



Shelters, Settlements and Cash

A manual on Cash and Voucher Assistance

© International Federation of Red
Cross and Red Crescent Societies,
Geneva, 2019

Copies of all or part of this manual may be made for non-commercial use, providing that the source is acknowledged. The IFRC-SRU would appreciate that all requests are directed to the IFRC-SRU at ifrc-sru@croix-rouge.lu.

The designations used do not imply the expression of any opinion on the part of the IFRC or National Societies concerning the legal status of a territory or of its authorities. All photos used in this manual are copyright of the IFRC-SRU unless otherwise indicated.

IFRC-Shelter Research Unit

Cité Henri Dunant 10
L-8095 Bertrange
Luxembourg

Tel: +352 2755 8902
E-mail: ifrc-sru@croix-rouge.lu
Website: www.ifrc-sru.org

07/2019

Shelters, Settlements and Cash

A manual on Cash and Voucher Assistance

Table of contents

| | | |
|-----------|--|-----------|
| 1. | Introduction | 7 |
| 1. | Introduction | 8 |
| 1.1 | Objectives | 8 |
| 1.2 | Context | 9 |
| 1.3 | Who is this manual for | 10 |
| 1.4 | Terminology | 11 |
| <hr/> | | |
| 2. | Cash and Voucher Assistance for shelter and settlement programmes | 12 |
| 2.1 | Common types of shelter and settlement assistance | 13 |
| 2.2 | Influences from different markets and environments | 24 |
| 2.3 | Build back safer | 25 |
| 2.4 | Do no harm | 27 |
| <hr/> | | |
| 3. | Cash and Voucher Assistance as a tool | 29 |
| 3.1 | CVA combined with other implementation options | 30 |
| 3.1.1 | Assessment | 32 |
| 3.1.2 | Shelter and settlement needs | 33 |
| 3.1.3 | Shelter and settlement context | 33 |
| 3.1.4 | Shelter and settlement-related markets | 34 |
| 3.1.5 | Institutional and sector expertise | 41 |
| 3.2 | Technical assistance and quality assurance | 42 |
| 3.3 | Financial support | 44 |
| 3.3.1 | Conditionalities and restrictions | 49 |
| 3.3.2 | Communicating on CVA | 51 |
| 3.4 | In-kind material support | 53 |

| | | |
|-------|---|----|
| 3.5 | Self-help, commissioned labour and contracted works | 55 |
| 3.5.1 | Self-help labour | 55 |
| 3.5.2 | Commissioned labour | 56 |
| 3.5.3 | Contracted works | 56 |
| 3.6 | Capacity building | 58 |

| | | |
|-----------|---|----|
| 4. | Cash and Voucher Assistance within a Market-Based Approach | 60 |
| 4.1 | Using a market-based approach | 61 |
| 4.2. | Targeting | 64 |
| 4.3 | Transfer value and frequency | 64 |
| 4.4 | Set-up and implementation | 67 |
| 4.7 | Monitoring and evaluation | 72 |

| | | |
|-----------|--|----|
| 5. | CVA and response phases | 75 |
| 5.1 | The preparedness phase | 76 |
| 5.2 | The emergency phase | 78 |
| 5.2.1 | Emergency shelters and essential household items | 78 |
| 5.2.3 | Hosting assistance | 82 |
| 5.3 | The recovery and development phase | 83 |

| | | |
|-----------|---|-----|
| 6. | Annexes | 87 |
| | Annex 1 | |
| | Acronyms | 88 |
| | Annex 2 | |
| | Bibliography and further reading | 89 |
| | Annex 3 | |
| | Key markets and materials needed by the shock-affected population | 96 |
| | Annex 4 | |
| | Discussion with traders' template (wholesalers/retailers for building materials) | 100 |

Acknowledgements

Project coordinator: Antonella Vitale (IFRC-SRU)

Lead authors: Antonella Vitale and Bettina Morgenstern-Kennedy

Main Contributors: Dr Christian Huvelle and Rémi Fabbri from the Luxembourg Red Cross, Marta Peña, and Bilal Hussain Shah of IFRC, Joanna Emily Burton, Elodie Bruder, and Alexandra Kappeler from ICRC, Renee Wynveen and Rob Fielding from UNHCR, Wolfgang Friedrich from the German Red Cross, Caroline Dewast and Elias Jourdi from NRC, Jake Zarins from Habitat for Humanity, William Martin and Jennifer Weatherall from CRS, Sophie Tholstrup and Ruth McCormack of Cash Learning Partnership.

This document is based on interviews and desk-based reviews of secondary data conducted by Bettina Morgenstern-Kennedy. Interviews with key informants were undertaken by telephone, e-mail or face-to-face. Two successive drafts of the document were revised before publication.

The development of these guidelines was made possible by the generous contribution of the Government of the Grand Duchy of Luxembourg - Ministry of Foreign and European Affairs, the Directorate of Humanitarian Action Development and Cooperation, with the support of the Luxembourg Red Cross.



Introduction

1. Introduction

The primary concern of the shelter and settlements sector is to ensure that families affected by emergencies have a safe, adequate and dignified place to live. Shelter and housing is regarded as a critical, life-saving need, as well as often the most significant financial investment people make. There is growing recognition that shelter and settlement responses not only provide physical dwellings, but also stable foundations to rebuild lives and support a range of multi-sectoral outcomes.

The provision of cash or vouchers to people while in displacement, or in the immediate phase after a disaster strikes, can help people access what they most need while allowing maximum choice, provided that relevant markets are functioning, supplies are available in sufficient quantity, and that they are of sufficient quality. It is not uncommon for the shelter and settlement sector to have to weigh the provision of immediate freedom of choice against the exposure to unacceptable risks. The markets that provide construction materials, labour and services are often poorly regulated. The lack of oversight by local administrations facilitates informal or irregular markets in making large profit margins, offering low quality and creating monopoly, criminality and human rights issues¹. In order to avoid being accomplices and to assist the affected population in making informed choices involving their own safety, shelter practitioners have traditionally, and successfully, applied various conditions and restrictions linked to staged payments, which allows sector-specific technical and social protection objectives and outcomes to be met.

‘The shelter sector is currently of the clear opinion that any Cash and Voucher Assistance (CVA) programme that seeks to include shelter support with objectives beyond the basic transfer of assets must include appropriate complementary programming such as technical assistance and community engagement.’²

1.1 Objectives

Shelter and settlement programmes have a long tradition of dealing with both cash and voucher assistance as part of the wider financial assistance through which disaster or conflict response programmes are implemented. This manual is intended to explore how and when financial support, in the form of CVA, can support people to cover their immediate shelter needs, be it finding short-term rented accommodation or purchasing Household (HH) items or tools and materials that can help facilitate the construction of shelters that, however rudimentary, still meet basic requirements of protection from the elements while providing some degree of privacy. Once humanitarian responses move beyond the emergency phase, as the situation allows for more permanent solutions, CVA can additionally allow access to construction materials

¹ J. Zarins, ‘The environment and rights in poorly regulated construction markets: considerations for emergency cash-based interventions’, GSCXXX

² <http://www.cashlearning.org/sector-specific-cash-transfer-programming/shelter-and-cash-and-voucher-assistance>

1. Introduction

and labour or pay for rent and utility bills. Whilst CVA can provide a route towards meeting programmatic outcomes, it is often the technical assistance component part of project design that adds the real value and allows for the targeting of specific objectives to ensure physical safety, prevent the use of hazardous materials, mitigate and respond to Gender Based Violence (GBV) and other sectoral protection concerns, such as privacy in shelters, or address issues related to Housing Land and Property (HLP). This manual intends to respond to the need for guidance by generalists making decisions on the set-up of CVA shelter and settlement programmes and who will be turning to the advice of technical specialists both in shelter and cash to identify and define those activities which will be supported and how. It is part of a wider ongoing sectoral engagement to adapt existing tools, knowledge and experiences towards good programming.

1.2 Context

Shelter and Settlement sector responses cover a wide range of interventions, from the provision of basic HH items to the repair, retrofit, reconstruction or construction of permanent housing.

Since the Grand Bargain commitment³ to ‘increase the use and coordination of cash-based programming’, most humanitarian agencies have worked to increase Cash Transfer Programming (CTP) and Market-Based Programming (MBP) across all sectors. Shelter and settlement programmes have long used CVA. However, this manual recognises that the wider sector currently faces a pressing request to use cash as a preferred implementation option. It also recognises the importance of learning about advantages and potential risks in using cash for shelter and housing. Cash interventions, as part of a market-based approach, might provide the affected population with more choice and dignity and help the local economy to recover faster after a disaster or conflict. Compared to in-kind distributions of goods or services, they might be more efficient and quicker to establish if preconditions are met, such as a functional rental, labour and construction material market. What generally makes the difference in the achievement of programme outcomes is the ability to tailor technical assistance to the programmes and to fill existing gaps within the operational context, be they intrinsic or disaster generated. As a sector, we still lack evidence that direct cash disbursement to crisis-affected people better supports their sheltering needs, achieving programme outcomes more efficiently.

The materials, services, labour, land and rental markets that make up our construction and housing sectors are highly complex and generally do not have the same elasticity of consumable commodity markets.⁴ Such markets need to be assessed by shelter specialists prior to engaging in CVA programmes for shelter anyway, since in order to reach the needed scale of response in shelter and settlement, reliance on local markets proves generally largely insufficient.

CVA has a potential role to play in all aspects of meeting needs related to shelter and settlement and in any phase of a response assuming that local markets are able to respond appropriately to changes in demand and that we are able to assess and analyse qualitative elements of the markets related to shelter, housing and construction which go beyond availability in the market of materials and labour. When, but only when, construction material, labour, land and rental markets are functioning, and supply is able to meet demand in terms of quality, direct financial support can and should be encouraged. Local markets should be supported and materials, when available and ethically outsourced, should be procured as much as possible locally.

Immediately after crises, markets are very often disrupted and not immediately able to provide recovering communities with the materials and services they need. Moreover, the construction industry's capacity in the country prior to the disaster might have been able to respond to only a fraction of the demand faced during a crisis. In such circumstances, we would not operate responsibly unless we ensured that we accompanied people along the way and advised them on the technical choices they will need to make, ensuring their safety and the appropriateness of the technical solution they choose after having been informed on how to mitigate their vulnerability to future disasters. The same would happen if materials were distributed in-kind and no additional technical support was provided. Best practice shows that cash-based approaches are most likely to succeed and have more significant multiplier effects if undertaken as part of a wider sheltering assistance scheme, integrating other implementation options, primarily and essentially technical assistance.

1.3 Who is this manual for

This manual is intended for senior managers, and generalists managing shelter and settlement programmes, working in the field or at headquarters, who are defining a shelter and settlement programme in response to a conflict or a natural disaster and need to make informed decisions on the different implementation options available. Financial assistance being one of them, and CVA being part of it, this manual looks also at the different modalities that it may be combined with. It is also intended for cash experts supporting shelter and settlement programmes who wish to understand sectoral approaches and requirements when it comes to achieving a programme's objectives such as the provision of structurally sound, healthy, safe, secure and dignified sheltering to the affected populations. This manual should not be read as a shelter manual, of which many exist already, nor a cash manual, of which several have been published too. This manual should not be read as a shelter manual, of which many exist already, nor a cash manual, of which several have been published too.⁵

³ http://reliefweb.int/sites/reliefweb.int/files/resources/Grand_Bargain_final_22_May_FINAL-2.pdf

⁴ GSC Statement made to the Global Cluster Coordinator's Group (GCCG) in regard to CTP in shelter, 15th December 2015

⁵ Links and references can be found in Annex 3, Bibliography

1.4 Terminology

IFRC-SRU considers Cash and Voucher Assistance (CVA) to be part of Market-Based Programming (MBP) and that it should be offered as part of wider programmes, always including needs- and context-based tailored technical assistance. This manual acknowledges the 2018 Cash Learning Partnership (CaLP) Cash and Voucher Assistance Glossary⁶, the Sphere's revised activities and implementation options⁷ and the GSC 'The Shelter Companion to the CaLP Cash and Voucher Assistance Glossary'⁸

⁶ CaLP, 2018, 'Glossary of Terminology for Cash and Voucher Assistance'

⁷ Sphere Association 2018: The Sphere Handbook: Humanitarian Charter and Minimum Standards in Humanitarian Response,

⁸ GSC Cash Working Group, 2019, 'The Shelter Companion to the CaLP Cash and Voucher Assistance Glossary'

**Cash and
Voucher
Assistance
for shelter and
settlement
programmes**

2

2. Cash and Voucher Assistance for shelter and settlement programmes

Within good practice shelter and settlement programming, as already mentioned, CVA is commonly combined with other implementation options in order to reach programmatic outcomes while addressing people's needs and vulnerabilities. The living environment, urban versus rural, as well as displacement, may exacerbate such vulnerabilities by reducing people's access to markets and services and forcing them into an increased dependence from aid. The way in which such assistance is provided may prove crucial in ensuring that humanitarian goals are met, by providing both social and geographical coverage alike. The implementation option, or rather, the combination of implementation options chosen for the provision of humanitarian assistance, will determine the degree of support provided to people to make informed decisions about their shelter and settlement choices, while having the technical awareness necessary to understand their consequences.

2.1 Common types of shelter and settlement assistance

Financial support should never be a standalone assistance option for shelter and settlement programming, but should rather be treated as a component part of wider assistance schemes, including technical assistance, capacity building, in-kind material support and contracted labour. Financial support can be a standalone when it is intended to provide people with access to basic commodities or household items such as blankets or cooking sets, etc.

“Shelter programming ... traditionally takes more of a capabilities approach, as the shelter sector consults with communities and attempts to foster beneficiaries' ownership of their shelter solutions based on local building practices. Affected communities and survivors of conflict and natural disasters are deprived of basic capabilities due to the circumstances in which they find themselves. Money itself is usually not sufficient to cover the need, it is rather about a person's ability to achieve safe and healthy living conditions, and achieve an ability to cope with stressors. In this way, shelter programming should set standards based on objective shelter indicators and on local building cultures while also enabling affected populations to either build back better (for natural disaster) or to recover after conflict situations. This will ensure that the toolkit of shelter policies in responses better correspond to shelter recovery and enable local populations to innovate their own shelter responses. Consistent with this capabilities approach is the recognition that shelter is a process and not a product.”⁹

To give an overview of the main areas of work in our sector, four main assistance options may be identified, which practitioners are often confronted with. Good practice suggests that they need to be combined with technical assistance and capacity building to achieve programmatic results:

Household items assistance: designed to cover essential household item needs. This can complement almost all shelter and settlement response options, but it can also be a response option on its own, mainly for immediate emergency response. Winterization support can be provided through household items such as blankets, heating fuel, cloths etc. Although at times this support is provided in-kind, different forms of cash support are possible depending on the context, including MPC to cover diverse essential needs, through local market systems.

Construction assistance: includes financial support for rent and utilities and the advocacy for and support of activities around safe tenure, to reduce the risk of forced eviction. Depending on the context, expenditures for rent and utilities are often the largest financial burden facing families compared to expenditures for food, clothes or other needs. Rental support is increasingly a common sheltering option in urban settings, however, in conflict contexts repairs might remain the main focus of responses. The duration of the support can be fixed and short term, e.g. to cover higher utility costs over the winter months, or for longer periods, with the risk of creating dependency, to cover agreed timeframes to give beneficiaries time to stabilize livelihoods, and so that rental costs can be covered independently in the future. Conditional cash to the beneficiary is commonly used (if the rent is directly paid to the landlord, this is also a form of rental assistance, but not classified as CVA).

Rental assistance: includes financial support for rent and utilities and the advocacy for and support of activities around safe tenure, to reduce the risk of forced eviction. Depending on the context, expenditures for rent and utilities are often the largest financial burden facing families compared to expenditures for food, clothes or other needs. Rental support is increasingly the most common sheltering option in urban settings. The duration of the support can be fixed and short term, e.g. to cover higher utility costs over the winter months, or for longer periods to cover agreed timeframes to give beneficiaries time to stabilize livelihoods, and so that rental costs can be covered independently in the future. Conditional cash to the beneficiary is commonly used (if the rent is directly paid to the landlord, this is also a form of rental assistance, but not classified as CVA).

If the rental market does not provide enough affordable accommodation options, shelter-upgrading programmes may be considered as a way to increase the housing stock and hence decrease the stress on the housing market. Where partially finished or substandard buildings are available for upgrading, owners can be provided with money to upgrade their building to an agreed standard, in return for providing the




⁹ GSC Cash Working Group, 2019, 'The Shelter Companion to the CaLP Cash and Voucher Assistance Glossary', Basic Needs


2. Cash and Voucher Assistance for shelter and settlement programmes

accommodation to a beneficiary household rent-free or rent-reduced for an agreed period of time. The time frame will depend on the amount provided for the upgrading works, as the value of both should aim to be roughly equivalent. Upgrading is a market-based intervention but remains part of rental assistance programming, focusing on supporting capacity in the rental market instead of providing direct financial support to the target population, which is why it is not classified as CVA, where the beneficiary is the recipient of the cash or voucher.

Host and hosted family assistance (combination of construction and household items assistance): Hosting of displaced families is one of the most common, yet underappreciated, ways of how people cope with displacement after a sudden onset of conflict or disaster. It can be lifesaving for the displaced to have access to shared resources and accommodation in a secure environment with a host family. Hosting includes allowing the displaced family to build a shelter on the property of the host, to occupy another building belonging to the host family, or to share the same rooms. Hosting arrangements for families and individuals can be supported (in-kind or CVA-based) to ensure its sustainability and to reduce the burden on the individual host family and/or on the host community. It can also mean to improve the host community's infrastructure, such as access to water, electricity or public facilities, such as market places or schools. Again, different forms of CVA support are possible, depending on whether the focus is more on household items or more on construction support.

In the following table, assistance options¹⁰ are colour coded to identify when they should be implemented, ensuring that technical assistance (TA) is provided next to CVA. While TA would be required for any implementation options of a shelter and settlement programme, due to the remit of this manual, the following table focusses on the type of TA that needs to be provided to complement CVA.

-  Green = shelter and settlement TA is not required
-  Orange = shelter and settlement TA should be provided to ensure outcomes
-  Red = shelter and settlement TA must be provided

| | Assistance option | Description | TA supporting CVA |
|---|-------------------|--|---------------------|
|  1 | Household items | Ref. 2018: The Sphere Handbook: Humanitarian Charter and Minimum Standards in Humanitarian Response, Shelter and settlement standard 4: Household items. | TA is not required. |

¹⁰ Options 1-24 and their descriptions are extracted from: Sphere Association. 2018: The Sphere Handbook: Humanitarian Charter and Minimum Standards in Humanitarian Response, Appendix 4, Assistance options

Shelters, Settlements and Cash

| | | | |
|-----|----------------------------|---|--|
| ● 2 | Shelter kits | Construction material, tools and fixtures needed to create or improve living space. Consider whether to supply structural materials such as poles and pegs or if they can be supplied by the households. Consider the need for additional instruction, promotion, education or awareness raising. | TA is required for: <ul style="list-style-type: none"> • site selection • site planning • on-site training • Training of Trainers (ToT) on appropriate construction. • monitoring of correct set-up and sheltering progress of the affected population • informing support programmes accordingly. |
| ● 3 | Shelter toolkits | Construction tools and hardware needed to create or improve living space and settlement. | |
| ● 4 | Tents | Premanufactured portable shelters with a cover and a structure. | |
| ● 5 | Return and transit support | Support for affected people who choose to return to their place of origin or relocate to a new location. Such support may include a wide range of services such as providing transport, transport fares or vouchers, or items such as tools, materials and seed stocks. | TA is not necessary at departure, but should be considered at destination to different degrees, depending on sheltering support offered to the relocated and to the returnees. Capacity building and information campaigns on sheltering programmes at destination should be considered. |
| ● 6 | Repairs | Repair describes restoring a building from damage or decay to a sound working condition where it meets the required standards and specifications. If buildings have suffered minor damage, it is possible to repair them without a more major retrofit. | TA is required for: <ul style="list-style-type: none"> • assessing building damage levels and determining reparability • ToT on structurally safe repairs • building repair and adaptation of collective centres |

2. Cash and Voucher Assistance for shelter and settlement programmes

For displaced people, it may be necessary to repair collective centres or to upgrade pre-existing buildings such as schools for mass shelter.

