 2014 - Step by Step: Supporting Incremental Building Through Housing Microfinance, Habitat for Humanity.**

The document identifies good practices and solutions from HfH operations, and provide recommendations for policymakers and advocates. Shelter Reports are published annually by HfH to highlight key policy issues and emerging trends.

According to the report, housing microfinance differs from traditional microfinance due to larger amounts, requiring longer terms and a closer association with a need for savings. Adding to that complexity are the implications of land tenure and safe and durable construction methodologies. Housing microfinance, though, can be closely tailored to the construction practices and land formalization of the poor, who usually acquire property and shelter in incremental stages. It can be accompanied by housing support services such as budgeting, construction assistance, or guidance on good building practices.

One benefit is the flexibility offered: improvements can be substantial, such as adding a second story, or more modest, such as fixing a roof or resurfacing a mud floor. Even small upgrades can have an enormous impact, particularly on health outcomes. Small upgrades can have an economic impact too. A room to rent, a sales kiosk counter, a warehouse or a production space can bolster household income and economic standing.

The document is relevant as an indication of a major shelter actor (HfH) within the GSC that has institutional experience of working with housing microcredit, and could take a lead in discussions about the transferability of experiences, tools and approaches (e.g. market analysis and credit analysis, combinations of financial and non-financial/technical assistance, overcoming regulatory barriers and land issues, etc.)

50 **Cordaid (2015) Shelter2Habitat: Developing resilient habitats after a disaster, Cordaid Program Brief, April 2015.**

This document introduces Cordaid’s new strategy and approach called Shelter2Habitat, which entails moving from subsidy-based humanitarian intervention to market-based self-sustaining value chains.

At the start of a program loans will be very small and short-term (also possible in forms of in-kind contributions) and are likely supported with subsidies. The subsidy should save lives, given the humanitarian need for life-saving shelter. Subsidies correlate with the impact of calamity (e.g. disaster), with externalities (e.g. public health) and market/governance failures. During the program the loans will increase, the repayment period lengthened and the subsidies decreased. Financial institutions can possibly offer a soft loan for initial investments, followed by market-based or crowd-in microfinance assistance.

According to the paper, this strategy requires changing roles for Cordaid during the process, as funder, direct implementer, advocator, convener and facilitator. To bridge the gap from current relief operations and actual need successfully, Cordaid may need to shift its geographic focus to supporting communities across larger geographical areas.

- 51 Habitat for Humanity (2013), [Housing Microfinance: Lessons From 11 Partnerships of Habitat for Humanity](#), Habitat for Humanity Center for Innovation in Shelter and Finance. This document is a thematically structured report, using experiences from partners in 11 different countries to discuss “Opportunities and Constraints for Housing Microfinance”, “Housing Support Services”, “Housing Microfinance Product Development”, and “Taking Housing Microfinance Products to Scale”.

It includes a chapter on housing support services (HSS), including training for participating households, technical advice and access to construction materials. The report concludes that “one of the principal barriers to taking these products to scale is ensuring the sustainable provision of housing support services alongside housing microfinance.”

The document also notes that “reconstruction after human and natural disasters contributes to increased demand for housing microfinance.” The threat of natural disasters constitutes a lending risk for both borrowers and microfinance institutions. The document highlights that microfinance products for shelter should be designed to mitigate these risks.

#### Other interesting resources

- 52 UN-Habitat publications and videos accessible on 10.02.16 from <http://www.habitat.org/housing-markets/shelter-finance/publications> which include:  
UN-habitat, Community based housing finance initiatives (2009)  
UN-habitat, Informal Settlements and Finance in Dar es Salaam, Tanzania (2010)  
UN-habitat, Human Settlements Financing Tools and Best Practices Series (2009)
- 53 [Building and Social Housing Foundation](#) accessible on 10.02.16 from <http://www.bshf.org/home.cfm>  
The Building and Social Housing Foundation (BSHF) is an independent research organisation that promotes sustainable development and innovation in housing through collaborative research and knowledge transfer. Established in 1976, BSHF works both in the UK and internationally to identify innovative housing solutions and to foster the exchange of information and good practice. BSHF believes that everyone should have access to decent housing and is committed to promoting housing policy and practice that is people centred and environmentally responsible.
- 54 [African Union for Housing finance](#), accessible on 10.02.16 from <http://www.auhf.co.za/>  
The African Union for Housing Finance is a member-based association of mortgage banks, building societies, housing corporations and other organisations involved in the mobilisation of funds for shelter and housing on the African continent.

