

## INFLUENCES ON THE DECISION TO USE CASH ASSISTANCE TO SUPPORT SHELTER AND SETTLEMENTS

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### INTRODUCTION

This article reflects on the decision-making process shelter practitioners go through in order to consider whether to use cash assistance, the evidence they use, and the influences on this process. The use of cash assistance in support of those who have lost their shelter and settlements has a long track record<sup>5</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 evidence which frames cash programming in humanitarian crises originates from the food security sector<sup>6</sup>. Little research has been produced concerning shelter and settlements in humanitarian crises<sup>7</sup>, and this has contributed to shelter practitioners describing a lack of confidence when choosing to use cash programming<sup>8</sup>. This article presents new evidence based on primary and secondary data, providing a contribution towards more confident cash programming.

### METHODOLOGY

This article summarises early findings from a wider study being undertaken by the Global Shelter Cluster, concerning Cash and Shelter. While the overarching study asks about the criteria shelter practitioners use when they decide whether or not to use cash, this article focuses more specifically on what influences these decisions. These influences are explored below.

The data for this research has been collected from literature reviews, an on-line questionnaire, and semi-structured interviews with shelter practitioners with relevant experience in the field as decision makers. The interview group was made up of shelter programme managers, global and regional advisors, cluster coordinators, international and national staff, and donor representatives. Within the interview group, there was a balance between genders, the types of responses where they had been working (disaster or conflict-related; new emergencies or protracted situations), and the range of different geographic locations, including Africa, Asia, Europe, the Middle East, and Latin America and the Caribbean.

5 For example, in response to the South Asian Tsunami: [ODI Cash Learning Project \(calpnetwork.org\)](http://calpnetwork.org) and [External Evaluation Report on the Cash for Repair and Reconstruction Project Sri Lanka - The CALP Network](#).

6 For example, The CaLP Library contains 488 resources which mention shelter, and 1899 which mention food ([Search - The CALP Network](#)); visited 30.05.23.

7 Peacock, W.G. Dash, N. Zhang, Y. (2007) *Sheltering and Housing Recovery Following Disaster*. In: *Handbook of Disaster Research*. Handbooks of Sociology and Social Research. Springer, New York, NY. [Sheltering and Housing Recovery Following Disaster\\*](#) | SpringerLink; visited 31.05.23

8 [Global Shelter Cluster: Research Priorities Baseline 2022](#). GSC, 2022.

### DECISION-MAKING

While the advantages and disadvantages of a particular modality may appear straightforward from a technical perspective, decision-making in the field takes into account many other considerations. These considerations include decision-making as an organisation or group of organisations, rather than as an individual. For the most part, of those interviewed, all practitioners did state that they were the ones who took the decisions, but in many cases, their decisions followed one of two scenarios where a high-level decision to use cash had already been made by others.

In the first scenario, there was an acknowledgement that very often by the time the individual shelter practitioner arrives in the field, a general decision to at least consider whether to include cash as an option had already been taken – by country representatives, overall heads of emergency programming, or by donors. This in turn influenced the shelter practitioner in any Go/No-go decision, and in any subsequent decisions about how to combine modalities. More widely mentioned among the interview group, was the second scenario, whereby there was already a decision to use multi-purpose cash, taken at a cross-sectoral level. This meant that the shelter practitioners were then limited in their decision-making, in terms of how to ensure that other shelter activities could be designed to achieve programme objectives, as add-ons to the main unconditional cash support, such as technical training or the distribution of key shelter materials not available in local markets. The shelter practitioners recounted instances where it was difficult to insist upon shelter-related conditionalities (e.g. making the payments in tranches, dependent upon the completion of intermediary stages of the shelter construction) after a cross-sectoral decision to use unconditional, multi-purpose cash had already been taken.



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

## FIVE KEY INFLUENCES

The shelter practitioners were then able to provide more details, and extensive narratives from their own experience in the field, about the specific influences on their decision-making. The following influences emerged from the data as those which frequently shape the decision on whether and how to programme cash assistance in support of shelter and settlements. They include the range of potential shelter options, the capacity to provide responsible programming, the relationship with Multi-Purpose Cash programmes, the influence of other actors and the sustainability of the programme.

### 1. RESOURCES TO PROVIDE RESPONSIBLE SHELTER PROGRAMMING

The first most commonly mentioned influence on decision-making was the degree to which the shelter practitioners thought their programmes would be able to provide all the other necessary components for responsible and quality shelter programming. These include technical training and capacity-building of households receiving the cash, engagement with support for security of tenure and other HLP issues, and programme monitoring by shelter staff. Decision-makers repeatedly emphasised that cash-only programming does not necessarily secure a safe and dignified shelter outcome, often because of concerns for construction quality and structural safety. One interviewee stated, “if you only look into the financial transaction, it’s not working for me because I don’t think I will be able to achieve the impact with the intervention.” This finding suggests that decision-makers do not consider cash alone to be a form of shelter assistance, rather they consider cash as a modality that may be used to accompany the technical elements that form the backbone of a strong shelter programme.

### 2. RELATIONSHIP WITH MULTI-PURPOSE CASH PROGRAMMES

The second influence on decision-making was described by the interviewees as the presence of other, often larger, multi-purpose cash programmes established at the inter-sectoral level. In these examples, cash working groups run by the cash sector had taken the decision to use inter-sectoral multi-purpose cash programming. For decision-makers within the shelter sector, this then influenced - and in some cases became the overriding influence - on all the other aspects of shelter programming which would be necessary to complement the access to cash (similar to the aspects listed in the discussion of the second commonly listed influence, above). One interviewee stated “... the cash working group and their position that can be a defining factor,” indicating “you might decide to redesign your programme accordingly”.

