



**Global Shelter Cluster**  
ShelterCluster.org  
Coordinating Humanitarian Shelter



# Informing Decisions on Cash Programming Approaches

BUILDING THE EVIDENCE BASE TO SUPPORT SHELTER  
AND SETTLEMENTS IN HUMANITARIAN CRISES

MAIN REPORT | 2023



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# LIST OF ACRONYMS

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<b>ATM</b>	Automated Teller Machine
<b>CALP Network</b>	Cash and Learning Partnership Network <a href="#">CALP Network   Choice &amp; Dignity for People in Crisis</a>
<b>CBI</b>	Cash based interventions
<b>COVID-19</b>	An infectious coronavirus disease caused by the SARS-CoV-2 virus
<b>CVA</b>	Cash and Voucher Assistance
<b>GSC</b>	<a href="#">Global Shelter Cluster</a>
<b>ICRC</b>	<a href="#">International Committee of the Red Cross</a>
<b>IEC</b>	Information, Education and Communication materials which reflect lessons and best practice for future responses
<b>IFRC</b>	<a href="#">International Federation of the Red Cross</a>
<b>MEAL</b>	Monitoring Evaluation Accountability and Learning
<b>NGO</b>	Non-Governmental Organization
<b>PoC</b>	People of Concern
<b>SAG</b>	Strategic Advisory Group
<b>UN</b>	United Nations
<b>UNHCR</b>	<a href="#">United Nations High Commissioner for Refugees</a>

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## INTRODUCTION

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The primary objective of this research is to increase the confidence of practitioners in the humanitarian shelter and settlements sector who must choose among modalities. These modalities may include technical advice or essential items or construction materials provided in kind. The evidence provided by this research is intended to enable humanitarian shelter and settlements practitioners to provide more appropriate support, resulting in more successful outcomes for those affected by crises. This research contributes to the evidence base for supporting those who have lost their shelter and settlements in humanitarian crises. The purpose is not to produce a guidance note or a tool, but rather evidence that can underpin guidance and tools that may be subsequently developed.

After two consultations on research priorities commissioned by the Global Shelter Cluster, or GSC, “cash and markets” approaches were identified as a top research priority. Shelter cluster coordinators, in particular, were concerned about a lack of evidence to support decisions between modalities and a lack of ability to advocate for or against cash and markets approaches<sup>1</sup> in their specific contexts. The lack of research into the use and impact of cash assistance to support shelter and settlement interventions leaves practitioners, and to some extent affected households, without the foundation of evidence they need to make decisions about cash assistance or to inform advocacy for or against the use of cash assistance. Shelter and settlements practitioners are more familiar with the use of conditional cash for reconstruction but have indicated that there are more questions about using cash for rental assistance or for multiple purposes. Based on the results of these consultations, a short, focused piece of research was agreed upon as a starting point for the GSC Cash and Markets Community of Practice<sup>2</sup> to address the criteria necessary for deciding when and where cash programming is appropriate.

This report summarises the responses provided during interviews with 21 shelter practitioners with extensive field experience in a range of geographic locations and types of emergencies. The sample group of interviewees included a balance of genders, a range of organisations, those who have worked as programme managers as well as cluster coordinators or donors, those who have worked in many geographic locations, and those whose experience has been predominantly in one country or region. The findings from the interviews are accompanied by a summary of guidance resources. The findings are discussed in terms of the criteria used to make decisions, the influences which affect that decision-making in the field, and the constraints on being able to make evidence-based decisions.

<sup>1</sup> Babister L. (2022). “Global Shelter Cluster: Research Priorities Baseline 2022.” Global Shelter Cluster, Geneva. Available at <https://sheltercluster.s3.eu-central-1.amazonaws.com/public/docs/GSC%20Research%20Baseline%20Report%20FINAL.pdf?VersionId=IB4APKAR1pt15MdS8sLnM4ujxkzrsQEf> (Accessed 19 July 2023).

<sup>2</sup> Global Shelter Cluster. “Shelter Cash and Markets Community of Practice.” Available at <https://sheltercluster.org/community-practice/shelter-cash-and-markets-community-practice> (Accessed 19 July 2023).

## KEY FINDINGS

### *Cash decision-making criteria*

Shelter practitioners indicated that they use a wide range of criteria in the field to inform the decision whether to use cash assistance in support of shelter and settlement programming. These criteria have a notable correlation with the criteria generally listed in guidance resources — functioning markets, security issues, and the capacity of an organisation to implement cash programming — but in many cases, practitioners expanded on those lists, highlighting criteria specific to the shelter sector, such as the ability to reach safe and dignified shelter outcomes and the need to consider the impact of cash and shelter on longer-term shelter programming and outcomes. The additional criteria often involved consideration for the local context, engagement with diverse actors, and above all, the practitioners’ own practical experience.

The complete list of decision-making criteria identified by practitioners in this study is summarised in the table below.

STANDARD CASH DECISION-MAKING CRITERIA IN SHELTER AND SETTLEMENTS PROGRAMMING

CRITERIA	DEFINITION OF HOW CRITERIA WILL BE FULFILLED
<b>1</b> <b>Functional and accessible markets with the capacity to meet demand</b>	Rental, material and labour markets must have capacity to meet the shelter priorities of affected communities, with particular consideration for local sheltering/housing standards and construction practices.
<b>2</b> <b>Functional, accessible and timely cash transfer and distribution mechanisms with strategies to manage financial risks</b>	The transfer and distribution of predictable cash assistance payments must be feasible. In other words, transfer and distribution mechanisms must be functional, accessible and timely, with strategies available to manage identified financial risks.
<b>3</b> <b>Safety for communities and humanitarian staff, with strategies to manage security risks</b>	Cash must be safe to deliver, obtain, possess and use, with strategies available to manage identified security risks.

## EXECUTIVE SUMMARY

4	<b>Organization, national society and/or partner capacity</b>	The organization, national society and/or partners must have the capabilities to effectively implement the cash modality.
5	<b>Feasibility within the political context and existing legal frameworks, including housing, land and property rights</b>	The policies and legal frameworks of government and local authorities must support the use of cash modalities.
6	<b>Complementary shelter technical support, conditions or restrictions</b>	Practitioners must be able to complement the cash modality with appropriate technical support, conditions or restrictions necessary to generate safe and adequate shelter outcomes.
7	<b>Compatibility with or flexibility within humanitarian systems and policies</b>	The cash modality must align with current organizational, donor and sectoral policies and strategies, or the decision-maker has the ability to implement or advocate for the cash modality within these systems.
8	<b>Being the most cost-efficient and cost-effective option</b>	The cash modality must be able to effectively secure the intended shelter outcome while also maximizing the program's reach when compared with alternative modalities.
9	<b>Alignment with community needs, preferences and capacity</b>	The selected cash modality must align with the identified preferences and shelter priorities within the community, and the community must have the capacity to engage in meeting the program's objectives.
10	<b>Clear communication channels with communities</b>	Organizations must be able to develop communication pathways to deliver information and training, and receive feedback relevant to the cash modality.
11	<b>Compatibility with the longer-term needs of recovering communities</b>	The cash modality must be compatible with or support anticipated recovery needs, longer-term shelter outcomes, and the plans of affected communities.
12	<b>Protection for the local environment and natural resources</b>	The cash modality must support the local environment and natural resource protection while aligning with humanitarian shelter objectives.

With regard to the criteria listed above, practitioners stated clearly that supporting households with cash does not necessarily secure an adequate shelter outcome, as “choice doesn’t necessarily equate to access” (17). They described cash as an effective tool to use within shelter programmes rather than cash constituting a shelter programme by itself. At times, the decision to implement cash was even cited as taking place before each of the relevant criteria was confirmed and in place. As such, Go/No-Go decision-making frameworks were not practiced so evidently in the field, so the context-specific requirements of shelter programming mentioned above could be overlooked.

### *Influences on decision-making criteria*

Internal and external influences on how criteria were assessed could lead practitioners to decide not to include cash assistance in programming, while other influences could push practitioners toward the use of cash. For instance, many accounts stated that one key influence which shaped the decision-making was a multisectoral decision to at least generally consider using cash, made before the involvement of the shelter practitioner. Generally, the local context was always considered to hold the primary influence, with practitioners highlighting questions about local communities and how they have accessed shelter. Other important influences cited were the nature of the emergency, the shelter intentions of the affected communities (in terms of where to have shelter and when to construct, repair or occupy that shelter), and the current or potential barriers for accessing shelter for those affected communities. Sectoral strategies were also seen as key, framed by questions about organisational and donor policies, the modalities planned by other actors, and the availability of any strategic guidance resources. A third more informal key influence was the shelter practitioners’ interpersonal networks, overlapping with formal coordination.

### *Constraints on the decision-making process*

A number of constraints were experienced at the field level during the response, including limits posed by donor policies or a lack of relevant data. This often resulted in being forced into making decisions based on an incomplete picture of the situation or having to defer that decision-making for the same reason. Other constraints could be experienced away from the field and before the onset of any specific emergency. In this regard, a lack of training opportunities not just for the shelter practitioners themselves but also for their colleagues was highlighted. Many of those interviewed also highlighted tensions between shelter and cash actors regarding the uses of multipurpose cash and the lack of resolution to those tensions before humanitarian responses needed to be undertaken. Context-specific shelter practitioners are often hired after the modality decision takes place, and practitioners acknowledge feeling constrained when they perceive that sectoral decisions about the use of cash are being made by cash working groups without incorporating shelter technical input and recommendations. Another systemic challenge is the structure of short-term deployments, which makes it difficult to gauge criteria from a longitudinal perspective and prevents organizations within the sector from achieving progress toward more informed decision-making.

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## RECOMMENDATIONS

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This research puts forward eight recommendations for enhancing sectoral strategies on the use of cash in shelter programming. These recommendations were developed based on the decision-making constraints practitioners identified in this study, including the last two criteria, which practitioners noted often get missed during the decision-making process. Each recommendation must be strategically targeted at multiple levels to strengthen shelter decision-making capacities, processes and — ultimately — outcomes.

✓ FOR SHELTER PRACTITIONERS, CASH PRACTITIONERS, HUMANITARIAN MANAGERS AND DONORS:

**Ensure there are strong avenues of communication between donors and organizations that facilitate advocacy pathways to undertake the most contextually appropriate decision. Also ensure appropriate flexibility within proposals to allow for modality decisions to evolve as the context develops or changes.**

Ensuring that shelter practitioners are part of a core programme-development team will also ensure that shelter practitioners have a key role to play in engagement with donors.

✓ FOR HUMANITARIAN MANAGERS:

**Increase the number of shelter practitioners with cash expertise and ensure that practitioners are deployed in a timely manner so that they can support informed decision-making in all cases.**

Have the participation of shelter practitioners with cash expertise present during the programme design and funding proposal activities, even before programme implementation begins, and for all phases of the response.

✓ FOR HUMANITARIAN MANAGERS AND MEAL TEAMS:

**Develop a more systematic framework for the use of evaluations, institutionalizing sectoral learning and retaining knowledge in more visible ways.**

Ensure also that evaluations and other learning tools are designed to highlight the many different aspects of cash and shelter programmes and outcomes.

✓ FOR HUMANITARIAN MANAGERS AND MEAL TEAMS:

**Work on cash and shelter policies that support practitioners in the creation of flexible and agile programming that accounts for early recovery and intersectoral needs, and do so with a more developed intersectoral understanding around the role and constraints of quantitative and qualitative data collection in time-sensitive decision-making.**

Provide the strategic guidance for all other initiatives through a process which is practitioner-focused and takes into consideration the flexibility needed for having cash as a component of shelter programming.