## 7. Case study comparison

### 7.1. Timeline, grant value and number of beneficiaries from selected case studies

#	Country, agency	Amount (\$)	Y1	Y2	Y3	Y4	Y5	HH	Year
<b>Vouchers and conditional cash assistance for emergency shelter</b>									
25	DRC, UNICEF & SI	60	6-12 mo					2360	2009
26	Jordan, NRC	20				24 mo ->		22000	2014-2015
27	Belize, Belize RC	500/1250/2000	2-6 mo					70	2009-2010
40	Chile, Chilean RC	376	3-9 mo					8400	2010
<b>Cash for work</b>									
23	CAR, IOM	262 (10d)	4 mo ->					18000	2014-2015
28	Lebanon, ACF	500 (30d)				24 mo ->		400	2014-2016
29	Philippines, IOM	6/d	6-18 mo					n/a	2014
30	Haiti, USAID	120 (24d)	1-12 mo					60505	2010
<b>Cash for rent (restricted cash)</b>									
23	Lebanon, IOM	150/mo		18-36 mo				5000	2013-2015
32	Haiti, IOM	500/yr	6 mo ->					53343	2010-2015
35	Philippines, CRS	760/yr		10-34 mo				<2557	2014-2016
<b>Cash grants for repair or reconstruction</b>									
23	Lebanon, IOM	500		18-36 mo				5000	2013-2015
23	Pakistan, IOM	294		10-26 mo				22900	2012-2013
35	Philippines, CRS	422/696	3 mo ->					23358	2014-2016
36	Sri Lanka, SDC	1000/2500	3-27 mo					10629	2005-2008
37	Afghanistan, NRC	600/1200		12-24 mo*				2075	2012
38	Lebanon, NRC	1500 av.		12-30 mo				23039	2013-2014
<b>Unconditional cash grants</b>									
23	Philippines, IOM	75		10-16 mo				19850	2014-2015
23	Ukraine, IOM	260		8 mo ->				12528	2014-2015
39	Philippines, CARE	181	4-12 mo					27040	2014
<b>Housing microfinance</b>									
	Home improvmt.	500-3000	6-24 mo						
48	Home completn.	1000-4000		12-36 mo					
	Home build loan	3000-10000				2-5 yrs			
	Group loans	500-3000	6-36 mo						

\* Targeting returnees and urgent shelter needs identified in 2011.

# Correspond to the document numbering system of this review.



## 7.2. A comparative analysis of CTP shelter case studies

Vouchers programmes may be provided at different stages of an emergency response and consist of different transfer values depending on their objectives. Some (27, 40) had very short mobilisation periods and a higher transfer value. In these cases, beneficiaries were identified by community leaders and the evaluations of these projects suggest that more resources should have been invested in assessment, technical assistance, price monitoring, and other support.

CfW for rubble removal can start very early in a response (31). When CfW is linked with shelter repairs or reconstruction it starts later in the emergency response (29), while programmes with a community stabilisation objective have shorter mobilisation periods (23, 30). Many programmes base payments on national minimum wages (29, 30), but there is disagreement as to whether this is sufficient to stimulate economic recovery.

Cash for Rent is a comparatively expensive way of providing shelter, when looking at selected case studies. In the Philippines, one year of rental support costs more than a complete reconstruction grant (35). There is also a risk of contributing to price inflation, unless more housing units are created in parallel (38).

Most case studies on conditional cash for repair and/or reconstruction use a staged approach, based on assessed damage (35, 36, 37). Conditions usually include phased payments based on construction progress. Grants are relatively large, often corresponding to an annual income and there is a risk of inflation. In one example, the grants had to be doubled for the second phase of the project (36).

Unconditional cash grants seem to provide a smaller transfer value than other CTP, however the case studies selected show a shorter mobilisation period for natural disasters than for similar approaches implemented in complex emergencies, although further documentation on MPGs and unconditional cash transfer might be required to provide a clearer comparative analysis.

Overall vouchers, cash for work and cash for rent programmes are more likely to take place earlier in a response compared with conditional cash for reconstruction and unconditional cash. Cash grant for repairs, reconstruction and housing finance consist of larger transfer value as these represent large expenses. The risk associated to larger transfer value may also explain the longer mobilisation period and time allocated for assessment and programme design. Unconditional cash grant consists of small transfer values, closer to the values provided for CfW and vouchers for emergency assistance.