- informing support programmes accordingly.

● 7

Retrofitting

Retrofit of the buildings involves the strengthening and/or structural system modification of the buildings' structure. The goal is to make a building more resistant to future hazards by having safety features installed. Buildings that were damaged by the crisis may need to be retrofitted in addition to being repaired. For displaced people, it may be necessary to retrofit the houses of host families, if they are at risk from a hazard.

TA is mandatory in order to avoid offloading risks and liabilities onto the affected households. It is recommended to avoid structural knowledge transfer attempts through ToT of unskilled individuals.

● 8

Host assistance

People who are unable to return to their original homes often stay with family and friends or communities with shared historical, religious or other ties.

TA is required for:

- assessing compliant standards in host families' homes (safe ventilation/heating practices, damp-free housing, good sanitation) and repeated monitoring to prevent health impact and reduce PTSD exacerbation, GBV
- determining tailored shelter assistance to hosts in exchange for a granted period of hosting affected individuals (extra room construction, extra sanitation, etc.)

| | | | |
|-----|-------------------|--|---|
| ● 8 | Host assistance | <p>Supporting the host to continue to shelter affected people includes support to expand or adapt an existing host family shelter, or financial and material support for running costs. Includes upgrading to improve host property.</p> | <ul style="list-style-type: none"> • supporting the establishing of tri/quadripartite agreements as necessary • monitoring construction works • monitoring the implementation of signed agreements and provide referrals as required • informing support programmes accordingly. |
| ● 9 | Rental assistance | <p>Assistance to affected households to rent accommodation and land can include financial contributions, support to obtain a fair agreement or advice on property standards. Rent is an on-going expense, thus plan exit strategies, promoting self-sufficiency or connecting livelihood activities early. Note: Rental assistance can inject cash into the host population or it can exhaust the market and cause inflation. Includes upgrading to improve housing stock.</p> | <p>TA is required for:</p> <ul style="list-style-type: none"> • assessing compliant standards (safe ventilation/heating practices, damp-free housing, good sanitation) in rental properties and repeated monitoring to prevent health impact and reduce PTSD exacerbation, GBV • monitoring local rental prices and cost of utilities, and advocate for fixed rental prices • determining tailored shelter assistance to landlords in exchange for free rent period for affected individuals (extra room construction, extra sanitation, etc.) • supporting the establishing of tri/quadripartite agreements as necessary, defining the liabilities of landlord and tenant • monitoring construction works • monitoring the implementation of signed agreements, providing referrals as required • informing support programmes accordingly. |

2. Cash and Voucher Assistance for shelter and settlement programmes

| | | | |
|------|----------------------------|--|--|
| ● 10 | Temporary shelters | Short-term shelter solutions, which are intended to be removed once the next stage of shelter solution is offered. Usually these are constructed with limited costs. | <p>TA is required for:</p> <ul style="list-style-type: none"> • site selection • site planning • materials selection • on-site set-up training • ToT on hazard resistant construction techniques • quality assurance of construction materials • monitoring of correct set-up and sheltering progress of the affected population • informing support programmes accordingly. |
| ● 11 | Transitional shelters | Rapid shelters designed from materials and techniques that are designed to transition into more permanent structures. The shelter should be upgradeable, reusable, resalable or moveable from temporary sites to permanent locations. | |
| ● 12 | Core housing | Housing units planned, designed and constructed to be eventually part of a permanent house, but which does not currently complete it. Core housing allows the future process of extension by the household through its own means and resources. The aim is to create a safe and adequate living space of one or two rooms together with water and sanitation facilities and the necessary household items. | <p>TA is required for:</p> <ul style="list-style-type: none"> • communicating hazard-resistant construction techniques • ToT on hazard-resistant materials and construction techniques • quality assurance of construction materials • monitoring of correct implementation and sheltering progress of the affected population • informing support programmes accordingly. |
| ● 13 | Reconstruction/ rebuilding | Demolishing and rebuilding structures that cannot be repaired. | <p>TA is mandatory in order to avoid offloading risks and liabilities onto the affected households.</p> <p>It is recommended to avoid attempts of structural knowledge transfer through ToT of unskilled individuals.</p> |

| | | | |
|------|------------------------------------|---|--|
| ● 14 | Information centres | Information centres offer advice and guidance to affected people. Information provided through local centres may clarify rights to advice and assistance, options and processes for return; rights to land, access to compensation, technical advice and assistance, return, integration and relocation; channels to offer feedback; and ways to seek redress, including arbitration and legal aid. | TA is required for: <ul style="list-style-type: none"> • ensuring that technical messages are disseminated correctly • monitoring so that technical messages have been received correctly • establishing referrals as required. |
| ● 15 | Legal and administrative expertise | Providing legal and administrative expertise helps the affected people to be aware of their rights and to receive the administrative support they need free of charge or at a reduced cost. Particular attention should be paid to the needs of the most vulnerable groups. | TA is mandatory in order to avoid offloading risks and liabilities onto the affected households |
| ● 16 | Securing tenure | Support in securing housing and/or land occupation rights for the affected people guarantees legal protection against forced eviction, harassment and other threats, and provides security, peace and dignity. | TA is mandatory in order to avoid offloading risks and liabilities onto the affected households. |

2. Cash and Voucher Assistance for shelter and settlement programmes

| | | | |
|------|---|---|---|
| ● 17 | Infrastructure and settlement planning | Infrastructure and settlement planning support is used to improve the services of a community and support the planning of sustainable transitional settlement and reconstruction solutions. Infrastructure and settlement planning support may be divided into two categories: that which is coordinated primarily by the shelter sector and those that are primarily coordinated by other sectors. | <ul style="list-style-type: none"> • TA is mandatory in order to avoid offloading risks and liabilities onto the affected communities. • It is recommended to avoid attempts of planning knowledge transfer through ToT of unskilled individuals. |
| ● 18 | Collective accommodation support | Existing buildings can be used as collective centres or evacuation centres and to provide rapid shelter. These can be schools, community buildings, covered playgrounds, religious facilities or vacant properties. Such properties may require adaptation or upgrading for habitation. When using school buildings to accommodate crisis-affected people, identify and utilise alternative structures immediately to enable schooling to continue. | <p>TA is mandatory in order to avoid offloading risks and liabilities onto the affected communities.</p> <p>It is recommended to avoid attempts of planning and structural knowledge transfer through ToT of unskilled individuals.</p> |
| ● 19 | Managing settlements and collective centres | See Collective Centre Guidelines. | <p>TA is mandatory in order to not offload risks and liabilities onto the affected households.</p> <p>Avoid structural knowledge transfer attempts through ToT of unskilled individuals.</p> |

| | | | |
|------|---|--|---|
| ● 20 | Debris removal and management of the dead | Debris removal helps improve public safety and access to the affected people. Consider environmental impact as well. Handle and identify the dead appropriately. | <p>TA is required for:</p> <ul style="list-style-type: none"> • safe demolition • safe unexploded Ordnance (UXO) removal • safe debris removal, including training of unskilled staff in the handling of hazardous materials. |
| ● 21 | Rehabilitate and/or reinstall common infrastructure | Rehabilitate or construct infrastructure such as water supplies, sanitation, roads, drainage, bridges and electricity. | <p>If the local community has hazard-resistant construction expertise, TA is required for:</p> <ul style="list-style-type: none"> • quality assurance of construction materials • monitoring of correct construction • informing support programmes accordingly. |
| ● 22 | Rehabilitate and/or construct community facilities | <p>Education: Schools, child-friendly spaces, safe play areas;</p> <p>Health service: Health centres and hospitals;</p> <p>Security: Police posts or community watch structures;</p> <p>Communal activities: Meeting places for decision-making, recreation and worship, fuel storage, cooking facilities and solid waste disposal;</p> <p>and Economic activities: Markets, land and space for livestock, space for livelihoods and business.</p> | <p>If the local community has hazard-resistant construction expertise, TA is required for:</p> <ul style="list-style-type: none"> • quality assurance of construction materials • monitoring of correct construction • informing support programmes accordingly. |

2. Cash and Voucher Assistance for shelter and settlement programmes

| | | | |
|------|-----------------------------------|---|--|
| ● 23 | Urban/village planning and zoning | When re-planning residential areas after a crisis, involve local authorities and urban planners so that regulations and the mutual interests of all stakeholders are respected. | TA is mandatory in order to avoid offloading risks and liabilities onto the affected households. Avoid structural knowledge transfer attempts through ToT of unskilled individuals. |
| ● 24 | Relocation | Relocation is a process that involves rebuilding a family's or a community's housing, assets and public infrastructure in a different location. | TA is required for: <ul style="list-style-type: none">• site selection• site planning• on-site trainings• ToT on appropriate construction• monitoring of correct set-up and sheltering progress of the affected population• informing support programmes accordingly. |

Table 1, Levels of technical assistance required in support of CVA programmes

2.2 Influences from different markets and environments

A range of factors, regulatory systems and separate markets influence the housing market: the availability of land and housing stock for rent or purchase, the availability of essential construction materials and skills, the capacity of the construction industry – including skilled and unskilled labour, contractors, the availability of adequate technology, planning and monitoring capacity, as well as housing financing mechanisms. Those markets play an important role in the design of humanitarian shelter programmes and should always be assessed and analysed irrespective of the implementing options chosen. The functionality of local markets and their ability to adapt to an increased demand has a strong impact on the feasibility of CVA.

The diagram below shows how shelter and settlement lies at the intersection between an enabling environment made of codes and regulations, various market systems for support services, and financial inclusion of people in need.

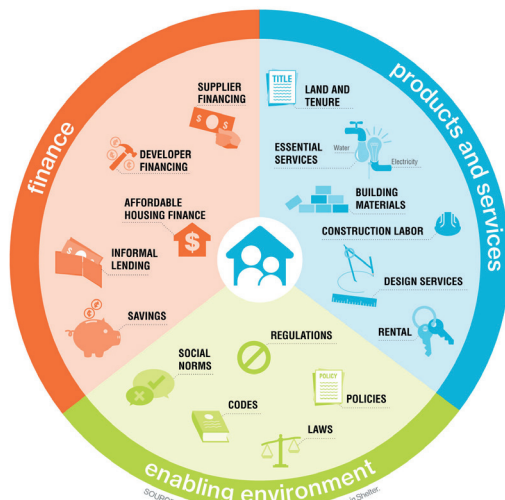


Figure 1, Habitat for Humanity's Terwilliger Centre for Innovation in Shelter

After displacements caused by conflict or destructions caused by natural disasters, one of the key needs of the affected population is generally to be sheltered, followed by the need to rehabilitate key infrastructure. Thus, the need increases rapidly for construction materials, skilled and unskilled labour and services, as offered by engineers or contractors. Displaced people, when first arriving into an area to settle,

may be able to rely on a functioning network of services, such as the rental market. Still, they are likely to be exposed to the risk of falling victim to exploitation or eviction if they are not accompanied and provided with guidance on rental prices and tenure arrangements in order to make informed choices.

Commodities for the shelter and settlement sector are construction materials, tools and household items. Most people are familiar with the market for basic items such as clothing, blankets and cooking sets, and they have a general idea about the quality they seek, what their price on the market is and where to buy them. People are much less familiar with the purchase of construction materials, the quality they should seek and why, as well as the price they should expect to pay.

Market assessments, which will be further described in section 3.1.4, should be undertaken as a multi-sectoral effort and as part of the overall assessment of the physical context, conditions and needs of the affected population. Specific expertise is required to determine the financial access of people to markets. Similarly, technical experts are required to determine the quality of construction materials and services available on the market, that people would be able to access were they provided with the financial means to do so. All humanitarian programming requires market awareness to be able to understand both supply and demand and to make best use of the markets for the benefit of the affected population in the aftermath of an emergency. Such awareness should be linked to the longer-term support of markets to promote the changes required in order to expect better preparedness and enhanced resilience of the affected population to future disasters and emergencies.

2.3 Build back safer

Shelter and settlement interventions integrate the commitment and responsibility to Build Back Safer (BBS). In conflict contexts, that would translate to the commitment to promote active shelter recovery. When a community-based approach is adopted, the most evident and relevant part of BBS rests with the shelter and settlement sector. We are duty bound to ensure that such responsibility is neither dismissed nor passed on to disaster-affected individuals and communities. Ensuring that technical assistance, monitoring and quality assurance are an integral part of all CVA programmes is the safest path to the achievement of BBS outcomes.

“Reconstruction offers an opportunity to build more resilient societies. These are characterized as more able to withstand future shocks by better managing the risks they face: with new buildings located outside flood zones and with structures designed to resist high winds; with roads, bridges, and electric grids that are able to endure the next storm; and with human settlements that provide a better quality of life and enable higher productivity.

Such a stronger recovery can reduce the impact and the cost to well-being associated with future disasters”.¹¹

If, within the operational environment, services are poorly regulated and local market systems are unsustainable or contravene the quality standards regulating our work, additional care needs to be taken while designing the response programme and selecting both implementation and assistance options, while looking at strengthening local markets. Ensuring the enforcement of national laws and regulations remains the responsibility of single countries’ governments, and international agencies have the obligation to abide to and comply with them. During emergency responses, it is not uncommon to have emergency shelter standards agreed with and by the national authorities who might then derogate, for a given period, the enforcement of national laws and codes. It is important to underline that such arrangements are specific and temporary in nature. Moreover, even if the pre-disaster labour market capacity to provide specialised labour, aware of safe construction techniques, was significant, it will most likely have been disrupted during a crisis by the permanent or temporary loss of human and physical capital, and with that of knowledge. Integrating a shelter and settlement programme with capacity building and knowledge transfer programmes on safe construction techniques is an effective way to rapidly support the recovery of the labour market and to have skilled labour available for implementing programmes. Building local capacity may also improve the resilience of the affected communities to future disasters, provided that trained individuals remain operational in the region.

Shelter and settlement programmes will need to be flexible and adapt, based on the availability in local markets of good quality construction materials, the implementation options, CVA and in-kind, while technical assistance on safe construction techniques awareness is provided. Over time, supply chains and infrastructure improve, markets recover and local traders start bringing in more and better-quality materials. Technical experts assessing and monitoring market evolution will be able to inform decision makers of the best moment to switch from in-kind to CVA in order to further support the recovery of local markets.

¹¹ Global Facility for Disaster Reduction and Recovery, 2018: Building Back Better, page 1

2.4 Do no harm

Humanitarian agencies' mandate to 'do no harm' includes the need to assess and estimate the risks people may incur, unless effective mitigation measures are taken. Practitioners should not underestimate risk exposure while accessing commodities through various markets, including construction, housing and energy service providers, which are often poorly regulated.

While local procurement has certainly a positive environmental impact on the carbon footprint, it can have a negative impact on people's environmental safety if materials are sourced unsustainably. Environmental concerns have been raised over shelter and settlement programmes and show that no implementation option is environmentally neutral.¹² Linking the environment to context, markets and the protection of individuals is essential to mitigating such risks.¹³

"The construction industry uses huge volumes of materials sourced from the environment. Most of these materials such as sand are non-renewable and extracted from sources that seem endless but are in reality finite. Others such as timber for construction or fuel are technically renewable but only if production and harvesting are undertaken in a carefully managed sustainable manner. Additionally, the harvesting of these materials and the production of other construction commodities such as bricks are often labour intensive and engage large numbers of people, sometimes in very poor and hazardous conditions. The markets that provide these (and many other) commodities around the world are often extremely informal, poorly regulated and have significant impacts on the environment, the sustainability of local communities and the health and well-being of those they employ. A lack of regulation or oversight alongside potential profit margins have resulted in some markets that supply the construction sector sometimes becoming connected to large scale environmental degradation, low or inconsistent quality of materials, monopolisation, criminality, and human rights issues."¹⁴

Corruption is a frequent and well known 'by-product' of the construction industry which can lead to poor construction, which in turn may result in structural failure of constructions due to the use of substandard materials, inappropriate technologies, or both. While this applies to all procurement methods, technical experts may have a better oversight of supply chains if the implementation takes place through vouchers or in-kind material procurement and distribution.

Allowing maximum flexibility to affected individuals in the use of the money they received may result in their making poor sheltering choices, with an impact on: their physical safety while living in structurally unsafe buildings, as well as on their vulnerability to forced eviction and exploitation, with an impact on their physical and psychological health.

Following the earthquake and Indian Ocean tsunami in 2004, cash transfers were provided to beneficiary households in some regions of Aceh in Indonesia. Among other prioritised expenditures, households used the cash to buy construction materials themselves. The rapid increase in timber demand for shelter resulted in substantial unlicensed and illegal logging, putting additional strain on the government's already weak monitoring system on forest regulation, largely fuelled by corruption, and putting international organisations in front of fundamental 'do no harm' choices. The unsustainable sourcing of timber caused further environmental damage.¹⁵

International procurement may be necessary to avoid supporting illegal practices and in order to mitigate environmental damages. For its response in Aceh, the British Red Cross procured construction timber from a certified supplier overseas, while the German Red Cross provided reusable formwork systems for their reconstruction projects in order to limit wood procurement.

Promoting recycling and reusing of debris as construction material is a way to encourage good practice and have a positive environmental impact, as well as to conduct environmental assessments and incorporate environmental impact analysis throughout the project's duration.¹⁶ Part of a typical humanitarian shelter response is to find out if sufficient control mechanisms are in place and enforced by the local government. Depending on the capacity and performance of such control mechanisms, various levels of provision of technical support and expertise are required. The need for technical support varies depending on the phase of the response. The more durable a shelter solution is, the higher the degree of technical assistance and quality assurance, which will be needed in the form of monitoring key construction phases. Essentially, do no harm cannot be adhered to without associating technical assistance with all implementation options.

