WAR-DAMAGED SHELTER REPAIRS THROUGH CASH-BASED INTERVENTIONS

Best practices, lessons learned and ways forward

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SHELTER AND NFI CLUSTER | IRAQ
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INTRODUCTION

This document has been prepared by the Shelter and NFI (SNFI) Cluster Coordination Team to provide guidance to humanitarian organisations on the implementation of emergency repairs for war-damaged shelter through cash-based programming. The document is based on the work implemented by key agencies during 2017-2019 and is in line with the cluster’s strategy for 2019 and 2020. The SNFI Cluster will continue to work with its partners, the Cash Working Group and the Protection Cluster to improve this guidance document.

KEY NOTES

MULTIPLIER EFFECT

Much has been written regarding the multiplier effect of cash-based programming over the provision of in-kind assistance. Providing beneficiaries with cash allows them to buy products from local suppliers or manufacturers and use local labour, creating livelihoods at multiple levels of the supply chain and assisting local economies to recover and flourish.

Good market analysis is essential to ensuring that supply chain capacities and potential blockages are identified and assistance measures are put in place to overcome them.

The Global Protection Cluster (GPC) has also advocated for cash-based programming as beneficial for ensuring the agency and empowerment of crisis-affected populations. The GPC notes that cash-based programming, as a flexible mechanism for aid delivery, can allow IDPs to meet their needs with autonomy and dignity. When beneficiaries are perceived as customers in local markets, they have more independence, and can participate in normal activities such as the purchasing of goods and services, helping them to integrate into the community.¹

ENSURING TECHNICAL QUALITY

A commonly expressed concern in the shelter sector is around how to ensure the technical quality of goods purchased or construction work undertaken by laypersons. The use of cash-based programming as an assistance modality should not be used as an excuse by agencies/NGOs to relinquish the responsibility to ensure Cluster standards and local building codes are enforced.

Cash-based shelter programs commonly use a combination of conditional² or restricted cash³ along with technical support and training to address these concerns. When supporting beneficiaries with training, shelter partners should ensure that they are providing beneficiaries with the skills necessary to complete work themselves, or to monitor the work done by contractors, depending on the way the program is implemented. Beneficiaries should at the least know what to look for in terms of item quality and be able to identify when they


² Conditional cash is defined by the Cash Learning Partnership (CaLP) as cash provided with prerequisite activities or obligations that a recipient must fulfil in order to receive the assistance. In the case of most shelter interventions, beneficiaries must meet certain construction objectives, such as the purchase of materials or the completion of various activities in a Bill of Quantity (BoQ) to receive subsequent tranches of cash. Glossary of Terminology for Cash and Voucher Assistance, CaLP (http://www.cashlearning.org/resources/glossary#Conditionality)

³ Restricted cash refers to limits on the use of cash assistance by recipients, according to CaLP. Restrictions apply to the range of goods and services that can be purchased and may apply to the places where it can be used. For shelter programming this may include requiring beneficiaries to purchase specific materials and pre-defined vendors, or it may just refer to requiring beneficiaries to purchase the specific goods and services outlined in the BoQ. Glossary of Terminology for Cash and Voucher Assistance, CaLP (http://www.cashlearning.org/resources/glossary#Restriction)
should contact the shelter partner’s engineers to check quality. Sustained engagement with the community, rather than a one-off training, appears to be the most effective in terms of ensuring technical standards are met.

**ACCESS TO MARKETS**

When considering interventions, partners are recommended to discuss with beneficiaries how and where they access goods and supplies, and look for opportunities to restore market linkages where appropriate.

Many shelter partners believe that in-kind distribution or directly contracting with suppliers and contractors are more appropriate in areas far from markets or where markets are no longer functioning; however, creating market demand may quickly result in increased supply capacity. Global experience has shown that even in places perceived as far from markets or where access is limited, entrepreneurs usually step in quickly to fill gaps in the market.4

While addressing immediate life-saving needs may be more quickly served through in-kind distributions (particularly where products are already held in stock by agencies/NGOs as part of contingency plans), moving as rapidly as possible to cash-based assistance will build market capacity, ensure longer-term sustainability and can contribute to durable solutions. In-kind responses should include strategies to support a rapid transition to cash and should not continue when markets are functional for the pure convenience of the humanitarian partner.