In the case above where inter-sectoral multi-cash programmes were present, there was a further concern expressed that multi-cash programmes may take up most, or all, of any donor funding available. There would then be not enough funds remaining for technical training or for



The Ronda family received cash grants to construct their home as part of the Typhoon Haiyan response in the Philippines.

the necessary shelter staff to undertake the assessments, outreach and monitoring to ensure that shelter objectives were actually being achieved. Another interviewee noted that once the “first inject [of funding] has gone out [...], there’s just not enough funding left to do a meaningful more quality and more shelter-focused funding.” Shelter practitioners highlighted the strengths of multi-purpose cash for delivering on shelter needs in the onset of an emergency while indicating it is just as essential that funding be in place to develop shelter specific programming that can secure shelter outcomes in the medium to long-term.

### 3. SUSTAINABILITY OF PROGRAMMES

A third influence for the shelter practitioners, was the degree to which a shelter programme which included cash assistance, would be sustainable in the longer-term. For many practitioners, considerations about the future can be a decisive Go/No-go factor as much as the current situation on the ground. Although a lack of sustainability was less often cited as a risk for emergency-phase provision of shelter materials, it was seen as a consistent risk for supporting shelter upgrades and housing repairs, with regard to the necessary structural qualities of such repairs, and with regards to build-back-safer issues. The most common concern, however, was over the risks associated with rental support, whereby more than one interviewee stated that they might consider deciding not to provide cash support for rent, if there was no clear answer for what would happen to the renting households, once the period of rental support had come to an end. In speaking to the importance of exit strategies with Cash-for-Rent programmes, one decision maker stated “every time that I have anyone submitting Cash-for-Rent proposal, the first question I asked is like, okay, what next?” continuing, “what other complementary activities are you doing to so that you ensure that this person after six months will be able to continue paying?”.

### 4. INFLUENCES OF OTHER ACTORS

A fourth influence on decision-making was the range of both the information and the decisions coming from other actors at the field level. Decision makers most often cited other shelter actors in this regard, as well as other partner organisations, including partners in national shelter clusters

or other shelter coordination forums. Practitioners stated that if one or more other shelter actors had already taken decisions to include or not include cash, then it would be more likely for them to move their programming in the same direction. The attitudes of local authorities, and to a lesser extent humanitarian donors, was also consistently cited as a heavily influence on the decision-making process. For the most part, local authorities in host communities were described as being more hesitant about using cash assistance for shelter support and were more likely to argue for limitations in its implementation. On the other hand, interviewees described donors as limiting potential cash and shelter programming in some responses, but actively encouraging such approaches in other responses.

Decision makers are navigating a complex web of intervening variables which regularly shift in influence based on the context at the time of their operation. As summarised by one decision maker, “*you’re triangulating multiple information sources... and you’re trying to gather all that information at once*”. The information and analysis coming from colleagues and partners in other sectors, particularly the analysis of markets and of the viability of cash-transfer mechanisms, was often cited as influential. This was particularly in cases where personal visits to local markets or to the affected communities were not possible, or where there was an assumption that a single visit to one market might only provide limited information. Less commonly mentioned, were potential interactions either with colleagues from other sectors (e.g. WASH or Camp Management), or participation in national Cash coordination forums.

##### 5. SCALE OF POTENTIAL SHELTER OPTIONS

The fifth influence on decision-making, was the scale of different shelter and settlement options which shelter practitioners thought could be considered, in their decisions about cash assistance. Cash assistance was often considered for household level interventions, but less so for settlement level programming. The examples shared were predominantly of shelter assistance given to individual households. Despite there being examples in case studies from the *Shelter Projects Shelter and Cash: 16 Case Studies booklet*<sup>5</sup> of approaches of cash assistance to ‘solidarity’ or multi-household groupings, little about these types of interventions were highlighted in the interviews. Similarly, few examples were given for the use of cash assistance at the settlements level, for instance for site improvement in camps or collective centres, or for community infrastructure projects. One possible implication here, is that whilst relatively modest amounts of cash are indeed becoming more accepted as a modality for support to individual households, the inevitably larger amounts necessary for site planning improvements, either in total for the programme or for each individual site-improvement task, means that cash is less likely to be considered at the settlements level. community infrastructure projects. One possible implication here, is that whilst relatively modest amounts of cash are indeed becoming more accepted as a modality



A man receiving cash assistance for shelter repairs after Typhoon Bopha counts his money before buying construction materials at a local hardware store in the Philippines.

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## CONCLUSION

This article has provided an initial framework which highlights the discussions and information analysis necessary for the decision to choose cash assistance, as a series of pointers for interpreting decision-making criteria at the field level. In all cases, the question of whether responsible shelter programming could still be provided was perhaps the greatest concern beyond all others. The presence of multi-purpose cash programmes was seen as providing flexibility in short-term first-phase shelter responses, but only where resources for complementary, more shelter-specific support programming are included for the longer term, and with resulting higher risks for shelter quality. Sustainability of programming was highlighted as a particular type of influence – one which considered the risk to future shelter outcomes just as much as any current situation on the ground.

A range of actors were described as being influential in the decision-making, generally with more influence ascribed for local communities and local authorities, and less for colleagues working in other humanitarian sectors. For the range of shelter options which could be considered for cash assistance, there may be greater potential to explore cash support beyond support for single households. The identification of these influences on the cash and shelter decision-making is intended to support further efforts to increase the evidence base for shelter practitioners in the future. This evidence can inform their capacity for market analysis and risk analysis, and guide case studies and other sectoral resources analysing the increasing number of programmes where cash assistance.

<sup>5</sup> See: Afghanistan 2012, Pakistan 2010.