¹² The UN Environment / OCHA Joint Unit (JEU) and the Global Shelter Cluster, 2018: Looking Through an Environmental Lens – Implications and opportunities for Cash Transfer Programming in humanitarian response, page 19

¹³ Ibid, page 27

¹⁴ Zarins J., 2019, The Environment and Rights in Poorly Regulated Construction Markets: Considerations for Emergency Cash Based Interventions, online publication

¹⁵ Example from The UN Environment / OCHA Joint Unit (JEU) and the Global Shelter Cluster, 2018: Looking Through an Environmental Lens – Implications and opportunities for Cash Transfer Programming in humanitarian response, page 19

¹⁶ Ibid

**Cash and Voucher
Assistance
as a tool**

3

3. Cash and Voucher Assistance as a tool

Shelter and settlement assistance may be provided through different implementation options or, more likely, a combination of selected implementation options to achieve the expected quality, timing, scale of delivery and cost. The following are the implementation options as presented by Sphere¹⁷:

- technical assistance and quality assurance
- financial support (of which CVA is part)
- in-kind material support
- commissioned labour and contracting
- capacity building

A thorough analysis of the needs within the given context, capacities, markets and the associated risks must be carried out to determine what type of shelter assistance is required (what do we want to achieve and for whom?) as well as which implementation option or combination of implementation options is best suited to meet the identified needs of the affected population in a timely and cost-effective way.

As stated in the Grand Bargain commitments, aid agencies should provide better participation platforms and opportunities to people receiving aid to ensure they can take decisions affecting their lives. It is also mentioned that cash and voucher assistance should routinely be considered as a response option. Both commitments¹⁸, increased participation as well as increased use of CVA, are intended to increase the empowerment of people and support local market recovery. Responses may be more relevant, timely, efficient and effective.

3.1 CVA combined with other implementation options

The most appropriate response which best meets the identified sheltering needs of the affected population is defined based on assessment, monitoring and evaluation. Various specific assessments must be undertaken with a multi-sectoral perspective. For shelter and settlement programmes, the following assessments are key:

- local context (including traditional construction techniques and state of the built environment, but also resilience and recovery capacity)
- functionality of relevant markets (housing, rental, construction, and labour markets)

3. Cash and Voucher Assistance as a tool

- availability and quality of construction materials and rental properties in local markets
- availability of skilled labour
- availability of established construction companies
- damage and risk potential of the built environment
- risks around the implementation of cash-based interventions
- geographical and social coverage of cash transfer mechanisms and their capacity, including liquidity
- capacity of National Societies (NSs), organisations or agencies to implement cash-based interventions
- cost of priority services and price trends within relevant markets
- accessibility (physical, financial, social) of relevant markets, such as housing, rental, construction and labour) for affected populations

The information collected will be the basis upon which the type and level of financial support will be determined in parallel with other implementation options, including:

- technical assistance and quality assurance
- in-kind material support
- commissioned labour and contracting
- capacity building

¹⁷ SPHERE 2018: The Sphere Handbook: Humanitarian Charter and Minimum Standards in Humanitarian Response, Shelter and Settlement, Appendix 5.

¹⁸ Grand Bargain commitments #6 (participation) and #3 (increasing use of CVA)

The following table shows a checklist of shelter and market-related decisions and some considerations.

| Decisions to be taken | Comments |
|---|---|
| 1 Does the local market capacity (housing, labour, materials) have capacity to support CVA interventions? | Distinguish between goods and work suitable for CVA and other support modalities |
| 2 Is CVA feasible in the given context? Which parts of the response cannot be covered by financial support? | Include risk assessments, organisational capacity, time requirements, etc. (see table 'Is CVA Feasible?', in section 3.3) |
| 3 Selection of a CVA modality | Consider how conditions and restrictions may influence the outcomes and which implementation option is most appropriate for different vulnerability categories of the targeted population |
| 4 Selection of CVA transfer mechanisms | What are the existing and commonly known transfer mechanisms? |
| 5 Transfer value and frequency | Consider what should be covered, set milestones for phased transfers Adjust value to price changes |
| 6 Targeting | Coordinate with shelter partners and local stakeholders Target according to needs and vulnerabilities |

3.1.1 Assessment

Observing what kind of materials, techniques and skills that people have used for their first emergency shelter might give a basic hint to the level of self-help capacity, traditionally used techniques and materials. This insight informs further analysis of the labour market capacities and the market capacities for construction materials. Essential further assessments highlight the state and capacity of markets relevant to the shelter response, the most important being the labour, service and commodities market (building materials, tools, transportation), the rental market and the property market in terms of available land, but also Housing Land and Property (HLP) rights, in addition to an assessment of financial service providers, the organizational capacity to implement CVA-based interventions and an assessment focusing on the needs and capacities for technical support and control mechanisms for different shelter response options.

3.1.2 Shelter and settlement needs

While undertaking a shelter needs assessment, the following considerations apply:

Shelter-specific considerations include:

- how many households lack adequate shelter, and where are they?
- what are the immediate risks to life, health and security resulting from the lack of adequate shelter, and how many people are at risk?²⁰
- what are the affected people's current living conditions?
- are they displaced and for how long?
- how many times have they been displaced or relocated?
- what is the damage level of the built environment?
- what are people independently doing to improve their shelter conditions and repair their homes?
- what kind of tenure documents do they have or have had?

Market-related shelter considerations include:

- could the affected population meet their sheltering needs, if they had cash?
- can local markets provide construction materials, additionally to primary commodities and services at required quantity and quality levels?
- what are the other priority needs that people would spend their money on, aside from shelter, and how are these being met?
- can people access cash safely, and are banks working?
- are supply chains for materials and services recovering?

3.1.3 Shelter and settlement context

While undertaking a context assessment, the following considerations apply:

Shelter-specific considerations include:

- displacement location – urban, rural, host families, self-settled, in camps? What are the specific needs and constraints?

²⁰ See also Sphere Association. The Sphere Handbook: Humanitarian Charter and Minimum Standards in Humanitarian Response, fourth edition, Geneva, Switzerland, 2018, appendix 1 Shelter and Settlement assessment checklist

- damage/capacity assessment: what are the resources needed and available for rehabilitation or demolition? Financial, material/logistical, know-how and labour capacities?
- what are the priorities of the community/affected population? Include marginalized groups to learn about their specific concerns
- how do environmental risks, like deforestation/exploitation of natural resources, or security risks, like armed conflicts, impact the regions' vulnerability?

Market-related shelter considerations include:

- are there implications of national laws, e.g. controlling money transfers, which impact CVA?
- is CVA accepted by targeted households, government, local authorities etc.? What are generally perceived as familiar and accessible cash delivery mechanisms?
- are there any security issues which might have a negative impact on shelter CVA? Consider high value transfer rates and personal data sharing requirements for some transfer mechanisms
- does CVA programming have a higher inflation risk compared to in-kind?

3.1.4 Shelter and settlement-related markets

A number of markets have a direct impact on shelter and settlement programmes and must be assessed ahead of designing response programmes. The focus of the following pages is on the assessment of the following markets:

- construction materials
- labour
- services
- rental, land and property

Construction materials market assessment

The availability and quality of construction materials in a market must be assessed at the moment of emergency assessment and regularly thereafter by technically trained staff. Such assessment and monitoring need to integrate information on general market disruption and accessibility, which are both linked to infrastructure disruption, and to the capacity of people to get to the market and back with construction materials.

3. Cash and Voucher Assistance as a tool

Poor quality of construction materials, poor craftsmanship and maintenance capacity is one of the main causes of construction failure. The availability of quality standard construction materials over the response time is often a big challenge in any post-disaster context, especially in places where markets are small and traders are not used to handling large quantities.

Sectoral supply chains should be mapped in order to identify possible disruptions and to foster market recovery through shelter and settlement CVA programming, which can both provide livelihood recovery and the adoption of appropriate construction technologies, achieving the prevention of negative and long-lasting impact on the environment, such as avoiding the exploitation of river sand and gravel, deforestation or illegal logging.

Shelter-specific considerations include:

- what kind of materials are available in local markets and how could they be used?
- are the quantities required and required qualities/specifications available?

Market-related shelter considerations include:

- what would affected markets need to recover after a shock?
- is CVA programming augmenting market recovery speed, compared to infrastructures reconstruction?
- are shelter and settlement programmes fostering the support of non-monopolised and environmentally friendly markets?

The following checklist is intended in support of the construction materials market assessment and in order to identify capacities and gaps in the supply chain, as well as in the demand of construction materials:

- are markets functional?
- are markets accessible? For the population as well as for the suppliers?
- what is the state of the market infrastructure?
- what kind of materials and building techniques have people mostly used before the crisis? Are those materials still available?
- what are the available qualities of the needed materials, tools etc.? Are materials available and is their quality constant over time?
- what are the supply chains?
- which quantities are available and is it possible for the traders to scale up?

- are the offered prices reasonable?
- are traders interested in cash-based interventions, such as voucher programmes?
- does the rapidly increasing demand cause inflation of the prices for building materials, or does the increased money flow cause general inflation, not just for shelter related items, but also for food or service fees?
- could advocacy or direct support to the relevant local markets help them recover quicker?

See also Annex 5, Discussions with Traders.

Labour market assessment

The labour market²¹ for the shelter and settlement sector provides a local labour force to meet the volume of repairs and reconstruction works required. This market is more complex and fluid than the commodity market, and assessing it goes beyond head counting in order to determine skill levels and knowledge of appropriate construction technologies, which can ensure safer constructions. Contractual employment arrangements may vary from temporary or seasonal workers to fully salaried staff. There might be highly skilled workers available who don't fulfil legal requirements to enter the formal labour market.

Understanding which skills are available in a community may not be a straightforward activity, especially in contexts where certifications are not widespread and skills are learned on the job. Assessors must therefore be qualified and have construction experience. In terms of shelter and settlement programming, the following capacities need to be assessed:

1. Capacity for self-help labour within a community
2. Capacity for skilled labour in the relevant construction trades for commissioned labour
3. Capacity of companies for contracted labour, which ensures the quality standards of constructions.

Shelter-specific considerations include:

- what are the required skills to ensure safe constructions? What are the current capacities? Is external capacity required for knowledge transfer or capacity building?

²¹ GSC Shelter and Cash WG (draft for consultation 15.03.2019), Labour Market Analysis to Support the Construction Sector in Humanitarian Settings
<https://www.sheltercluster.org/shelter-and-cash-working-group/documents/draft-consultation-labour-market-analysis-support>

3. Cash and Voucher Assistance as a tool

- what is the level and type (skilled, unskilled) of the labour force required within a set timeframe?

Market-related shelter considerations include:

- what were the local labour and service rates prior to the disaster?
- would capacity building and knowledge transfer be an appropriate way to support labour market recovery and expansion, as well as livelihood recovery through shelter programming?

The following checklist is intended in support of the assessment of the local construction labour market in order to provide an understanding of its potentials, capacities and resources, while identifying gaps:

- what is the main income, and what are the main livelihood opportunities in the affected region?
- is unskilled labour available, and when?
- are skilled and semi-skilled carpenters, masons and other construction trades and relevant labourers available and when?
- are people with an engineering or construction degree and appropriate construction experience available, and when?
- are there bottlenecks, which could hinder the hiring of available workforce?
- what is needed to increase the labour supply?
- how is skilled and semi-skilled defined in the given context?
Do most people in the construction sector go through a formal or rather an informal education process?
- are the knowledge and the capacity available sufficient for the envisaged response?
- what are the appropriate payment rates?

Services market assessment

The market for services which support the shelter and settlement sector include urban planning and engineering services, but also services such as electricity, water and sewage infrastructure. In contexts where the administration is functioning, the enforcement of building codes and regulations is expected, together with building permits procedures. Emergency response procedures are commonly negotiated with local governments to agree standards and procedures, which generally apply to temporary and transitional shelters and settlements only. The availability of rental

services of vehicles and machinery proves crucial for the implementation of shelter and settlement programmes.

Shelter-specific considerations include:

- is the local administration functioning?
- is there a planning, housing, permits department?
- is there an engineering or architecture faculty in the country?
- are there companies for rubble removal, transport of materials, vehicles rental, etc.?
- what are the permits needed by local private companies in order to operate in the affected area?
- to what extent have the electricity, water and sewage grids been damaged, and can they be repaired in the short term?
- what are the emergency provisions and standards, which need to be agreed by all local and international actors?
- Market-related shelter considerations include:
 - what is the size and financial capacity of local construction companies, and can it be improved through knowledge transfer and capacity building?
 - is setting up temporary payment schemes for services provisions such as electricity, water and heating feasible in the short term, and through which mechanism?

Rental, land and property market assessment

Rental support is provided as a form of sheltering assistance especially in urban displacement settings. Such support comprises the financial support to contribute to or cover the rental costs for a defined period of time, together with the technical and legal support required by individuals to reach secure tenure arrangements, reduce the vulnerability of assisted individuals to exploitation and forced eviction, while monitoring their access to qualitatively adequate sheltering. Refugees or IDPs living in informal settlements and rented accommodation are known for being among those most at risk of eviction²² and their lack of financial resources is the most common cause of eviction.

Determining the availability of rental properties in or next to an affected area of the market, and collecting information on rental market prices, costs of utilities, accessibility of essential services and the liabilities of landlords and tenants, should

²² Forced Migration Review No 55, June 2017, page 59

3. Cash and Voucher Assistance as a tool

be an integral part of rental support programmes. Such may prove advantageous in the immediate aftermath of an emergency to shelter people rapidly, provided that properties are checked against sectoral standards and legal assistance is given to the affected population, supporting people in concluding transparent contractual arrangements. Rental support may include property upgrading, as a form of assistance to the owner and as a way to support rental market recovery through the increase in the number of standard compliant accommodations available, and in order to obtain free accommodation to affected individuals for a given period in return. Tensions originating from competition over access to a limited stock of rental accommodations may also diffuse as a result.

Shelter-specific considerations include:

- how does the rental market function, and is the number of rental properties significant for the response?
- what are safe and acceptable conditions of rental properties?
- how does access to rental property function, are any people in need excluded? Why?
- does the agency or one of the clusters have the capacity to provide legal assistance to secure tenure agreements? If not, who will provide that support?
- are rental properties considered sufficiently close to access services?
- is there a significant number of unfinished houses, which if finished or upgraded could become qualitatively acceptable rental properties?
- what is the objective? What is the envisaged duration of the assistance period? Who will be supported?
- what is the exit strategy? How is this type of support integrated with livelihood support, rehabilitation or reconstruction programmes?
- what is the national tenancy law? Is any individual excluded from tenancy by law, such as people without legal status, refugees or women?
- how are rental agreements usually negotiated locally?
How are rental disputes resolved?

Market-related shelter considerations include:

- what are the rental prices and availability of rental properties achieving in terms of standard and location? what is the host community's perception of rental property prices, affordability and vacancy rates?
- what is the risk of inflation of rents through rental assistance?

- are there possibilities for upgrading and consequently increasing the rental property stock?
- what is the average price index of rental properties?
- how can inflation of rental prices be mitigated and conflict between locals and newcomers be minimised?
- who are the owners of rental properties? Who are the other local stakeholders?
- is the purchasing power of the target population the same as the one of the host population? Can the inclusion of local poor people into the programme be an effective conflict mitigation measure?

Rental support can be offered in support of interventions with the intention of meeting urgent winterization needs or to buy time for the recovery of livelihoods, which would allow for the resuming coverage of rental costs. This generally applies to Internally Displaced Persons (IDP) only, as in most countries, refugees and people without legal status cannot access the formal labour market and end up being more at risk of exploitation than other individuals with similar needs but who are working in the formal labour market. The same level of vulnerability to exploitation is found among people working informally in order to recover their livelihoods. The duration of rental support provided to individuals and families should be defined in coordination with all stakeholders, and integrated to a wider shelter programme, able to adapt to other sheltering opportunities, when the evolution of the context allows for it. If rental support is entered as a stand-alone assistance option it should at least include an exit strategy

In addition to cash-for-rent support to refugees in urban areas in Lebanon, NRC worked on increasing the housing stock of affordable and up-to-standard accommodations through their upgrading ('Occupancy-free-of charge') programme. In exchange for financial support for rehabilitation works, the landlord agrees to rent to Syrian refugees for a defined period of time. The evaluation of this programme in 2015 found increased acceptance of refugees in the hosting areas. While cash-for-rent and other cash payments may be perceived negatively by the host community, who don't directly benefit, rehabilitation is perceived as benefitting the host community too.

NRC Rental assistance in Lebanon²³

Most of the people still living in camps more than a year after the 2010 earthquake in Haiti were people without any property that they could rebuild or repair. To close the camps step by step, a Rental Support Cash Grant (RSCG) programme was set-up to enable those households to move into adequate accommodation of their choosing. The many agencies that took up the programme assisted people in finding rented

3. Cash and Voucher Assistance as a tool

accommodation, which was up to standard, and helped them to obtain a rental agreement. The grant consisted of 500 USD for one year of rent, plus extras for transport and an additional 125 USD for up to two months, if residence in the property was confirmed. People negotiated the rent themselves, and if it was less than 500 USD, they could keep the change. This turned out to be a big incentive and helped to keep the rental prices at a relatively normal level. Approximately 60,000 families were supported by the programme.

RSCG Programme in Haiti, 2011-2015²⁴

According to the Shelter Working Group in Jordan, the majority of Syrian refugees (91%) living in Jordan live in rented accommodations, with rent being the largest chunk of household expenditure (57%) before food (24%) and cost for utilities (8%). Households with exhausted resources and precarious income opportunities may be pushed into debt or are at risk of forced eviction. Moreover, of those renting, 20% don't have a rental agreement. The lack of proper tenure documentation can be a barrier to obtaining a MOI card (which is the legal identification document for refugees in Jordan) and leaves tenants vulnerable to exploitation and forced eviction.²⁵

3.1.5 Institutional and sector expertise

To support shelter practitioners dealing with CVA and market-based programming, the Global Shelter Cluster, already hosting Shelter and Cash Working Group (CWG), has initiated the Cash Champion initiative,²⁶ where market and cash experts work alongside national shelter clusters to provide support during crucial phases of a programme, such as market assessments and the development of monitoring tools or result analysis.²⁷ It is a mutual learning process where cash experts get a better understanding of the challenges and implications related to CVA for shelter programming, and shelter experts get to exploit the potentials of CVA beyond its traditional implementation. Within the RCRC Movement, the institutional Cash Team in Geneva can provide field support during the crucial phases of a project, in parallel to the CWG at global level and in country.

²³ NRC 2015: Evaluation report – Increasing the availability of host community housing stock and improving living conditions for the provision of refugee shelter'

²⁴ DUSP, Displacement Research & Action Network, NRC, IDMC 2015: Home sweet Home – housing practices and tools, that support durable solutions for urban IDPs, page 35

²⁵ Shelter WG Jordan 2015: Technical guidelines – conditional cash for rent

²⁶ GSC 2019: Key Drivers for Successful In-Country Cash and Market Support

²⁷ Cash Champions support the definition of a common methodology, the train on market assessment and monitoring and the use of cash in shelter programming, develop materials to provide the evidence base for cash for shelter, and mobilise financial resources to make the capacity available to the wider sector

In Bangladesh 2017/2018, the Catholic Relief Service supported the Cox Bazar shelter sector with the deployment of cash and market technical advisors to conduct a joint Emergency Market Mapping and Analysis (EMMA) for the bamboo and timber market chains;²⁸ a second one explored feasible delivery options for CVA in the targeted area, providing systematic documentation of available options, related advantages and disadvantages and potential barriers to cash transfers at scale. A third advisor was deployed to support the shelter sector in developing operational guidance.

3.2 Technical assistance and quality assurance

Technical assistance is separate from the provision of cash. Complementary programming, which includes cash programming and is intended to achieve shelter and settlement outcomes, must encompass technical assistance in order to ensure quality outcomes through appropriate choices on construction practice and techniques, environmental damage prevention through the choice of appropriate materials skills training, identification of standards-compliant rental properties and HLP support to ensure secure tenure. Both cash and in-kind assistance should be monitored to ensure that technical assistance is provided and that minimum safety and adequate shelters are provided based on locally agreed standards.

