



UNHCR Cameroon – UNHCR feasibility review of using cash for shelter interventions in Far North Cameroon

EVALUATION REPORT
SEPTEMBER 2022

UNHCR Evaluation Service

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Published by UNHCR
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Acknowledgements

This report was authored by Clément Charlot, Natascha Minnitt and James Kennedy under the supervision of Amayel Sow, Francesca Lubrano Di Giunno, Iesha Singh and Henri Stalder from UNHCR.

The report benefited from the inputs of Amayel Sow, Francesca Lubrano Di Giunno, Iesha Singh, Henri Stalder, Renee Wynveen and James Okoth Omolo.

The authors would like to thank the country focal points who supported the evaluation team during the field missions: Armel Dingba Houwe and Jeremie Kouakene. The authors would also like to thank all key informants and focus group discussion participants for their time and their insights.

Special thanks go to Ronny Kevin Fomete Djatsa, Key Aid associated consultant in Cameroon who took part in primary data collection, data analysis and country report writing.

This study can be read in conjunction with the regional shelter evaluation report. Authored by H el ene Juillard, James Kennedy, Natascha Minnitt and Cendrine Labaume.

Suggested citation: Charlot, C, Minnitt, N & Kennedy, J. (2022) RBWCA Cameroon: Review of Shelter Assistance Modalities, UNHCR: Dakar.

Evaluation information at a glance	
Title of the evaluation:	RBWCA Cameroon: UNHCR feasibility review of using cash for shelter interventions in Far North Cameroon
Timeframe covered:	2021 – 2022
Expected duration:	April 2022 – September 2022
Type of evaluation:	Decentralized evaluation
Countries covered:	Far North, Cameroon
Evaluation manager / contact in UNHCR:	Amayel Sow Francesca Lubrano Di Giunno
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Commissioned by the Regional Bureau for West and Central Africa

Evaluation Quality Assurance provided by UNHCR Evaluation Service

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List of abbreviations

AGD	Age, Gender and Diversity
BoQ	Bill of Quantity
CAR	Central African Republic
CBI	Cash-Based Intervention
CCCM	Camp Coordination and Camp Management
CFM	Complaint and Feedback Mechanism
CIR	Refugee Identity Card
CNI	National Identifying Card
CWG	Cash Working Group
DESS	Division of Emergency, Security and Supply
DIMA	Data Identity Management and Analysis
DIP	Division of International Protection
DRS	Division of Resilience and Solutions
DTR	Displacement Tracking Matrix
ERG	Evaluation Review Group
FGD	Focus Group Discussion
FSP	Financial Service Provider
GBV	Gender-Based Violence
GDPR	General Data Protection Regulation
HLP	Housing, Land and Property
HQ	Headquarters
HRP	Humanitarian Response Plan
IDP	Internally Displaced Persons
IFRC	International Federation of Red Cross and Red Crescent Societies
INGO	International Non-Governmental Organisations
IOM	International Organization for Migration
KAC	Key Aid Consulting
KII	Key Informant Interview
KYC	Know Your Customer
MEB	Minimum Expenditure Basket
MINAT	Ministère de l'Administration Territoriale
MINEPAT	Ministère de l'Économie, de la Planification et de l'Aménagement du Territoire
MPCA	Multi-Purpose Cash Assistance
MPCT	Multi-Purpose Cash Transfers
MYSP	Multi-year Strategic Plan
NFI	Non-Food Items
NRC	Norwegian Refugee Council
PIP	Protection Induction Programme
PLA	Participatory Learning for Action
PoC	Persons of Concern
POS	Point of Sale

PSEA	Prevention of Sexual Exploitation and Abuse
PWD	Persons with Disabilities
RBWCA	Regional Bureau for West and Central Africa
RHU	Refugee Housing Unit
SNFI	Shelter and Non-Food Items
SOP	Standard Operating Procedure
ToC	Theory of Change
ToR	Terms of Reference
UNEG	United Nations Evaluation Group
UNHCR	United Nations High Commissioner for Refugees
WASH	Water, Sanitation and Hygiene
WCA	West and Central Africa
WFP	World Food Programme

1. This report presents a feasibility review of using cash for shelter interventions in Far North Cameroon, commissioned by the United Nations High Commissioner for Refugees (UNHCR) Regional Bureau for West and Central Africa (RBWCA). The report first introduces the [study and the context](#), it then spells out the [methodology](#) used to conduct the evaluation. The subsequent sections discuss the findings as per the research questions: [Needs of the Persons of Concern](#); [Community acceptance of various modalities](#); [Political acceptance of various modalities](#); [Market functionality](#); [Market access](#); [Presence of Financial Service Providers](#); [Operational conditions](#); [Cash-Based Intervention readiness in UNHCR](#). Finally, the report presents CBI- and shelter-specific conclusions and recommendations for UNHCR.

1. Introduction

2. This section first discusses the [purpose, scope and objectives of the review](#), before moving into describing the [context](#) of the evaluation.

1.1 Review overview

1.1.1 Purpose and scope of the review

3. Providing shelter is more than providing a roof over one's head and should be linked with related interventions in the area of non-food items (NFIs), Water, Sanitation and Hygiene (WASH), protection, resilience, livelihoods, and supporting solutions for Persons of Concern (PoC).¹ In the West and Central Africa region, shelter and settlement interventions represented 33 million USD² for UNHCR in 2021, of which Cameroon represented 8 per cent (2,6 million USD). Yet shelter and settlement interventions are largely under-evaluated.
4. The overall objective of this review is to assess and draw learnings from previous and current shelter interventions and experiences on the appropriateness of various assistance modalities as part of UNHCR's shelter and settlement response in the Far North of Cameroon. UNHCR's current shelter strategy in Cameroon (2022 – 2026) is to provide emergency shelter and NFI as in-kind assistance to all PoC groups, construct transitional shelters for the most vulnerable groups and assist non-vulnerable households to construct their own shelters by supporting these households with appropriate construction materials and technical supervision.³
5. This review is focused on the potential to use cash as a modality for the construction of shelter in situations after immediate emergency displacement.⁴ These are situations where the intention is to not only provide shelter solutions, but by doing so, also bringing about positive effects on POC

¹ For UNHCR, PoCs include refugees, returnees, stateless people, internally displaced, Asylum-seekers. UNHCR, "Persons of Concern to UNHCR," n.d., <https://www.unhcr.org/ph/persons-concern-unhcr>.