However, humanitarian partners should also not assume that all members of the community can access markets safely, or in the same ways. Some groups, particularly child or female-headed households, or households isolated for reasons such as perceived affiliation to armed groups or inter-communal tensions may be exposed to risks such as abuse and exploitation. The Protection Cluster recommends assessing whether specific parts of the population are disproportionally impacted by restrictions in freedom of movement, physical or verbal harassment in checkpoints, or repeated incidents of confiscation of goods when crossing check points. When there are indications people would be exposed to risks, additional mitigation measures may be required.

**IMPACT OF OTHER UNCONDITIONAL AND UNRESTRICTED CASH SUPPORT**

It should be understood that beneficiaries of cash-based shelter interventions might still be eligible for Multi-Purpose Cash Assistance (MPCA). Likewise, households that have received MPCA might still be eligible to receive cash-based shelter interventions, unless the MPCA was used by the beneficiary household to address their shelter needs permanently. So for example, a household that received MPCA to partially pay for rental accommodation due to damages making their residence uninhabitable are still eligible to benefit from a cash-based shelter intervention that will allow them to return to their primary residence. However, if a household used MPCA assistance to repair their residence, unless the structure remains below the minimum standard, they are not entitled to cash-based shelter assistance to ‘reimburse’ them for the work done. Cluster partners will need to undertake detailed assessments utilising the vulnerability assessment tool (SEVAT5 by CWG6) to assist in this process. In addition to using SEVAT, cluster partners will also need to further overlay shelter-specific criteria to understand whether the household is in need of a shelter intervention.

**STRATEGIC SCOPE**

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5 Socio-Economic Vulnerability Assessment Tool

6 Cash Working Group
Improve the living conditions of extremely vulnerable people living in substandard shelter and who have seen their houses heavily damaged by recent conflict in Iraq.

WHY CASH?

- Cash can increase the value of assistance directly received by a beneficiary by eliminating profits for contractors and labour costs when households manage repair activities;
- Cash may allow beneficiaries to implement cost-saving measures (negotiating prices for labour, getting items at lower prices, etc.), and may allow them to engage family members or other connections to assist with labour and sourcing;
- Cash stimulates short-term local market recovery (jobs, consumption for local shops, etc.), benefiting the community as a whole;
- Cash programs that involve beneficiaries in the repair of their own home may result in homeowners developing rehabilitation and maintenance skills;
- Cash allows beneficiaries more flexibility and is often their preferred modality of implementation. The works are implemented according to their schedule by people, and may allow them to select local contractors they are familiar with;
- Cash can speed up the process of supporting those in need, potentially requiring less time to establish such a programme, as work is done immediately by beneficiaries or selection of contractors is done at a hyper local level, preventing beneficiaries from having to wait until a contractor is available to complete their works;
- Cash can allow more privacy without having external, unknown contractors in the beneficiaries’ homes;
- Cash allows beneficiaries to make substantive decisions about the reconstruction of their own home, allowing them to prioritize elements that are most crucial to them, and allowing them greater control and autonomy over a project with a substantive long-term impact on their lives.

MARKET ASSESSMENT

Prior to launching any Cash and Voucher Assistance (CVA) programmes, partners should conduct a market assessment in the immediate area of implementation. In the Iraq context, the CWG and REACH Initiative have developed JRAM (Joint Rapid Assessment of Markets) tool that allows partners to conduct a market assessment using common methodology.

A comprehensive market assessment for shelter programming must take into account the prices and availability of construction materials, labour, and related services. Poor quality construction materials, shoddy workmanship, and insufficient maintenance capacity is one of the main causes of failure for construction projects. Partners should therefore identify the capacity of markets to supply quality construction materials within the timeframe of the intervention, particularly in places where markets are small and traders are not used to handling large quantities of materials.7

For additional guidance and tools for conducting shelter market assessments, partners are advised to consult the Shelter, Settlements, and Cash manual published in October 2019 by the International Federation of the Red Cross (IFRC) Shelter Research Unit.