Technical assistance includes skills and knowledge required to build safe shelters within safe settlements or hazard-mitigated locations. It is of high importance to associate technical assistance and cash programming, as well as the distribution of tarpaulins, shelter kits and similar large distributions.

The following is an overview of what technical assistance entails for the use of non-experts, as wide guidance exists on the subject. Technical assistance³⁰ may be provided in the form of direct on-site capacity building and guidance on housing, land and property rights. It encompasses:

- construction, rehabilitation and planning expertise
- guidance and standards elaboration
- capacity building and on the job training

Technical assistance should be a component part of every shelter and settlement intervention and is critical at various stages of its implementation in order to ensure that appropriate materials, safe construction techniques and a culturally acceptable housing typology or settlement are combined. That said, technical assistance should rely, whenever available, on local experts, knowledge and control mechanisms.

3. Cash and Voucher Assistance as a tool

If the response is based on CVA, conditionalities and restrictions may be applied, see section 3.2.1 on conditionalities and restrictions. Such measures are intended to ensure compliance with technical guidance and standards, while allowing people to build safe shelters within safe settlements in various ways, from self-help to contracted works. Cash or materials may be provided in instalments and linked to conditions such as, for example, the completion of key stages of construction to agreed quality standards. Technical experts are required at each stage to determine whether works have been undertaken according to the guidance provided. As always, timing is crucial and foundations, for example, can only be inspected before they are covered.

Technical expertise is required for:

- programme and project assessment and planning
- building damage and habitability assessment
- rehabilitation and retrofitting of repairable buildings
- safe demolition
- rehabilitation and retrofitting site supervision
- recycling salvageable construction materials

Line ministries, local municipalities, local universities and local professional associations may be able to provide some of this expertise, as well as the National and Global Shelter Cluster.

When setting up a hosting or a rental assistance programme, in order to grant a certain length of stay to affected individuals and families, it is common to improve their living conditions alongside those of the owners, by upgrading spaces and facilities within the hosting home or the rental property.

Any assistance programme designed to go beyond the provision of direct cash transfers, such as the ones based on Minimum Expenditure Basket (MEB), from the moment they include rental payments, must include technical assistance.

²⁸ Global Shelter Cluster, Shelter / NFI Sector, Humanitarian Aid and Civil Protection, 2017: Strategic Recommendations for Shelter Upgrade in Response to the Rohingya Humanitarian Crisis

²⁹ Civil Protection and Humanitarian Aid, CRS, ISCG, Shelter / NFI sector Shelter Cluster 2017: Delivery Mechanisms Mapping for Cash Based Interventions in Cox's Bazaar, Bangladesh

³⁰ DG ECHO, 2017: Thematic Policy Document no 9 – Humanitarian Shelter and Settlements Guidelines, Pages 48-53

3.3 Financial support

Shelter actors need to focus on the quality and effectiveness of programmes while choosing the best possible means to achieve it effectively and timely. When CTP is embraced for the opportunities it provides, the standards that define the sector continue to frame all shelter interventions. Programme managers will turn to the support of finance, cash, markets and logistics experts to make informed decisions on the best modalities and mechanisms to choose from, but also on the amount and frequency of transfers.

“Financial support (of which CVA is for a component part) can enable households and communities to address humanitarian needs quickly, where purchasing power is a barrier to accessing goods or services, or to carrying out works. Through financial support, affected communities can organise a wide range of shelter solutions appropriate to their diverse circumstances and particular needs, including cyclone shelters and community spaces and infrastructures, meeting critical criteria for dignity and flexibility. Financial support may be provided to fully or partially address an S&S need, and to encourage adherence to standards or other conditions. This may be part of a multi-purpose cash transfer designed to address a range of needs. However, whenever S&S programmes are supported, technical expertise, capacity building and monitoring will have to be provided for.”³¹

The following table presents, next to each criterion to be met by a shelter and settlement programme, some key questions and requirements to help determine whether CVA should be implemented, and why it should be undertaken in conjunction with technical assistance.

| Is CVA feasible? | | | | |
|--|--|--------------------------|--------------------------|--|
| Criteria | Key questions | Yes | No | Requirements/comments |
| 1. Shelter and settlement needs to be met by intervention | Can the needs be met through specific commodities and/or services? Consider that most shelter activities use a mix of implementation options. Select the activities which can be met through CVA. | <input type="checkbox"/> | <input type="checkbox"/> | Technical assistance for assessment and monitoring needs to be integrated into programme planning. Be aware that building damages can be different from sheltering needs of the affected population, including people with no legal status. |
| 2. Funding | Is CVA within donors' funding policies and framework? | <input type="checkbox"/> | <input type="checkbox"/> | |

³¹ GSC Cash Working Group, 2019, 'The Shelter Companion to the CaLP Cash and Voucher Assistance Glossary'

3. Cash and Voucher Assistance as a tool

| | | | |
|-------------------------------|--|---|--|
| 3. Government Policies | Is CVA in accordance with local government policies? | <input type="checkbox"/> <input type="checkbox"/> | Ensure that there is no prohibition and verify for what type of activities CVA is acceptable, and whether there is a maximum transfer value per affected individual or family. |
| 4. Market | Does the population usually use markets to provide for its shelter and settlement needs? Are markets accessible after the emergency? Is the economy monetized and are people used to handling money? | <input type="checkbox"/> <input type="checkbox"/> | For both construction materials and labour? Consider physical accessibility by affected people, as well as transport to and from all affected areas of bulky and heavy materials, which would be an added cost for affected people and have a multiplier effect due to individual transport needs |
| | Local labour market Can the structural requirements be met through local labour capacity? | <input type="checkbox"/> <input type="checkbox"/> | Technical assistance required to determine skill levels available and required |
| | Are there a significant number of skilled workers who have knowledge of safe building techniques? | <input type="checkbox"/> <input type="checkbox"/> | |
| | Is capacity building of local workers achievable within a useful timeframe? Consider different options of capacity building | <input type="checkbox"/> <input type="checkbox"/> | Capacity building: • Through vocational training institutes (formal) • Skilled workers as foremen/trainers within local building teams • Through continuous monitoring and technical support |
| | Is enough labour (skilled, semi-skilled and unskilled/self-help) available after capacity building? | <input type="checkbox"/> <input type="checkbox"/> | Consider scale of response and timeline |

**4.
Market**

Are the local rates for skilled and unskilled labour acceptable?

☐☐

Liaise with site planners and engineers to work on the BoQ and Scope of Works to understand what the labour and material works are for the activities
Coordinate with all actors to define common rates

Local materials and commodities market (building materials, tools, household items)
Can the structural requirements be met through locally available materials?

☐☐

Consider sector quality standards
Consider any negative environmental impact and pauperization of using locally available materials to scale if they are non-renewable, even if they are of traditional use

Are needed items (construction materials, labour and services) available in sufficient quantity and at acceptable prices in the local markets and is their quality compliant with agency standards?

☐☐

Consider quality assurance methods

Are traders able and willing to adapt to an increased demand?

☐☐

Consider transportation, stocking, quality and quantity issues

Consider orienting traders materials' choice to minimise negative environmental impacts

Are prices likely to remain stable in the coming weeks/months?

☐☐

Are the risks associated with local procurement beyond initial emergency needs acceptable?

☐☐

Consider quality consistency, environmental impact and market control

3. Cash and Voucher Assistance as a tool**5. Organisational capacity**

Does the agency have the internal capacity (programmatic, financial, logistic) to implement a CVA intervention?

☐☐

Consider previous experience and potential partnerships.

Does the agency have internal capacity to integrate CVA or switch to material support, contracted works and/or technical support anytime if required by markets or individual's vulnerability criteria?

☐☐

Technical assistance for all interventions needs to be provided to identify activities that can be supported by CVA and integrate those which aren't.

Does the agency have the internal capacity to monitor and assist household- or community-driven shelter activities?

☐☐

More staff will be required for technical assistance and construction monitoring, less for logistics.

6. Beneficiary preferences

Is CVA a preferred option for the beneficiaries?

☐☐

Consider empowerment, dignity issues and beneficiary capacity to deal with technology (mobiles, cards, etc.)

Is access to CVA guaranteed to the most vulnerable in terms of numbers and geographical coverage?

☐☐

Consider information campaigns and outreach
Consider alternative implementation options for people living in remote areas

Is a household/ community-driven approach a preferred option for the beneficiaries?

☐☐

Consider empowerment, capacity to manage, responsibility and time requirements of affected individuals to undertake the works

Shelters, Settlements and Cash

| | | | | |
|---------------------------------------|--|--------------------------|--------------------------|---|
| 7. Infrastructure and services | Are the infrastructure and services needed to transfer cash to beneficiaries available? | <input type="checkbox"/> | <input type="checkbox"/> | Consider financial and technology requirements (banks, microfinance institutions, mobile phone coverage, etc.) |
| 8. Risks | Are the risks associated with CVA acceptable or possible to mitigate? | <input type="checkbox"/> | <input type="checkbox"/> | Consider beneficiary and staff security, as well corruption issues. |
| | Are the risks associated with CVA for the relevant shelter response options acceptable or possible to mitigate? | <input type="checkbox"/> | <input type="checkbox"/> | Consider possibly less control over the construction process. |
| 9. Timeliness | Is it possible to set up and implement a CVA with the necessary speed and at the intended scale? | <input type="checkbox"/> | <input type="checkbox"/> | Depending on the time and scale of the intervention planned have material support and contracted works been planned to complement CVA? Consider the time that might be required to roll out the different delivery mechanisms. |
| | Is it possible to implement a household- or community-driven construction project within the intended timeframe and scale? | <input type="checkbox"/> | <input type="checkbox"/> | Consider that people have different levels of capacity and other commitments which require their time. |

3.3.1 Conditionalities and restrictions

Unconditional cash grants (intended as cash transfers)³² alone do not ensure shelter and settlement outcomes. Technical assistance is required also to set up adequate rental and hosting programmes, for the reasons already explained in the relevant sections.

Conditionalities and restrictions are ways that shelter practitioners commonly use to manage the project output. Conditional and unconditional refer to the eligibility of beneficiaries or to the actions they have to undertake before receiving CVA, whereas restricted/unrestricted refers to the expectations related to the actual utilisation of the CVA.

In all circumstances, shelter practitioners need to check and monitor their programmes to ensure the structural safety of the construction as well as people's security within it, namely their being protected against risks of exploitation, eviction and falling ill because of unhealthy sheltering.

Conditionalities placed on cash require the recipient to pre-qualify or fulfil activities in order to receive the cash support, such as attending training sessions or repairing a shelter.

By applying conditions to CVA, the aim is to ensure people meet pre-agreed quality standards and completion levels, in the same way as it would be done when managing a contractor, ensuring construction works are executed according to standard and within an agreed timeframe. The way individuals achieve that is entirely up to them. The approval of milestones, where quality standards must be met, assigns responsibility to agency staff, who need to sign off on construction works. If used correctly, such responsibility can work as an anti-corruption measure. When the condition of a cash transfer is to attend training in safe construction techniques, the implementing agency aims to transfer skills and knowledge to people prior to their using funds for construction, and the attendance may result in the payment of the first instalment. A second instalment may be paid on the condition that people implement the skills learned during the training to build safer constructions.

“Conditionalities play a large role in shelter programmes both when cash and materials are delivered to accomplish construction or rental and hosting support programmes. At each stage of the construction or renting process, tranches of cash are subject to agreed outputs and local building standards to ensure the safety, suitability, adequateness, and appropriateness of homes.

For overall tracking of conditionality, the Shelter Cluster recommends tracking at country cluster level whether cash is paid out conditionally or

³²

CaLP, 2018: 'Glossary of Terminology for Cash and Voucher Assistance'

unconditionally. The Shelter sector recommends that conditional cash and voucher transfers are necessary whenever activities are aimed at preserving the structural foundation or when undertaking repairs and construction. Each tranche of the cash or voucher delivery in construction settings should be linked with a BoQ and a monitoring of construction works according to international and local building standards.”³³

Restrictions placed on cash (such as vouchers for a set value or commodity that can only be redeemed at pre-selected traders for specific goods) require the recipient to purchase a pre-defined range of goods or services, mostly through pre-selected traders or service providers where the transfer can be used, often to ensure that the recipient buys essential construction materials of an agreed quality standard, or at a verified trader, to ensure legal sourcing of the material.

By applying restrictions to CVA, the aim is to better manage programme outputs and specific outcomes. Individuals don't have an unlimited choice on what to spend the money on. The restrictions might define the trader or a selection of traders where the money can be spent, because technical advisors have checked the quality standard of their offer of construction materials. If people have access to construction services, the quality standards provided need also to be verified by technical specialists. What defines a well-designed programme, which meets its outcomes, is the level of engagement of technical staff with the people assisted, provided with both in-kind and CVA support equally, and which in both cases must be included into programme planning.

“Restrictions may be useful in shelter programming when quality drivers dictate that particular commodities or services are desirable. For instance, vouchers that can only be exchanged for particular kinds and qualities of materials or at a pre-selected and qualified supplier. To ensure specific programmatic outcomes conditions are broadly considered to be more impactful than restrictions although they have often been used together. Labelling envisions a situation where soft restrictions may be placed on certain programming, but careful monitoring should be in place to inform on effectiveness of transfer value to meet the need for which the cash has been labelled. While there is a lot of push back to the use of the terminology of “soft restrictions”, shelter practitioners broadly agree that CVA could facilitate access to many non-food items which do not require the same levels of technical oversight as construction materials and or in-kind building. As supporting technical assistance to these “soft restrictions”, agencies have conducted sensitization sessions both about the distribution of the cash and what it is aimed to cover.”³⁴

³³ GSC Cash Working Group, 2019, 'The Shelter Companion to the CaLP Cash and Voucher Assistance Glossary'

³⁴ Idem

³⁵ Idem

3. Cash and Voucher Assistance as a tool

Although not restricted, cash transfers are often ‘labelled’ to ensure traceability of how funds should be spent.

“Labelling has usually been one way in which Shelter actors communicate with beneficiaries about the intended use of cash without putting additional conditions and monitoring on the program (previously understood as soft restrictions). Through messaging, market support or other activities, a shelter actor may communicate that the cash is for winterization support, rent, or meeting other forms of shelter need. Largely this cash is unrestricted, so beneficiaries are able to use it as they prioritise. When the provision of housing where the structural foundation is in question, or if the good is specialized (coal for example), it is recommended to use conditional cash to ensure the safety of beneficiaries.”³⁵

3.3.2 Communicating on CVA

As with all implementation modalities, informing the affected population, recipients as well as non-recipients, and relevant traders about the programme is key for a successful, transparent implementation.

Humanitarian agencies are accountable for the data they collect from their beneficiaries. CTP using third-party financial service providers to deliver cash transfers to people in need creates complex data flows and additional data protection challenges.³⁶

Clear communication with the affected population (including people who don’t directly benefit from the programme) is key. Preferred ways of communication with the community should be identified. Two-way channels should be established for general suggestions and to report grievances, fraud or abuse.

Once a communication channel is established to inform and listen to grievances, fraud or abuse, the following points are of key importance when communicating about shelter and settlement CVA:

- What is its value of CVA, and how does it compare with other types of assistance provided within the same shelter and settlement programme to a group of affected people, such as in-kind?
- Which conditionalities or restrictions apply and why? How do they aim at ensuring that people can source good quality materials and access services by providing them with the support and understanding required to make informed choices to achieve safer sheltering?
- What are the milestones in a phased payment scheme, and what must be achieved to be eligible for the subsequent instalments?

³⁶ ICRC 2018, Cash Transfer programming in Armed Conflict, page 50

- What is the duration of the assistance?

The Madagascan Red Cross Society, together with the Danish Red Cross, introduced for the first time CVA in response to the flooding caused by cyclone Enawo in 2017. Unconditional cash grants were given to affected people living in informal settlements. One aspect of the CVA that created a lot of suspicion and mistrust in the community was linked to the fact the cash being provided was 'free' and unconditional, as previously communities had more commonly participated in cash for work projects. Rumours circulating in the community included:

- the cash was dirty money
- accepting the cash would lead to expectations or obligations
- the money was coming from the devil
- that people would be asked to repay the cash
- the money would be taken back in the future through any means necessary.

The team took these rumours seriously, aware of the impact they could have on the success of the programme. Listening to the rumours and fears of the communities and addressing them helped to reassure people about the new support modality.

³⁷ For the complete case study with valuable tips about community engagement and accountability in CTP see the following link:

https://media.ifrc.org/ifrc/wp-content/uploads/sites/5/2018/11/CEA-in-CTP_Madagascar-Case-Study_DRC-IFRC-FINAL-1-1.pdf

3.4 In-kind material support

“In-Kind Material Support- including for return or transit purposes, may be distributed to the affected population. In the immediate aftermath of a crisis, people may lack adequate clothing, bedding and personal or household items for specific weather conditions. In-kind distribution of such items is possible, particularly if markets are inaccessible or badly disrupted, or if this approach is more cost-effective, but it should be assessed against the advantages of providing greater choice to beneficiaries through cash grants

The selection of construction materials to be distributed should be informed by decisions on whether to construct temporary shelters or to retrofit, repair or rebuild structures. Consideration should be given to quality and safety opportunities to strengthen local supply lines, and to the environmental impact. Distribution of NFI or shelter items may be phased, allowing adjustment for emerging needs, and to evaluate the usefulness of previously-distributed items and of the modality itself. All distributions should be accompanied by post-distribution monitoring.”³⁸

It is important for decision makers in charge of programme design to be able to ensure that after initial assessment, monitoring results can be acknowledged and integrated by an adaptive programme, at different points in time during the response, in order to switch between different types of support, from cash to in-kind and vice-versa, as the operating environment evolves, while always keeping in mind the necessary association of either types of support with technical assistance for shelter and settlement programmes.

In-kind material support can complement CVA to target specific gaps, such as the provision of adequate CGI sheeting or cyclone straps. Such targeted in-kind distributions, if linked with technical assistance and capacity building, can stimulate behaviour changes towards safer building techniques, while at the same time have a beneficial impact on local markets through their adaptation, i.e.: the provision of standard quality materials. If a market-based approach is adequately taken care of, such market adaptation can take place in sufficient time to be taken advantage of by shelter practitioners in charge of programmes.