## 8. Conclusions and recommendations

This literature review reveals a diversity of cash interventions in shelter responses although the shelter sector engagement in cash discussions has been limited. The discussion on cash has largely been driven by FSL sector, developing key guidelines and tools that are not always perceived as relevant or adaptable to shelter sector needs. For example, market assessment tools are mainly commodities-based, and not directly applicable to more complex rental and labour markets. The literature has shown some experiences in rental market assessments, but these have not yet resulted in agreed guidelines or sector specific tools.

Many key informants explain that the challenges of cash in shelter are evolving faster than the literature. Therefore, it would be recommended to carry out a systematic documentation of shelter-specific cash experiences, drawing conclusions from these to develop sectoral guidance on cash in shelter. Further literature on cash in shelter and MPG is expected to emerge from the on-going



response in Syria, Nepal and Ukraine. SOPs, evaluation reports and lessons learnt constitute some of the literature which will provide useful insights into best practices, challenges and opportunities.

Some cash modalities seem to be more suited or adapted to a specific context. For example, in the early stages of a natural disaster response, there are very few documents showing that cash has been used effectively to provide safe shelter. Indeed, markets selling construction items may take a few weeks to activate and be able to respond to increased demands. Additionally, some emergency NFIs (e.g. plastic sheeting) have been developed with high standard specifications, and generally not available in the market place. Guidance recommends market based approaches to speed up the recovery.

Cash modalities such as conditional and restricted cash for repair and/or reconstruction – provided in trenches – seems to be the modality with the most precedents. Projects using an owner-driven reconstruction, neighbourhood approaches encouraging community participation, has attracted shelter actors in natural disaster, conflicts and protracted crisis settings. This method offers a level of flexibility and choice to beneficiaries and provides cost effectiveness, whilst allowing agencies to deliver assistance with a level of control providing technical training and guidance to achieve a qualitative, safe and adequate shelter intervention.

Recent policy papers are advocating humanitarian needs to be increasingly addressed through unconditional cash wherever possible making cash central to humanitarian response<sup>16</sup>. This contradicts some of the learning from the case studies which explain that conditionality of cash assistance often allows agencies to exert a level of control to ensure quality and positive impact such as safe and adequate shelter construction<sup>17</sup>, or limited negative effects on rental markets<sup>18</sup>. Questions around coordination, monitoring and accountability of MPGs reflect some of the main concerns of the shelter sector.

Cross-fertilisation between the shelter sector and the development sector could be an opportunity to expand the GSC's understanding of cash in shelter; exploring and reviewing resources coming from housing finance, rental markets and labour markets organisations such as ILO, UNDP, UN-HABITAT and others. Interviews revealed that the exchange is limited, both when it comes to linking and adapting approaches, and accessing relevant experiences. The GSC could explore in further how to engage with government systems, private sector and development actors to inform cash in shelter response.

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<sup>16</sup> ODI (2015), Doing cash differently, September 2015.

<sup>17</sup> Bauer R., (2013) B.2 Bankers and Builders - the coming of age for cash and shelter projects, *Shelter Case Studies 2011-2012*. Geneva: IFRC, UN-HABITAT & UNHCR.

<sup>18</sup> Key Development Services (2014), Development of a Framework for Multipurpose Cash Assistance to Improve Aid Effectiveness in Lebanon: Support to the Market Assessments and Monitoring Component, Key Development Services, Inspire Consortium, Humanitarian policy for action.

## 9. Annexes

### 9.1. Selected Bibliography

This is the list of 54 selected documents for this literature review. They are order by theme and cash modality, following the structure of the report and in alphabetical order.

#### An overview of cash in shelter

1. Bauer R., (2013) *B.2 Bankers and Builders - the coming of age for cash and shelter projects*, Shelter Case Studies 2011-2012. Geneva: IFRC, UN-HABITAT & UNHCR.
2. European Commission Humanitarian Aid, (March 2015) *Ten Common Principles for Multi-Purpose Cash-Based*, Assistance to Respond to Humanitarian Needs, ECHO.
3. Global Shelter Cluster (2016), *Position Paper - Cash and Markets in the Shelter Sector*, GSC.
4. ODI (2015), *Doing cash differently*, September 2015.
5. Smith G., Mohiddin L., (2015), *A review of evidence of humanitarian cash transfer programming in urban areas*, IIED.

