

Shelter Cash Champion Deployments: Updates and Lessons Learned



Bamboo transported on the river to main market in Alikadam, Bangladesh. Photo by the Joint EMMA assessment team.

Produced by CRS as part of the Cash Champion Initiative Under the Global Shelter Cluster Cash Working Group

Introduction

With financial support from the European Community Humanitarian Office (ECHO) and the UN Refugee Agency (UNHCR) during 2017-2018, Catholic Relief Services (CRS) is providing technical support for building capacity and improving integration of cash-transfer programming and market-based programming within the shelter sector, in collaboration with the Global Shelter Cluster. The technical support that CRS provides included four in-country deployments at the start of the response to support the shelter sector with cash and market-based programming.

The project, which started in September 2017, helps to more effectively meet the shelter needs of populations affected by humanitarian crises, and plans to achieve the following specific objective: *‘To strengthen the shelter response of humanitarian actors by improving country-level shelter clusters and the GSC in line with the commitments from World Humanitarian Summit (WHS) and Habitat III.’*

This project is the result of continued efforts to improve capacity for cash and market-based programming in the shelter sector (see Annex 1 for a summary of key milestones to date).

This Lessons Learned document focuses on the first three deployments of cash champions to Bangladesh in the period of November 2017 to February 2018. The champions were deployed to support the Shelter/NFI Coordination Team, led by IOM, in Cox’s Bazar and to collaborate closely with the National Shelter Cluster Coordination team, led by IFRC, in Dhaka. CRS and the Shelter/NFI sector coordinator advocated for the deployments, and the idea received considerable support from the ECHO team in Cox’s Bazar. The aim of this paper is to document lessons learned to date at this stage of the response to strengthen similar future initiatives, as well as promote recommendations for resourcing, capacity, coordination and tools to integrate cash and market-based programming in shelter response.

Key Recommendations

- **General:** Shift focus from cash transfers to wider market-based approaches for shelter.
- **Coordination:** Establish roles and responsibilities, as well as strengthened coordination, among sector coordinators and cash/markets coordination functions.
- **Tools:** Adapt existing needs, market assessment approaches and implementation tools to the shelter sector.
- **Resources:** Ensure continued availability of resources for future rapid deployments of cash and market experts to shelter responses.
- **Capacity:** Continue to build capacity of the Global Shelter Cluster and partners on cash-transfer and market-based programming, and advocate for the resources required.
- **Learning:** Sector teams and leads continue to share experiences and learning around efforts to integrate cash-transfer and market-based programming.



Left: Recently arrived Rohingya refugees shelter inside drainage pipes at a reception area in southern Bangladesh. Photo courtesy of Tommy Trenchard/Caritas. Right: A Rohingya girl just after arrival in Cox's Bazar. Photo by Mahmud Rahman for Caritas Bangladesh.

Cash Champion Deployments for the Global Shelter Cluster: Rohingya crisis in Bangladesh

Following violence in Myanmar's Rakhine State on August 25, 2017, a new large-scale influx of the Rohingya population arrived in Bangladesh's Cox's Bazar region. By November 2017, at least 615,500 newly arrived Rohingya had sought refuge in Bangladesh¹. Across the area, pre-existing settlements and camps expanded, while new spontaneous settlements grew. The local host community absorbed the massive population in a short time-span, and the newly arrived and mostly impoverished families needed significant support for urgent shelter as well as more substantive protection for the impending monsoon season. From November 2017 to January 2018, CRS supported the Rohingya Refugee Response in Bangladesh through the deployment of two cash and market technical advisors for three distinct tasks².

The first deployment in November 2017 focused on conducting an Emergency Market Mapping and Analysis (EMMA) for the bamboo and timber market chains to inform the second and third phases of the shelter response.

The analysis involved an inter-agency effort conducted under the technical leadership of the Cox's Bazar Shelter Sector, with collaboration and assistance from the National Shelter Cluster. The assessment sought to determine:

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

The EMMA assessment recommended a switch from local to regional or international procurement of treated bamboo for in-kind distributions; the organization of e-voucher shelter fairs to facilitate access to upgrade shelter kits; the distribution of complementary targeted one-off conditional cash for shelter upgrades or unconditional cash for the extremely vulnerable; and price monitoring of shelter materials. The full report is available [here](#), and the executive summary [here](#).