Provided that decision makers can form a good understanding of their operational environment based on assessments’ data and that shelter practitioners are involved in their collection, when in-kind material distributions are considered, their strengths are generally considered to be:

- involvement of agency’s staff in the selection of construction materials and in the set-up of quality control mechanisms, allowing for a more straightforward monitoring of supply chains when materials are procured regionally or internationally

³⁸ DG ECHO, 2017: Thematic Policy Document no 9 – Humanitarian Shelter and Settlements Guidelines, page 25

- introduction of items, which can't be procured locally, but which are key to stimulating behaviour changes towards safer building techniques, as with the introduction of cyclone straps, for instance.
- screening of locally procured materials, to proactively exclude the use of environment-endangering ones
- support to local manufacturers, by creating the demand for products, which ensures meeting quality standards, while stimulating the local economy and maintaining or creating new jobs
- better coverage and inclusion of people who don't have access to Financial Service Providers or markets

The most common weaknesses of in-kind distribution are linked to the fact that:

- they often bypass local markets
- they don't give the beneficiary freedom of choice
- they are linked to high costs for transportation, warehousing and distribution
- items are often found for sale on local markets or exchanged to answer more urgent needs
- assistance is not coordinated geographically, which may result in tensions

Cement block production in Aceh, Indonesia 2007

The Indonesian Red Cross (PMI), together with the German Red Cross (GRC), provided durable shelters to the Tsunami-affected population in Aceh using small (mainly local) building teams. All construction materials were provided in-kind to the teams. A women's cooperative for cement block making was promoted in the affected community and a large percentage of the required blocks was procured through them. Through this cooperative, opportunities were created for jobs and livelihoods for women, while checking the quality standard of the materials produced. (PMI with GRC 2007 in Calang)

Whilst this project was not a cash-based intervention, it does provide a positive example of how market-based approaches can be used in order to work through community engagement so that a very specific segment of a market – in this case, the need for cement blocks – is targeted. The example above shows how local markets can be supported using an in-kind assistance, but a similar result could have been achieved by distributing vouchers for cement blocks, which would have been procured through screened vendors.

3.5 Self-help, commissioned labour and contracted works

Shelter and settlement projects, aimed at either partial or completed works, can be undertaken by hiring different forms of labour contracted to perform activities and achieve set outcomes.

Such choices may influence the degree to which the affected population participates in implementation and depends on the level of skill required. While self-help labour is often considered to be the most ‘participatory’ labour type, it is not always appropriate. In order to achieve quality, different factors need to be considered, which may prevail in importance over participation.

Market assessments will map labour, support capacities and resources, but decisions on labour type will have to consider different factors required to achieve quality. CVA may not always be the best way forward to achieve quality constructions. The implementing agency remains solely responsible for its programme and project outputs, both when self-help labour is envisaged and when direct or contracted labour are involved. The ultimate responsibility for construction quality control and compliance is with agreed standards rests with the implementing agency, regardless of which implementation option is adopted in association with different forms of labour contracting. Contracted works can be considered market based interventions into the construction market.

- self-help (often referred to as beneficiary-driven)
- commissioned labour (often referred to as agency-driven)
- contracted works (often referred to as agency-driven)
- community labour (can be referred to as beneficiary- or community-driven)

3.5.1 Self-help labour

Self-help labour is advisable if a good level of knowledge of appropriate building techniques is available within the affected community. In that case, it is appropriate to support a household, groups of households or a community undertaking and managing most of the required construction works themselves. Self-help is often part of owner-driven approaches, however different. Commissioned or contracted labour may be a part of self-help programmes when special skills are required.

A self-managed shelter project can be very time consuming and demanding for the affected families. Care should be taken to avoid that such responsibility forces beneficiaries to neglect other important commitments that turn into a burden that augments the stress caused by the disaster.

Participating households are at risk of falling into debt, caused by slow construction progress and reduced involvement in livelihood activities or inflation of construction-related items and services.

The implementing agency needs a large number of skilled staff for monitoring and the provision of technical assistance to self-help groups, and appropriate assistance methods must be found for households unable to participate due to age, physical limitations or other commitments.

Incentives may be paid for self-help labour to compensate for the temporary loss of other livelihood activities. Otherwise, the beneficiary is generally supported with:

- technical support, often in the form of training of trainers or through direct supervision
- construction materials and tools, through cash, vouchers or in-kind phased distributions based on progression of construction works
- monitoring of key stages of construction

3.5.2 Commissioned labour

Individual labour or a small building team is hired and paid for by the beneficiary or by the implementing agency hiring a contractor to undertake the required work. It is often used to complement a self-help approach when specialized skills are required for crucial steps in a construction process or when a household can't provide the labour force on its own. Skilled persons could also be hired for monitoring or as trainers for capacity building. This includes commissioned labour into BBS schemes, which might change to safer building habits in the future.

When CVA includes household commissioned labour for owner-driven construction and households decide to undertake part of the works themselves, negotiate rates or get friends to assist, they can save funds for other needs or purposes.

Actual skills and capacities of people or companies hired for commissioned labour are difficult to judge, especially by non-specialist staff. In the aftermath of a natural disaster, high demand and a small offer of commissioned labour may lead to inflation of local labour rates or reduced skill levels among available labour.

3.5.3 Contracted works

Tender documents, the selection process and contracts are prepared by the implementing agency in close cooperation with local stakeholders and engineers. The implementing agency remains responsible for monitoring the contracted company and for the final approval of the contracted works, so that standards and quality assurance can be guaranteed.

Irregularities, fraud and price-rigging between bidders are risks to be prepared

3. Cash and Voucher Assistance as a tool

for. Due to the high amounts of money usually involved in large-scale construction projects, the risk of fraud and corruption is high in this sector. By awarding more than one contractor for similar works, risks can be mitigated.

After Typhoon Haiyan, there were not enough skilled carpenters available on the island of Leyte to work on the construction of traditional semi-permanent shelters. The implementing agencies had worked on a similar typhoon shelter response on the island of Mindanao the year before. To fill the gap and promote quick capacity building, skilled carpenters from there were asked to work as team leaders and trainers of the local semi-skilled workers in Leyte for up to two months. Then the trained local carpenters were experienced enough to lead their own local teams. (The Philippine Red Cross Society with the German Red Cross in Dulag /Leyte 2014)

Actual skills and capacities of people or companies hired for commissioned labour are difficult to judge, especially by non-specialist staff.

| Labour modality | Degree of participation | Type of labour contracting | Technical Assistance and Quality Assurance |
|----------------------------|--|--|---|
| Self-help labour | Involving affected individuals directly CfW or no payment for work (instead material support through cash/vouchers or in-kind) | Self-help labour beneficiary (household) Self-help labour community or a group of households working together on e.g. construction of shelters | With TA and monitoring of construction process |
| Commissioned labour | Involving affected community, hired and paid either by individuals (cash or voucher for labour support) or by agency paying a contractor Involving affected community, hired and paid likely by implementing agency | Local individual labour/service Local small contractor or building team Skilled, not local, building team to train semi-skilled local workforce, who take over after on-the-job training | Capacity building/training of construction skills to increase the local workforce Monitoring + technical support Multiplier effect – e.g. carpenters skilled in cyclone resistant building techniques pass on the skills to recently affected community |

Contracted works

Building process mainly without participation of affected community, hired and paid for by agency or community
 Involvement of local stakeholders in bidding process

Contractor (often not local) agrees to use members of affected population, often unskilled workers
 Contractor without labour-related agreement

Labour-related preconditions fixed in tender documents for participation, learning on the job and income opportunities
 Monitoring of contractor

3.6 Capacity building

Capacity building is intended to complement and build upon existing local capacities, knowledge, traditions and to respond to specific needs to improve construction skills, enable the understanding and adoption of appropriate construction technologies and build back safer.

‘Qualified expert supervision is essential to build back safer and to avoid transferring risk to beneficiaries. In order to build on resilience, especially in disaster prone countries, where recurrent disasters are predictable, qualified technical support should be linked to tailored capacity building of the local construction industry, down to the village mason or carpenter, and any relevant institutions’³⁹

Capacity building activities are required to complement CVA and can be undertaken in liaison with local universities and building associations. Whenever affected individuals and families are expected to manage their sheltering needs themselves or self-help labour contracting is envisaged, providing construction training and capacity building can prove crucial for the achievement of the programme’s outcomes. When they can, people will often turn to the help of local labour or companies. This highlights the importance of operating at different levels with capacity building, whenever the assessments indicate that the affected communities and the local construction industry do not have the capacity to implement shelter and settlement programmes: not only in terms of the use of appropriate construction techniques, but also of the capacity to respond at the required scale and speed.⁴⁰

3. Cash and Voucher Assistance as a tool

Individuals may be made aware through capacity building of:

- handling and disposing of hazardous materials
- reuse of materials and safe recycling
- safe construction techniques

Experts such as agency staff, authorities and institutions, depending on needs, may benefit from capacity building with:

- urban planning
- Housing, Land and Property
- technical damage assessment
- participatory approach for safe shelter
- agreed guidelines and minimum standards
- safe handling and disposal of hazardous materials
- safe recycling of materials and materials reuse

³⁹ DG ECHO Thematic Policy Document no 9, 2017: Humanitarian Shelter and Settlements Guidelines, p. 51

⁴⁰ Ibid, page 52

**Cash and Voucher
Assistance
within a Market-
Based Approach**

4

4. Cash and Voucher Assistance within a Market-Based Approach

Following a market-based approach, the information gathered during assessment about the needs, context, the local market capacities for housing, construction material, labour and technical know-how is processed and analysed in order to inform the project design. Decision makers, supported by shelter and settlement and cash experts, as well as advisors from other fields, choose which modality or combination of modalities to apply, based on the findings of the assessment of local market capacities. In order to determine whether CVA is feasible, it is necessary to determine whether working through the local market is feasible.

4.1 Using a market-based approach

People's livelihoods depend on markets. When a disaster occurs, humanitarian programmes engage in market strengthening activities to foster recovery and stimulate trade to support affected populations.

“Cash and Vouchers Assistance (CVA) is a sub-set of Market Based Programming (MBP) interventions.

MBP can include interventions that aim to support sector critical markets such as helping improve infrastructure (e.g. roads, warehousing), services (e.g. transport, vocational training etc.), or policies and laws that enable the supply and access of shelter critical items and services.⁴¹ For the housing sector, it can also require a detailed mapping of demand and supply side in order to inform the most appropriate modality to promote access to shelter.”⁴²

Housing market

If the housing market is not offering sufficient rental properties which are up to standard, the reason is likely to be related to the condition of the housing stock in the country and the construction market capacity. To improve housing market capacity, support can be provided to:

- landlords of unfinished buildings, so that they can complete them and increase the rentable housing stock, i.e.: extensions, connection

⁴¹ An overview of what is intended for MBP can be found at: <http://www.cashlearning.org/downloads/mbp-framework2may2017final-2.pdf>

⁴² GSC Cash Working Group, 2019, 'The Shelter Companion to the CaLP Cash and Voucher Assistance Glossary'

to water or electricity, among others, in return for a rent-free period for affected families or individuals, and later for a fixed price rent,

- developers for working on scalable affordable housing projects,
- local authorities for mitigating rental prices inflation

If the construction's design is not good enough to meet programme objectives by using locally available materials, skills and known building techniques, the reason may be either related to the capacity of the construction market, labour market or materials market.

Labour market

Poor labour market capacity means that the structural requirements can't be met due to the poor skillset of the workforce, because there are not enough skilled or semi-skilled workers to undertake the required works within a reasonable timeframe or that the local labour rates are not acceptable. It may also mean that there aren't adequate tools and machinery available to undertake the works, the local workforce is not familiar with the design and the technical requirements or there is not enough skilled staff to monitor the construction process and others. To improve labour market capacity, support can be provided to:

- formal training institutes or through external technical advisors, who are hired to train the local workforce on appropriate construction techniques to build safer constructions.
- the affected population, to increase their resilience to future disasters, by training them on safer construction techniques
- the local labour force through the provision of grants for new tools, as a way to help them recover their livelihoods, or through advocacy for more inclusive labour market regulations or more transparency, as required.

Materials market

Poor material market capacity can mean that the structural requirements cannot be met through locally available goods. There may not be a reliable, adequate and consistent quality of materials available. The supply of key materials might not be scaled up to reach a sufficient and consistent quantity at acceptable prices. Traders may not be able nor willing to adapt to an increased or changed demand.

Locally sourced materials, like timber or sand, may have a negative environmental impact and may increase the vulnerability of the local communities to future hazards. See Annex 4, Key Markets and Materials.

4. Cash and Voucher Assistance within a Market-Based Approach

To improve the materials market capacity, support can be provided to:

- traders through grants or loans
- local communities for the rehabilitation of infrastructure key to markets as well as general recovery

Allowing for a certain flexibility in the project design, while respecting structural safety standards, and in the choice of construction materials, such as locally common alternatives, while respecting environmental standards, can prove beneficial to the ability of markets to recover while better responding to the demand for construction materials.

Following violence in Myanmar's Rakhine state in August 2017, large numbers of the Rohingya population sought refuge in Bangladesh's Cox Bazar region. For the new arrivals (more than 615,500 by November 2017), pre-existing settlements and camps expanded, while new spontaneous settlements grew.

CRS supported the Cox Bazar Shelter sector with the deployment of a cash and market technical advisor to conduct a joint Emergency Market Mapping and Analysis (EMMA) for the bamboo and timber market chains. The assessment sought to determine the following:

- the markets' capacity to supply bamboo and timber for the shelter upgrades in the target communities
- whether a market-based response was appropriate for shelter upgrades; and what the risks associated with market-based response options would be.

Although the programme didn't result in CVA, the analysis provided an understanding of the supply chain of a key material for the response. Below is a list of recommendations on the use of different implementation options:

- switch from local to regional or international procurement of treated bamboo for in-kind distributions,
- decrease the pressure on the local forests, while at the same time increasing the shelter longevity. The risk of negative environmental impact was considered too high regarding the required volume of bamboo. Organise e-voucher shelter fairs to facilitate access to materials
- upgrade shelter kits, as a reaction to delays with delivery, poor market integration and diverse household needs
- distribute complementary targeted one-off conditional cash for

shelter upgrades or unconditional cash for the extremely vulnerable;

- implement Cash for Work activities to build market roads and market places,
- improve market integration, acceptance with the local population and people's purchasing power.

4.2. Targeting

Targeting refers to a geographical selection and selection criteria for beneficiaries. Targeting decisions should take part early on in the response analysis, as it influences the decision on the support modality as well as on the kind of CVA modalities and mechanisms.⁴³ Key targeting criteria depend on the impact of the emergency on a given area and on the vulnerability of the affected population.

Shelter-specific considerations include:

- is consultation and coordination taking place at all levels, not just with hosting national societies and communities, but also with shelter partners, clusters and government on the selection of the most vulnerable areas, on the definition of vulnerability criteria and on the selection of households to be targeted?
- how can bulky construction materials be transported to remote areas?

Market-related considerations include:

- can all selected households, including the most vulnerable, access financial service points or traders easily in the selected areas?
- what could prevent them from benefitting from the financial support?
- do targeted households have access to markets, materials, financial services, etc.? Are there differences in access for different groups?

4.3 Transfer value and frequency

Transfer value and frequency largely depends needs but also on the percentage of costs which, within a programme, are covered by cash disbursements, whether costs should be covered through one-time provisions or in tranches. Considerations need also to include costs associated to cash disbursement for shelter, such as the costs for transportation of people and materials to and from markets, labour. In case of rent

⁴³ CiE Module 3. Step 3 Roadmap to targeting decisions

4. Cash and Voucher Assistance within a Market-Based Approach

support, considerations need to include deposits costs faced up front by disaster-affected individuals, payment schedules, household size, etc.

“Based on the fact that shelter responses generally do not follow a purely basic needs approach, the minimum expenditure basket is most appropriate for those goods or services which are required on a regular or seasonal basis. Not all elements of a shelter response fit that definition, because they are not considered part of regular consumption patterns. In particular, one-off construction materials or housing needs that outstretch an emergency three-to-six-month time frame.

Household utilities (energy/water) and short-term rental support may be costs appropriate for inclusion within an MEB, but have been found to be sometimes too significant in cost to include in the multipurpose cash transfer. Shelter actors should analyse what items fit appropriately in a minimum expenditure basket, how to estimate their values given the dynamic behavior of shelter markets that may be involved in the response..., and who should be responsible for calculating the expected expenditures on these items or services.

Calculations for minimum expenditure basket are often based on an average number of households. Utility costs for houses are normally calculated on the basis of minimum housing standards, but may not necessarily align with the actual costs families may encounter during harsh winters or extreme heat in the summer due to houses that may exceed that minimum standard house definition. Rentals as well can vary from village to village, house to house, and land to land while also being limited by legal aspects.”⁴⁴

Shelter-specific considerations include:

- what size of funds is needed for the relevant shelter option, considering rates for labour, other services, materials and transportation?
- should the financial support cover the complete cost of a construction/service, or just parts of it?
- how should the payments be split into tranches, in order to increase the oversight over the construction process and the achievement of construction milestones?
- do conditional grants in multiple tranches include the definition of construction milestones (conditions), the timeframe for each step, and the value of each transfer, as well as possible own contributions (material or labour)?

⁴⁴ GSC Cash Working Group, 2019, 'The Shelter Companion to the CaLP Cash and Voucher Assistance Glossary'

Market-related considerations include:

- is there a legal limit for each transfer value?
- what is the monthly expenditure for utilities?
- what is the average rent cost?

4.4 Set-up and implementation

Programme delivery decisions are based on a combination of the programme's objectives and the operational environment. When CVA is involved, the delivery mechanism chosen depends on the specific context, including how people use money, their preferences, what are locally common ways for transferring it and what are the associated costs risks, and accessibility to target groups (required documentation/ID, distance to agents, branches, cash out points). It is generally more difficult and more expensive to get cash to people in insecure or remote environments.⁴⁵ Geographical, gender and age coverage should be ensured and need to be taken care of through complementary programmes, built through different implementation options. Technical assistance is separate from, and should be included in, all cash programming with expected shelter and settlement outcomes to provide information on construction techniques and practices, as well as information on where to find housing available for rent or where to get support on Housing, Land and Property (HLP).