#### Market assessments

##### **General documents**

6. Austin L., and Chessex S., (2014) *CaLP, Minimum requirements for markets analysis in emergencies*, A report for the cash learning partnership, CaLP.
7. CaLP and IRC (2016), *Comparative Table of Humanitarian Market Analysis Tools*, CaLP and IRC.
8. Truelove S., Shorey B., Swift A., Noronha T., Pelly I., Lomg C., (2016), *Labour markets Analysis in Humanitarian Contexts, a practitioner's guide*, Mercy Corps, Save the Children, IRC.

##### **Rental market**

9. Key Development Services (2014), *Development of a Framework for Multipurpose Cash Assistance to Improve Aid Effectiveness in Lebanon: Support to the Market Assessments and Monitoring Component*, Key Development Services, Inspire Consortium, Humanitarian policy for action.

##### **Development sector – housing market mapping & value chain analysis**

10. Ayani - Inclusive financial sector consultants, (2013), *Kenya housing market mapping and value chain analysis*, Habitat for Humanity, Center for innovation in Shelter and Finance.

##### **Other relevant sources**

11. Ayani - Inclusive financial sector consultants, (2013), *Uganda housing market mapping and value chain analysis*, Habitat for Humanity, Center for Innovation in Shelter and Finance.
12. Leach, J., Abrams, J., Yoder, S. (2015), *Feasibility Study for Property Microinsurance: Exploring the Market Opportunity for Housing and Property Insurance in Kenya*, Prepared for the Swiss Capacity Building Facility.
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#### Cash and Shelter - guidance and modalities

##### **Guidance**

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15. CaLP, (2015), *Glossary of Cash transfer programme terminology*, updated in 2015.
16. International Red Cross and Red Crescent Movement (2010), *Owner-driver housing reconstruction guidelines*, IFRC.

##### **Other guidance**

17. European Commission (2013), *The use of cash and vouchers in humanitarian crisis*, DG ECHO funding guidelines, European Commission.

18. International Red Cross and Red Crescent Movement (2007) *Guidelines for cash transfer programming*, International Red Cross and Red Crescent Movement.
19. SDC, (2007), *Cash workbook, a practical user's guide for the preparation and implementation of cash projects*, SDC.
20. UNHCR, (2012) *An introduction to Cash-based interventions in UNHCR operations*, UNHCR.
21. UNHCR (2015), *Operational Guidelines for Cash-based interventions in displacement settings*, UNHCR.
22. UK Department for International Development (2013) *Humanitarian guidance note: cash transfer programming*, UK Department for International Development.

#### **Case studies**

23. IOM (2015), *IOM Cash-based transfer, Update and Case studies - November 2015*, IOM.
24. UNHCR, IFRC, UN-HABITAT, *Shelter Case Studies*, retrieved on 10.02.16 at <http://www.sheltercasestudies.org/>

#### **Vouchers and conditional cash assistance for emergency shelter**

25. Brady C., and Van Borek N., (2012) *Non Food Item (NFI) voucher fairs in Walikale Territory, North Kivu, Democratic Republic of Congo (DRC) - A UNICEF and Solidarités International programme*, CaLP.
26. NRC (2014), *Supporting dignified choice, NRC cash-based NFI distribution in refugee camps in Jordan*, NRC.
27. DiPretoro S., (2011), *Cash for shelter Programme Hurricane Richard 2010, Beneficiary Satisfaction and impact evaluation*, Belize Red Cross.

#### **Cash for work**

28. ACF Lebanon (2015) *Cash for Work in Southern Lebanon – ACF Lebanon's response to the Syrian refugee crisis*, ACF.
29. IOM Philippines (2014) *IOM Info-sheets: Shelter-DRR Programmes*, IOM publications.
30. USAID OIG (2010) *Audit of USAID's Cash-for-Work Activities in Haiti*, USAID.