✓ FOR SHELTER PRACTITIONERS, CASH PRACTITIONERS AND HUMANITARIAN MANAGERS:

**Establish more opportunities for dialogue between shelter and cash actors and set clear standards for that collaboration.**

Emphasise the need to have such dialogues present at the local level and, where possible, taking place before the onset of any new emergency.

✓ FOR HUMANITARIAN MANAGERS:

**Make trainings and information on cash and shelter easy to locate and digestible for practitioners.**

Work with the GSC Shelter Cash and Markets Community of Practice to both develop and act as a platform for this work.

✓ FOR SHELTER PRACTITIONERS, CASH PRACTITIONERS AND DEVELOPMENT ACTORS:

**Engage with practitioners to develop more comprehensive action plans on how to integrate shelter cash assistance with sustained recovery for communities.**

These might include resources which are specific to transition and to the wider range of potential longer-term shelter and settlements support, as well as better addressing issues of sustainability, and the implications of exit and hand-over strategies.

✓ FOR SHELTER PRACTITIONERS, CASH PRACTITIONERS AND ENVIRONMENT PRACTITIONERS:

**Expand decision-making practices around shelter, cash and the environment to better address all environment-related issues, including those arising from climate change.**

This can be supported by further research into informal markets, sustainable access to local shelter materials, and a greater highlighting of the potential for market assessments to go beyond the availability of materials in local retail markets, and to look at larger questions of long-distance supply chains.

## Key Definitions

Here are the definitions of key terms used in this paper. Definitions in quotes are from the CALP Network.

### SHELTER AND SETTLEMENTS PROGRAMMING

The range of programming from emergency shelter material and essential household item support to the repair and reconstruction of housing. This also includes humanitarian settlements programming ranging from the construction, maintenance, upgrading and eventual closure of planned camps, along with interventions related to spatial planning and shared infrastructure in unplanned settlements.

### SHELTER PRACTITIONER

Humanitarian agency staff members who have a decision-making role with regard to shelter and settlements programming. In addition to shelter programme managers for individual organisations, this may include members of shelter cluster teams, global or regional shelter advisors for either individual organisations or for the Global Shelter Cluster, and those who have shelter-related responsibilities as staff members or consultants for donors.

### CASH ASSISTANCE

“Assistance provided in the form of money — either physical currency or e-cash — to recipients (individuals, households, or communities). Cash transfers are unrestricted by definition, which means recipients can choose how to use the assistance. As such, cash is distinct from restricted modalities including vouchers and in-kind assistance. The terms ‘cash’ or ‘cash assistance’ should be used when referring specifically to cash transfers only (i.e., ‘cash’ or ‘cash assistance’ should not be used to mean ‘cash and voucher assistance’). ‘Cash’ is here applied broadly to include both physical currency and different forms of e-cash/digital payments, but typically in regular use ‘cash’ refers only to physical currency (coins, notes).”<sup>3</sup>

<sup>3</sup> The CALP Network. “Glossary of Terms.” Available at <https://www.calpnetwork.org/resources/glossary-of-terms/?letter=C> (Accessed 19 July 2023).

### CONDITIONALITY

Conditionality refers to prerequisite activities or obligations that a recipient must fulfil to receive assistance. Conditions can be used with any kind of transfer (cash, vouchers, in-kind, service delivery) depending on the intervention design and objectives. Some interventions might require recipients to achieve agreed outputs (which can include purchasing specific goods or services) as a condition of receiving subsequent tranches.”<sup>4</sup>

### RESTRICTION

“Restriction refers to limits on the use of assistance by recipients. Restrictions apply to the range of goods and services that the assistance can be used to purchase, and the places where it can be used. The degree of restriction may vary — from the requirement to buy specific items, to buying from a general category of goods or services.”<sup>5</sup>

### CRITERIA

The key conditions which must be fulfilled in order for cash assistance to achieve successful shelter and settlement outcomes. Shelter practitioners investigate these criteria to decide whether to use cash assistance in support of the shelter programming.

### INFLUENCES

Elements of a response which have the capacity to affect both the decision-making process and the ultimate decision. These are interactions with other actors, awareness of existing guidance resources, awareness of organisational policies, and assessments of the situation on the ground. These provide a shelter practitioner with the information with which to decide whether the necessary *criteria* are being met in order to include cash assistance as part of shelter and settlements programming.

<sup>4</sup> Ibid.

<sup>5</sup> Ibid.

## Key Definitions

### DECISION-MAKING

The process, including the distinct steps to be taken, to commit resources to implementing shelter and settlements programming. This decision-making takes into account the designing of the programme, which informs and then also follows on from the decision. Although this mainly refers to operational resources — staff, shelter materials, cash, etc. — it can also refer to committing the resources needed for cluster strategies and advocacy.

### CONSTRAINTS

Factors which actually might prevent shelter practitioners from being able to make a decision themselves or from being able to make a fully informed decision. This is differentiated from the “influences” listed above, which are those things which then influence the direction of the decision to use or not use cash assistance and how it might be used.

*A displaced person withdraws financial assistance, which she receives as part of a cash assistance programme in Turkey, from an ATM.*



**1**

# Introduction

## 1.1 PURPOSE AND SCOPE OF THE RESEARCH

The primary objective of this research is to increase the confidence of practitioners in the humanitarian shelter and settlements sector who are faced with making decisions between modalities. These modalities may include technical advice or essential items or construction materials provided in kind. The evidence provided by this research is intended to enable humanitarian shelter and settlements practitioners to provide more appropriate support, resulting in more successful outcomes for those affected by crises. The purpose is not to produce a guidance note or a tool, but rather evidence that can underpin guidance and tools that may be subsequently developed.

The central research question is:



*What are the criteria for deciding when and where cash programming approaches are appropriate in support of those who have lost their shelter and settlements in humanitarian crises and what influences these decisions?*

The research included a range of geographical contexts, crisis contexts such as conflict and disasters, and modalities. The populations of interest to this research are communities who are affected by crises and seeking support for their shelter and settlements. The modalities of concern were those which demonstrated successful outcomes in support of shelter and settlements: cash transfers; hybrid modalities, which include cash and essential items provided in-kind; or cash and technical support. Vouchers are outside the scope of

this research. Data has been collected via interviews with and surveys of shelter practitioners who have been involved in “Go/No Go” decisions which consider the use of cash programming. The key informants of this research are humanitarian organisations that seek to provide support using cash programming approaches, including NGOs, United Nations and Red Cross agencies. Because of the short amount of time and resources available, the scale and breadth of these interviews were data-driven.

Findings will be shared widely with humanitarian practitioners, donors and academics to increase awareness and understanding of the key considerations when using cash programming to achieve sheltering outcomes.

## 1.2. BACKGROUND

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### WHO COMMISSIONED THE PROJECT, AND WHY?

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The Global Shelter Cluster commissioned two consultations to inform a baseline for work on research and to establish research priorities. The first consultation in 2020 included 11 Strategic Advisory Group, or SAG, members<sup>6</sup>, and the second in 2022 included 20 cluster coordinators<sup>7</sup>. Cash and markets approaches emerged as a top research priority from both consultations. Cluster coordinators in particular were concerned with evidence which demonstrates which criteria indicate cash programming will work well for those who have lost their shelter and settlements, in comparison with other modalities. Without such evidence, coordinators expressed a lack of confidence in decisions between modalities and a lack of ability to advocate for or against cash and markets approaches<sup>8</sup>.

The research was then discussed with focal points from the Cash and Markets Community of Practice<sup>9</sup> to initiate next steps. A short, focused piece of research addressing the criteria necessary for deciding when and where cash programming is appropriate was agreed upon as a starting point. This research seeks to contribute new knowledge specific to the support of shelter and settlements to inform these decisions.

### *What is the nature of the problem?*

The use of cash transfers to support those who have lost their shelter and settlements in humanitarian crises has a long track record,<sup>10</sup> and shelter practitioners have often programmed cash assistance in coordination with local financial institutions and national governments. Despite this, the source of much of the documentation which frames cash programming in humanitarian crises — including programming principles, guidelines and evidence of impact — originates from the food security sector.<sup>11</sup>

The lack of research into the use of cash assistance to support shelter and settlements leaves practitioners

<sup>6</sup> Parrack C. (2020). “Research Priorities for Humanitarian Shelter and Settlements.” Global Shelter Cluster, Geneva. Available at [Shelter Cluster Research Priorities final report for publication final October 2020 | Shelter Cluster](#) (Accessed 19 July 2023).

<sup>7</sup> Babister L. (2022). “Global Shelter Cluster: Research Priorities Baseline 2022.” Global Shelter Cluster, Geneva. Available at [GSC Research Baseline Report FINAL | Shelter Cluster](#) (Accessed 19 July 2023).

<sup>8</sup> Ibid.

<sup>9</sup> Global Shelter Cluster. “Shelter Cash and Markets Community of Practice.”

<sup>10</sup> For example, in response to the South Asian Tsunami: [ODI/UNDP Cash Learning Project \(calpnetwork.org\)](#) and [External Evaluation Report on the Cash for Repair and Reconstruction Project Sri Lanka — The CALP Network](#) (Accessed 19 July 2023).

<sup>11</sup> For example, the CALP Network Library contains 488 resources that mention shelter and 1,899 that mention food. Available at <https://www.calpnetwork.org/search/> (Library search conducted 30 October 2023).

without the foundation of evidence they need to make programming decisions or to inform advocacy for or against the use of cash assistance. This is especially so where there may be pressure on practitioners for or against cash assistance or particular modalities. Research conducted for this study indicates that practitioners are familiar with conditional cash for reconstruction but have more questions over cash for rental and multipurpose use.

The lack of evidence to inform the use of cash assistance sits within a wider evidence gap in humanitarian response for shelter and settlements. This lack of evidence is detrimental to the quality of humanitarian response, since a “lack of evidence makes humanitarian action less effective, less ethical and less accountable.”<sup>12</sup> Good evidence enables “thinking beyond the short term, the avoidance of repeated mistakes and adaptation to local context.”<sup>13</sup> Humanitarian practitioners, and to some extent affected households, lack the evidence base to have confidence in making effective decisions because shelter and settlements in humanitarian crises remain an under-researched aspect of humanitarian response.<sup>14</sup> Where these decisions should be informed by up-to-date data and a range of research findings, there is no critical mass of relevant research. Access to data and research findings is often restricted, and research is undervalued in humanitarian response processes.



## WHAT IS THE CURRENT LANDSCAPE OF CASH AND SHELTER?

### *The current status of cash programming in humanitarian response*

Although cash has been used in some form for humanitarian responses since at least the 1970s,<sup>15</sup> the establishment of the CALP Network (previously the Cash Learning Partnership) in 2009 and the establishment of the first cash working group as part of the Pakistan 2010 floods response coordination can be seen as benchmarks for raising the profile of cash across all humanitarian sectors. The CALP Network Annual Report 2021-22 states that, “It is estimated that in 2020, CVA made up almost 20% of the total international humanitarian spending.”<sup>16</sup> The majority of humanitarian technical sectors can now claim to have some elements of response which can now be implemented using a cash component. Much of the momentum since 2009 has involved a rise in the use of “multipurpose cash,” which cuts across different sectoral needs and has meant that cash does not belong in a particular sector. As noted by many of the interviewees for this project, this has in some instances created challenges for being able to use cash conditionally, for instance to ensure quality shelter programming, and for ensuring that there is still sufficient funding for shelter-specific programming activities. Although the CALP Network in its current publications still uses the abbreviation CVA (cash and voucher assistance), it also includes more documents which are critical of the use of vouchers

<sup>12</sup> ALNAP. “Evidence.” Available at <https://www.alnap.org/our-topics/evidence>. (Accessed 19 July 2023).