While we refer to existing guidance for shelter and for cash programming, the following table shows some examples⁴⁶ of shelter projects implemented through different types of financial assistance and respective delivery mechanisms:

| Project | Outputs | Financial assistance | Cash transfer mechanism |
|---|--|--|--|
| Core housing construction in Afghanistan 2012 | Semi-permanent shelters for HH in poor living conditions, mainly urban | Conditional in four instalments | Direct cash: Cash-in-envelope |
| Shelter assistance after the earthquake in Chile 2010 | Owner-driven repairs of damaged homes or reconstruction | Vouchers, restricted to pre-selected hardware stores | Smart card with magnetic strip |
| NFI voucher fairs in DR Congo 2008-2016 | Access to essential NFIs to IDPs, returnees and host families | Vouchers, restricted to pre-selected traders | Vouchers in 2008 e-vouchers in 2016 |

⁴⁵ CaLP 2010: Delivering Money - cash transfer mechanisms in emergencies, p. 11

⁴⁶ All examples are adapted from Shelter Projects 2018: Shelter and Cash - 16 Case Studies

| Assistance options | Common responses | Technical assistance and Quality assurance |
|---|---|---|
| Emergency shelter support | Emergency shelter kits Tents | Specification for all items to ensure durability and coherence. |
| Household items (HH items) distribution to meet basic needs | Shelter NFIs (plastic sheeting, tools, etc.) HH items (blankets, cloths, kitchen sets etc.) Host family support | Technical guidance to set up emergency shelters, how to reuse items during recovery, IEC materials, on site preparation for the set-up of tents, how to fix a tarp.... |
| | Mass shelter/Collective centre | Ensure structural safety, compliance with basic dignity and protection standards, safe access to sanitation facilities |
| | Rubble clearance, material collection and recycling | Legal disposal, safety measures, material recycling |
| Temporary shelter support towards self-recovery | Camp | Site selection Site planning Monitoring of temporary shelters' construction |
| Replacement of temporary shelter solutions before recovery/permanent solutions | Transitional shelter | IEC materials, safe construction, DRR Monitoring of construction progress HLP support to prevent eviction |

4. Cash and Voucher Assistance within a Market-Based Approach

| Financial support | Commissioned labour and Contracted works | In-kind material support | Capacity Building (CB) |
|---|---|---|---|
| <p>Conditionality/restrictions depend on objectives</p> <p>-Restricted cash to buy shelter materials, pay for labour or transport</p> <p>-MPC to cover a variety of essential needs, shelter materials,</p> | <p>Set-up of emergency shelter often through self-help with technical assistance</p> | <p>Distribution of tents and tarpaulins (rarely available in required quality from local markets)</p> <p>Essential key items, often pre-positioned, others are procured as locally as possible if CVA is not feasible</p> | <p>Brief awareness campaigns, like demonstrations on how to fix tarps while people wait for distribution, ...</p> |
| <p>Cash for work, e.g. for site clearance, digging of drainage channel, etc.</p> | <p>Through community supporting self-recovery or through a contractor</p> | <p>If feasible, all materials needed for set-up, locally procured. Can be building materials or HH items</p> | <p>Short inductions on rules for using and maintaining the infrastructure/how to tackle protection issues</p> |
| <p>Cash for Work</p> | <p>Individuals/ community groups or hired contractor for large-scale operations with heavy machinery</p> | <p>Tools and safety gear for CfW often provided by implementing agency</p> | <p>Recycling, detecting and handling potentially harmful materials</p> |
| <p>Cash for work for site clearance, digging of drainage channels, etc.</p> | <p>Site preparation usually by hired contractor, includes all necessary materials, tools and labour</p> | <p>Construction materials provided in instalments as phased construction progresses and is verified</p> | <p>ToT on temporary shelters construction as part of a capacity building programme</p> |
| <p>Restricted or conditional cash for building materials, tools or labour. One-off payment or in tranches.</p> | <p>Often in a self-help approach with the affected communities.</p> <p>Skilled labour hired if self-help is not appropriate</p> | <p>Distribution of building materials not available in local markets or for people not able to access markets</p> | <p>Training sessions, capacity building for affected population in safe building techniques</p> |

Shelters, Settlements and Cash

| | | |
|--|--|--|
| Temporary shelter support towards self-recovery | Upgrading | Monitoring of all construction progress |
| | Substandard/ unfinished buildings, construction of sanitation facilities, insulation of rooms ... | HLP and contracts assistance, social monitoring to prevent forced eviction, breach of contract, etc. |
| Replacement of temporary shelter solutions before recovery/ permanent solutions | Support for hosting arrangements – extensions of the living space, increased means for subsistence (utilities, food, HH items) | Assistance and monitoring of all construction- related measures. |
| | | Protection/ social monitoring |
| | Rental support | Legal assistance for HLP and contracts, rights and responsibilities |
| | | Setting minimum standards |
| | | Negotiations with landlords |
| | | Protection/ social monitoring house conditions |
| Permanent shelter and community recovery | Construction and repair of homes | Monitoring of construction works, verification of all necessary permits, ownership documents, etc. |
| | Construction and repair of community facilities like schools, markets, etc. | Specifications of materials, quality and sourcing. BoQs |
| | Retrofitting | HLP support |
| | DRR, preparedness | Training, development of IEC materials for BBS, DRR and preparedness |

4. Cash and Voucher Assistance within a Market-Based Approach

| | | | |
|---|---|---|--|
| Conditional cash to landlords. Usually payment in tranches | Responsibility of the landlord | Responsibility of the landlord | Capacity building programmes within the host community linked to the construction works. |
| MPC one-off or multiple payments to host families (the hosts or the hosted). Restricted cash for building materials or labour, utilities. Conditionality depends on objectives | In a self-help approach or hired skilled labour for construction activities | If financial support is not feasible | Capacity building programmes within a host community for the hosts and the hosted to improve their chances to access the labour market |
| If calculated in MEB, as part of MPC possible, otherwise conditional or restricted | Self-help or skilled labour may be used for minor repairs to meet standard | Distribution of building materials, tools for minor repairs to meet standards | |
| Often conditional and restricted cash in tranches to a household (owner-driven approach) or to a community (community-driven approach) | Self-help by owner or through community building teams Hiring of a contractor for complete product, if self-help approach not feasible | Distribution of building materials like sand, gravel, timber, CGIs and tools, if financial support is not feasible or for people not able to access markets | Capacity building in safer building techniques for labour force and community to increase local labour market capacity |
| Restricted cash to community for preparedness or DRR measures, e.g. replenishment of emergency stocks | Hiring of external trainers for ToT or vocational training institute | Materials for retrofitting or other construction measures. Restocking of essential emergency items | CB in BBS often in cooperation with local vocational training institutes. CB of staff + volunteers |

4.7 Monitoring and evaluation

Technical expertise, capacity building and monitoring will have to be provided whenever shelter and settlement programmes are supported and implemented.⁴⁷ CVA and in-kind assistance alike should be monitored repeatedly and regularly, to ensure that sectoral standards are met so that people's safety is adequately taken care of. MPC grant tracking is particularly important to our sector, as it allows the identification of main sheltering gaps and needs. Additionally to quality and technical monitoring, other types of monitoring need to be established, such as market price monitoring, on site monitoring during cash or voucher distributions, on site monitoring during voucher redemption periods, post-distribution monitoring, etc..⁴⁸ For an effective shelter and settlement monitoring, vouchers should be tracked as vouchers, while cash should be tracked unconditionally or conditionally. Tranches of cash or voucher delivery for construction programmes should be linked with regular monitoring of the construction works according to local or locally agreed building standards.⁴⁹

The Shelter Cluster recommends regular monitoring of cash or in-kind assistance in order to ensure that technical assistance and support programming can be provided in order to ensure that the objectives of minimum safety and standards-compliant shelters are being met.

Shelter-specific considerations include:

- are MPC grants tracked so that shelter needs and gaps can be identified?
- is the response programme flexible enough to adapt to a recovering market, and to switch from in-kind to CVA and vice versa?
- are results from market monitoring regularly into shelter and settlement programming?
- what is the impact of shelter programming on labour costs and daily wages?

⁴⁷ DG ECHO, 2017: Thematic Policy Document no 9 – Humanitarian Shelter and Settlements Guidelines, Pages 48-53

⁴⁸ CaLP, Monitoring 4 CTP guidance as a resource for the 'process monitoring of cash and voucher assistance':
<http://www.cashlearning.org/downloads/calp-ctp-monitoring-web.pdf>

⁴⁹ GSC Cash Working Group, 2019, 'The Shelter Companion to the CaLP Cash and Voucher Assistance Glossary'

4. Cash and Voucher Assistance within a Market-Based Approach

Market-related considerations include:

- is the labour market being monitored in order to improve coordination of shelter response?
- are there changes in supply chains, availability and quality of materials or labour and prices?
- are traders and service providers being monitored?
- process monitoring of the cash-based interventions, e.g. cash disbursement process, mechanism, timeliness, safety and security and appropriateness.

**CVA and response
phases**

5

5. CVA and response phases

Except for the provision of HH items, technical assistance is required to support any assistance option.⁵⁰ It should be remembered that the technical assistance mentioned here is in addition to and differs from what is provided by contractors hired, either by agencies or directly by disaster-affected people. It should also be remembered that liability always rests with the implementing agency or its donor, and should never be offloaded onto affected individuals by assuming their capacity to bear it in the name of their wider freedom of choice on what to spend their money on. As already mentioned, technical assistance should be mandatory in order to ensure respect to agreed standards and the assurance of quality. Agencies who do not have in-house technical expertise must rely upon external expertise in order to supervise and monitor programme progress.

Whenever the scale of housing destruction exceeds the average number of houses built per year in an area or in a country, markets are most likely to be unable to respond to the unprecedented need for construction materials and skilled labour. An exclusive cash response is known to likely cause inflation. Market interventions, through price control or injection of cash to suppliers, may reduce inflation levels and allow for markets to adjust to the demand. In many cases, aid actors will choose to combine material support and financial support by providing cash for standard compliant items available on the market, while providing materials in-kind when availability on the market is limited.

As the operational context changes from one phase of response to the next, changing the balance between in-kind material support and financial support remains critical to achieve the programme's objectives. While considering cost-efficiency, such balance should be determined by incrementally accurate context analysis, taking into consideration local living standards, construction codes and practices, as well as markets, through the monitoring of goods, services, labour land and rent. Regardless of the response phase, in-kind material support is and remains key when:

- required quantities of materials are not available on the market
- material quality on the market is below locally agreed and defined standards
- there is no safe and accessible delivery mechanism for cash assistance
- inflation may cause a significantly negative impact
- no easy fix is available, and disaster-affected people do not have sufficient access to the markets (physical or financial)

⁵⁰ Sphere Association. 2018: The Sphere Handbook: Humanitarian Charter and Minimum Standards in Humanitarian Response Appendix 4, Assistance Options

5.1 The preparedness phase

National societies in many countries are the first responders and have often taken measures to ensure preparedness, quick emergency response and to increase the resilience of their communities regardless of the implementation options. Generally, a combination of CVA and in-kind assistance is planned for. Organisational capacity to implement a large-scale emergency response may be assessed and a Summary of Proceedings (SoP) including CVA may be defined or fine-tuned.

Technical assistance is and remains central to every assistance option through:

- development of a country profile mapping risks, market status and construction practices;
- development of a contingency plan based on scenarios with stock piles, procurement and distribution plans; establishing minimum standards for household items, temporary shelter and reconstruction
- reviewing building codes
- building capacity of relevant experts and actors
- upgrading communal facilities, residential buildings and evacuation centres, etc.

Financial support may be used through market-based interventions:

- for prepositioning HH items,
- to undertake repairs, rehabilitation and retrofitting of communal facilities to be used as safe havens, transit centres, collective centres, etc.

A pre-crisis market assessment may be carried out to be aware of its functioning so as to be faster in acting on any broken link, once markets will have been hit by a disaster.

The preparedness phase is when the lack of capacity to implement quality CVA should be addressed. so that such capacity is built in time for an emergency response. The following is a list of key considerations and questions to determine the feasibility of CVA:

- is there a history of cash-based interventions in the organization at the domestic level? Has the capacity of agencies, organisations or NSs been built on cash preparedness?
- do senior management support the increased use of CVA for shelter and settlement outcomes?

CVA and response phases

- does the operational management team have a strategy for increased and coordinated use of CVA in the country? Are SOPs with service providers in place? Which capacities are available, and which are needed for different CVA modalities and transfer mechanisms?
- is a financial management system in place? Are financial procedures within the organization agile to integrate a CVA programme?
- is HR management ready to cover shelter and cash experts' positions? Or are those skills in-house?
- what implication has CVA on shelter programme management and HR capacity? Less technically skilled staff might be needed on the logistics side, but more technical staff may be needed for daily monitoring and for the provision of technical assistance. Can increased technical assistance and monitoring effectively compensate for less control on the material choice?

Depending on whether preparedness programmes will target communities, individuals or both, materials in-kind should be provided instead of cash if:

- they are not available on the market
- when material quality on the market is below standards;
- if there are insecure bank transfer systems
- if inflation may cause a negative impact
- if the affected population does not have access to the markets

The IFRC conducted a Cash Transfer Pilot project in four National Societies between 2012 and 2013, focusing on capacity building in the use of CVA through a preparedness lens. All participating countries of the National Societies – Chile, Senegal, Philippines and Vietnam – are prone to natural disasters and a large percentage of their population is used to handling money/basic cash transfer mechanisms. All NSs have profound experience in disaster response, including the use of financial assistance, but rather as vouchers or conditional transfers to meet specific needs, not as emergency cash grants for basic needs targeting a large number of households for a variety of needs.

The first phase of the project was the development of a workplan on key areas of preparedness that each NS identified (see table below), the second step was technical support and a start-up budget to complete the activities outlined in the work plans.

The Philippine Red Cross implemented its first unconditional relief CT for basic needs during the pilot phase in response to the 2012 flooding in Manila. Having SOPs in place and pre-signed agreements with financial service providers proved essential in response to Typhoon Haiyan in 2014.

5.2 The emergency phase

A multi-sectoral needs assessment and market analysis should take place as soon as possible with the support of relevant technical experts. Aid actors should work towards a coordinated response, agreeing on minimum standards to ensure safe and adequate shelter and settlement response. Technical support remains the central modality to all assistance options. Recovery activities should start immediately after the crisis and longer-term activities such as repairs and reconstruction should be prioritized whenever possible. Weak technical support will negatively affect shelter and settlement interventions.

Assessment and context analyses are essential to establish the appropriate balance between financial support and material support. MPC may be set-up to respond to immediate needs, and one-off or recurrent payments may be set-up to respond to the most urgent sheltering needs. Beyond that, and when it comes to transitional shelter and the repairs, rehabilitation and retrofitting of houses, conditionalities and restrictions become essential to ensure it is being built back safer. Adequate and standard-compliant construction materials should be provided in-kind whenever:

- they are not available on the market
- material quality on the market is below standards
- there are insecure bank transfer systems or if inflation may cause an excessively negative impact
- the affected population does not have sufficient access to the markets
- people's concerns with receiving CVA cannot be adequately addressed
- people do not prefer to receive cash

During the emergency phase, different types of contracted works may be implemented based on the results of local capacity assessment. In order to support the most vulnerable and achieve wide and safer sheltering coverage, direct labour and contracted labour will run, always under agency supervision, next to smaller size community labour and self-help programmes.

5.2.1 Emergency shelters and essential household items

The provision of emergency shelter and essential HH items gives protection from the elements and provides a minimum of privacy. It supports affected households in their choice of shelter location, including the option to remain in or nearby their homes. Alternative solutions need to be offered to affected people unable to access markets or utilise the money transfer mechanism.

“Armed conflicts, massive destructions by an earthquake or a cyclone disrupt markets, supply chains and the infrastructure in the affected area, which can make it impossible to get essential life-saving items. ‘In these cases, a cash injection in the beginning of a response is probably not a good idea. ... you may start with in-kind and then move to cash as markets recover.’”⁵¹

When markets are recovering after a shock, flexibility to change from a CVA or in-kind distribution to CTP should be part of the operational plan. Similarly, it should be able to switch from CTP to CVA or in-kind when CTP is not feasible any more. This flexibility is important at any point of the response, as in-kind may be acting in disfavour of local markets for some commodities.

Volatility and a rapid change in conditions are consistent features of conflict. This means that the factors affecting the design and implementation of humanitarian action may change – both in terms of needs and implementation options.⁵²

Key considerations and questions include:

- in an effective emergency response, speed is key, and it determines the implementation options chosen
- what is the most appropriate assistance option based on the actual market capacity and stock?
- are the items that people generally use for repairs appropriate?
- what is the capacity of immediately available stocks and the likely lead-time for replenishment?
- what is the capacity of the local markets and the likely timing for re-establishing supply chains?
- what monitoring is required on the quality of key items? Plastic sheeting and tarpaulins are often procured regionally or internationally and distributed in-kind to ensure standards compliance with a positive impact on longevity and environmental impact
- how likely are increases of market prices? Often increases in local market prices are most extreme in the ‘last kilometre’ of the supply chain, which is where the most vulnerable individuals are likely to be living

⁵¹ Jacqueline Frize quoted in NRC online paper ‘Why not Cash?’ by T. Jenssen and C. Jepsen, 2017

⁵² ICRC 2018: Cash Transfer Programming in Armed Conflict - The ICRC’s Experience, page 47

Shelters, Settlements and Cash

- is the financial incentive to participate in community activities conflicting with individuals' livelihoods or construction activities?
- are tensions arising from coordinated or uncoordinated CVA responses likely?
- what is the appropriate level of payment, to be agreed upon by all participating organisations?

Below are some examples from field operations:

In northeast Nigeria, the ICRC provided in-kind assistance to meet urgent needs. This provided sufficient time and helped establish the relationships necessary for developing the agreements and processes required for subsequent cash transfers to be used in the medium term.⁵³

Philippines after Typhoon:

When typhoon Haiyan hit the country in 2014, the Philippine Red Cross Society already had two signed pre-agreements in place with a remittance company and a mobile phone company, to ensure a coordinated payment delivery system.⁵⁴ Even in the catastrophic aftermath of Typhoon Haiyan, the Philippines had a functioning market, operating cash delivery systems, access to shops and markets, relative security and a population familiar with cash and cell phone use. Within four weeks 50,000 beneficiaries were targeted on two islands, Leyte and Panay. (PRCS with American Red Cross, 2014)

American Red Cross (ARC) intervened in Haiti⁵⁵ after the 2010 earthquake and implemented a cash-transfer pilot program to target 1,500 households, with the broader aim of eventually reaching 40,000 to 50,000 households. The team spent up to four months on preparation work, including training, setting up delivery mechanisms and identifying and contracting a remittance company. Much of the time was spent in contract negotiations and putting systems in place. However, the actual process of implementing the pilot program unfolded quickly and efficiently, meeting its initial target goal within two weeks. (Haiti Red Cross with ARC, 2010)

Transitional shelters are by nature a process. Even if the initial core transitional shelter is distributed in-kind in order to ensure structural strength, CVA may be used later to support families in adapting or expanding that first core shelter. As most people are not used to purchasing construction materials or construction tools, they will need guidance and assistance in selecting quality materials. The project timeframe and the

⁵³ ... ICRC, 2018: Cash Transfer Programming in Armed Conflict - The ICRC's Experience, page 47

⁵⁴ Lena Kang, online article on preparecenter.org – Preparedness in Cash-transfer Programming

⁵⁵ Ibid

⁵⁶ Scenario based on a case study of Jogjakarta earthquake response, published in Shelter Projects 2008

CVA and response phases

validity period of vouchers should be estimated with a margin as people might need much more time than agencies for construction works.

Construction methods are often non-engineered, and vernacular building techniques and materials may be used if appropriate both from a technical and environmental point of view. The expected lifetime of the shelters is limited, but lasts between 2 and 5 years. Overall technical assistance is required, as well as skilled labour for key construction phases and for the most vulnerable. A self-help approach, as long as it is supported, may be appropriate. Conditionalities or restrictions are generally applied to increase the oversight on the quality of the materials purchased and of the construction process as a whole.

A cyclone has caused massive destruction in a rural community. Most people stay in emergency shelters or collective centres. It is planned to build transitional shelters with a minimum lifespan of 2 years with a community-driven self-help approach. Members of affected households contribute to the reconstruction effort with their labour force or by other means, like cooking for the building teams. The self-help labour force is organized in teams and each team must also support a household which cannot contribute to the construction. The condition to receive in-kind or cash support is that all households belonging to the team must reach the agreed milestone. A mix of support modalities is used to best meet the needs and requirements for safe construction.