COMMUNICATION WITH COMMUNITIES (CWC)

As per the SNFI Cluster strategy set in the HRP 2019, cash-based intervention modalities are highly recommended. However, cash-based interventions cannot be pursued effectively without sustained and substantive engagement with the beneficiaries and the community as a whole. It is a fundamental step for shelter partners to facilitate communication with recipient communities, both among the selected beneficiaries

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and the larger community as a whole, to avoid creating tensions between and within communities. Awareness-raising on the program must be done throughout the program. Shelter partners must ensure at a bare minimum, that they include the following steps to explain the type of assistance, the selection criteria (vulnerability of the household and damage categories of the shelter), and distribute information, education, and communication (IEC) materials with information about the agency/NGO, the project, prevention of sexual exploitation and abuse (PSEA) mechanisms, as well as feedback mechanisms including the Iraq Information Center.

Additional steps that may be relevant to ensuring the affected population is fully engaged throughout the program include:

- Meeting with mukhtars, mayors, local councils, faith leaders, and other relevant local authorities to explain the activity to the community leaders and assess the viability of cash modality in the locations;
- Setting up community working groups representative of different segments of the community (incl. women, youth, persons with special needs and other disadvantaged groups) and conducting focus group discussions at early stages of the project;
- During household assessments, enumerators distribute IEC materials that clearly summarize the steps of the program with direct ways to contact program staff for assistance and technical support;
- Briefing sessions for beneficiaries, including all adult members of the household, to provide a safe and comfortable space to ensure participation in all phases of the project;
- Conducting impact surveys throughout the program including collecting and responding to feedback.

**BENEFICIARY SELECTION**

**VULNERABILITY ASSESSMENT**

Beneficiaries of cash-based shelter programs should be identified through the [Socio-Economic Vulnerability Assessment Tool (SEVAT)](https://www.opencrisis.net/asset/38127) developed by the Cash Working Group in Iraq to identify highly-vulnerable families. Failing to undertake and communicate this fundamental step risks creating tensions between and within communities and with families not selected for emergency shelter repairs. Thus, it is critical to involve specialist staff trained in protection and socio-economic assessments that can determine vulnerabilities and communicate to families and local leaders the selection process. Application of SEVAT is the first step in beneficiary targeting, which is followed by the technical assessment described below.

The coping mechanisms of potential beneficiaries should be taken into consideration when targeting beneficiaries and planning for repairs. Only those families which are unable to meet their own minimum shelter needs through their own resources should be prioritized for assistance. Additionally, to benefit from cash-based shelter programming as with all shelter programming in Iraq, the household should be able to prove ownership or the right to occupy the shelter, showing an intention to reside there, and not having another property in which to reside, unless the rehabilitation of the shelter will facilitate and end to displacement.

**TECHNICAL ASSESSMENT**

Repair interventions must ensure the structural integrity of the building is secured and must provide minimum adequate living space for all residents. Following the [Emergency Repairs of War-Damaged Shelter (WDS) Guideline](https://www.opencrisis.net/asset/38127) will help to ensure the same outcome of support for beneficiaries based on the specific damages to their homes and their household size. The assessment must begin with identifying the level of damage, ensuring the structural integrity of the building, and then providing adequate covered space as per the minimum scope of repairs. Using the [Standard BoQ for Minimum Repairs of War-Damaged Shelter](https://www.opencrisis.net/asset/38127) can support the shelter agency during the assessment and also assist in following up with work conducted.
DELIVERY MECHANISMS

There are different types of cash transfer mechanisms based on the targeted beneficiaries, location, security issues, protection concerns, shelter agency capacity, service providers and timeline.

The program can use one or many transfer mechanisms such as e-vouchers (e.g. Scope Card, One Solution, etc.), mobile money/mobile network operators (e.g. Zain Cash, Asia Hawala), e-cash (Q-Key Card, etc.), or local money transfer companies, known as Hawala, working in the targeted locations. Direct cash distribution is an option when no other transfer mechanisms are available but is not recommended due to security and access concerns for both beneficiaries and program staff.

Assessment of financial service providers should be conducted in conjunction with a market assessment (see the relevant section above). Technical service providers (specifically for e-vouchers) should be contracted based on the organization’s own procurement procedures.