<sup>13</sup> Quote taken from a cluster coordinator contributor to the 2022 GSC Baseline for Research Babister, L. (2022). “Global Shelter Cluster: Research Priorities Baseline 2022.” Global Shelter Cluster. Available at [GSC Research Baseline Report FINAL | Shelter Cluster](https://www.gsccluster.org/research-baseline-report-final-shelter-cluster). (Accessed 19 July 2023).

<sup>14</sup> Peacock, W.G.; Dash, N.; and Zhang, Y. (2007). “Sheltering and Housing Recovery Following Disaster.” Handbook of Disaster Research. Handbooks of Sociology and Social Research. Springer, New York, N.Y. Available at [https://link.springer.com/chapter/10.1007/978-0-387-32353-4\\_15](https://link.springer.com/chapter/10.1007/978-0-387-32353-4_15); Twigg, J. (2002). “Technology, Post-Disaster Housing Reconstruction and Livelihood Security.” Benfield Hazard Research Centre, London, Disaster Studies Working Paper (Vol. 15) Available at [https://www.researchgate.net/publication/228909210\\_Technology\\_Post-Disaster\\_Housing\\_Reconstruction\\_and\\_Livelihood\\_Security](https://www.researchgate.net/publication/228909210_Technology_Post-Disaster_Housing_Reconstruction_and_Livelihood_Security); Maynard, V.; Parker, E.; and Twigg, J. (2017). “The Effectiveness and Efficiency of Interventions Supporting Shelter Self-Recovery Following Humanitarian Crises: An Evidence Synthesis.” Humanitarian Evidence Programme. Oxford: Oxfam GB. Available at <https://policy-practice.oxfam.org/resources/the-effectiveness-and-efficiency-of-interventions-supporting-shelter-self-recov-620189/>. (Accessed 19 July 2023).

<sup>15</sup> Harvey and Bailey. (2011). “Cash Transfer Programming in Emergencies.” ODI. Available at <https://odihpn.org/wp-content/uploads/2011/06/gpr11.pdf>; Pepiatt, Mitchell and Holzmann. (2001) “Cash Transfers in Emergencies: Evaluating Benefits and Assessing Risks.” ODI. Available at [https://www.unscn.org/layout/modules/resources/files/Cash\\_transfers\\_in\\_emergencies.pdf](https://www.unscn.org/layout/modules/resources/files/Cash_transfers_in_emergencies.pdf).

<sup>16</sup> The CALP Network. (2022). The CALP Network Annual Report 2021-22, p. 11. Available at <https://www.calpnetwork.org/publication/the-calp-network-annual-report-2021-22/> (Accessed 19 July 2023).

as an option and, by implicit extension, critical of restricted modalities, as much of the criticism focuses on vouchers' restrictiveness in terms of commodities which can be purchased. Other options for delivering restricted outcomes (such as restricted shopping lists or restricted vendor lists) have received little if any discussion in the CALP Network forums. Perhaps partly as a result of this, much of the CALP Network's 2021-22 report is devoted to discussions of challenges in the coordination of multipurpose cash in the field.<sup>17</sup>

### *The current landscape of cash assistance for shelter and settlements programming*

Shelter and settlements actors have been using cash since at least the late 1990s<sup>18</sup> and have typically done so in order to support access to basic shelter materials, shelter or housing repair, or for rental support. As part of the knowledge gap which is the catalyst for this project, there is no clear set of global statistics to indicate overall what percentage of all shelter and settlements programming worldwide includes a cash component. Of the current 52 "operations" listed on the Global Shelter Cluster website, 27 explicitly include cash components. Interviewees for this project stated that shelter programmes with a cash component generally fall into a number of modalities: vouchers or cash for essential household items, cash for shelter or housing construction or repairs (often combining cash for materials and cash for labour, and with technical oversight by implementing partners), and cash for rent. There also can be an option of cash for work to be used for the improvement of public spaces. In some operations, organisations have participated in joint market assessments which inform shelter programming in addition to assessments looking more specifically at shelter materials. Although a number of responses use information, education and communication, or IEC, activities, there is generally little in the way of explanation about how, for instance, repair- or construction-related IECs might complement cash components of a strategy. Current key points of tension within the sector include questions about the uses of multipurpose cash and how to ensure construction quality in cash programming.

<sup>17</sup> For more comprehensive discussions, see <https://www.calpnetwork.org/wp-content/uploads/2020/01/literaturereviewofcashinshelter.pdf>, [https://shelter-cluster.s3.eu-central-1.amazonaws.com/public/docs/wash\\_shelter\\_cash\\_advocacy\\_paper\\_-\\_final\\_version.pdf](https://shelter-cluster.s3.eu-central-1.amazonaws.com/public/docs/wash_shelter_cash_advocacy_paper_-_final_version.pdf) (Accessed 19 July 2023).

<sup>18</sup> Shelter Projects. (2018). Shelter and Cash: 16 Case Studies Available at <http://shelterprojects.org/shelterprojects-compilations/Shelter-Projects-Cash-Booklet-2018.pdf>.



One of the beneficiary households receiving cash transfers from the Malawi Red Cross through a mobile phone

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## 2

# Methodology

The research has been implemented by a collaborative research team. The research design was developed by an interagency study team that included members from Habitat for Humanity International and Catholic Relief Services, while the main researchers took on specific responsibility for data collection and analysis.

The central research question is:



*What are the criteria for deciding when and where cash programming approaches are appropriate in support of those who have lost their shelter and settlements in humanitarian crises and what influences these decisions?*

During the subsequent interview process, two sub-questions emerged to guide the research:

- 1 | *How are decisions made?*
- 2 | *What are the influences on the process?*

The main data sources were documentary data from grey literature and primary data from semi-structured interviews of key informants.



## **GUIDANCE REVIEW**

During the inception phase of this project, 63 different documents were reviewed to identify the extent of documented tools, guidance and examples available to practitioners who are deciding whether to use cash assistance in support of shelter and settlements. These included resources which shelter practitioners would be expected not only to know, but also to use as capacity-building and advocacy tools in the field, such as the Sphere Handbook or the United Nations High Commissioner for Refugees' Emergency Handbook. The list also included case studies and technical guidance from single-country responses, along with a number of articles or discussion papers from academic journals. The documents were sorted into four general groups:

- ✓ Shelter sectoral documents (31 documents).
- ✓ Cash documents without a specific sectoral focus (16 documents).
- ✓ Academic documents (11 documents).
- ✓ Other, e.g., documents from other humanitarian sectors but related to cash, materials and decision-making (four documents).



## **KEY INFORMANT INTERVIEWS**

Key informants were those who either responded to alerts through organisational or community of practice mailing lists or were contacted directly by the study team. They were then selected specifically because they had direct practical experience in making the decisions about whether (and how) cash components would be used in support of shelter and settlements. Sampling was balanced between those who had experience working as national and international staff members and between male and female participants. All of the interviewees had experience in multiple countries, the vast majority in multiple different regions of the world. This meant that the research as a whole had a wider geographic range than might otherwise be expected from just 21 interviews, and also meant that the interviewees were able to bring a lot of comparative analysis to their responses.

The questions in the interviews were designed to be open-ended and to invite narrative, explanatory responses from the interviewees. The questionnaire was designed with follow-up prompt questions in order to further encourage this mode of discussion between interviewer and interviewee. It was not intended that the results of the interviews would be limited to purely quantitative data points, but rather would provide analysis and insights into the “how” and “what” aspects of the research sub-questions. The use of an ellipsis (...) within the quotes indicates that text has been redacted, usually to protect anonymity. Although the research design was not given an academic ethics review, advice was sought from academic partners to design the consent form and data management. Quotes derived from interviews are numbered in the document text in an ellipsis (X).

The interview phase lasted roughly six weeks in March and April 2023. Once the interviews were completed, the researchers analysed the data in collaboration with the study team to write up the findings in an academic paper for submission to a sector publication (Shelter Projects, 9th Edition) and a peer-reviewed journal. Selected findings were also the basis of presentations made in both the Humanitarian Networks and Partnerships Week in April 2023 and the U.K. Shelter Forum in May 2023.<sup>19</sup> In this way, the study contributes to various knowledge-sharing products for different stakeholders.

<sup>19</sup> More information is available at <https://www.shelterforum.info/category/united-kingdom/> (Accessed 19 July 2023).



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### 3

## Findings

The findings presented in this research include a brief guidance review of humanitarian cash resources before shifting focus to examine the decision-making criteria shelter practitioners use when considering cash modalities. The findings are separated according to the following three themes: “Guidance Review on Cash Decision-Making Criteria in Shelter,” “Cash Decision-making Criteria According to Shelter Practitioners,” and “Shelter and Settlements Cash Decision-making in Practice.”

### 3.1 GUIDANCE REVIEW ON CASH DECISION-MAKING CRITERIA IN SHELTER

The main finding of the guidance review is that existing guidance includes relatively little information on how to evolve cash assistance specifically for shelter support. Important gaps include guidance on how to use cash assistance over time toward transition and recovery, how to do so while doing no harm, and how to do so with a realistic assessment of the realities on the ground.



#### ASSESSMENT OF EXISTING GUIDANCE RESOURCES

A review of sectoral guidance identified 63 resources<sup>20</sup> from a range of geographical areas that were subsequently assessed as to whether they included reference to (a) cash, (b) shelter and settlements, and (c) guidance on decision-making. The main themes of each document also were reviewed, and those which listed actual criteria (or equivalents) for decision-making were further analysed and included in Annex II of this report.

<sup>20</sup> These resources have been included in the References section.

Only six of the 63 humanitarian cash guidance resources refer to all three assessment categories: shelter, cash and decision-making. Five of the resources come from the group of shelter sectoral documents, and one of the resources came from academic documents. Though these six resources each discuss cash decision-making in shelter contexts, they did not all identify decision-making criteria for use by practitioners.

Among the reviewed resources, five provided guidance on cash modality decision-making criteria. These five documents include the UNHCR Emergency Handbook's "Cash Based Interventions" section,<sup>21</sup> UNHCR's "Operational Guidelines for Cash-Based Interventions in Displacement Settings",<sup>22</sup> IFRC's "Shelters, Settlements and Cash: A Manual on Cash and Voucher Assistance",<sup>23</sup> the ICRC's "Guidelines for Cash Transfer Programming",<sup>24</sup> and Catholic Relief Services' (CRS) "Cash and Voucher Assistance Feasibility Checklist".<sup>25</sup> Of these five resources, only the IFRC's "Shelters, Settlements and Cash Manual" provides a criteria list tailored for use in shelter decision-making contexts. The criteria content within these resources ranges from relatively short and simple checklists (for instance the one included in the UNHCR Emergency Handbook), to umbrella resources which then provide links to further guidance resources as a form of toolkit (such as the checklist section of the UNHCR's Operational Guidelines for Cash-Based Interventions in Displacement Settings). Both the IFRC and the ICRC resources listed the criteria as the overall conditions to be observed for assessments to inform programme decision-making. The CRS resource is in essence an expanded checklist, containing explanations for the inclusion the criteria, along with common follow-up questions.