Training on BBS and DRR is provided for the affected population. Participation in the training is the condition to receive the first instalment of the financial support. With the first tranche, the community arranges the procurement and delivery of bamboo poles for the structure of the shelters and provides the location to set up a production area for the increased demand of bamboo mats for the walls. The agency sets up a shaded working space and provides tools for the making of the mats. Most of the work is done by the community, with technical support provided by the agency. For the proper construction of the traditional hipped roof, skilled carpenters are hired and paid by the community to support and train the local building teams. Technical support and monitoring are also provided for the monitoring of the commissioned work. Good quality CGI sheeting and rolls of cyclone straps are distributed in-kind, because both materials are not available on the local markets but have proven to be useful in regions of high wind risks. Money for reforestation of bamboo is allocated through the budget. This scenario shows a variety of implementation modalities, options to deal with identified risks and ways to include the affected population in the recovery project.⁵⁶

The Belize Red Cross implemented a shelter repair programme in response to the damages caused by Hurricane Richard in 2010, using vouchers for construction materials and technical assistance such as flyers explaining safe building techniques.

An evaluation⁵⁷ showed that 27% of the respondents needed more information and/or assistance in choosing the correct materials to repair/rebuild their home. Some felt that the hardest part of the programme was selecting materials. The lack of assistance was also noted by the management of the hardware store. Even though initially 94% of the respondents felt that their family had the knowledge and skills to repair their home and 85% found the flyers helpful, nevertheless by the end of the programme 72% of the households said that they realised they could have used more information and/or training on mitigation measures to make their home more hurricane resistant.

Construction works are not an everyday business for most people; from the selection of items to be purchased, which most are not so familiar with, to the bracing of their houses and using hurricane straps, which they might not have seen before. During the initial household-level assessment, technical capacities are usually checked to see if a self-help approach is feasible, but it remains difficult to see where the gaps are. Some needs for technical assistance may become apparent – to the beneficiaries and to the implementing organisation – only once the programme is underway. Constructing a model house with the participation of the affected community under the leadership of skilled labourers and deploying roving skilled monitoring teams in each community might make it easier for the families to implement house repairs or reconstruction.

5.2.3 Hosting assistance

Financial support to hosting arrangements can be provided as a one-off or recurrent unrestricted payment to hosted and hosting households to cover for increased needs, or multiple payments over an agreed period of time. Vouchers can be given for specific items such as fuel during winter or tools for construction, extension or repairs. A tripartite hosting agreement should be signed between the hosting family, the hosted family and the agency providing support, and should state as a condition for receiving financial support that the length of hosting must be guaranteed by the owner to the affected individuals so that durable solutions may be identified. Care should be taken to balance the benefits of regulating and supporting hosting arrangements, especially in regions where they take place spontaneously and such intervention may jeopardise local customs.

CVA can enable extensions of the owner's living space, such as building a temporary shelter on the property, or to upgrade a substandard house or apartment. Technical assistance is required, and social monitoring needs to be undertaken to mitigate protection risks.

⁵⁷ American Red Cross 2010: Cash for Shelter Program, Belize 2010 – Beneficiary Satisfaction & Impact Evaluation f

⁵⁸ IFRC, UNHCR, UN-Habitat 2013: Shelter Projects 2011-12, A.17

Rehabilitation of houses hosting Syrian refugees in Lebanon⁵⁸

The aim of the rehabilitation project was to provide weather proofing, improved sanitation, safety, electricity and privacy both for the hosts and the hosted at an individual household level. A team of engineers and social mobilisers conducted household assessments, focusing both on structural and infrastructure needs such as connections to infrastructure grids (water, sewerage, electricity), structural damage and appropriate living space etc. and focusing on social issues and other vulnerabilities. Detailed BoQs for each house were elaborated. Cash grants to the households were paid in 3 instalments following the monitoring teams' confirmation that the agreed milestones of the construction had been completed:

- | | |
|-----------------|--|
| 1 st | tranche of 25% was paid after signing the contract |
| 2 nd | tranche of 30% when 60% of the 1st tranche was completed (different for each house) |
| 3 rd | tranche of 45% paid on completion |

The project provided a high degree of flexibility to meet the identified construction needs of each household. Nevertheless, the project was only able to achieve this by requiring large numbers of staff for monitoring, it is therefore difficult to scale up quickly. The rehabilitation of houses was one out of six core activities to support host communities.

5.3 The recovery and development phase

As for the emergency phase, multi-sectoral assessment and context analysis are essential to determine the appropriate balance between financial support and material support. MPC is unlikely to be used during recovery activities, given the investment levels per household and since restrictions remain essential to ensure it is built back safer. In protracted crisis with limited livelihood options for people and no government safety nets to transition to, financial support has lasted years while not changing in nature nor essence from the emergency phase. Adequate materials should be provided in-kind instead of through CVA whenever:

- they are not available on the market
- when material quality on the market is below standards
- if there are insecure bank transfer systems
- if inflation may cause a negative impact
- if the affected population does not have access to the markets

Although markets may have recovered, and the construction industry may be able to

respond to a high demand, technical assistance and quality assurance remain required for every assistance option, as building codes and their enforcement structures are not likely to be in place. Recovery activities should start whenever possible immediately after the crisis and be linked to the on-going emergency response and to the recovery of livelihoods. A multi-sectoral needs assessment and market analysis should take place as soon as possible with the support of relevant sector technical experts. Clusters and major aid organisations recognise the importance of coordinating between emergency and early recovery interventions. Aid actors should work towards a coordinated approach agreeing locally on minimum standards and the beneficiary selection's criteria for early recovery in coordination with the emergency responders to ensure safe and equitable shelter and settlement responses. Weak technical support may jeopardize shelter and settlement interventions.

Community labour and self-help are easier to implement in this phase due to the set-up time required, but more difficult to manage in emergency responses. Quality assurance should be guaranteed through household-based technical support to avoid risks being offloaded onto individuals, households and communities who are not able or haven't been made aware of how to build back safer. Infrastructure works of a certain importance should be implemented through technically supervised contracted labour and smaller ones may be implemented through technically supervised direct labour.

Financial assistance, combined with technical assistance and other implementation options, may be well suited for owner- or community-driven reconstruction.⁵⁹ However, it should be remembered that a minority of affected individuals, and an even smaller minority of those most in need, are owners. Additionally, as not everyone can engage in self-help programmes, alternative approaches should be envisaged to respond to the sheltering needs of the affected population. Based on the results of a thorough multi-sectoral assessment, failing to have an inclusive approach may result in compromised targeting.

Example of solidarity groups in Afghanistan:⁶⁰ within a construction project of core housing in Kabul in 2012, beneficiary groups of 4 to 5 members were established to create community networks that would support the most vulnerable (especially women and disabled people). 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 forced the group members to help each other and work together.

Cash for Work projects are often used for improvements of the infrastructure, which at the same time provides income for the affected population.

⁵⁹ IFRC 2010: Owner-driven Housing Reconstruction Guidelines, page 13

⁶⁰ Shelter Projects – Shelter and Cash: 16 Case Studies: Afghanistan – 2012 – Conflict Returns

CVA and response phases

The Nepal Red Cross Society conducted PASSA trainings in several earthquake-affected communities in Nepal, focusing on safe building techniques and DRR. The repair of a footpath up the mountains and the construction of irrigation channels were identified as key improvements by the communities. Both were implemented through cash for work schemes with technical assistance. Evaluations showed that households used much of the gained income for house improvements.

Key considerations and questions include:

- what are the priorities for the affected population? How many of them have the capacity to manage the construction of their homes, without that being an additional burden on top of the experienced stress of displacement and loss?
- is the timeline for finishing the construction works flexible and able to accommodate local harvesting times and other seasonal commitments of the affected individuals?
- does the local market supply adequate labour, construction materials and equipment?
- what is the environmental impact, if key materials are sourced locally? How can a possible risk be mitigated?
- have inflation mitigation measures been included in the programme? Is the programme designed in a flexible way to allow for switching from CVA to in-kind support?
- does the implementing agency have sufficient capacity to provide adequate technical assistance and quality assurance, including for capacity building and regular monitoring? If building codes enforcement is not undertaken by the local administration, capacity required for technical assistance and quality assurance at the household level should be provided by the implementing agency.
- would it be safer, quicker or generally more adequate to hire a contractor for parts of the work or the entire work?
- how do attached conditionalities or restrictions influence the construction progress and outcome?

As public buildings require the highest safety standard (structurally as well as regarding the location and material choice), professional monitoring by implementing actors over the construction process is required, unless a clear decision has been made to consider CVA for communities for the construction of public facilities, as an assistance

option in its right. If that is the case, the following points may be considered:

- the community has to have a good track record in the management of such projects, using registered engineers and contractors and issuing building permits
- if a community is the recipient of CVA, a trusted village or community committee must be appointed to receive the cash transfers or vouchers
- if a contractor is hired to do the works, an agreement can be signed to include members of the affected population in the labour force for the construction

Tanzania received large numbers of refugees in 2016/17 due to political instability in neighbouring Burundi. In the growing camps for Burundian refugees, school buildings were constructed by contractors, who agreed to employ refugee workers to the maximum extent possible. The precondition to work with the camp population providing a payment rate according to national regulations was already set in the tender documents. The refugees, confined to the camp, did not have any opportunity to earn money besides through such arrangements. (NRC 2017 in Kibondo)

Annexes

6

Annex 1

Acronyms

| | |
|----------|--|
| BBS | Building Back Safer |
| CTP | Cash Transfer Programming |
| CRS | Catholic Relief Services |
| CVA | Cash and Voucher Assistance |
| CaLP | Cash Learning Partnership |
| GBV | Gender Based Violence |
| GSC | Global Shelter Cluster |
| HfH | Habitat for Humanity |
| HH items | Household items |
| ICRC | International Committee of the Red Cross and Red Crescent Societies |
| IFRC | International Federation of Red Cross and Red Crescent Societies |
| IFRC-SRU | International Federation of Red Cross and Red Crescent Societies – Shelter Research Unit |
| LHP | Land Housing and Property |
| MEB | Minimum Expenditure Basket |
| MBP | Market Based Programming |
| NRC | Norwegian Refugee Council |
| SMEB | Survival Minimum Expenditure Basket |
| MPC | Multi-Purpose Cash |
| ToT | Training of Trainers |
| VCA | Vulnerability and Capacity Assessment |

Annex 2

Bibliography and further reading

Key reference documents

DG ECHO, 2017, 'Thematic Policy Document no 9 – Humanitarian Shelter and Settlements Guidelines'

http://ec.europa.eu/echo/files/policies/sectoral/shelter_and_settlement_guidelines.pdf

CaLP, 2018, 'Glossary of Terminology for Cash and Voucher Assistance'

<http://www.cashlearning.org/downloads/calp-glossary-dec18.pdf>

Global Facility for Disaster Reduction and Recovery, 2018, 'Building Back Better'

<https://www.gfdr.org/en/publication/building-back-better>

GSC Cash Working Group, 2019, 'The Shelter Companion to the CaLP Cash and Voucher Assistance Glossary'

<https://www.sheltercluster.org/shelter-and-cash-working-group/documents/shelter-companion-calp-glossary>

ICRC / IFRC, 2014, 'Rapid Assessments for Markets'

<https://logcluster.org/document/ifrc-ram-rapid-assessment-markets-2014>

ICRC, 2018, 'Cast Transfer Programming in armed Conflict: The ICRC's Experience'

<https://www.icrc.org/en/publication/cash-transfer-programming-armed-conflict-icrcs-experience>

Sphere Association, 2018, 'The Sphere Handbook: Humanitarian Charter and Minimum Standards in Humanitarian Response'

<https://spherestandards.org/wp-content/uploads/Sphere-Handbook-2018-EN.pdf>

Global Shelter Cluster, 2018: The State of humanitarian Shelter and Settlements 2018

<https://www.sheltercluster.org/sites/default/files/The%20State%20of%20Humanitarian%20Shelter%20and%20Settlements%202018.pdf>

Various, 2016, 'Grand Bargain Initiative'

<https://www.agendaforhumanity.org/initiatives/3861>

Key websites and online resources

Global Shelter Cluster

<https://www.sheltercluster.org>

Global Shelter Cluster Cash Working Group

<https://www.sheltercluster.org/working-group/shelter-and-cash>

Global Shelter Cluster Construction Standards Working Group

<https://www.sheltercluster.org/construction-standards-working-group/documents/gsc-construction-good-practices>

Global Shelter Cluster Promoting Safer Building Working Group

<https://www.sheltercluster.org/working-group/promoting-safer-building>

IFRC website's shelter and settlement section

<http://www.ifrc.org/en/what-we-do/disaster-management/responding/services-for-the-disaster-affected/shelter-and-settlement/>

IFRC/ICRC: Standards Product catalogue

<https://itemscatalogue.redcross.int/>

ICRC / IFRC, 2010, 'Cash in Emergencies' (online toolkit)

<http://rcmcash.org/>

Cash Learning Partnership website (CaLP)

<http://www.cashlearning.org>

CaLP, 'Monitoring 4 CTP'

<http://www.cashlearning.org/downloads/calp-ctp-monitoring-web.pdf>

CaLP, 'Communicating Cash to Communities'

http://www.cashlearning.org/downloads/resources/tools/calp_communicating_cash_to_communities.pdf

<http://www.cashlearning.org/resources/library/1185-the-delivery-guide-scoping-the-humanitarian-payments-landscape>

CaLP, 'Delivering cash through cards'

http://www.cashlearning.org/downloads/resources/calp/CaLP_CashThroughCards_screen.pdf

CaLP, 'Delivering cash through traders'

http://www.cashlearning.org/downloads/resources/calp/CaLP_CashThroughTraders_screen.pdf

Case Studies

American Red Cross, 2010, 'Cash for Shelter Program, Belize 2010 – Beneficiary Satisfaction & Impact Evaluation'

https://www.sheltercluster.org/sites/default/files/docs/27_evaluation-belize-cash-voucher-for-shelter-program.pdf

CARE, Habitat for Humanity, 2018, 'Lessons from Typhoon Haiyan'

https://insights.careinternational.org.uk/media/k2/attachments/Lessons-from-Haiyan-research-report_CARE_Habitat-for-Humanity_2018.pdf

CRS, 2016, 'Using Cash for Shelter – An overview of CRS programs'

<https://www.crs.org/our-work-overseas/research-publications/using-cash-shelter>

CRS, 2017, 'Strategic Recommendations for Shelter Upgrade in Response to the

6. Annexes

Rohingya Humanitarian Crisis'

<https://www.crs.org/sites/default/files/tools-research/bangladesh-shelter-case-study-rohingya-crisis.pdf>

DUSP, Displacement Research & Action Network, NRC, iDMC, 2015, 'Case Study on Rental Support Grants'

<http://www.internal-displacement.org/sites/default/files/inline-files/20150325-global-home-sweet-home-case-studies-en-case5-Rental-support-grants.pdf>

Forced Migration Review #55, XXXX, 'Security of Tenure in the Urban Context'

<https://www.fmreview.org/sites/fmr/files/FMRdownloads/en/shelter.pdf>

Global Shelter Cluster, shelter/ NFI Sector, Humanitarian Aid and Civil Protection, 2017, 'Strategic Recommendations for Shelter Upgrade in Response to the Rohingya Humanitarian Crisis'

https://www.sheltercluster.org/sites/default/files/docs/17os-29051_bangladesh_shelter_case_study_-_rohingya_crisis_v5.pdf

Global Shelter Cluster, shelter/ NFI Sector, Humanitarian Aid and Civil Protection, 2017, 'Delivery Mechanism Mapping for Cash Based Interventions (CBI) in Cox's Bazaar, Bangladesh'

https://www.sheltercluster.org/sites/default/files/docs/delivery_mechanism_mapping_coxs_bazaar_report_jan_2017_final.pdf

Global Shelter Cluster, 2018, 'Shelter Projects – Shelter and Cash: 16 Case Studies'

https://www.sheltercluster.org/sites/default/files/docs/shelter_cash-_web_20180621.pdf

Global Shelter Cluster, 2018, 'Shelter Cash Champion Deployments: Updates and Lessons Learnt'

https://www.sheltercluster.org/sites/default/files/docs/lessons_learned_shelter_cash_champion_june_6_2018.pdf

IFRC, 2014, 'Case Study: Preparing to implement relief cash transfer programming at scale'

<http://www.cashlearning.org/downloads/en/ifrc-ctp-preparedness-case-study.pdf>

IOM, 2015, 'Cash-based Transfer – update and case studies'

https://www.iom.int/sites/default/files/our_work/Shelter/documents/IOM%20Cash-based%20transfer%20-%20Nov2015%20-%20lowres.pdf

Madagascan Red Cross Society, Danish Red Cross, IFRC, 2018, 'Community Engagement and Accountability in Cash Transfer Programming: A best practice example from Madagascar'

https://media.ifrc.org/ifrc/wp-content/uploads/sites/5/2018/11/CEA-in-CTP_Madagascar-Case-Study_DRC-IFRC-FINAL-1-1.pdf

Shelter Cluster Ukraine, 2017, 'Recommendations on Cash for Rent Activities in Ukraine'

https://www.sheltercluster.org/sites/default/files/docs/34_sc_ukraine_recommendations_on_cash_for_rent.pdf

Shelter WG Jordan, 2015, 'Technical guidelines – Conditional Cash for Rent'

https://www.sheltercluster.org/sites/default/files/docs/33_swg-technicalguidelines-conditionalcashforrent-shelterwg-march2015.pdf

UNHCR, IFRC, UN-Habitat, 2013, 'Shelter Projects 2011 - 2012'

<http://shelterprojects.org/shelterprojects2011-2012/ShelterProjects2011-2012-lores-EN.pdf>

UNHCR, IFRC, UN-Habitat, 2014: 'Shelter Projects 2013/2014: Evaluating cash-for-rent subsidies'

http://shelterprojects.org/shelterprojects2013-2014/SP13-14_B02-CashRentSubsidies.pdf

Implementation Guidance

ACF, 2007, 'Implementing Cash-Based Interventions'

<http://www.actionagainsthunger.org/publication/2007/10/implementing-cash-based-interventions-guideline-aid-workers>

CaLP, 2017, 'Minimum Standards for Market Analysis'

<http://www.cashlearning.org/downloads/calp-misma-en-web.pdf>

GSC, 2017, 'Delivery Mechanism Mapping for Cash Based Interventions in Cox's Bazaar, Bangladesh'

https://www.sheltercluster.org/sites/default/files/docs/delivery_mechanism_mapping_coxs_bazaar_report_jan_2017_final.pdf

CaLP, 2010, 'Delivering money, cash transfer mechanisms in emergencies'

http://www.cashlearning.org/downloads/resources/calp/Delivering%20Money%20-%20cash%20transfer%20mechanisms%20in%20emergencies_2.pdf

CRS, 2017, 'Updated Market-based Programming Framework'

<http://www.cashlearning.org/downloads/mbp-framework2may2017final-2.pdf>

DUSP, Displacement Research & Action Network, NRC, iDMC, 2015, 'Home sweet Home – housing practices and tools, that support durable solutions for urban IDPs'

<http://www.internal-displacement.org/sites/default/files/inline-files/20150325-global-home-sweet-home-en-full-report.pdf>

GSC, 2018, Distribution – Shelter Materials, NFI and Cash'

<https://www.sheltercluster.org/gbv>

GSC, 2019, 'Key Drivers for Successful In-Country Cash and Market Support'

<https://www.sheltercluster.org/shelter-and-cash-working-group/documents/global-shelter-cluster-cash-champion-crs-review-key-drivers>

6. Annexes**IASC 2008: Selecting NFIs for Shelter**

<https://www.sheltercluster.org/sites/default/files/docs/Selecting%20NFIs%20for%20Shelter%202009.pdf>

ICRC/IFRC, 2007, 'Guidelines for Cash Transfer Programming'

<https://www.ifrc.org/Global/Publications/disasters/finance/cash-guidelines-en.pdf>

ICRC / IFRC, 2014, 'Market Analysis Guidance'

<https://www.icrc.org/en/doc/assets/files/publications/icrc-002-4200.pdf>

ICRC / IFRC, 2014, 'Rapid Assessment for Markets'

https://ifrc.csod.com/content/ifrc/publications/795/doc/RCRCM_RAM_EN.pdf

IFRC, 2006, What is VCA (Vulnerability and Capacity Assessment)

<https://www.ifrc.org/Global/Publications/disasters/vca/whats-vca-en.pdf>

IFRC, 2007, 'How to do VCA?'