1 [ISCG Situation Report: Rohingya Refugee Crisis](#) Cox's Bazar, November 12, Available at: <https://reliefweb.int/report/bangladesh/iscg-situation-report-rohingya-refugee-crisis-cox-s-bazar-12-nov-2017>

2 See *Final emergency market mapping & analysis (EMMA) report: Strategic recommendations for shelter upgrade in response to the Rohingya humanitarian crisis*, available [here](#), and *Delivery Mechanism Mapping for Cash Based Interventions (CBI) in Cox's Bazar, Bangladesh*, December 2017, available [here](#).

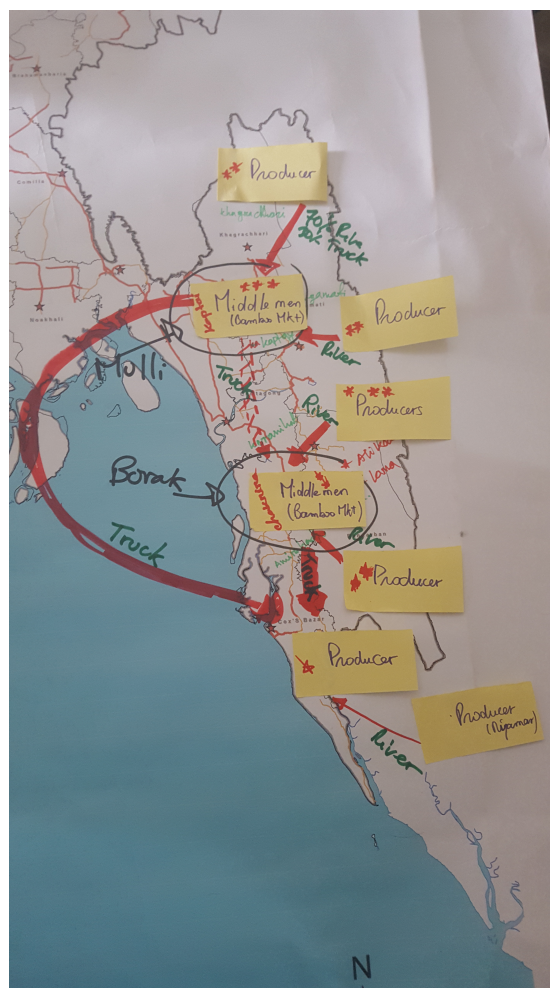
3 International Organization for Migration (IOM), Caritas Bangladesh, CRS, UNHCR, Christian AID, Save the Children and Handicap International all participated in the assessment

Following the EMMA's recommendations and based on the general consensus across multiple sectors to adopt voucher- and market-based approaches, a second deployment was arranged in close coordination with the Cash Working Group in Cox's Bazar to explore feasible delivery options for cash-based interventions in the target areas. In December 2017, CRS deployed a cash and markets technical advisor to conduct a mapping of delivery systems to better inform decision making on the feasibility of cash-based interventions in the response. This was a critical need indicated across multiple sectors and of benefit to the whole response.

Multiple actors had been exploring the potential for cash interventions in Cox's Bazar, but no systematic documentation had taken place yet to capture available options, related advantages and disadvantages, and potential barriers. The mapping sought to: a) collect the experience of operational actors implementing, or planning to implement, cash-based interventions (CBI) across different sectors; b) consult with financial service providers (FSPs) on the services they could offer, as well as their capacity and potential challenges in scaling up; and c) determine the available options and potential barriers/constraints for delivering CBI in the response context.

The mapping found both short- and medium-term options for cash delivery, but also highlighted constraints that would need to be addressed across the response before CBIs could be effectively scaled up. These findings helped form a coordinated advocacy approach among actors, outlining the key areas that require change (for example: in terms of financial regulations, development of tailored financial services that fit the context, and increased coordination on registration and unique identifiers among humanitarian actors). The final report is available [here](#).