## IDENTIFIED GAPS IN EXISTING GUIDANCE RESOURCES

A common gap among many of the resources is a lack of clearly defined checklists that either provide key questions to answer or outline the information to obtain before initiating a shelter programme with cash components. Guidance on how to then analyse the information is also lacking, in terms of either Go/No-go decisions or how to combine both cash and non-cash components of a shelter programme. With one or two exceptions, there is no guidance on how to quantify any of that information (e.g., in terms of approximate measurements for stockage capacity or capitalisation of rural small traders in shelter materials). There is also little or no guidance on how to weigh or allocate importance to different questions in a checklist, depending upon the context, regarding Go/No-go considerations.

A further common gap is in guidance on assessing the mandates, postures, concerns or capacities of key stakeholders, including local authorities, and the steps which might be taken to engage those key authorities in the assessment and planning for shelter programmes with cash components. Additionally, there is a lack of sustained discussion about issues of Do No Harm" and what to do and how to move forward if either the checklist or other assessment tools result in "No-go" conclusions or if other stakeholders are imposing any limitations on decision-making about how cash could be used in support of shelter programming. Lastly, there is little or no discussion in national cluster strategy resources of the necessary steps to be taken by humanitarian agencies supporting shelter and settlements (e.g., needs and capacities assessments, market

<sup>21</sup> UNHCR Emergency Handbook. (2018). "Cash Based Interventions (CBIs)." Available at <https://emergency.unhcr.org/emergency-assistance/cash/cash-based-interventions-cbis> (Accessed: 19 July 2023).

<sup>22</sup> UNHCR. *Operational Guidelines for Cash Based Interventions in Displacement Settings*. Available at <https://reliefweb.int/report/world/operational-guidelines-cash-based-interventions-displacement-settings> (Accessed 19 July 2023).

<sup>23</sup> IFRC Shelter Research Unit. (2019). *Shelters, Settlements and Cash: A Manual on Cash and Voucher Assistance*. Available at <https://cash-hub.org/resource/shelters-settlements-and-cash-a-manual-on-cash-and-voucher-assistance/> (Accessed 19 July 2023).

<sup>24</sup> ICRC and IFRC. (2007). *International Red Cross and Red Crescent Movement Guidelines for Cash Transfer Programming*. Available at [https://www.calpnetwork.org/wp-content/uploads/2020/03/icrc\\_cash-guidelines-en-1.pdf](https://www.calpnetwork.org/wp-content/uploads/2020/03/icrc_cash-guidelines-en-1.pdf).

<sup>25</sup> Catholic Relief Services. (2020). *Cash and Voucher Assistance Feasibility Checklist*. Available at <https://efom.crs.org/wp-content/uploads/2021/02/CVA-FeasibilityGuidance.pdf>.

assessments, technical guidance and training) in anticipation of funding streams of unconditional cash being coordinated by cash working groups or by clusters other than the Global Shelter Cluster.



## **ADDITIONS TO EXISTING GUIDANCE CRITERIA PROVIDED BY SHELTER PRACTITIONER INTERVIEWS**

After the guidance review, the research team analysed data from interviews with experienced shelter practitioners to develop a list of the decision-making criteria practitioners use to assess the feasibility of cash-based modalities. Practitioners apply the same criteria to decision-making in both disaster and conflict responses and in internal and international displacement settings.

The criteria outlined by practitioners aligns with the criteria lists identified during the guidance review, though no guidance resource fully captured the complete range of criteria cited by practitioners.<sup>26</sup> While practitioners affirmed the criteria available in existing guidance, they also discussed the use of several shelter-specific decision-making criteria that were not clearly captured by these resources. The table below highlights the additional decision-making criteria discussed by practitioners, along with the overlap with existing criteria guidance on cash-based interventions.

### SHELTER PRACTITIONER ADDITIONS TO CASH DECISION-MAKING CRITERIA

<b>Overlapping themes between criteria in existing guidance and criteria provided in shelter practitioner interviews</b>	<b>Additions to decision-making criteria provided in shelter practitioner interviews</b>
<ul style="list-style-type: none"> <li>✓ Functional and accessible markets with the capacity to meet demand.</li> <li>✓ Functional, reliable and timely cash transfer and distribution mechanisms with strategies to manage financial risks.</li> <li>✓ Safe for communities and humanitarian staff, with strategies to manage security risks.</li> <li>✓ Organization, national society and/or partner capacity.</li> <li>✓ Political feasibility.</li> <li>✓ Cost-efficient and cost-effective.</li> <li>✓ Need for conditionality or restrictions.</li> <li>✓ Compatibility with community needs, preferences and capacity.</li> <li>✓ Clear communication with communities.</li> <li>✓ Alignment with donor policies.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Complemented by appropriate technical support.</li> <li>✓ Compatibility with organisation, cluster and working group policies or ability to implement or advocate for this decision.</li> <li>✓ Consideration for the location’s legal frameworks and practices that impact shelter access for affected populations, including housing, land and property rights.</li> <li>✓ Compatibility with the needs of recovering communities (with less mention of withdrawal strategies).</li> <li>✓ Protection for the local environment and natural resources.</li> </ul>

<sup>26</sup> See Annex II for Comparative Table of Decision-making Criteria Resources for Cash-Based Interventions.

## 3.2 CASH DECISION-MAKING CRITERIA ACCORDING TO SHELTER PRACTITIONERS

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The information collected from interviews with shelter practitioners is organized into a list of cash decision-making criteria. The purpose of this list is to outline the standard assessment practices that shelter practitioners use to determine the viability of implementing a cash approach. Each of the criteria included in this list is considered necessary to making an informed decision on the use of cash. The order in which specific criteria are obtained varies with each context, and practitioners express reviewing criteria simultaneously, often within a compressed time frame. Practitioners did distinguish between standard criteria they routinely consider and criteria they want to see more frequently integrated into decision-making. For the purposes of this discussion, the criteria are separated into these two sections and are numbered to facilitate easy reference, but they are all of equal importance for decision-making.

### Standard decision-making criteria

#### ✓ Functional and accessible markets with the capacity to meet demand

**For this to be fulfilled, rental, material and labour markets must have the capacity to meet the shelter priorities of affected communities, with particular consideration for local sheltering and construction practices.**



*“Whatever cash we are providing, it’s going to be used in a market, whether that’s a rental market or a construction materials market or a labour market ... as much as we understand the markets and the market dynamics and the market stakeholders from the beginning, the better we are able to reach and estimate what is the better modality to use.” (Interview 7)*

Market assessments can take several forms: information collected by the practitioners firsthand in person, through surveys, or via information-sharing partnerships with other organizations. Practitioners emphasize the utility of all three approaches and specifically cite the importance of in-person market visits for identifying local sheltering practices, construction methods, and the type and quality of locally available goods and services. There is concern that labour and informal dimensions of markets are historically underrepresented in assessments. One practitioner recounted an instance in which labour demand was not properly assessed before cash distribution. This resulted in local carpenters pulling their children out of school to support their businesses. Practitioners also take into account how rapidly markets are likely to shift and recover when considering modalities. They note that markets in areas of heightened insecurity experience the most difficult recovery.

#### ✓ Functional, accessible and timely cash transfer and distribution mechanisms with strategies to manage financial risks

**For this to be fulfilled, the transfer and distribution of predictable cash assistance payments must be feasible. In other words, transfer and distribution mechanisms must be functional, accessible and timely, with strategies available to manage identified financial risks.**



*“There’s an assumption that cash is easier because you give people money, but it isn’t. ... You manage maybe a bit less the logistics of transporting materials from ‘A’ to ‘B,’ but you have to manage the logistics of making sure that the money goes from ‘A’ to ‘B,’ so in this*

*sense, it's the same. But it's true that there is somehow an assumption that it's cheaper and quicker to do cash, and this is what I often tell my colleagues and my team and my manager and donors. Cash is not the easier option, not necessarily.”(Interview 10)*

The feasibility of cash transfer and distribution is a focal point for practitioners assessing cash modalities. Financial infrastructure is critical to supporting cash and must be functional, reliable, accessible and timely. Financial service providers must be able to facilitate consistent transfers of cash at the quality and scale necessary for the intervention. Issues with incorporating cash can arise if government or financial service providers have large fees and poor conversion rates that significantly impact the costs of getting money in-country. In locations with severe inflation, transfer value can heavily fluctuate and make it difficult for beneficiaries to consistently meet their shelter needs. Contextual concerns for financial risks, such as fraud, can also constitute barriers to cash approaches if avenues for mitigation are not available. In addition to facilitating the financial transfer, practitioners must ensure distribution options are accessible and compatible with communities and those with specific vulnerabilities. This can demand innovative approaches to make cash modalities possible, particularly in contexts where affected communities are unfamiliar with the use of mobile money.

✓ **Safe for communities and humanitarian staff, with strategies to manage security risks**

**For this to be fulfilled, cash must be safe to deliver, obtain, possess and use, with strategies available to manage identified security risks.**



*“Can we safely provide this to people? Can they safely withdraw it ... whether it is the money exchanger or the bank?” (Interview 2)*

In both conflict and non-conflict settings, practitioners need to be certain that cash approaches are safe for communities and humanitarian staff. Viable avenues for delivering money can be difficult to establish where theft, extortion and other risks to security are high. Cash may also label beneficiaries as members of a particular group or foment tensions between communities and targeted households. One practitioner took steps to design a distribution method around popular gift cards available from local shops to mitigate concerns about increasing the visibility of beneficiaries who were targeted for deportation. Cash modalities are not appropriate for contexts when practitioners suspect that security risks cannot be effectively managed or mitigated.

✓ **Organization, national society and/or partner capacity**

**For this to be fulfilled, the organization, national society and/or partners must have the capabilities to effectively implement the cash modality.**



*“The average, for one of the agencies I've been supporting, to actually put a financial service provider in place to be able to deliver cash assistance is four months. So where that agency in country hasn't undergone cash preparedness activities, they might not really be able to do things very quickly.” (Interview 13)*

Cash readiness and the capacity to scale up programming is a pivotal determinant for practitioners, particularly in time-sensitive responses. Cash is often perceived as quick to distribute, but working alongside financial institutions to set up cash distribution and transfer mechanisms can take months. If the country offices, national societies or partners involved in an organization's response are unfamiliar with using cash at all or at the scale needed, the investment in training and monitoring to strengthen capacity represents an important

consideration. Actors who proactively engage in cash readiness activities before a crisis, such as determining local financial practices and arranging agreements with service providers, have improved ability to rapidly and effectively implement cash programming. Consideration for capacity also includes being equipped to effectively communicate with and deliver important information to communities as they have an active role in their shelter recovery through cash. Ultimately, practitioners stress the importance of recognizing organizational strengths to determine whether a cash modality can add value.