<https://www.ifrc.org/Global/Publications/disasters/vca/how-to-do-vca-en.pdf>

IFRC, 2011, 'Participatory Approach to Safe Shelter Awareness (PASSA)'

<https://www.ifrc.org/PageFiles/95526/publications/305400-PASSA%20manual-EN-LR.pdf>

IFRC 2009: Shelter Kit Guidelines

<https://www.ifrc.org/PageFiles/95526/publications/D.03.a.07.%20IFRC%20shelter-kit-guidelines-EN-LR.pdf>

IFRC 2010: Owner-driven Housing Reconstruction Guidelines

<https://www.ifrc.org/PageFiles/95526/publications/E.02.06.%20ODHR%20Guidelines.pdf>

IFRC, 2012, 'Assisting Host Families and Communities after Crisis and Natural Disasters'

<http://www.ifrc.org/PageFiles/95186/ASSISTING%20HOST%20FAMILIES%20AND%20COMMUNITIES%20-%20IFRC%202012%20.pdf>

IFRC, 2018, 'Enhanced Vulnerability and Capacity Assessment'

<https://www.ifrcvca.org/>

IFRC, Canadian Red Cross, Australian Red Cross, Swedish Red Cross, 2018, 'Environmental Impacts of Shelter NFI'

https://www.sheltercluster.org/sites/default/files/docs/greening_supply_chain_nfi_workshop_180516_greening.pdf

IFRC, Canadian Red Cross, Australian Red Cross, Swedish Red Cross, 2018, 'Greening IFRC supply chain, case study'

https://media.ifrc.org/ifrc/wp-content/uploads/sites/5/2018/06/CaseStudy13_Greening-IFRC-supply-chain-Final.pdf MSB/UNDP 2010: Debris

IRC, Oxfam, Practical Action, Inter Action: EMMA toolkit

<https://www.emma-toolkit.org/get/download>

Mercy Corps, Voucher and Fair Implementation Guide

<https://www.mercycorps.org/sites/default/files/VoucherFairGuide.pdf>

MSB/UNDP, 2010, 'Debris Management Guidelines'

<https://www.sheltercluster.org/sites/default/files/docs/Debris%20Management%20Guidelines%202010.pdf>

NRC, 2015, 'Evaluation Report Increasing the availability of host community housing stock and improving living conditions for the provision of refugee shelter'

<https://www.nrc.no/globalassets/pdf/evaluations/lebanon---shelter-evaluation---2014.pdf>

NRC, 2017, 'Why not cash?'

<https://www.nrc.no/perspectives/2017/why-not-cash/>

ODI, 2011, 'Cash transfer programming in emergencies'. Good Practice Review

<http://www.odihpn.org/documents%2Fgpr11.pdf>

ODI, 2015, 'Risk and Humanitarian Cash Transfer Programming'

<https://www.odi.org/sites/odi.org.uk/files/odi-assets/publications-opinion-files/9727.pdf>

Oxfam GB, 2013, 'Working with Markets and Cash – Standing Operation Procedures and Guiding Notes'

[http://www.cashlearning.org/downloads/sops-cash-and-market--\(2\).pdf](http://www.cashlearning.org/downloads/sops-cash-and-market--(2).pdf)

SDC, 2007, Cash Workbook - A practical user's guide for the preparation and implementation of Cash Projects**UNHCR (2015) Guide for Protection in Cash-based Interventions.**

<http://www.cashlearning.org/downloads/erc-guide-for-protection-in-cash-based-interventions-web.pdf>

UNHCR, Multi-sector Market Assessment

<https://www.unhcr.org/protection/operations/593e856e7/multi-sector-market-assessment-companion-guide-toolkit.html>

UN Environment / OCHA Joint Unit and Global Shelter Cluster, 2018, 'Looking through an environmental lens – Implications and opportunities for Cash Transfer Programming'

<https://www.sheltercluster.org/sites/default/files/docs/cashenvironment - implications and opportunities.pdf>

World Bank Group, 2016, 'Cash Transfers in Humanitarian Contexts'

<http://documents.worldbank.org/curated/en/697681467995447727/pdf/106449-WP-IASC-Humanitarian-Cash-PUBLIC.pdf>

World Bank Group, 2016, 'The Other Side of the Coin: The Comparative Evidence of Cash and In-Kind Transfers in Humanitarian Situations.'

<https://openknowledge.worldbank.org/bitstream/handle/10986/24593/9781464809101.pdf>

6. Annexes

Zarins J., 2019, The Environment and Rights in Poorly Regulated Construction Markets: Considerations for Emergency Cash Based Interventions, online publication
https://ehaconnect.org/wp-content/uploads/2019/02/The-Environment-and-Rights-in-Poorly-Regulated-Construction-Markets_Considerations-for-Emergency-Cash-Based-Interventions_Final.pdf

Annex 3

Key markets and materials needed by the shock-affected population

A. Geographical area & population size

Q1: Describe the type(s) of shock (s)
(Give a brief description)

Q2: Name the area(s) affected by the shock(s) (e.g. village, community, or area. Organize a map of the area)

Q3: What is the population size in the affected area(s)?
(Number of households and people)

Total population

Affected
population

Q4: How has the size of the population in the affected area changed due to the shock?

(If the total size of the population has changed as a consequence of the shock (e.g. due to displaced people coming to the area or leaving it) potential total demand may have changed. Therefore, try to establish the size of the population size before and after the shock and explain the change).

6. Annexes

Q5: List the communities affected by the shock, their population size, and the marketplaces they normally frequent for construction materials and alternative/ close markets.

(Try to cluster the communities according to the markets they use)

| Community name | Population size (households) | Name of the marketplace used normally | Alternative/closest marketplace |
|---|---------------------------------|--|--|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| Q6: In summary, what are the main marketplaces for shelter / construction items used by the majority of the affected population? (Review data above in Q5 and consider the more popular markets) | | Principal marketplaces 1. 2. 3. | Population size they serve (households) |

B. Key commodities for the shock-affected population listed in A (above)

| | | | |
|--|--|---|-------------------------------------|
| Q7: What are the five most important construction materials needed by the affected population? (Note them in order of importance) | Q8: What are the quantities needed per typical household for the envisaged shelter activity? | Q9: What are the quality specifications? (could be strength grade, ISO number, thickness etc – note for each item) | Q10: When are the materials needed? |
| 1. | | | |
| 2. | | | |
| 3. | | | |
| 4. | | | |
| 5. | | | |

Shelters, Settlements and Cash

Q11: Of the main marketplaces listed in Section A, are these shelter items normally available and have they been available since the shock?

(List market names and locations. If a specific market is used for a particular commodity, please note this down.)

| Name of marketplace (From Section A) | Shelter items available normally (i.e. before the shock)? (Specify: yes, no, not sure, only sometimes, seasonally, only some commodities [specify which ones], etc.) | Shelter items available since the shock in the same quantities and qualities as before the shock? (Note which items are available. If commodities are not available explain WHY - i.e. are there supply problems (e.g. low supply and high prices) or demand problems (e.g. lack of money)?) |
|---|---|---|
| 1. | | |
| 2. | | |
| 3. | | |

Q12: Based on past experience (past shocks and responses), secondary data, and key informants, is it likely that these marketplaces will be able to supply sufficient quantities of the key commodities?

| Name of the marketplace (From Section A) | Likely or unlikely to supply sufficient quantities (Mark if likely or unlikely) | Comments (Add comments that may need further investigation during trader interviews) |
|---|--|---|
| 1. | | |
| 2. | | |
| 3. | | |

Q13: Are there baseline or post-shock assessments for any of the markets or marketplaces mentioned?

(If YES, please note the markets and/or marketplaces as well as the assessment)

6. Annexes

Q14: Have the households been able to access these marketplaces since the shock?

| Name of the marketplace (From Section A) | Able to access? (Mark Yes or No) | If not accessible, why? |
|---|-------------------------------------|-------------------------|
| 1. | | |
| 2. | | |
| 3. | | |

Q15: Are there security, ethnic, gender or other social issues that can affect access to marketplaces?

(Note YES or NO for every market and if the answer is YES, explain WHAT and WHY. Note that there can be social issues like old age and difficulties for certain wealth groups.)

| Name of the marketplace (From Section A) | Are there any social issues preventing groups from accessing the market? (mark yes or no) | Explain WHAT is the issue and WHY? |
|---|--|------------------------------------|
| 1. | | |
| 2. | | |
| 3. | | |

C. Summary of potential marketplaces to visit and commodity types and volumes per market to assess

Based on all the above information of population size, access to marketplaces, and commodity availability, list and describe key shelter items and the relevant marketplaces to be assessed in the RAM.

(refer to Q7 – Q10)

| Name of the market-place | Shelter items needed | | When? | Duration | Number of house-holds | Comment |
|--------------------------|----------------------|---------|-------|----------|-----------------------|---------|
| | Type | Quality | | | | |
| 1. | | | | | | |
| 2. | | | | | | |
| 3. | | | | | | |

Additional comments

Annex 4

Discussion with traders' template (wholesalers/retailers for building materials)¹

A. Geographical area & population size

Name of interviewer

Date of interview

Name of market

Type of marketplace

(e.g. local/district/regional/urban centre)

Frequency of market days

(e.g. daily/weekly/monthly)

Key commodities of interest with required quality standard -as determined in tool 2
(Note the key commodities to be assessed)

Quantity and frequency of commodity needed

(Note the respective quantities you determined before)

1.

2.

3.

4.

5.

Observations from travel to the marketplace

(Time needed, obstructions, trade flows observed etc.)

¹ Adapted from IFRC Cash in Emergency Toolkit, RAM Tool 9

6. Annexes

| Name and position of interviewee (Note role in the business if this is not clear from position) | Name of business | Type of trader (Whole-saler/retailer) | Type of commodity or commodities traded | Telephone | Registered (YES or NO) |
|--|------------------|--|---|-----------|---------------------------|
| | | | | | |

Where and how do traders register?

B. Stocks (Refer to market system maps, update/ renew if necessary)

Q1: Where do you normally buy the key commodities?

(For each key commodity selected in Section A note the location, suppliers, and contact details. Note that the trader may not supply all of the key commodities being assessed)

| Commodity name | Location of supplier(s) | Supplier name(s) | Contact details |
|----------------|-------------------------|------------------|-----------------|
| | | | |

Q2: Where do you typically store your stock?

(Note the type(s) and location(s) of the storage)

Q3: Has your storage been affected by the recent shock, and if so, how?
(Note the answer, ask how it has been affected and note the explanation)

Q4: What qualities of the key commodities do you presently have in stock? Has there been a difference compared to the quality you would receive normally this time of the year?

(Note the answer for each key commodity; for timber it could be dimension, treated or non-treated, strength grade or ISO number, make sure you note the reason for any differences. Note that trader may not stock all 5 key commodities)

| Commodity name | Quality in stock now | Quality in stock normally | Reason for difference (if any) |
|----------------|----------------------|---------------------------|--------------------------------|
| | | | |

Q5: What quantities of the key commodities do you presently have in stock and how does this compare to the quantity you would stock normally at this time of the year?

(Note the answer for each key commodity; make sure you note the units, and note the reason for different stocks. Note that trader may not stock all 5 key commodities)

| Commodity name | Quality in stock now | Quality in stock normally | Reason for difference (if any) |
|----------------|----------------------|---------------------------|--------------------------------|
| | | | |

6. Annexes

Q6: Are you still able to get the key commodities from your usual sources after the recent shock?

(Note Yes or No for each of the commodities and if the answer is NO, ask WHY and note the explanation)

| Commodity name | YES/NO | Explanation (if no) |
|----------------|--------|---------------------|
| | | |

Q7: How often did you re-stock the key commodities before the shock, and has this now changed? What quantities of the key commodities did you buy each time before the shock, and has this now changed?

(Note the answers for every key commodity for the situation before and after the shock. For frequency note whether it is/was daily, weekly, monthly, etc; for quantity note unit – e.g. kilos, sacks, crates, etc.)

| Commodity name | Frequency of restocking | | Quantity restocked each time | |
|----------------|-------------------------|-----|------------------------------|-----|
| | Before Shock | Now | Before Shock | Now |
| | | | | |

Q8: Are there other reliable suppliers you can buy the key commodities from?

(Note for each key commodity YES or NO, if the answer is YES, ask WHO and WHERE they are and note the answer)

| Commodity name | Yes/No | If yes, who (note contact if available) | Where (location) |
|----------------|--------|---|------------------|
| | | | |

C. Expandability of Stock (Refer to market system maps, update/renew if necessary)

Q9: If demand for the key commodities were to increase, how long would it take you to get additional stocks to meet this demand?
(Note the number of days, weeks, or months. Make sure you note the unit of measurement)

| Commodity names | Time taken to respond | |
|-----------------|----------------------------|-----------------------------|
| | If demand increases by 50% | If demand increases by 100% |
| | | |

Q10: Could you use your existing suppliers to get the additional supplies of key commodities?
(For each key commodity note the answer and if answer is no, ask why)

| Commodity name | YES/NO | Explanation |
|----------------|--------|-------------|
| | | |

Q11: Could you use other suppliers to get the additional supplies of key commodities?
(For each key commodity note the answer)

| Commodity name | YES/NO | Details of alternative supplier (if known) |
|----------------|--------|--|
| | | |

6. Annexes

Q12: Are there legal market regulations applied for the key commodities to limit exploitation and control the environmental impact? E.g. maximum annual sourcing of river sand, timber or others. What other factors make it difficult for you to increase your supply of key commodities?
(For each key commodity note the answer)

| Commodity name | Market regulation |
|----------------|-------------------|
| | |

Q13: How could these factors (mentioned in question 12, above) be addressed?
(Note the answers for each factor which makes it difficult to increase supply)

| Commodity name | Factors making it difficult to increase supply |
|----------------|--|
| | |

Q14: How do you think the price you have to pay would change if you were to increase the quantity of the key commodities you order from your suppliers, and why?
(For each of the key commodities note the answer (INCREASE, DECREASE, NO CHANGE) if possible specifying how big the change would be, and note the explanation)

| Commodity name | Increase | Decrease | No change | Explanation |
|----------------|----------|----------|-----------|-------------|
| | | | | |

(For each of the key commodities note the answer if possible specifying how big the change would be, and note the explanation)

| Commodity name | Assumed change in quality |
|----------------|---------------------------|
|----------------|---------------------------|

D. Access to and provision of credit (Refer to market system maps, update/ renew if necessary)

(Note the percentage of customers receiving credit, how long credit is given for, and the criteria they have to fulfil)

| % of customers receiving credit | How long before credit must be repaid | Criteria for customers to obtain credit |
|---------------------------------|---------------------------------------|---|
|---------------------------------|---------------------------------------|---|

(Note the percentage of customers who received credit, how long credit was given for, and the criteria they had to fulfil)

| % of customers receiving credit | How long before credit must be repaid | Criteria for customers to obtain credit |
|---------------------------------|---------------------------------------|---|
|---------------------------------|---------------------------------------|---|

(Note the answer and specify the currency)

6. Annexes

Q19: Did your suppliers give you credit before the shock, and how much?
(Note the amount and currency, for how long the credit is usually given, and what the criteria are to obtain a credit)

| Number or percentage of suppliers giving credit | How long before credit must be repaid | Criteria for traders to obtain credit |
|---|---------------------------------------|---------------------------------------|
| | | |

Q20: Do your suppliers still give you credit now, after the shock?
(Note the amount and currency, for how long the credit was usually given, and what the criteria were to obtain a credit)

| Number or percentage of suppliers giving credit | How long before credit must be repaid | Criteria for traders to obtain credit |
|---|---------------------------------------|---------------------------------------|
| | | |

Q21: How much money do you owe your suppliers today?
(Note the answer and specify the currency)

E. Customer behaviour

Q22: Are customers buying more or less of the key commodities since the shock? How much more or less?
(For each key commodity, note how much more or less of the commodity is being purchased – include the unit, e.g. cups, kilos, etc.)

| Commodity name | Same | More | Less |
|----------------|------|------|------|
| | | | |

Q23: Why do think the demand of your customers has changed as described above?

(For each key commodity, note the explanation)

Q24: Have your customers asked for different items / quality standard since the shock? What are they? (Note the answer and if it is YES, ask for what items / quality demand has increased)

Q25: Why are they now asking for these items or different quality standards?

(For each new item / quality standard demanded, note the explanation)

6. Annexes

Q26: Has demand for credit changed since the shock?
(Find out whether more customers want credit now, and whether the value of the credit demanded by customers has changed; if possible, quantify the change as a number or percentage; cross-check with the answers in credit section)

| Demand for credit | Increased / decreased / stayed the same (if applicable, specify by how much it has changed) | Why? |
|---|--|------|
| Has the number of customers asking for credit changed? | | |
| Has the amount of credit that customers demand changed? | | |

Q27: Do customers seek technical advice regarding materials, tools or building techniques from you? Are the people working in the shop experienced in construction?

Q28: Do you offer delivery of bulky items to the customers?
What are the conditions?

F. Price changes

Q29: How have the prices you pay to purchase the key commodities from your suppliers changed since the shock?

(For each commodity note the current buying price, the price before the shock, and the price this time last year)

| Commodity name | Unit | Current price | Price before shock | Price last year |
|----------------|------|---------------|--------------------|-----------------|
| | | | | |

Q30: If the prices you pay to purchase the key commodities from your suppliers has changed since the shock (Q29), why is this?

(Note explanation for each key commodity that changed in price)

| Commodity name | Explanation for purchase price change |
|----------------|---------------------------------------|
| | |

Q31: Have you changed the prices you charge for the key commodities since the shock?

(For each commodity note the current selling price, the price before the shock, and the price this time last year)

| Commodity name | Unit | Current price | Price before shock | Price last year |
|----------------|------|---------------|--------------------|-----------------|
| | | | | |

Q32: If you changed the prices you charge for the key commodities since the shock (Q28), why is this?

(Note explanation for each key commodity that changed in price)

6. Annexes

Q33: How does the selling price for each key commodity develop during a year (seasonality)?

(Note for each commodity and month whether prices are typically high, normal or low)

| Commodity name | Jan | Feb | Mar | Apr | Mai | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|----------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| | | | | | | | | | | | | |

G. Was this a good informant/focus group?

(Note any observations after the interview)

For information on this IFRC-SRU publication, please contact:

**International Federation of Red Cross and Red Crescent Societies
Shelter Research Unit**

10, Cite Henri Dunant | L-8095 Bertrange | Luxembourg
Tel. (+352) 27 55-8904 | Fax (+352) 27 55 6601
www.ifrc-sru.org | ifrc-sru@croix-rouge.lu