TRANSFER AMOUNTS

Most partners typically make payments to beneficiaries in 2-3 installments. Since the targeted populations are those who are recorded to be the most vulnerable, the first installment is recommended to be an advance payment to help the beneficiaries start the repairs without resorting to negative coping mechanisms, including acquiring debt or engaging in risky activities. The percentage of the first installment can vary between 20% – 40% for partners providing 3 installments and is typically between 50% -- 60% for partners that provide just two installments. The second installment is typically larger, between 40% - 50% and the final one is typically 20% - 30%. This variation in payment sizes is typically related to the type of work done at each phase of construction and the relative costs of materials. Each payment is generally subjected to a target percentage of works’ completion in line with the amount paid, but based on the specific BoQ and construction sequence of items in the rehabilitation. The final installment should be paid between 80% to 100% completion of the repairs as per the signed BoQ, and when all documentations are finalized.

Partners must plan to account for fees for money transfer among the various transfer mechanisms, which can range between 3-5% typically in Iraq. Additionally, households may face a transfer or withdrawal fee when they receive their transfers, and for many rural areas, they cannot take out large amounts as a single withdrawal, increasing the amount of fees paid. Organizations should ensure they fully understand the limits and associated fees of various payment methods and ensure that they are incorporated into project planning and financing.

IMPLEMENTATION

TECHNICAL ASPECT

Repair interventions will ensure the structural integrity of the building is secured and provide minimum adequate living space for all residents. The SNFI Cluster strongly recommends partners follow the minimum scope for emergency shelter repairs maintaining the good quality of the material and work conducted.

For all interventions, the BoQ should contain all the assessed works with accurate quantities and specifications (if applicable). The coping mechanisms of potential beneficiaries should be taken into consideration and discussed with them before commencing the works. Adequate support must be provided on the basis of the household’s specific needs. Carrying out repairs could be done through different stages/modalities depending on the priorities set by the supervising technical staff but should account for the preferences and capacities of the beneficiary household as well.

The support to the beneficiary must include the following:
• Support household focal point with step-by-step guidance to implement BOQ (the process is complex for some, who may require continual technical support and training). Continuous technical supervision by the shelter agency is required to maintain the level of quality and manage the timeline of the program.
• Quality control, checking the quality of provided items and work as per the signed BOQ.
• Monitor the progress ratio of the works to prepare for next installment.
• Plan for how the risks will be mitigated if the household completes sub-standard work, uses funds inappropriately or cannot meet work deadlines.
• Provides guidance on ways to ensure the work is completed safely, and that households do not engage child labour at any point in the process.

**TIMELINE**

The time required to repair a Category II war-damaged house varies, although in general it takes an average of 2-3 months for a household to repair their property, depend on the following:

- The household’s capacity to conduct the repairs;
- The financial aid received from the shelter agency and the timing of the transactions;
- The capacity of the shelter agency to follow up with beneficiaries and monitor the work in progress;
- The availability of manpower (skilled and unskilled) for households requiring support, the availability of building materials, access to markets, and the location of the properties, as well as seasonal and climactic conditions;
- Cultural events and political events or government restrictions;
- The type and size of works and the materials used.

**PROTECTION CONSIDERATIONS**

Program design must carefully consider the specific needs and vulnerabilities of individual households. Some households may have the capacity to do the physical work of construction themselves, thus benefitting directly from the portion of cash meant to cover the labor. Other households may require contracted labor to complete the work. Program design must then account for these varying pressures on beneficiaries and shelter partners are recommended to refer particularly vulnerable beneficiaries to partners providing relevant protection services or MPCA as well to meet other household needs.

By the nature of the sustained engagement shelter partners have with households, shelter partners may be in the position to identify other needs amongst the household, and make referrals to the relevant clusters, for example:

- when assessing a house for repair (at a time that coincides with the beginning of the school year), the team notes that another need of the family relates to school material or supply; (Education)
- when the household has indications that would benefit from parenting programmes; (Child Protection)
- when the team is aware of unaddressed health issues among the household; (Health)
- when the person requires funds to cover documentation needs. (Protection)

Many returnee households in Iraq carry substantial debt burdens—1,500,000 IQD on average—and program design should ensure that vulnerable households do not have to acquire debt to participate in the program and/or leave households at risk of exploitation.

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Organizations must ensure that households commit that child labor will not occur in the rehabilitation of their home, and households must clearly understand the increased risks to children who perform construction and rehabilitation work.