- ✓ **Feasibility within the political context and existing legal frameworks, including housing, land and property rights**

**For this to be fulfilled, the policies and legal frameworks of government and local authorities must support the use of cash modalities.**



*“If selecting cash will mean that you cannot give to unregistered refugees, even if there is mobile money and ATMs, then you will not go for that.” (Interview 3)*

The political landscape highly influences cash modality determinations. The liquidity of cash can make it a highly controversial modality with unfavourable support from host communities, host governments or local authorities. Practitioners are unable to proceed with cash assistance in contexts where the government or local authorities are not willing to allow its use or where its implementation is highly restricted. In these cases, practitioners are limited to assessing the viability of advocacy for cash assistance. There may also be active parties to conflict in the region, and cash could be perceived as being at risk for diversion to armed groups or jeopardizing principles of neutrality. Even in contexts where the use of cash is not banned outright, practitioners take into account the potential for cash to foment tensions with the host community and review mitigation strategies. Alternatively, the host government and local leaders may be actively involved in the delivery of shelter support. One practitioner noted that the government of Pakistan effectively distributed large numbers of cash grants to households affected by recurring floods. Humanitarian organizations then focused on providing corresponding technical assistance. Considerations for whether countries have upcoming elections can also be important to evaluate whether cash modalities can adjust to these contextual changes. Practitioners identify and navigate contextual circumstances to determine if cash will fill the gaps in service provision or help build the government’s capacity to provide cash support.

In addition to the political and regulatory environment surrounding the use of cash, other legal frameworks or common practices routinely inform the feasibility of cash modalities. For shelter practitioners, the most prominent among these are often housing, land and property rights, or HLP, which fundamentally shape shelter access for affected populations. These and other rights can significantly change based on the legal status or identity of the affected population. Practitioners indicated it was important to understand legal frameworks and their implications on HLP and shelter access when making cash modality decisions.

- ✓ **Complemented by appropriate shelter technical support, conditions or restrictions**

**For this to be fulfilled, practitioners must be able to complement the cash modality with appropriate technical support, conditions or restrictions necessary to generate safe and adequate shelter outcomes.**



*“If you’re doing post-earthquake reconstruction giving people cash — you’re not going to necessarily have more seismically resistant buildings.” (Interview 4)*

There is consensus among practitioners that cash must be accompanied by shelter technical support to empower households to achieve safe and adequate shelter outcomes. Examples of technical support include training and information on construction techniques, guidance on the selection of quality construction materials, and rental agreements or other tenure arrangements. In some cases, cash alone can be appropriate for short-term shelter assistance during the initial phase of a crisis if shelter technical support or construction programs take additional time to put in place.

The use of conditions or restrictions can be important tools to ensure cash modalities achieve the intended shelter outcome. Assessing the need for conditions or restrictions requires accounting for the wider range of needs to which households might divert cash. Households frequently face compounding immediate needs and may prioritize funds to address food, health care or schooling or to pay off crisis-related debt. Diversion can be particularly prevalent in responses where household debt levels are high. When assessing the use of cash with conditions or restrictions, these measures must be balanced and reasonable. One practitioner shared that the request for physical receipts in one of their programs ultimately added hardship to both the beneficiary, who may not be able to secure the best deal for the materials, and to the organization, as it takes time to process the receipts.

✓ **Compatibility with or flexibility within humanitarian systems and policies**

**For this to be fulfilled, the cash modality must align with current organizational, donor and sectoral policies and strategies, or the decision-maker must have the ability to implement or advocate for the cash modality within these systems.**



*“We follow behind Global Shelter Cluster guidance, and we follow as much as possible behind individual country — you know, individual cluster at country level — guidelines as well, as much as possible. It’s not always possible.” (Interview 17)*

As with political feasibility, practitioners are accountable to internal and external policies that impact the decision to move forward with a cash modality. Internal organization policies, donors, cash working groups, the cluster, and strategic advisory groups all have different perspectives which inform the decision-making space. Practitioners describe considering guidance from the cluster or strategic advisory groups as well as investigating the modality decisions of other actors to review whether cash is contextually appropriate or could fill a void in the humanitarian response. Some internal or donor policies can require or push practitioners toward cash modalities, while other policies may be completely cash averse. In contexts where a cash working group is active, the decision to include or exclude shelter as part of the minimum expenditure basket<sup>27</sup> determines whether and how a cash modality is included in a shelter sectoral approach. Practitioners discuss working to influence the decision of the cash working group to best align with their technical assessments of shelter needs.

If practitioners want to include a cash modality but encounter obstacles either internally or externally, they stress the need to feel empowered to advocate for their decision when mechanisms in place are conducive for dialogue. Upwards advocacy is seen as essential to continuing the sector along the pathway to increasing contextually appropriate shelter support.

<sup>27</sup> The MEB is a tool used by humanitarian organizations to determine the amount of cash provided to households through multi-purpose cash assistance. It is defined as “what a household requires to meet basic or essential needs, and the overall cost.” Nathalie Klein and Nynne Warring. (2021). “Demystifying the Minimum Expenditure Basket” CALP Network. Available at <https://www.calpnetwork.org/blog/demystifying-the-minimum-expenditure-basket/> (Accessed 19 July 2023).

✓ **Most cost-efficient and cost-effective option**

**For this to be fulfilled, the cash modality must be able to effectively secure the intended shelter outcome while also maximizing the program’s reach when compared with alternative modalities.**



*“These global corporate strategies that you see from big agencies, they’re pushed by the efficiency side, not so much the effectiveness side.” (Interview 5)*

The “if not, why not cash?” approach is pervasive throughout the shelter sector as a result of the Grand Bargain, in what practitioners describe as “top-down” pressure. Practitioners believe cash modalities are important for shelter support but push against the idea that cash is always the easiest and most cost-efficient modality choice. Cash programs can be efficient because of the ability to reach large numbers of households, but practitioners indicate that basing a modality decision on this underlying assumption may not result in the best shelter outcomes for communities. In order to determine when cash is appropriate, practitioners discuss the need to consider a balance between cost efficiency and cost effectiveness. This can be achieved through reviewing whether cash (or a mixed-modality approach of combining cash with labour, materials or technical assistance) is suitable to provide both support for recovering markets and meaningful support toward shelter outcomes.

✓ **Alignment with community needs, preferences and capacity**

**For this to be fulfilled, the selected cash modality must align with the identified preferences and shelter priorities within the community, and the community must have the capacity to engage in meeting the program’s objectives.**



*“You’re passing a lot of responsibilities to the community and to the people, so you need to see ... technical skills or if people are able to do that.” (Interview 12)*

The modality preferences of affected communities will be unique to each context. Tools such as town halls, focus groups and discussions with key informants can be used identify communities’ urgent shelter priorities and their preferences for addressing them. The reasons communities may prefer a certain modality are also important to understand. In some cases, community preferences might be based on their needs, capacity, practices or knowledge of misappropriation risks. In other cases, communities may be open to using cash modalities, but may raise concerns that require knowledge sharing or additional discussion, such as preferences for particular service providers or distribution mechanisms.

Affected communities each bring distinct knowledge, skills and capacities with them to a given response. Modality decisions involve identifying these capacities to ensure that cash is well suited to the skills present within communities and to review if further capacity building is needed. Cash modalities may not be perceived as adding value in cases where large-scale investment in technical training would be required to secure shelter through cash. There may also be limited capacity to participate in a cash modality if it requires participants to have underlying technical knowledge or digital access to facilitate their recovery. Program expectations for travel and time investments can impose financial barriers to access or prevent caretakers and those with disabilities from effectively engaging in cash to meet their shelter needs.

✓ **Clear communication channels with communities**

**For this to be fulfilled, organizations must be able to develop communication pathways to deliver information and training, and receive feedback relevant to the cash modality.**



*“I advocate for the decision-making to be oriented towards making people more empowered in navigating the markets using cash ... to enhance their knowledge about the market to enhance their confidence in the market.” (Interview 7)*

When using cash approaches, communities may have to navigate unfamiliar materials or markets to address shelter needs. This requires shelter practitioners to deliver timely corresponding technical guidance and messaging about markets. One practitioner discussed the seasonality and nuances between distinct bamboo species, which highly impact suitability for construction. This type of information may not be widely known at the household level. The potential for poor reconstruction is heightened if technical knowledge is not effectively transferred to communities by shelter actors when using a cash approach. In some cases, the transfer mechanism itself may be unfamiliar to users. One practitioner spoke about the absence of strong communication with communities when distributing cell phones as a transfer mechanism for cash. This resulted in beneficiaries having to travel long distances to get cell phone service or selling the cell phones without accessing the funds. Decisions on the use of cash should include consideration for whether the appropriate communication, messaging and feedback channels can be put in place to ensure successful outcomes.

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**Criteria that are often missed**

*The following criteria are described by practitioners as essential to choosing the most contextually appropriate modality. While practitioners speak about the importance of these criteria, they indicate that constraints on the decision-making process make it difficult to ensure these criteria are effectively incorporated into decisions.*

✓ **Compatibility with the longer-term needs of recovering communities**

**For this to be fulfilled, the cash modality must be compatible with or support anticipated recovery needs, longer-term shelter outcomes, and the plans of affected communities.**



*“It’s not enough ... just to be physically safe and not be evicted. You would want to see people maybe investing in the housing solution. You would want to see them with their kids in school. You would want to see them pursuing economic opportunities.” (Interview 18)*

Decisions at the onset of an emergency have a transformative impact on long-term shelter needs and the ability of affected communities to recover. Humanitarian funding and household reach are at their highest at the start of a crisis and the selected modality shapes subsequent avenues for self-recovery. While cash often can be the most agile support available to address wide-ranging needs, practitioners discuss reviewing whether the modality is compatible with the recovery plans of a community by investigating:

- If displacement is likely to be long-term, and how any modality may need to evolve over time to meet changing or protracted needs.
- If the current location of displacement is the final destination for affected people or if people will continue to be on the move.
- If the current location of displacement is connected to markets, schools, health care and community networks or if people will need to relocate to meet these needs.
- If safety or natural hazard risks are associated with damaged structures, emergency/transitional structures or the location of displacement.

Despite an emphasis on the importance of accounting for recovery, incorporating early recovery planning into modality decisions is challenging and not consistently practiced during the initial phase of a crisis. Practitioners experience organizational and donor pressure to implement the modality with the highest immediate coverage in numbers. In some cases, they have limited authority over the selection or the design of more technical shelter programs until later into the response, when funding is generally less available. While practitioners want to see more thought being put into supporting sustained shelter outcomes post-program, few practitioners discuss identifying clear exit strategies when determining their modality. There was a sense that ensuring sustained shelter outcomes is particularly difficult in rental markets. Nonetheless, practitioners indicate the importance of creating flexible programs that provide space for adjusting the modality as the context evolves and recovery needs can be identified and integrated into programming.

#### ✓ Protection for the local environment and natural resources

**For this to be fulfilled, the cash modality must support the local environment and natural resource protection while aligning with humanitarian shelter objectives.**



*“If you’re giving money to people to buy often wooden materials, there is an incentive for people just to go and chop down local forests to have materials to sell, and that happened in a couple of cases.” (Interview 16)*

The shelter sector has a responsibility to consider how climate adaptation and greening can be incorporated into their response. As land and shelter materials are in high demand after a crisis, practitioners discuss the importance of mitigating damage to the local environment and creating sustainable supply chain pathways. They suggest reviewing locally available resources to identify the formal and informal supply chains that may develop with increased market demand on shelter materials. With this information, practitioners are better equipped to consider whether cash can support the use of sustainable materials and mitigate long-term environmental damage to recovering communities. Universal consideration for this criterion is not yet widely integrated into decision-making processes in the humanitarian shelter space.

