



Image courtesy of CaLP.

## 9th UK Shelter Forum

### Cash and Shelter

Hosted by Save the Children UK.

18/03/2011

Notes taken by John Lewicki and Giulia D'Ettorre

Next forum to take place in October-November 2011 at the Royal Institute of Royal Surveyors on the theme of DRR, adaptation and shelter

### Forum Aim

The UK Shelter Forum is a community of practice for individuals, agencies, academics and built environment professionals involved in international shelter and settlement reconstruction work. In semi-annual meetings and special events, new initiatives and practical approaches to shelter needs of disaster or conflict affected people are discussed. UK Shelter Forum events are hosted by non-governmental organisations, including Oxfam GB, Care International, and Habitat for Humanity.

For further information on the UK Shelter Forum, contact:

- Rick Bauer at Oxfam GB: [rbauer@oxfam.org.uk](mailto:rbauer@oxfam.org.uk)
- Lizzie Babister at Care International: [babister@careinternational.org](mailto:babister@careinternational.org)
- Charlie Mason at Save the Children UK: [C.Mason@savethechildren.org.uk](mailto:C.Mason@savethechildren.org.uk)

## Introduction and keynote:

**Rick Bauer:** Oxfam

**David Wightwick:** Head of Emergency Capacity Building from Save the Children

## PROJECT UPDATES

**Ian Pearce:** Habitat for Humanity

Habitat for Humanity is committed to both humanitarian and development contexts

There is a new book by Anna Kajamulo Tibaijuka "Building Prosperity: housing and economic prosperity" about impact of housing on economic development; effect of shelter across the different MDGs

World Economic Forum's "Housing for all" knowledge card set: as a useful educational tool offering a snapshot view of multiple shelter related issues

**Graham Saunders:** Head of Shelter Department, IFRC

### Human resources capacity in humanitarian shelter:

The Disaster Resource Partnership acts as a facilitator to bring different companies together (10 main, over a hundred others). Its secretariat consists of IFRC representing humanitarian shelter and UNDP representing shelter recovery. It hopes to provide a predictable mechanism of a connector between humanitarian agencies and the private sector – cluster requests a list of gaps and asks the secretariat to pull the necessary resources from companies available.

### Update on Sphere Standards 2010:

Sphere 2010 will be launched April 14<sup>th</sup>. There have been some changes, two big ones: humanitarian chapter now finally useful; protection principles as a standalone. Technical chapters the same; shelter and settlements revised. [www.sphereproject.org](http://www.sphereproject.org)

**Jose Vellejo and Joel Westberg:** EWB, Eco-House Initiative

Aim: create a large scale initiative to minimise the impacts of and build resilience to climate change through innovation in design.

Eco-house Initiative will work with local South American NGO, UTPMP, (Un techo para mi Pais): UTPMP have a 50 million dollar per year budget and build low cost houses with 150,000 student volunteers. UTPMP use the same shelter design for all contexts, prefab built in 2 days.

[uk-shelter-forum@googlegroups.com](mailto:uk-shelter-forum@googlegroups.com)

The Eco-House project aims to improve the designs built by UTPMP. The first design will be deployed in summer 2012.

**Bill Flinn:** CENDEP

The Shelter after Disaster module as part of the Development and Emergency Practice MA course is at Oxford Brookes University. The course is in its first year and balances taught input with reflective input.

Under development: Partnership between CENDEP and Save the Children to develop a trainee scheme

**Tom Corsellis:** Shelter Centre:

Transitional shelter guidelines are under development.

Common humanitarian training: Funded by ECHO and, based on a franchise model. First trainings will be in May, in Asia, and are aimed to link training to a global community of practice

Common humanitarian library: this will be multi-sector, free and interagency, composed of regional websites, linked to a big database.

Next Shelter Meeting to take place, 12<sup>th</sup> and 13<sup>th</sup> of May at Natural History Museum in Geneva

**Kate Ferguson:** Christian Aid presentation on Permanent housing through partners in rural Haiti

A presentation on "Permanent Solutions" No cash component, just permanent housing. A minimum of 130 permanent houses built in rural environments by three partner organisations as a first phase of construction targeting IDPs and Host Families.

The houses were hurricane and earthquake resilient and supported by livelihoods programmes ensuring support of the government's strategy of decentralisation and avoiding building back people's vulnerability



Image courtesy of Christian Aid.