Households must be able to provide some measure of documentation that they are the property owners, or that the property owners are guaranteeing continued occupancy with no rental charges for a sustained period (calibrated to the value of the repairs) in exchange for the rehabilitation works, to prevent dispossession of homeowners or the exploitation of tenants. Organizations are strongly encouraged to engage with the HLP Sub-Cluster and HLP actors in their program design to ensure that property rights are upheld and respected.

Organizations must ensure that properties have been cleared of any explosive remnants of war (ERW) or human remains by appropriate actors, and that beneficiaries know who to contact in their area in the event of the discovery of ERW or other hazards. Organizations are suggested to liaise with the Mine Action Sub-Cluster for any questions and concerns.

If cash for shelter rehabilitations are being performed for a family hosting another family in displacement, the BOQ for the structure should ensure that the rehabilitated living area is sufficient for both households, or an alternate housing solution is found for the hosted family.

Due to cultural concerns about the presence of unrelated males in female-headed households, and the potential risks of sexual exploitation and abuse of vulnerable beneficiaries by program staff, cash-for-shelter partners are strongly recommended to ensure that they have a gender balance among their field teams and engineers, so that there are female engineering staff who may enter households that perceive a risk in having male engineers or contractors in their home without accompaniment.

**STAFFING RESOURCES**

For War-Damaged Shelter Repairs program it is recommended that program staff include a dedicated program or project manager, a supervising engineer, staff responsible for community mobilization, staff responsible for handling or referring HLP cases, site engineers of both genders, and staff responsible for logistics and financial management.

As noted in the protection section above, ensuring program teams have both male and female members is crucial to ensuring that all households are able to participate fully in the process, communicate with program staff, and not experience reputational or actual risk due to the presence of unfamiliar men in their homes.

Additionally, organizations should consider involving their cash programming advisors (or staff implementing cash in other sectors) in program implementation. Their support could be paramount in identifying/contracting financial or technical service providers, conducting the market assessment, and post-distribution monitoring.

**MONITORING DURING IMPLEMENTATION**

The Field Teams are recommended to conduct continuous site monitoring to provide technical guidance and support throughout the project implementation phase from the development of the BoQ to the completion of construction. The progress can be tracked using the signed BoQ, provided that the household and the implementing organization have agreed upon the contents of the BoQ and the process. The Standard BoQ template developed by the SNFI Cluster can support in tracking the percentage completion of each item. Each household should receive regular visits during the implementation phase and should be able to contact the project team throughout the process. Additionally, monitoring exercises are strongly recommended to be conducted between 1-3 months following the final completion of construction, to ensure quality works, to ensure the family is benefitting from the rehabilitated living space, and also to appreciate any further rehabilitation the family may have undertaken.
Price monitoring should be established in the markets that have been identified as key markets during the market assessment. This price monitoring exercise should ensure that items most commonly included in the BoQs are present in the market and their prices have not changed substantially. Thresholds should be established to determine whether the prices have increased to a level that necessitates a switch to the modality of intervention (from cash to in-kind) for future programs.

**Feedback and Complaint Mechanisms**

Effective two-way feedback and complaints mechanisms are crucial to the success of a cash-based shelter program. If beneficiaries are struggling with some aspect of their rehabilitation, they must be able to contact the program teams and site engineers for guidance within a short time frame and report any risks or issues that they encounter.

It is strongly recommended that SNFI partners include at least two of the below feedback mechanisms in their program design and engagement with beneficiaries:

- Directly to the agency program staff responsible (e.g. via phone or text message);
- Directly to the agency through a dedicated hotline;
- Through the Iraq Information Center.
- Through community focal points who will relay the concerns/feedback to the agency staff within an agreed-upon timeframe (e.g. within 2 days, weekly)