A third deployment was completed in January 2018 to support the shelter sector to develop operational guidance for the integration of cash-based interventions in the shelter and non-food item response. The guidance reflects the recommendations of the market assessment and delivery mechanism mapping, and provides agreed-upon minimum guidelines the appropriate use of cash or vouchers, based on a consultative process with cash and shelter actors on the ground. The guidance is being finalized following validation and approval in-country. While constraints still exist in the wider operational environment to prevent a rapid scale-up of CBIs, the guidelines, once final, will be available for actors to use and adapt once the enabling environment is more favorable.



Mapping carried out by the joint assessment team.
Photos by CRS/Caritas Bangladesh staff



Bamboo transported on the river to the main market hub in Alikadam, Bangladesh. Photo by: Joint EMMA assessment team.



Joint assessment team conducts mapping. Photos by CRS/Caritas Bangladesh staff

Learning from the First Cash Champion Deployments

Overall, the deployments proved successful: The secondment of a Cash and Markets expert to work with the Shelter/NFI coordination team led to greater engagement and collaboration with the Cash Working Group, and also improved capacity within the shelter cluster for cash-transfer and market-based programming. Consequently, early in the response, cash- and market-based approaches were central to shelter discussions. Lessons Learned include the following:

Coordination

- **Alignment and coordination of shelter and cash strategic interests led to successful integration of cash-transfer and market-based programming in the shelter response.** High capacity sector coordinators and agencies operating in Cox's Bazaar helped ensure the needed resources for a joint assessment, after which decisions were quickly made about programming approaches and areas for further collaboration.
- **Meaningful collaboration that was output-oriented between the shelter sector and cash working group proved essential, starting with the terms of reference for each Scope of Work prior to deployment, and a shared agreement on what made for effective outputs.** In addition, both coordination teams reviewed the market assessment methodology, market results, mapping of delivery mechanisms and Shelter/NFI operational guidance. Clearly defined roles, responsibilities and outputs helped to make the inter-sectoral approach successful. Having inter-sector collaboration is a sign of significant progress in relation to cash coordination, and future guidance on cash coordination could assist in providing a clear road map of deliverables and opportunities to use cash across sectors.
- **Clear division of responsibilities between Sectoral Coordination and Cash/Markets-related Coordination are important, and should not be only resource based.** Although the delivery mechanism mapping was important to decide the feasibility of cash-transfer programming within the shelter response, the findings were largely cross-cutting and relevant to all sectors. The mapping was well coordinated, with strong leadership and involvement from the cash working group and operational cash agencies, with facilitation and funding from the shelter sector. In the future, cross-cutting exercises that inform cash-transfer programming feasibility decisions should likely be led by the Cash coordination structure, provided that resources can be mobilized quickly and with the engagement of all sectors.

Learning from the First Cash Champion Deployments (Cont'd)

- **Multiple coordination mechanisms at local and national levels contributed to delayed decision-making and missed opportunities.** Distinct coordination groups were established to focus on the Rohingya response in Cox's Bazaar, in addition to ongoing national level coordination. Links and accountability between the two were not always clear, and therefore consultation at both levels took time and delayed strategic advocacy at the early stages in the response (e.g. on Know Your Customer regulations for the Rohingya).
- **Support has been insufficient to implement recommendations for market assessment and analysis, response options analysis, feasibility and development of operational guidance.** This is largely due to the operational context in Cox's Bazaar, a lack of access to financial services among the Rohingya, and the government's reluctant acceptance of cash-transfer programming. Advocacy on these issues is essential and operational actors (including shelter actors) need to 'own' these issues, and push for change alongside cash actors. Changes at the regulatory and operational levels are needed to implement timely, effective cash-transfer and market-based programming.