## Seki Hirano and Hikaru Kitai: IF-Untitled School Infrastructure Prioritisation Tool (SIPT)

*"Providing the humanitarian community with a platform on temporary and transitional school construction."*

There is a lot of knowledge in school construction within the humanitarian organisations, but the knowledge is dispersed.



Temporary Learning centres



Transitional schools

Image courtesy of IF-Untitled.

A new tool was proposed as a merger between existing guidelines. Please contact Seki or Hikaru if you wish to be involved.

## CASH IN SHELTER RESPONSES

### Nicolas Barrouillet: CaLP Cash Learning Partnership:

CaLP was developed after the 2004 tsunami between key NGOs in partnership with IFRC, funded by European Commission Humanitarian Aid and Visa. CaLP now has 3 staff based in Oxford, 3 staff home based, 5 in focus countries. It runs a discussion forum with over 400 members and has organized 20 training sessions with more on the way in 2011.

capacity building: CaLP have developed training (3-day basic course and 4-day course for experienced people) of practitioners to improve the scope and quality of cash and voucher transfer programmes through increased practical knowledge, skills and confidence; e-learning; development of a toolkit for practitioners

### Rick Bauer: Oxfam - Cash & Shelter workshops at Oxfam in 2008

Oxfam and IFRC hosted a seminar for shelter and cash experts in April 2008.

1<sup>st</sup> workshop's aim was to collect and collate documentation on the role of cash, some of which was integrated in the Shelter Projects 2009 publication

2<sup>nd</sup> meeting held in September 2008 was more action focused, reviewing the initiatives taken and identifying the next ones

Discussion: Cash alone is not sufficient; it is a complimentary shelter intervention, e.g. need for technical accompaniment.

### Bill Flinn: CENDEP, CARE international Indonesia response to Sumatra Earthquake

"\$220 very well spent":

The project was conducted in the "world's largest matriarchal society" with a tradition of skilled house building, and an existing culture of community self-help. Most of the direct beneficiaries were women. The project was conducted in rural communities and most of the beneficiaries were on their own land.

The cash was to kick-start construction, did not provide complete funds for reconstruction and built 3500 houses. The Money could be spent on either labour or materials

People could build however they wanted according to guidelines (four basic designs) provided during training and widely available posters. However, these guidelines were not necessarily strictly adhered to.

Very few people defaulted, and people used their resources efficiently. No licensed trees were used for building. Instead coconut was widely used.



Image courtesy of Bill Flinn.

Each house individual in appearance, sometimes reusing materials and elements reclaimed from destroyed houses. Despite it being a transitional programme – people treating the rebuilding of their houses as homes for the rest of their lives.

Superficial safety control was provided by 50 young engineers, Padang university graduates and 50 community volunteers; each house visited once a week. However the diversity of building modifications used made technical control difficult.

## Ann Foley: Tearfund Cash and Shelter in Kabul, Afghanistan, 1998

This was a resettlement programme following conflict.

This was a follow on to a previous UNHABITAT project to reuse the rubble as mud blocks. It reimbursed people with the cash that they had used to build their houses. Once suppliers knew that people were on the scheme it became easier for them to get credit as they knew that they would get paid by the NGO.

Eligibility for the project was based on ownership: if no proof ownership existed, ownership was established through witnesses and a new certificate was signed.

Skills were widely present among the people to rebuild, but they lacked finance

The building process was divided into phases: a team of Afghan engineers with knowledge of the context and reporting who reached a phase of the process, putting them on a register which entitled people to cash available for that particular phase

The phased approach was effective. The project only included re-imburement for only providing key elements/materials that were expensive

Housing was intended to be the first stage followed by sanitation etc.

The project had the benefits of leading to a very high sense of ownership.

## Paul Segal: Consultant. Programme risk and uncertainty specific to cash for shelter projects

Discussions were held around a series of questions and statements:

- How much have you assessed the cost and time impact of risk to your current projects?
- How can you manage a risk: mitigate it, transfer it, accept it, or any of the above?
- What kinds of risks can be transferred? (security, delays, cash loss, material costs, fraud, quality)
- Can you transfer quality risk to the beneficiary?
- What is the difference between transferring risk and transferring liability?
- Who is considered to hold the risk of quality on a cash and shelter programme: donor, government, implementing organisation, beneficiary?
- On a cash-based shelter project who has the risk of market price fluctuations: the donor, the government, the implementing organisation, or the beneficiary?
- Risks should be quantified in project timelines and budgets

- Are you as comfortable as you would like to be discussing time and cost risks with donors?
- What happens if we don't identify and manage time and cost risks?
- Why is an understanding of risk important?