### 3.3 SHELTER AND SETTLEMENTS CASH DECISION-MAKING IN PRACTICE

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There is agreement across practitioners that cash decision-making in the shelter sector has evolved and improved over the past 20 years. The decision-making space is now much more oriented around designing cash-based modalities as opposed to determining whether to use cash. Practitioners nearly always consider — and include — cash approaches in their responses. They often use cash along with technical support as part of a hybrid or mixed approach. Practitioners are clear in expressing that cash support to households does not necessarily secure an adequate shelter outcome, as *“choice doesn’t necessarily equate to access.”* (Interview 17) They describe cash as an effective tool to use within shelter programs rather than cash itself constituting a shelter program.

As cash is consistently used as a component of programming across responses, “Go/No-Go” decision-making frameworks are not practiced so starkly in the field. At times, the decision to implement cash is even cited as taking place before each of the relevant criteria is confirmed and in place. This occurs if there is a strong push for cash by certain influences or if the modality decision is time-sensitive and it is assumed that strategies to address criteria can be identified at the implementation stage. Because of time limitations in the context of humanitarian response, modality decisions about using cash are often described as being made “on the go,” with the need to verify assumptions and adapt programming when relevant data becomes available down the line.

Although the sector does continue to learn and innovate, there is still stagnation brought on by several core constraints within the decision-making process. Even the term “cash” is seen as loosely defined, with practitioners indicating the term was widely associated with “multipurpose cash assistance” rather than with “cash-based” sectoral technical programming.

The following portion of this research discusses how cash modality decisions are made by practitioners, separating key influences on this process into three sections: “The Foundation of Decision-Making Expertise,” “Influences on Decision-Making Criteria,” and “Constraints on the Decision-Making Process.”



#### THE FOUNDATION OF DECISION-MAKING EXPERTISE

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The process of honing decision-making expertise is largely described as the result of practical experience with acknowledgment of the smaller role written resources can occupy in this development. The following section discusses these two factors and their contribution toward assisting practitioners in gauging the presence of necessary criteria in a variety of responses.

#### The role of practical experience in the shelter sector

Shelter practitioners report that the knowledge gained from practical experience constitutes the foundational tool they rely on to make a modality determination. As shelter needs and conditions change with each context, the prior knowledge that practitioners bring with them proves essential to making the most strategic decision given the information available. Whether modality decisions are being made at the start of a crisis or in protracted settings, they often have to be made quickly in environments with rapidly changing needs and unforeseeable challenges. As one practitioner stated, *“Your internal knowledge is really useful somehow, because that’s what you have — that’s what you can grasp in a week.”* (Interview 12) Practitioners reflect that experience allows them to draw on the distinctions and parallels between contexts, enabling them to better identify and assess criteria, navigate the influences and constraints on the decision-making process, and foresee the potential for unintended consequences.

## The role of written guidance resources

Practitioners rely heavily on their experience to develop competencies around criteria. As one practitioner stated, *“There’s obviously a lot of tools out there ... it’s expertise ... that’s the key thing.”* (Interview 6) Written guidance resources are often seen as too difficult to sort through, too long, or unable to fully anticipate the contextually nuanced and nonlinear process of decision-making. For these reasons, written resources are not universally cited as integral to the decision-making process. The integration of more practical written tools for cash decision-making appears to be new and developing.

Many practitioners have participated in the production of internal or sectoral guidance materials. Although practitioners do not always use written resources to guide them through a particular decision, there is consensus that written resources can play a significant role in standardising best practices. Practitioners acknowledge time constraints when leveraging these resources and underscore the need to be familiar with relevant documents before entering the decision-making process. One practitioner stated:



*“I’m sure if you delve through the resources you probably find guidance on everything. ... It’s just where that bit of guidance is and ... how you get to the right paragraph (which is what you actually need to know at that time) is the difficult bit.”* (Interview 4)

There is an overall hesitancy to engage with particularly lengthy documents and there is a common belief that it is hard to create a universal resource without producing something too general or too lengthy. One practitioner stated that often when the aim is to produce something universal, *“It’s too detailed, and so it takes too much effort for the countries to use it.”* (Interview 2)

The most frequently cited written resources were internal guidance documents used by practitioners to obtain general familiarity with the organizational policies and procedures relevant to modality decisions. Practitioners also view it as essential to thoroughly understand donor policies and to be aware of their positions on cash modalities and guidelines for proposals. Only some practitioners mentioned specific sectoral resources, including [the CALP Network](#), [the Global Shelter Cluster Shelter projects](#), [the IFRC’s Cash in Emergencies Toolkit](#), [the IFRC’s Step-by-Step Guide for Rental Assistance](#), and [The Sphere Handbook](#). Practitioners ultimately focus on the importance of having good communities of practice and advisory groups for support on difficult modality decisions.



### **INFLUENCES ON DECISION-MAKING CRITERIA**

Practitioners report a variety of influences on the decision-making process. The dynamics generated by these influences can either push practitioners toward or away from meeting the criteria necessary to use cash modalities. For the purpose of this research, influences are defined as those elements of a response which have the capacity to affect both the decision-making process and the ultimate decision. Influences result from the context of a response, from prevailing sectoral strategies, and from informal consultations with other shelter peers. Influences provide a shelter practitioner with the information necessary to determine whether the criteria can be met for cash assistance as part of shelter and settlements programming.

## Contextual influences

Contextual influences pertain to the socio-dynamics and geographic setting of a given response. These factors impact whether practitioners can attain the criteria necessary to move forward with cash. Contextual influences must be continually reviewed, as particular elements may be dynamic and subject to change. Practitioners consider such contextual questions as:

- ✓ *How are communities and households organized within the affected population? Who are particularly vulnerable members?*
- ✓ *How have affected households traditionally accessed shelter? How are affected households accessing shelter now? Are they engaging in rental markets?*
- ✓ *Is the affected population displaced within a host community? How are communities and households organized within the host community? How would a cash modality impact tension between the affected households and host communities?*
- ✓ *Where is displacement occurring geographically? Is it urban or rural? What are the geographic or climatic characteristics of this area? How will these characteristics impact shelter access or livelihoods throughout the year?*
- ✓ *What are the present or anticipated barriers to shelter access? What is the role of housing, land, and property frameworks and practices? What is the legal status of the affected population?*

## Sectoral strategy influences

The shelter sector and the individual organizations it comprises have strategy recommendations, policies or practices that influence the positioning of criteria. Some sectoral strategies may be context-dependent, while others are part of a general humanitarian strategy, such as the core humanitarian standard and principles.<sup>28</sup> While consideration for compatibility or flexibility within humanitarian systems and policies has been included as a criteria in this research, it is important to recognize sectoral strategy as an overarching influence on criteria and the decision-making process as a whole. Practitioners consider sectoral strategy questions such as:

- ✓ *How does my organization's policy on cash apply to this response? Is there an internal push to use a specific modality? Why?*
- ✓ *How do donor policies on cash apply to this response? Are they pushing for a specific modality? Why?*
- ✓ *Who are the lead agencies in this response? What actors are present? What modality are they planning to use? Where are they working, and whom are they targeting?*
- ✓ *Is sectoral guidance developed or being developed? How can I have a role in its development?*
- ✓ *Does the private sector have capacities that could contribute to this response?*

<sup>28</sup> Sphere. (2014). "Core Humanitarian Standard." Available at <https://spherestandards.org/humanitarian-standards/core-humanitarian-standard/> (Accessed 19 July 2023); and OCHA. (2022). "OCHA on Message: Humanitarian Principles." Available at [https://www.unocha.org/sites/unocha/files/OOM\\_Humanitarian%20Principles\\_Eng.pdf](https://www.unocha.org/sites/unocha/files/OOM_Humanitarian%20Principles_Eng.pdf).

Additionally, the Grand Bargain<sup>29</sup> influences decisions across organizations and responses. The Grand Bargain and its commitment to scale up the use of cash requires that a significant portion of humanitarian funding be strictly dedicated to cash modalities. As one practitioner stated, the influence of the Grand Bargain constitutes *“a huge shift towards cash ... it’s basically a topic that’s coming top-down rather than bottom-up.”* (Interview 7) Practitioners indicate there could be pitfalls to the extreme push for cash, as this restricts the decision-making space to carefully consider criteria before moving forward with a determination.

## Interpersonal network influences

Informal professional networks are a key influence that support practitioners’ decision-making process. Practitioners individually leverage their network of shelter peers to discuss modality decisions and obtain different perspectives, regardless of whether these peers are involved in the current response. When constricted by cash-averse policies at their own organization, one practitioner even discussed recommending a cash modality approach to peers at other organizations. The ability to build strong interpersonal relationships is influential in shaping informed decisions, with one practitioner noting, *“They’re not part of the official decision-making process, but I think they affect it a lot.”* (Interview 12) The process of informally consulting with other shelter professionals and possessing the interpersonal skills to work effectively with relevant actors was seen as highly beneficial when engaging in important modality decisions. It was even mentioned that the rise of virtual work during the COVID-19 pandemic reduced the number of casual opportunities to have these conversations about modality choice.



## CONSTRAINTS ON THE DECISION-MAKING PROCESS

In the field, decisions often must be made in time-sensitive contexts without the optimal conditions for criteria analysis. In addition to these challenges, practitioners identify several constraints that impact their ability to adequately assess criteria and make informed cash modality decisions. These constraints are tied to donor policies and processes, sectoral reflection on lessons learned, hiring the right technical specialists at the right time, the type and quantity of data required to make a decision, tension between cash and shelter actors, integrated multisectoral decision-making, and the availability of cash and shelter training. They have been numbered for ease of reference.

### FLEXIBILITY WITHIN DONOR POLICIES AND PROCESSES

1

Practitioners stress the importance of presenting proposals to the “right” donors, building flexibility into proposals, and advocating directly with donors on preferences regarding assistance methods.

Practitioners cite several constraints they experience with modality determination when donors provide little flexibility. At the donor proposal stage, practitioners are tied into a modality decision before there is sufficient time to thoroughly assess certain criteria, particularly in-depth market assessments and community preferences. Although donors are aware of the accelerated timeline for proposals, it is difficult to alter or change the selected modalities as practitioners collect additional information on criteria. One practitioner stated, *“Even if it’s an 18-month project, you need to have a donor approval for any variants,” making it especially important to be able*

<sup>29</sup> Inter-Agency Standing Committee. “The Grand Bargain (Official Website).” Available at <https://interagencystandingcommittee.org/content/grand-bargain-hosted-iasc> (Accessed 19 July 2023).

to build in modality flexibility at the proposal stage”. (Interview 3) Another practitioner emphasized, “We don’t have that information back on how households would like us to help them meet their needs before we are having to budget and make and design the program.” (Interview 13) A better outcome from modality decisions can be achieved when donors are particularly flexible around proposal adjustments and understand the need for agility as criteria are further assessed, the context develops, and needs change.

Additionally, donors each have their own perspective on cash assistance, with distinct policies on the use of these modalities. In this way, donors are able to predetermine a practitioner’s modality choice, removing the decision from the practitioners in the field. Avenues for advocacy and dialogue with donors were especially important to practitioners when donor modality preference did not align with their own criteria assessment.

## 2 | **SECTORAL REFLECTION ON LESSONS LEARNED**

There is a desire from practitioners to see more growth in the use of evaluations, institutionalizing sectoral learning, and retaining knowledge in more visible ways.