Once partners have received complaints, questions, or requests for assistance from beneficiaries and/or community focal points, program staff must guarantee a response within a set timeframe based on the nature of the complaint or feedback. For urgent issues, particularly those regarding safe construction and PSEA by program staff, the SNFI cluster recommends that an initial response be provided within 48 hours.
This Lessons Learned Report is a compilation of experiences shared by Shelter Cluster partners during a half day workshop on war damaged shelter rehabilitation programs through cash-based interventions held in April 2019. As of November 2019, 18 organisations have implemented nearly 68,000 war-damaged shelter repairs in the following 32 districts: Anbar Governorate’s Al Ka’im, Ana, Falluja, Haditha, Heet, Ramadi, and Rawa districts; Baghdad Governorate’s Abu Ghaiba and Mahmoudiya districts; Diyala Governorates’s Khalis, Khanaqin, and Moqdadiya districts; Kerbala Governorate’s Kerbala district; Kirkuk Governorate’s Dabes, Daquq, Al Hawiga, and Kirkuk districts; Najaf Governorate’s Najaf district, Ninewa Governorate’s Ba’aj, Hamdaniya, Mosul, Sinjar, Telafar, and Tilkaif districts; and Salah al-Din Governorate’s Baiji, Balad, Samarra, Shirqat, Suleyman Beg, Tikrit, and Tooz districts.

The aim of the lessons learned report is:

- Information sharing
- Improving on current delivery standards by adopting good practices
- Avoiding making mistakes as experienced by others
- Contributing to new approaches to service delivery

The Shelter Cluster in partnership with the Cash Working Group earlier in the year conducted several one-day training workshops on use of the Socio-Economic Vulnerability Assessment Tool, a tool that helps in beneficiary selection for various interventions. A number of SNFI partners are already implementing cash-based shelter rehabilitation projects across the country hence it was beneficial that a lessons-learned discussion bringing together such partners be organised. Seven SNFI partners participated during the lessons learned workshop.

The Cash Working Group and Protection Cluster also participated in the workshop sharing vital information on cash programming and mainstreaming protection during cash-based shelter rehabilitation interventions which forms part of this report.9

Partners shared various experiences from their implementation or planning of their cash-based shelter rehabilitation projects. These experiences are hereby summarised with the objective of providing a reference point that other partners can benefit from when embarking on similar projects.

**Multi-stakeholder engagement:** Working with national NGOs who have a good understanding of the dynamics in project locations was positive. This facilitated efficient beneficiary selection, maintained good communication with communities and greatly helped in resolving complaints and arising issues.

Coordination with the cluster and other partners was very important during the various stages of the project.

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9 The GPC also provides some useful tools, such as “Tips for Protection in Cash-based interventions” and “Key Recommendations for Protection in Cash-based Interventions”, that can be useful for this guidance. (http://www.globalprotectioncluster.org/tools-and-guidance/essential-protection-guidance-and-tools/cash-based-interventions-and-idp-protection/)
Money transfer: A number of partners used money transfer agents (Hawala) which was viewed as an efficient means of disbursing funds to beneficiaries with minimum security concerns. Use of voucher system to be considered for partners who would consider working with pre-identified suppliers of construction materials.

Beneficiary selection criteria: Partners used both vulnerability assessment and technical assessment to determine beneficiaries to be selected for assistance. Of note is that many partners did not consult mukhtars in the beneficiary selection process, and instead cluster technical guidance, observation, protection concerns/criteria, and security of location were factored in during beneficiary selection, although some partners then consulted mukhtars for verification.

Modality: Partners are recommended to consider giving beneficiaries the freedom to choose their materials and implement using their own schedule and work with people (builders and material providers) that they know and trust. This approach is seen to give beneficiaries more sense of privacy, participation, and appreciation of their own work. Also, most partners reported that beneficiaries preferred receiving cash and undertaking their own rehabilitation rather than working with contractors hired by partners.

Ownership: From the start of the project, emphasis should be put on ensuring that houses being selected for rehabilitation are confirmed to be owned by selected beneficiaries through official documentation and HLP processes.

Monitoring: Regular monitoring visits enabled provision of technical support, tracking progress, addressing arising issues and complaints, as well as ensuring that beneficiaries felt the importance of the project to partners. Beneficiaries feel partners are genuinely concerned to provide quality service.

Challenges/risk factors: Lack of funds to begin work when funds are not provided in advance or diversion of shelter funds for other needs by beneficiaries are risks to be closely monitored/mitigated so as not to cripple implementation. Challenges around ownership/documentation, and cultural and gender-sensitive issues such as households that are uncomfortable with unknown men entering their houses are critical for teams to consider.

Technical support: There may be considerable need for technical support in rural areas where there may be limited skilled labour. The lack of technical capacity (locally available skilled builders) can make it difficult to rehabilitate a large number of houses in a rural/remote area.