## Sandra D'Urzo: IFRC Pre-paid credit in Chile and grants in Haiti

### 1) Chile: 'Tarjeta Red' prepaid card for repairs

#### Methodology:

'Tarjeta RED' (Repair and Development) debit card program was designed to assist 8,400 families rebuild or repair their homes or improve the liveability of their transitional shelters. It allowed them to purchase needed construction materials and tools and was based on an existing card system for healthcare

The debit cards have a value of \$180,000 CLP (≈\$376 USD), a limited validity period, and purchases can be only be made at a network of 40 pre-designated hardware stores located in the affected regions and throughout the country

#### Achievements:

Tarjeta RED program helped people recover on a psychosocial level and contributed to a more rapid recovery of the community. All of the focus groups agreed that the Tarjeta RED was a good system and that it was appropriate to make it a conditional (purchase of construction materials and/or tools) cash transfer.

However as the majority of repairs to homes or improvements for transitional shelters were to the walls or roofs, building on lessons learned and best practices implemented regionally, the distribution of the card should have also been accompanied by appropriate technical support

### 2) Haiti – resettlement/rental support - (Re)Settlement Approach

In choosing between settlement options, families and groups can make best use of their coping strategies for livelihoods, community development, and security.



Image courtesy of IFRC.

Households who own their land or have access to land need to produce a document signed by their neighbour. This states that they can live on the land for two years and a copy of the ownership documents of the owner. They then receive a transitional shelter and a small unconditional grant to re-enter the market.

People returning to mildly damaged houses receive cash to purchase materials. the materials. They also offered a training on earthquake resistant construction to enable them to take the learning's into consideration for future construction that they may be involved in.

Households who elect to be resettled in Port au Prince receive a lump sum of money paid to families if they have identified a place to move to. Grants for livelihoods are available, and there are also follow-up monthly meetings and training.

Households who wish to resettle to the provinces receive a lump sum of money, and a cash grant for livelihoods in the province

#### Challenges

- very labour intensive, requiring constant monitoring and support which entails staff and vehicles to be available.
- cash transfers have been difficult and the process needs to be shortened if we are not to lose opportunities for families when being resettled
- technical support for some construction aspects has been limited and in particular the viewing of the land site and identifying the work that requires to be done before construction can begin
- some people do not want to leave the camps as they believe they will continue to receive goods if they remain there
- Camp Committees difficult to manage as they believe they should be receiving a salary.
- some people not returning if 53% of houses are 'green' – people just use the money for paying school fees or other priorities
- land title issues have not been settled in the camps

#### Opportunities

- households directly involved in identifying a shelter solution with which they feel comfortable

- families able to quickly pick up some threads of normality with the cash support to develop income generating activities
- security for households improved once they are out of the camps

#### Discussions: Key Training messages:

Attendees discussed key messages that should be part of trainings on cash specific to shelter. Possibility is being discussed in holding a training the day before the next UK shelter forum.

#### Discussions: Speed and scale, loans & insurance, rental and hosting

#### Existing shelter case studies:

More than 10 projects including cash and shelter can be found in "Shelter Projects 2009" <http://www.disasterassessment.org/section.asp?id=45>

and "Shelter Projects 2008"

<http://www.disasterassessment.org/section.asp?id=38>

SDC (Swiss Development Corporation), have several case studies at:

[http://www.sdc-cashprojects.ch/en/Home/Experiences/SDC\\_Cash\\_Transfer\\_Projects](http://www.sdc-cashprojects.ch/en/Home/Experiences/SDC_Cash_Transfer_Projects)

Other examples of cash and shelter that were given in the workshop are:

- Peru – microfinance for transitional shelter
- Peru – mining company gives assistance to communities to upgrade or retrofit their houses
- Grameen bank in Bangladesh
- UK - 'self-build' phased mortgage in the
- UK - Income support to pay rent
- Malawi - British Red Cross – support for land lords case study
- Red Cross in Sri Lanka – cash was given for reconstruction.

#### Loans and insurance:

There is a significant amount of work done by the development community, but little experience in emergencies that the group was aware of.

To send an email to the UK shelter forum group mailing list please send to:

[uk-shelter-forum@googlegroups.com](mailto:uk-shelter-forum@googlegroups.com)

<http://groups.google.com/group/uk-shelter-forum>

<http://www.shelterforum.org.uk>