Practitioners emphasise that there are significant constraints to relying on practical experience for modality determination when considering long-term outcomes and recovery. One systemic challenge is that the structure of short-term deployments prevents practitioners from seeing the long-term implications of their decisions. This makes it difficult to gauge criteria from a longitudinal perspective and prevents organizations within the sector from achieving progress toward more informed decision-making at the same pace. One practitioner stated, “We don’t really know what exactly were the consequences of that program that was implemented ... we know that we finished.” (Interview 2) Practitioners pointed to impact evaluations and strong monitoring, evaluation, accountability and learning, or MEAL, strategies as ways to balance this constraint, but these accountability mechanisms are also limited in their current form. As one donor indicated, “When cash is actually proposed, sometimes there’s a tendency for that framework to be a lot weaker. Sixty percent of the cash was actually used for shelter purposes. What kind of shelter purposes? We don’t know whether it’s cash for rental, whether it’s to buy household equipment, or for repairs ... that’s not really being monitored because we don’t have another shelter component.” (Interview 17)

Even when thorough evaluations are conducted, practitioners stated that the lessons learned are not well-integrated internally or across the sector.

## 3 | **HIRING THE RIGHT TECHNICAL SPECIALISTS AT THE RIGHT TIME**

Practitioners discuss the importance of reviewing hiring strategies to ensure they facilitate appropriate technical input to support informed decision-making.

One of the sectoral constraints on decision-making is that context-specific shelter experts are often hired after the modality decision takes place. This happens because of the need to secure funding for the position through a donor proposal. Shelter experts then have little control over the modality being implemented regardless of their own assessment of the context. Similarly, one practitioner noted that early recovery specialists are essential but frequently absent at the decision-making stage.

Other practitioners noted that shelter experts often have construction or architecture backgrounds and may not be as well suited to make cash modality decisions as practitioners who can contribute strong

cash technical expertise. Organizations sometimes forgo hiring shelter-specific experts altogether. One practitioner stated:



*“In place of hiring actual shelter experts, they sometimes hire distribution or emergency response managers ... then when we’re trying to stress the importance of technical assistance for shelter programming ... the manager doesn’t know about these basic principles.” (Interview 5)*

#### THE TYPE AND QUANTITY OF DATA REQUIRED TO MAKE A MODALITY DECISION

4

Practitioners say there is room to develop more intersectoral understanding around the role and constraints of quantitative and qualitative data collection in time-sensitive decision-making.

Practitioners express that there is a lack of uniformity when it comes to what constitutes sufficient market data to make a modality decision. This creates challenges when cash modality determinations hinge on support from cash working groups. Practitioners state that oftentimes a quick, even informal, market assessment can determine the feasibility of a cash approach when combined with other criteria. During one market visit, a practitioner discovered that Western-sourced saw blades were incompatible with local carpentry practices because of the structure of the teeth. Expectations on quantitative data collection can also result in constraints and delays on modality choice when practitioners already feel confident proceeding with a decision. In the example below, one practitioner discussed being blocked from a multipurpose cash approach despite being well-versed on the context.



*“One of the challenges we did have ... is that the cash working group were using the lack of available data on shelter to exclude shelter from the minimum expenditure basket. ... They wanted quantitative data to justify this, and they were not happy to use the qualitative data that I had from my cluster members and from my knowledge of the context. And so, this is where I think sometimes there’s an overemphasis on data and/or on quantitative data, which can be as biased as qualitative data.” (Interview 10)*

#### COLLABORATION BETWEEN CASH AND SHELTER ACTORS

5

Practitioners say there is a need to form critical partnerships and develop stronger working relationships with cash actors in addition to gaining more technical cash expertise as a sector.

Effective communication and collaboration between shelter and cash actors is necessary to make informed decisions about whether and how to include support for shelter as part of intersectoral multipurpose cash assistance programs. Practitioners acknowledge feeling constrained when they perceive that sectoral decisions about the use of cash are being made by cash working groups without incorporating shelter technical input and recommendations. As one practitioner articulated, *“Some of the decisions that would have been made by program technical people have been delegated or taken over by the cash working groups, and that is a bit of a worry.” (Interview 2)* Another described feeling as if *“you’re trying to wrestle bits of programming so you actually can design them and have a bit more input.” (Interview 13)* Practitioners recognize that cash and shelter actors have distinct technical expertise. Thoughtful communication to bridge these gaps is necessary to navigate any resulting tension or constraints that arise with understanding or engaging in dialogue.

Despite these friction points, practitioners see the utility of multipurpose cash and the benefit of including a meaningful contribution toward shelter in the minimum expenditure basket. Practitioners report the best collaboration between the shelter sector and cash working groups occurs when there is an environment of active dialogue and consultation. As one donor emphasized, *“The cash discussion has to take place within the sector. It should not be driven by the cash sector; it should be supported by the cash sector.”* (Interview 17)

## MULTISECTORAL INTEGRATION AT THE DECISION-MAKING STAGE

6

Practitioners report that at the decision-making stage there is an absence of clear collaboration standards that could facilitate movement toward more harmonized and integrated shelter responses.

The decision to implement a cash modality usually occurs outside of an integrated multisectoral approach. Practitioners primarily consult with their shelter, finance and logistics teams during the decision-making process. Conversations with other sectors are primarily used to update colleagues on modality choice, as opposed to incorporating them in the decision-making process. Limited intersectoral collaboration among decision-makers is reported as being pervasive among decision-makers across sectors, with one practitioner saying that in the available forums, *“They tend to be much more about reporting than planning, and therefore we don’t necessarily end up with a joined-up or a prioritized response. We end up with clusters kind of competing for resources.”* (Interview 6) Making modality decisions without incorporating them into an integrated approach is acknowledged as a constraint, particularly in the context of livelihoods. Practitioners recognize that strong social support is essential to sustaining shelter outcomes with every modality choice, but integrating shelter assistance with livelihood development is not consistently incorporated into decision-making across actors. One practitioner shared, *“You cannot have housing without a financing mechanism. ... We don’t talk about that financing mechanism ... in a meaningful way in terms of what we really need to accomplish.”* (Interview 9)

## AVAILABLE AND UPDATED TRAINING ON CASH AND SHELTER

7

Practitioners are interested in seeing an increase in available up-to-date shelter trainings on cash assistance methods to further inform the decision-making process.

Practitioners indicate that although there is significant training material on cash-based interventions, few trainings that merge cash and shelter are available. One practitioner reflected on the benefit of the CALP Network’s free online trainings and suggested that creating a similar library for cash in the shelter context could *“help to translate ... some of the guidelines into knowledge and practice.”* (Interview 10) Trainings are seen by practitioners as a practical alternative to reviewing long and complex written resources. Another practitioner reflected that the trainings they received on cash had an informative impact, but the materials available online rapidly became outdated. Practitioners suggest focusing on keeping training materials both available and up-to-date, particularly for immediate use in challenging contexts where innovative decisions on cash and shelter modalities are necessary.



## 4

# Conclusion

The practitioners who were interviewed for this research indicated that they use a wide range of criteria for their decision-making. Each criterion was described as having its own set of influences — and in many cases its own constraints — in terms of being able to make fully informed decisions. Practitioners showed that through their own practical experience in the field they had needed to expand upon the lists of criteria given in current sectoral guidance resources. In addition to criteria shared by all cash programmes (such as functioning markets, security issues and organisations’ own capacities to implement cash programming), shelter practitioners were more likely to highlight some criteria specific to the shelter sector, such as the ability to reach quality shelter outcomes and the need to consider the impact of cash and shelter on longer-term shelter programming and longer-term shelter outcomes.

The influences on how the criteria were assessed could be either positive or negative. Negative influences could include red-line issues, with the potential for practitioners to decide not to include cash assistance as a result. One key influence which shaped the decision-making in many accounts was multisectoral decisions to generally considering or going with cash being made before the shelter practitioner became involved. Generally, the local context was always considered to hold the primary influences, with practitioners highlighting questions about local communities and how they have accessed shelter, along with the nature of the emergency and the shelter intentions and current or potential barriers for accessing shelter in the affected communities. Sectoral strategies were also seen as key, framed by questions about organisational and donor policies, the modalities planned by other actors, and the availability of any strategic guidance resources. A third more informal key influence was the interpersonal networks overlapping with formal coordination.

Constraints were more often ascribed as a subset of influences rather than limitations on the individual practitioner’s own capacities to analyse and employ strategic thinking, all of which highlighted important areas for the shelter sector to work on to strengthen the ability of practitioners to make decisions they feel confident with in future. A number of key constraints were experienced at the field level during the response, such as any limits posed by donor policies or the lack of relevant data, and these constraints have often forced practitioners to either make decisions based on an incomplete picture of the situation or defer making a decision altogether. Other constraints could be experienced away from the field and before the onset of any specific emergency. In this regard, a lack of training opportunities not just for the shelter practitioners themselves but also for their colleagues was highlighted. Many of those interviewed also highlighted tensions between shelter and cash actors regarding the uses of multipurpose cash, along with the lack of resolution to those tensions before humanitarian responses needed to be undertaken.

Throughout the research done for this project, significant lessons arose from what practitioners were not talking about, as much as the points which they did highlight in their responses. One example was the lack of reference to forms of market assessment apart from those concerning physical construction materials. Guidance resources for labour market assessments for the shelter sector remain much less developed than the equivalent assessment resources for physical shelter materials. Another example is that there was little if any discussion about what undertaking preparedness for using cash might mean for any of the organisations involved. While a number of interviewees discussed organisational and staff capacities, fewer of them talked about what might be needed in terms of training or capacity-building which could be done in between responses. None mentioned concepts like the CRS “cash ready” for emergencies. Thirdly, the majority of the interviewees did mention environmental concerns, but this was consistently described in terms of the environmental impact of the shelter interventions, and there was no real discussion of the challenges for mitigating the effects of climate change rather than just reducing environmental impact.

This study has provided an initial framework to support discussions and information analysis necessary for decision-making, presented as a series of pointers for interpreting decision-making criteria at the field level. The expansion of the criteria for cash and shelter decision-making should also act as a support to further efforts to increase the evidence base for shelter practitioners in the future and to guide sectoral resources analysing the increasing number of programmes choosing to include cash assistance as a component. A number of key recommendations can be made to address the identified gaps. The table below reviews the constraints to decision-making and the criteria that are often missed in the process, laying out corresponding recommendations.

 <b>IDENTIFIED CONSTRAINT</b>	 <b>RECOMMENDATIONS</b>
<p>Practitioners stress the importance of presenting proposals to the “right” donors, building in modality flexibility to proposals, and advocating directly with donors on modality preferences.</p>	<p><b>1</b> Donors, humanitarian managers, and shelter and cash practitioners: Ensure there are strong avenues of communication between donors and organisations that facilitate advocacy pathways to undertake the most contextually appropriate decision. Also ensure that there is appropriate flexibility within proposals to allow for decisions to evolve as the context develops or changes.</p>

Practitioners mention the importance of reviewing hiring strategies to ensure they facilitate appropriate technical input to support informed decision-making.

There is a desire from practitioners to see more growth in the use of evaluations, institutionalizing sectoral learning, and retaining knowledge in more visible ways.

Practitioners say there is room to develop more intersectoral understanding about the roles and constraints of quantitative and qualitative data collection in time-sensitive decision-making.

Practitioners report an absence of clear collaboration standards at the decision-making stage that could facilitate movement toward more harmonized and integrated shelter responses.