#### **Cash for rent**

31. Fitzgerald E., et al., (2014), *Rental Support Cash Grant Programs: Operational Manual*, World Bank.
32. Shelter Projects 2011-2012, (2013) *A.10 Haiti – 2010 – Earthquake*, UNHCR, IFRC, UN-HABITAT.
33. Shelter WG Jordan, (2015) *Technical Guidelines: Conditional Cash for Rent*, Shelter Working Group Jordan.
34. Ukraine Shelter Cluster, Technical Working Group, Shelter & NFIs monetisation, *Recommendations on Cash for rent activities*, retrieved on 10/02/16 from [http://www.sheltercluster.org/sites/default/files/docs/recommendations\\_on\\_cash\\_for\\_rent.pdf](http://www.sheltercluster.org/sites/default/files/docs/recommendations_on_cash_for_rent.pdf) and *Rent prices in Ukraine, January 2015*, retrieved on 10/02/16 from: <https://www.sheltercluster.org/sites/default/files/docs/Rent%20price%20in%20Ukraine%2012.01.2015.pdf>

#### **Cash grants for repair or reconstruction**

35. Ahmed M., Hrybyk A., (2016), *Pintakasi, A review of shelter/Wash delivery methods in post-disaster or recovery interventions*, Catholic Relief Services.
36. Aysan Y., Aheeyar M., Harvey P., Satchithanandam S., (2007) *External evaluation report on the Cash for Repair and Reconstruction Project Sri Lanka*, commissioned by the Consortium of Swiss Organisations (Swiss Solidarity, Swiss Red Cross, HEKS and SDC).
37. Shelter Projects 2011-2012, (2013), *A1. Afghanistan – 2012 – Conflict returns*, UNHCR, IFRC, UN-HABITAT.

#### **Cash for increasing housing stock and free rent**

38. Garcia O., (2015), *Evaluation Report, Evaluation of NRC's Lebanon Host Community Shelter Programmes "Increasing the availability of host community housing stock and improving living conditions for the provisions of refugee shelter"*, January 2013 – December 2014, NRC.

#### **Other interesting resources**

39. CARE, (2015) *Household Cash Transfer Assessment – Typhoon Haiyan Recovery Response, Promoting resilient sustainable livelihood*, CARE.
40. DiPretoro S., (2011) *RED Card Program (repair and development) Chile Earthquake 2010*, Cruz Roja Chilena.

#### **Multi-Purpose Cash Grants (MPG) and unconditional cash**

41. UNHCR, CaLP, DRC, OCHA, Oxfam, Save the Childre, WFP, (2015), *Operational Guidance and toolkit for Multipurpose Cash Grants, improving cash-based interventions multipurpose cash grants and protection*, Enhance Response Capacity Project 2014-2015.

#### **Cash and Coordination**

42. Bailey S., (2014), *Coordination and cash transfer programming*, CaLP.
43. Cristescu Truhlarova D., (2015) *Review of Cash Coordination in Ukraine*, Coordination of cash-based interventions, UNHCR.
44. Kauffmann D., (2012) Collins O., *Comparative study of emergency cash coordination mechanisms*, CaLP and URD.
45. Smith (2015), *Cash Coordination in the Philippines: A review of lessons learned during the response to super Typhoon Haiyan*, CaLP.

#### **Other interesting resources**

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47. CaLP and IFRC (2015), *May 2015 Geneva Learning Event on Cash Coordination*, accessible on 10.02.16 at <http://www.cashlearning.org/what-we-do-coordination/may-2015-geneva-cash-coordination-event>

#### **Cash for Housing Finance and Microfinance**

48. IHC (2011) *Haiti Shelter Sector Assessment: One Year After the Earthquake*, USAID, Includes 3.D. Provision of Housing Finance & Housing Microfinance.
49. Habitat for Humanity (HfH) (2014) *Shelter Report 2014 - Step by Step: Supporting Incremental Building Through Housing Microfinance*, Habitat for Humanity.
50. Cordaid (2015) *Shelter2Habitat: Developing resilient habitats after a disaster*, Cordaid Program Brief, April 2015.
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### 9.3. TOR

#### Background:

Recent emergencies have demonstrated a growing interest of humanitarian actors in the use of cash as a modality of response and cash transfer programmes are now increasingly being considered as a way to respond to (emergency) shelter needs through a growing variety of modalities and program designs. However, there is a need to develop greater understanding of cash based programming within the shelter sector to reinforce informed decision making on the potential use of cash and to adequately monitor the implementation of cash for programmes.