Also, female headed households need to be considered to benefit from technical support. The deployment of female engineers is viewed as a strategic approach considering beneficiaries’ privacy, cultural and gender issues highlighted in the previous section.

Delays: Partners should be aware of issues that are likely to cause delays during the project. Core issues could include: (1) In homes with multiple families occupying the house, this potentially caused delays as it took longer to negotiate each family’s roles’, responsibilities’, and benefits, (2) Number of installments/disbursement of funds to beneficiaries, (3) HLP issues, (4) internal processes, (5) coordination with other actors/stakeholders among others.

Local authorities: It is important to keep local authorities well informed about the interventions at various stages of the project starting from planning/pre-implementation. It was noted that local authorities were instrumental in addressing HLP issues/certification, although partners rightfully applied their own vulnerability criteria to select beneficiaries, instead of simply following lists provided by mukhtars.

Accountability to affected population (AAP): Partners designed customized rehabilitation for each house in close consultation with beneficiaries, accommodating their preferences in terms of shelter space to repair and type of works while respecting the minimum standard for repairs provided by the SNFI Cluster. Moreover,
partners had in place complaints and feedback mechanisms which ensured there were effective communication channels addressing concerns for beneficiaries throughout the project period.

**RECOMMENDATIONS**

Partners are advised to use the Socio-Economic Vulnerability Assessment Tool (SEVAT) as the basis of identifying beneficiaries of cash-based shelter interventions. The SNFI Cluster and Cash Working Group are available to guide on the use of this tool.

Technical assessment should complement the vulnerability assessment. When partners prefer to work with contractors whereby some materials will be provided to beneficiaries, it is recommended that the partner should also undertake market assessment so as to be well informed on cost.

Partners are encouraged to consult other partners who have implemented cash-based shelter rehabilitation projects and consult with the SNFI Cluster and other stakeholders to ensure programmes are properly designed, implemented and monitored/completed.
APPENDIX B – CONSIDERATIONS FROM THE PROTECTION CLUSTER

The reflections below are based on interventions from different partners as well as considerations by the Sub-National Protection WG Coordinator. Overall the presentations highlighted the positive impact of cash-based shelter repair interventions and the ability to implement such projects in a way that supports protection and empowerment of individuals.

**Strategic scope:** According to partners, beneficiaries have largely highlighted the satisfaction with owner-led, cash-based shelter repair interventions, stressing the participation, flexibility and feeling of ownership throughout the process. It also seems to further engage the community as a whole, including through local shops and labour force, but also through support to specific cases. Examples of beneficiaries going, with their own means, beyond the minimum standards to restore shelter appearance could also be indicative of the importance of the physical surroundings to the sense of recovery and stability, and potential positive implication on the wellbeing of individuals.\(^\text{10}\) Important to stress that, in some projects, a limited number of beneficiaries indicated they would have preferred contractors modality, referring to easiness (no major challenges to implement flagged).\(^\text{11}\)

The use of two different implementation modalities and coverage of different shelter categories were, however, stressed as a potential cause of tension between communities. This is also particularly relevant as some of the shelter programmes implemented through contractors by development actors have a much larger scale and visibility. Participants flagged that measures to mitigate the risk of tensions include division of geographical areas between actors (already recommended by the SNFI Cluster\(^\text{12}\) and coordinated to the max extent possible through the SNFI Cluster and UN-HABITAT reporting platform) as well as strong CwC components in all projects.

A more in-depth analysis of different communities’ perception of diverse projects could possibly help further understand the impact different approaches could have in increasing tensions. Such analysis could involve communities that are not necessarily adjacent to each other, but which have links that would be indicative of information sharing or visual perception.

**Accountability to Affected Populations (AAP):** AAP seems to be incorporated in all projects presented, including elements of communication and transparency through CwC strategies, as well as multiple complaint and feedback mechanisms. A point was raised on a number of complaints related to fraud attempts related to the identification of individuals as beneficiaries of such interventions.

The clear understanding of the importance of AAP elements and subsequent incorporation in project is vital and should remain encouraged. CwC strategies and material could continue to be elaborated with tailored messaging, including on anti-fraud, for specific types of situations that can emerge in such interventions.