Practitioners are interested in seeing an increase in available, up-to-date shelter trainings on cash modalities to further inform the decision-making process.

Practitioners discuss the need to form critical partnerships and develop stronger working relationships with cash actors in addition to gaining more technical cash expertise as a sector.

Compatibility with the longer-term needs of recovering communities.

Protection for the local environment and natural resources.

2 Humanitarian managers: Increase the number of shelter practitioners with cash expertise and ensure that practitioners are deployed in a timely manner so that they can support informed decision-making in all cases.

3 Humanitarian managers and MEAL teams: Develop a more systematic framework for the use of impact evaluations, institutionalizing sectoral learning, and retaining knowledge in more visible ways.

4 Humanitarian managers and MEAL teams: Work on cash and shelter policies that support practitioners in the creation of flexible and agile programming that accounts for early recovery and intersectoral needs, and do so with a more developed intersectoral understanding about the role and constraints of quantitative and qualitative data collection in time-sensitive decision-making.

5 Humanitarian managers and shelter and cash practitioners: Establish more opportunities for dialogue between cash and shelter actors and set clear standards for that collaboration.

6 Humanitarian managers: Make trainings and information on cash and shelter easy to locate and digestible for practitioners.

7 Development actors and shelter and cash practitioners: Develop more comprehensive action plans on how to integrate shelter and cash assistance with sustained recovery for communities.

8 Shelter, cash and environment practitioners: Expand decision-making around shelter, cash and the environment to better address environment-related issues, including those arising from climate change.

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## RELEVANT LINKS

ALNAP, 'Evidence': <https://www.alnap.org/our-topics/evidence#:~:text=To%20improve%20the%20quality%20and,parts%20of%20the%20humanitarian%20system>.

CALP Network: <https://www.calpnetwork.org/themes/sector-specific-cva/shelter-and-cash-and-voucher-assistance/>

CCCM Cluster Camp Management Toolkit: Camp Management Toolkit | CCCM Cluster

Global Shelter Cluster Shelter Cash and Markets Community of Practice: <https://sheltercluster.org/community-practice/shelter-cash-and-markets-community-practice>

Global Shelter Cluster Shelter Projects: <https://www.shelterprojects.org/>

Grand Bargain: <https://interagencystandingcommittee.org/content/grand-bargain-hosted-iasc>

Humanitarian Networks and Partnerships Weeks: <https://vosocc.unocha.org/Report.aspx?page=o0t9pExuBw-Mwml9Wkc49cgxxequalxxequal>

IFRC Cash in Emergency Toolkit: <https://cash-hub.org/guidance-and-tools/cash-in-emergencies-toolkit/>

IFRC Step-by-Step Guide for Rental Assistance: <https://www.ifrc.org/document/rental-assistance-guide>

Sphere Handbook: <https://handbook.spherestandards.org/en/sphere/#ch001>

UK Shelter Forum: <http://www.shelterforum.info/category/united-kingdom/>

UNHCR Emergency Handbook: Cash-based Interventions: <https://emergency.unhcr.org/emergency-assistance/cash/cash-based-interventions-cbis>

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## Annex I: Interview questions

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Two lists of questions were developed for this project: the main list of questions for those shelter practitioners who were interviewed verbally, and a second shorter online question list that was completed in writing by others who expressed interest in the project but who were not selected for the interview group.

Along with the central research question — “What are the criteria for deciding when and where cash programming approaches are appropriate in support of those who have lost their shelter and settlements in humanitarian crises and what influences these decisions?” — six questions were used to frame the actual research interviews:

- 1 | What are considered the indicators of success for cash programming in support of shelter and settlements?
- 2 | How are decisions made concerning whether or not to use cash programming in support of shelter and settlements?
- 3 | Which criteria are taken into consideration when deciding whether or not to use cash assistance?
- 4 | Who is involved in decisions concerning whether or not to use cash programming?
- 5 | What influences the decision whether or not to use cash programming?
- 6 | What are the barriers to choosing cash programming?



### LEARNINGS REGARDING THE METHODOLOGY

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In addition to the findings described in Section 4 below, it was possible to gain some findings about the research methodology itself, and in which aspects it best supported the research objectives.

- 1 | **Flexibility of tools** The method of having a rolling series of interviews, with frequent internal reviews of progress within the project team, meant that it was possible to rapidly adapt how questions were put or clarified to the interviewees.
- 2 | **Flexibility of selection process** The proactive engagement with multiple shelter practitioner networks meant that even in the middle of the data-gathering phase, the project team were able to newly find shelter practitioners who fitted the interviewee profile, in order to adjust the overall balance of all interviewees in terms of gender, geographic location and types of responses experienced.
- 3 | **Breadth of experience** All of the interviewees had experience in multiple countries, the vast majority in multiple different regions of the world. This meant that the research as a whole had a wider geographic range than might otherwise be expected from just 21 interviews, and also meant that the interviewees were able to bring a lot of comparative analysis to their own interview responses.
- 4 | **Time constraints for follow-up contacts** In some cases, topics of interest emerged only after the first interviews had been completed. The time constraints of both the project and the individual interviewees (many participating from field locations), meant that it was not possible to do follow-up discussions on the newly emerging topics.

## Annex II: Comparative table of decision-making criteria resources for cash-based interventions Interventions

CRITERIA	Extracted from: UNHCR CBI “Areas of Analysis” and “Components of a Response Analysis”	Extracted from: CALP/ICRC Cash based response “Conditions”	Extracted from: IFRC Shelter and Settlements Key “Assessments”	Extracted from: CRS CVA Feasibility “Criteria”
<b>Markets</b>	<p><b>Market access and capacity:</b> are local, regional, and national markets accessible? Can they provide the goods or services that are required? Can they do so at an appropriate price? If demand increases following the introduction of a CBI programme, can markets respond?</p>	<ul style="list-style-type: none"> <li>• A functioning market.</li> <li>• Availability of products regionally and/or nationally.</li> <li>• Surplus production available within a reasonable distance of the affected population.</li> <li>• Geographical accessibility of shops/markets to recipients and a certain freedom of movement.</li> <li>• No excessive taxation of goods (which may lead to increased prices or hamper the ability of the market to provide necessary items).</li> </ul>	<ul style="list-style-type: none"> <li>• Local context (including traditional construction techniques and state of the built environment, but also resilience and recovery capacity)</li> <li>• Functionality of relevant markets (housing, rental, construction, and labour markets)</li> <li>• Availability and quality of construction materials and rental properties in local markets</li> <li>• Availability of skilled labour</li> <li>• Availability of established construction companies</li> <li>• Cost of priority services and price trends within relevant markets</li> <li>• Accessibility (physical, financial, social) of relevant markets, such as housing, rental, construction and labour) for affected populations</li> </ul>	<p><b>Markets:</b> Is the economy monetized? Does the population usually use markets to access its needs? Are markets physically, socially and financially accessible to all people after the emergency? Are needed items available in sufficient quantity, quality and at acceptable prices in the local markets? Are traders able and willing to adapt to an increased demand?. Are prices likely to remain stable in the coming weeks/ months?</p>

<p><b>Cash Transfer and Distribution Mechanisms</b></p>	<p><b>Transfer mechanisms and delivery options:</b> Which organizations provide financial services? What is their coverage and how reliable is the service they provide? How long might it take to contract and establish the required services? What is the regulatory environment?</p>	<ul style="list-style-type: none"> <li>• A functioning and reliable system through which payments can be made to traders (voucher programmes) and/or recipients.</li> <li>• A reliable recipient identification system.</li> </ul>	<p>Geographical and social coverage of cash transfer mechanisms and their capacity, including liquidity</p>	<ul style="list-style-type: none"> <li>• <b>Infrastructure and services:</b> Are the infrastructure and services needed to transfer cash to beneficiaries available? Consider financial and technological requirements (banks, microfinance institutions, mobile phone coverage, etc.).</li> <li>• <b>Timeliness:</b> Is it possible to set up and implement a CVA with the necessary speed and at the intended scale? Consider the time that might be required to roll out the different delivery mechanisms.</li> </ul>
<p><b>Risk Assessment and Management</b></p>	<ul style="list-style-type: none"> <li>• <b>Protection risks and benefits:</b> What are the protection risks and benefits of using CBIs compared with the alternatives? What are the protection implications for individuals, households and communities? How can these risks be mitigated and managed?</li> <li>• <b>Financial risks and benefits:</b> What are the potential financial risks and benefits of using CBIs? How can risks be mitigated and managed?</li> </ul>	<p>Acceptable security levels and awareness of possible threats to staff and recipients</p>	<ul style="list-style-type: none"> <li>• Damage and risk potential of the built environment</li> <li>• Risks around the implementation of cash-based interventions</li> </ul>	<p><b>Risks:</b> Are the risks associated with CVA acceptable or possible to mitigate? Consider beneficiary and staff security, as well corruption issues.</p>

<p><b>Organization, National Society, and/or Partner Capacity</b></p>	<p><b>Skills and capacity:</b> What skills are available in the operation that will assist delivery of CBI? What level of commitment is there? Consider a range of functions, including information technology (IT) and budgeting and accounting. What additional internal capacity is needed?</p>		<p>Capacity of National Societies (NSs), organisations or agencies to implement cash-based interventions</p>	<p><b>Organizational capacity:</b> Does the agency have the internal capacity (programmatic, financial, logistical) to implement a CVA intervention? Consider previous experience and potential partnerships</p>
<p><b>Political Feasibility</b></p>	<p><b>Political context/feasibility:</b> What is the host government's position on providing CBIs to PoC, nationally or locally? What are other CBI actors, including the Government, doing? What is the regulatory environment?</p>	<p>Political acceptance</p>	<p>Capacity of National Societies (NSs), organisations or agencies to implement cash-based interventions</p>	<p><b>Government policies and regulatory environment:</b> Is CVA in accordance with national and local government policies? Ensure that there is no prohibition.</p>
<p><b>Community Capacity</b></p>		<p>Traders willing to participate (in a voucher programme) and with the financial capacity to purchase goods and the logistical capacity to transport them into the region.</p>	<p>Local context (including traditional construction techniques and state of the built environment, but also resilience and recovery capacity)</p>	
<p><b>Cost-efficient and Cost-effective</b></p>	<p><b>Costs, cost efficiency, and cost-efficiency:</b> What is the cost of delivering CBIs, relative to alternative options? What are the costs of different transfer mechanisms? What is the cost of providing a good/service and achieving a result? Is intervention unsustainable or supporting existing systems and markets?</p>			

<b>Conditionality and Restrictions</b>	<p><b>Conditionality:</b> If needed to require behavioural change, generally related to health and education, to create household and community assets (e.g. soil and water conservation, roads, etc), to target additional income to those willing to work, to afford recipients dignity through exchange of assistance for work.</p>			
<b>Community Needs and Preferences</b>				<ul style="list-style-type: none"> <li>• <b>Needs to be met by the intervention:</b> Can the needs be met through specific commodities and/or services?</li> <li>• <b>Beneficiary preferences:</b> Is CVA a preferred option for the beneficiaries? Consider empowerment, dignity issues and beneficiary capacity to use technology (mobiles, cards, etc.).</li> </ul>
<b>Clear Communication with Communities</b>		<p>Clear communication with communities.</p>		
<b>Withdrawal Strategy</b>		<p>Existence of a clear withdrawal strategy.</p>		
<b>Donor Policies</b>				<p>Funding: Is CVA within donors' funding policies and framework?</p>



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