In order to be able to respond to this rapidly changing scenario and to the increasing demands of expertise in CASH and Shelter, the Global Shelter Cluster (GSC) has selected, during the recent global workshop that took place in Geneva in October 2015, the goals to be achieved in 2016:

1. CASH WG TORs are defined and agreed at GCCG level.
2. The GSC is better prepared to respond to the needs of the field. Expertise is available to provide technical support remotely and with missions.
3. Technical shelter issues are understood by CASH experts and taken in consideration when formulation of MPCGS strategies and when deciding approaches

#### Scope of the Study:

The study will help to address the point 2 and to take stock on what it has been done so far on cash for housing and shelter, guidance on housing benefits, social housing and will also look into existing assessment tools of markets for shelter be it commodities or processes in context of emergencies and post emergencies (henceforth CASH for shelter).

#### The Consultant will:

- Conduct qualitative and quantitative literature review in relation to the use of CASH for shelter in recent responses in contexts of conflicts and natural disasters including the identification and brief analysis of existing tools and guidelines on CASH for shelter (the generic use of cash and any specific tools on cash & shelter).
- Conduct key informant interviews with key stakeholders within the GSC (a list of interlocutors will be provided at a later stage).
- Deliver a final document that will be an evaluative report of information found in the literature related to CASH for shelter. The report will describe, summarise, evaluate and clarify this literature and will provide context for the next steps to be taken by GSC.

#### Expected Deliverables:

- Inception report outlining the methodology, preliminary findings, study report outline and assessment tools for the study.
- 1st draft of the final report
- A professionally edited report

UNHCR on behalf of the GSC will:

Provide Information on the context and project, contact numbers for relevant people.

#### Qualifications:

- At least 5 years of experience in CASH for shelter, including designing and implementing programs.
- Proven experience in collecting and analysing information.
- Fluency in English (written and spoken), knowledge of French or Spanish is an asset.
- Excellent interpersonal skills and excellent communication skills (written and verbal).

#### Timeframe:

The Consultant must be available to commence the desk review immediately and provide the final report within 6 weeks after the signature of the contract. The draft report shall be shared with UNHCR for comments and inputs for inclusion in the final report.

Development of the inception report methodology and approval by UNHCR: 3 days

Desk study: 12 days

Semi-structured interviews with stakeholders: 4 days

Report writing: 7 days

Incorporating comments from UNHCR: 2 days

Final report writing: 2 days

Total: 30 days

Interested applicants who meet the required profile are invited to submit an expression of interest including:

- Technical proposal that summarizes understanding of the TOR, methodology and tools to be used.
- A suitability statement including CV of participating consultant(s) with details of qualifications and experience.
- Work-plan clearly indicating the activity schedule.
- Financial proposal providing cost estimates and consultancy fees.
- Contacts of three organizations that have recently contracted you to carry out similar assignment.

#### 9.4. List of key informants

Below is the list of key informants contacted for this review. Those in grey have provided time for a telephone conversation and the others have provided guidance and input via email communication.

1	Hanna	Mattinen	CBI UNHCR
2	Amanda	Majakulm	CBI UNHCR
3	Shaun	Scales	SSS UNHCR
4	Igor	Chantefort	SC Coord. Ukraine
5	Jake	Zarins	HfH Int.
6	Juliet	Lang	CASH OCHA GVA
7	Kerren	Hedlund	CASH Consultant
8	Andre	Duerr	SDC CASH PO
9	Sarah	Bailey	ODI Researcher
10	Victoria	Stoddard	Shelter - CASH IFRC
11	Sandra	Durzo	IFRC
12	Lili	Mohiddin	Cash consultant
13	Sheldon	Yoder	Habitat for Humanity
14	Sandra	Callison	Habitat for Humanity
13	Maggie	Stephenson	CASH-Shelter Cons.
14	Joseph	Ashmore	IOM Shelter expert
15	Geraldine	Brick	CASH CRS UK
16	Martin	William	CASH CRS UK
17	Claire	setiawan	CASH IFRC
18	Marianne	Vik	CASH Shelter Cons.
19	Ruth	McCormack	CaLP
20	Graham	Saunders	IFRC Shelter
21	Koko	Sossouvi	CASH Consultant
22	Richard	Bauer	NRC -Shelter-CASH
23	Isabelle	Pelly	CaLP
24	Mark	Henderson	NRC
25	Louisa	Seferis	DRC
26	Elisabeth	Parker	shelter consultant
27	Ueli	Salzmann	DDC
28	Ivan	Vuarambon	UNHCR
29	Vincent	Dupin	UNHCR