Tools

- **As referenced in a recent joint advocacy paper with the WASH Cluster, more effort and resources are urgently needed to establish and adapt appropriate market analysis tools for the shelter sector.** Although the EMMA for timber and bamboo produced useful results, the options for integrating sustainable sourcing, as well as maintaining quality consistency of large volumes of materials delivered via poorly regulated markets, remained in question. Further reflection on the use of the EMMA methodology for market analyses specific to shelter could be beneficial, in addition to the consideration of updates to reflect specific needs of other sectors, and tools that can incorporate and be respectful of environmental impacts. Teams identified the issue of *market assessments for commodities sourced from extractive markets* as an area that can benefit from environmental expertise during the planning of a response, as well as identification of potential sustainability issues.
- **Established pipelines designed for in-kind assistance early on made the consideration of other options challenging.** An established common shelter pipeline in Cox's Bazaar meant that, despite recommendations from the market team and other feasibility studies, the incorporation of cash-transfer programming was challenging, with limited flexibility to adjust the program modalities as the response progressed. Early consideration and anticipation of cash transfer programming should take place where appropriate.
- **More coordination is needed to evaluate the role of Multi-Purpose Cash Assistance in the shelter response.** The cash working group advocated for the use of multi-purpose cash assistance to meet the needs of the Rohingya refugee population, and developed a Minimum Expenditure Basket to establish its feasibility. However, the time taken to develop and approve the basket took too long for the inclusion of materials for the upgrade shelter kits and NFIs. In addition, given families' critical shelter needs, a Cash Plus approach might have been more relevant, given the limited coverage of multi-purpose cash.

Capacity

- **Having deployable experts with experience in shelter-focused cash-transfer and market-based programming, as well as awareness of shelter market analysis specificities, was beneficial.** The Cash and Markets Technical Advisor (TA) had significant experience collaborating with the Shelter sector and had previously developed market assessment tools for shelter used in Nepal and Haiti.

Resources

- **Rapid deployment early on in the response led to timely market analyses and cash feasibility discussions.** Having confirmed funding allowed CRS to respond without delay to requests deployments of cash and market specialists. This enabled assessment findings to be used early in the response, which helped inform the shelter upgrade strategy. Knowing that funding is available at the start of a crisis has tremendous value in terms of the speed at which an agency can respond, and can benefit all sectors.



Men offload bamboo from a lorry near BB Zone. Photo by Christopher Reichert for CRS/Caritas Bangladesh

Recommendations for the Shelter Sector and Wider Humanitarian Community

General: Shift focus from only cash-transfer programming to a larger market-based approach for shelter.

The focus on cash-transfer programming alone, rather than market-based programming, limits the options for achieving shelter outcomes, and also diverts attention from documenting best practices, guidance and learning on wider market-based interventions in the shelter sector. Understanding cash-transfer programming as part of a larger menu of market-based options is not only more strategic, but also offers more relevant, impactful options to meaningfully provide safe and dignified shelter.

Coordination: Establish clear roles and responsibilities, as well as strengthened coordination, among sector and cash/markets coordination functions.

Having clearly defined responsibilities on the roles and functions of the shelter and cash coordination functions when it comes to cash-transfer and market-based programming will improve collaboration, and identify where resources are needed⁶. In addition, resolving ongoing dialogue around where cash coordination should fit in the wider humanitarian architecture is essential.

For example, in the case of Bangladesh, close collaboration between the cash champions, the coordinator of the Cash Working Group and the Shelter/NFI coordinator at the country level established clear roles and responsibilities based on a common understanding and development of the cash champion's Terms of Reference.

As a result, this collaboration optimized resources across the Cash Working Group membership and Shelter/NFI sector, and led to successful fulfillment of a ToR that went beyond the Shelter/NFI sector and benefited the response as a whole. This type of inter-sectoral collaboration should be encouraged at both country and global levels. However, a clearer definition of accountabilities across various coordination bodies would help inform discussions and thinking on whether capacity is adequate among the relevant sectors and working groups to perform these functions, where additional capacity (and resources) are required, where these might be resourced from (e.g. deployable functions such as CashCap, global clusters, individual agencies etc.), and the options to sustain this.

⁶ Noted that this is an ongoing process supported by CaLP and the Inter-Cluster Coordination Group in Geneva with full participation of the GSC CWG and should be finalised in 2018.