**Beneficiaries:** Several projects included multiple ways to identify beneficiaries, often allowing verification of vulnerability of lists shared by community leaders, but also the inclusion of additional beneficiaries through direct means of identification. According to partners, this has proven to be an added value to cash for shelter, as often community leaders are more involved in the identification of beneficiaries in larger-scale shelter repairs through contractors.

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10 IOM is carrying out a study on the mental health implications of living in war-damaged structures and/or spaces. It is worth checking the scope of such study and whether it evaluates the impact of shelter repairs programmes in individuals’ wellbeing and mental health.

11 The workshop did not discuss considerations about feeling of ownership and participation in those shelter programmes thus the impossibility to compare both in terms of social cohesion.

12 In its HRP 2019, the Shelter Cluster is strongly recommending humanitarian partners to focus on peri-urban, rural areas while leaving large urban centers to stabilization actors with far larger capacity.
Partners stressed the use of vulnerability assessments in selection of beneficiaries. Age and gender are often indicative of possible vulnerabilities leading to challenges in the implementation of cash for shelter, but partners have also highlighted challenges faced by persons with lower education levels. While anecdotal experiences in dealing with vulnerable groups were shared, Shelter/NFI Cluster could evaluate whether it is possible to have a unified and/or comprehensive approach. Mitigation measures shared by partners include: i) close technical accompaniment of vulnerable groups throughout the implementation; ii) gender-diverse workforce of the project; iii) well-established referral mechanisms to other humanitarian actor (particularly identified in organizations also working on protection); iv) referral for MPCA; v) flexible payment and implementation modalities; vi) components of shelter repair through contractors for vulnerable cases that cannot assume the repairs with cash; vi) assistance to community-support systems; and vii) close monitoring with families. This is particularly relevant as questions may arise about the possibility of vulnerable groups resorting to negative coping mechanisms or facing risks of fraud when implementing the commitments of shelter repairs. It is also important to ensure that external factors do not impose a diversion of efforts and resources from shelter repair projects to cover other needs.

*The Shelter/NFI Cluster has already provided guidance to partners to ensure protection considerations and this is welcome. The guidance for cash for shelter could benefit from a section on comprehensive mitigation and response measures when engaging with vulnerable groups.*

**Documentation:** Lack of individual and/or HLP documentation can have a great impact in the ability of an individual to benefit from shelter repair programs. Organizations have engaged with legal partners, but overall challenges related to access to documentation continue to deter individuals. The coordination between shelter and HLP actors is evident and HLP considerations are paramount to the design of projects and identification of beneficiaries.

*Synergies between legal and shelter actors are welcome and should continue.*

**Money transfer:** Several money transfer mechanisms were discussed with greater or fewer protections risks identified depending on the instalment plan and/or cash modality chosen by partners. The following instalment plans have been used by partners: i) no initial disbursement, followed by instalments upon proof of completion of stages; or ii) initial disbursement (via cash or voucher) with subsequent instalments upon completion of stages. While noting references made to mitigation measures such as community-support systems, flexible disbursements arrangements as well as referral to humanitarian programmes, if not carefully designed to mitigate risks, the instalment plan may lead to beneficiaries possibly resorting to negative coping mechanisms. Partners equally discussed the different cash modalities – which include mobile cash, vouchers, and direct cash provision at the household or cash point levels – depending on programme structure and design, local market and arrangement with service providers. If not appropriately considered, cash modality may also represent additional risks to individuals or particular groups, especially if it involves movement to isolated, insecure or hard-to-reach areas. Partners stressed several protection considerations when choosing instalment plan and cash modality, but the choice between methodologies was at times associated to risks of diversion of funds. Risk mitigation measures for fund diversion should not override protection considerations and the protection of individuals and partners should continue to seek guidance from the Shelter/NFI Cluster.

*Guidance prepared by the Shelter/NFI Cluster may raise further awareness about the protection risks that can emerge from different choices, and the possible negative coping mechanisms resorted by beneficiaries.*
APPENDIX C– GENERAL RESOURCES FOR CASH PROGRAMMING

The following page from CaLP (Cash Learning Partnership) website provides additional guidance and information on the use of cash-based programming for shelter interventions:


The following allows partners to access tools and recommendations for CVA as outlined by CaLP through a Programme Quality Toolbox:

http://pqtoolbox.cashlearning.org