General Recommendations for the Shelter Sector and Wider Humanitarian Community (Cont'd)

Tools: *Adapt existing needs and market assessment approaches, and implement shelter-specific tools for cash-transfer and market-based programming.*

As recommended in a **joint advocacy paper** produced by the Global Shelter and WASH Clusters, a suite of existing tools for needs and market assessments should be adapted for shelter, and complemented by shelter-focused guidance on cash-transfer and market-based programming. This would require dedicated resources, an integration of demonstrated experience, and evidence in the sector to date. An example of a useful resource includes the *Operational Guidance for Cash Based Interventions (CBI) for Shelter/Non-Food Item (S/NFI) produced in Cox's Bazaar*. This, and other guidance, should be updated to account for any updates once the new Sphere revision is finalized, and then made available to shelter practitioners.

Resources: *Ensure ongoing availability of resources for future rapid deployments of Cash and Markets experts to shelter responses.*

Given the success of the Cash Champion deployments, it is recommended that the Global Shelter Cluster ensures that other cluster coordinators are aware of the additional technical capacity available to support planning and implementation of cash-transfer and market-based programming in shelter interventions in the short-term. The Global Shelter Cluster should better understand the capacity needs of both the in-country response teams as well as the sector/cluster coordinators to better plan what resources are required, and to ensure that in-country counterparts are aware of available support. This should also account for opportunities to build the capacity of, and partner with, local organisations to promote more sustainable capacity development. Having confirmed available funding resources offers flexibility and rapid deployment of experts when needed (without having to apply for funding or gain approvals). Joint deployments that combine environmental and shelter expertise with cash- and market-related expertise would be of great benefit to market analysis and response planning. This could support the adaptation of existing market analysis tools and methodologies to reflect issues like environmental considerations, sustainable sourcing and material quality.



The photo showcases the Rohingya's remarkable craftsmanship and provides an example of all the major improvements to shelter and the settlements. From left to right: drainage, bathing spaces, retaining walls, solar lamp, upgraded shelter, borehole, improved sandbag pathway and a bamboo bridge. On the far right, one also gets a sense of an un-improved area. Photo by Christopher Reichert for CRS/ Caritas Bangladesh.

Capacity: *Continue to build the capacity of the Global Shelter Cluster on cash-transfer and market-based programming, and advocate for the required resources.*

Implementing the recommendations outlined in the **position paper**, and allocating appropriate resources for this, would serve to improve capacity across the sector for this important, impactful programming. Having a clear menu of cash delivery mechanisms for shelter, complemented by common cash and market terminology, would help improve understanding among shelter practitioners and those involved in sector coordination. In addition, integrating cash- and market-based approaches to online or workshop trainings for cluster/sector coordinators would help build a foundational knowledge of concepts, tools and resources.

The position paper is considered a living document that will evolve to reflect the capacity and understanding among Shelter and Cash/Market actors. Once consideration of cash-transfer and market-based programming is a more standard part of shelter-related response analysis, it could be beneficial to have an increased focus on improving preparedness and capacity for cash-transfer and market-based programming in shelter responses.

Learning: *Sectors should continue to share experience and learning around efforts to integrate cash-transfer and market-based programming.*

As we seek to improve the integration of shelter and cash- and market-based programming, the potential for improving similar collaboration across other sectors is significant, particularly with regard to WASH (as evident from the [WASH Position Paper](#) on cash and market-based approaches) and Protection (with guidance available on [protection and cash-transfer programming](#)). **The Cash Champion initiative offers a positive example for how other sectors can mobilize relevant expertise to strengthen the integration of cash-transfer and market-based programming in their responses.**

Useful Links

- Global Shelter Cluster Cash Working Group: <https://www.sheltercluster.org/working-group/shelter-and-cash-working-group>
- Global Shelter Cluster Position Paper on Cash and Markets: <https://www.sheltercluster.org/shelter-and-cash-working-group/documents/gsc-position-paper-cash-and-markets-shelter-sector>
- WASH and Shelter Cluster Advocacy Paper: <https://www.sheltercluster.org/shelter-and-cash-working-group/documents/wash-shelter-cash-advocacy-paper-final-version>
- Global Shelter Cluster ECHO Contributions: <https://www.sheltercluster.org/global/page/echo-contribution>
- The Cash Learning Partnership (CaLP): <http://www.cashlearning.org/>

If you have any questions about the Cash Champion initiative in the Shelter sector, please contact: Jake Zarins, Coordinator of the Global Shelter Cluster Cash Working Group at: JZarins@habitat.org, or Seki Hirano, CRS Global Senior Technical Advisor Shelter and Settlement, at: seki.hirano@crs.org.



Rafiq, 5, sits on terraced bamboo steps that were part of the community-led settlement improvement activities built through the shelter and markets programming in Zone BB. From left to right, the photo show: Latrine (green), cement-lined bamboo drainage, terraced bamboo steps, vertical bamboo retaining walls and upgraded shelters. Photo by Christopher Reichert for CRS/Caritas Bangladesh.

Annex 1: The result of a two-year process and transformative changes in the humanitarian landscape

This project is the direct result of a changing humanitarian landscape in which focus on cash-transfer and market-based programming has grown exponentially, alongside the increasing integration of cash-transfer and market-based approaches in the Shelter/NFI sector. Some milestones from the recent history of this integration are as follows:

- **September 2015:** Publication of the High-level panel discussion paper on cash: *‘Doing Cash Differently: How cash transfers can transform humanitarian aid’*. This paper served as a turning point and stimulated a change in the humanitarian landscape with more than 6% of humanitarian assistance delivered in cash or vouchers globally. Although advocating strongly for unconditional and unrestricted cash transfers--particularly for the delivery of essential goods and services to meet basic needs in a dignified, timely and cost-effective manner--the paper recognized the importance of assessing appropriateness prior to selecting a modality and delivery mechanism. Despite the importance of technical assistance in ensuring specific quality outcomes (e.g. to build safer shelters) being mentioned, the paper served as a stimulus for shelter practitioners to advocate for more nuance and evidence across all sectors, not only food security.
- **November 2015:** UK Shelter Forum 17 was themed specifically on cash and markets highlighting the growing interest from within the shelter sector. The forum included discussions on Multi-Purpose Cash Assistance, case studies from different actors on cash and market-based responses in shelter programming, and market assessment approaches. The fruitful discussion on using cash and market-based approaches in shelter responses initiated during this forum began a process of increased collaboration which directly resulted in a position paper on *‘Cash and Markets in the Shelter Sector’*. This paper details how cash can meet humanitarian shelter objectives while also highlighting the specificities of shelter interventions, including the monetary value needed to build shelter and the importance of knowledge and quality inputs required to build back safer and better.
- **February 2016:** Cash Working Group (CWG) of the Global Shelter Cluster (GSC) has its first formal meeting.
- **March – April 2016:** Shelter cluster engages in preparatory work within the Grand Bargain Cash Workstream co-convened by DfID and WFP. Intensive lobbying saw the inclusion of technical support as a key assistance modality as well as additional language highlighting the needs of technical sectors.
- **October 2016:** Discussions on cash coordination at the GSC: The CWG of the GSC held sessions at the annual GSC meeting to discuss cash coordination (facilitated by CaLP) and to provide structured and sector specific feedback to the high-level panel discussion paper on cash.
- **September 2017:** Global Shelter Cluster (GSC) is awarded a grant from ECHO for ‘Enhancing coordination of humanitarian shelter response’. CRS, alongside other Shelter actors, are able to contribute to the GSC’s implementation of prioritized recommendations from the WHS and Habitat III by becoming ‘Cash Champions’ and providing technical capacity and supporting the most effective used of cash and market-based approaches in shelter responses.
- **October 2017:** Annual GSC meeting includes specific consultations on sector engagement in coordination on Multi-Purpose Grants: The CWG of the GSC held sessions at the annual GSC meeting to discuss sector engagement in the coordination and development of MPG’s - with a specific focus on the inclusion of rental markets and contributed shelter sector status and perspectives to CaLP’s ‘State of the Worlds Cash’ report.
- **November 2017:** The WASH and Shelter clusters launch a joint advocacy paper. The Global WASH and Shelter Clusters developed a joint advocacy paper highlighting some of the work required for both sectors to meaningfully engage and build capacity around cash and markets.
- **January 2018:** Revision of the SPHERE standards. Updated SPHERE standards will be published, including integration of CTP/MBP across sectors, including Shelter.