² Shelter and settlement related expenses included shelter and infrastructure, emergency shelter, transitional shelter, long-term shelter, Cash-Based Interventions, shelter material kits, general site operations, and access roads. This figure does not include energy, basic and domestic hygiene items, and camp management and coordination. Countries included in WCA were Burkina Faso, Cameroon, CAR, Chad, Niger, Nigeria, and Mali. UNHCR, "Country Annual Expenditure and Budget Report: Burkina Faso, Cameroon, CAR, Chad, Mali, Niger, Nigeria," 2021.

³ UNHCR Cameroon, "Cameroon Shelter Strategy (2022 - 2026)," 2020.

⁴ The assumption is that in situations of immediate emergency displacement, in-kind shelter assistance for lifesaving and immediate relief remains the most appropriate modality.

populations' resilience, the functionality of crisis-impacted markets, and dynamics of local economies.

6. This modality review complements a wider regional shelter and settlement evaluation. The objectives of the regional evaluation are the following:
 - To assess the extent to which and how UNHCR's West and Central Africa (WCA)'s shelter and settlement interventions have contributed to the lives of PoC and host communities, in relation to cross-cutting protection and solutions objectives according to context;
 - To assess the relevance of shelter and settlement interventions in relation to PoC needs and their contexts as well as the internal and external coherence of responses;
 - To assess the performance of UNHCR's resource allocation in terms of: shelter personnel, data management and shelter related guidance.
7. The conclusions of this wider evaluation suggest that the use of CBI to deliver shelter outcomes is still nascent in WCA for a host of reasons including limited exposure to CBI and some confusion as to what CBI may actually constitute and the outcomes it may promote. This review was commissioned to act as a deep dive in one country region, the far North of Cameroon, to look at the potential feasibility of using cash for shelter – with scope to inform wider reflection in the region on the scale-up of CBI and the conditions required for this.
8. The review was commissioned for learning purposes to support strategic decision-making and the development of a WCA regional shelter strategy and WCA country shelter strategies.⁵ The primary internal users of this review are the UNHCR Representation in Cameroon (thereafter the Representation), the Maroua Sub-Office in particular and the RBWCA. Country operations will use the review to develop shelter and settlement strategies and inform future shelter programmes. The RBWCA will use the evaluation to inform the regional strategic priorities for shelter and settlements. UNHCR Headquarters are secondary users of this evaluation, including the Division of Resilience and Solutions (DRS) and Operational Support Services.
9. While the review initially planned to focus on shelter and NFIs, UNHCR and Key Aid Consulting decided to exclude NFIs from the scope of work, as it was not possible to study the feasibility and appropriateness of CBI for both shelter and NFI given the resources available for the review. Shelter was prioritised over NFIs because the evidence gap around its CBI feasibility and appropriateness is greater in Cameroon.
10. This review focused on UNHCR's shelter interventions implemented between 2021 and 2022 in the Far North of Cameroon, targeting refugees, internally displaced persons (IDPs), returnees and host communities. The review included conditional cash transfers, vouchers, in-kind assistance, and service delivery,⁶ namely commissioned labour and contracting.

⁵ This is an exemplary study, which is representative of typical operational situations in the WCA region (camps/non-camp settlement options; refugee/IDP contexts; conflict affected populations; resource sharing aspects).

⁶ The provision of services to affected populations e.g. water and sanitation, healthcare, education, protection, legal, etc.

1.1.2 Specific objectives and Approach

11. The review has three specific objectives. **First**, identify the current shelter modalities used by actors in the Far North of Cameroon. **Second**, identify the most feasible modality(ies) for addressing shelter needs in the Far North of Cameroon. **Third**, identify the most appropriate, efficient and effective modality/combination of modalities for UNHCR to attain objectives to deliver adequate shelter to PoC outcomes.⁷
12. To identify the most feasible modality(ies) in the Far North, the review covered six areas of inquiry (see Annexe 1: Evaluation Matrix), namely:
 - **PoC needs:** What are the shelter needs (materials and constructions) of PoC?
 - **Community acceptance:** What is the level of community acceptance for each modality?
 - **Political acceptance:** What is the level of political acceptance for each modality?
 - **Market functionality and access:** How functional and accessible are the markets vis-à-vis shelter materials and skills?
 - **Delivery mechanisms:** Are financial service providers operational in the region? Are they accessible to PoC?
 - **Operational conditions:** Can CBI intervention be implemented in a safer manner without creating protection risks for PoC and UNHCR's Cameroon office?

1.2 Context overview

1.2.1 Humanitarian context in the Far North

13. The Far North of Cameroon is affected by three humanitarian crises. Since 2013, the Boko Haram insurgency from the North East of Nigeria continues to displace thousands of Nigerians, who enter Cameroon. There are recurring natural disasters, such as unprecedented flooding in 2020⁸, followed by a drought in 2021, leading to severe food shortages.⁹ There are also conflicts between tribal groups over scarce resources, the latest of which took place in December 2021 between the Arabs and Mousgoums leading to in-country and cross-border displacements into Chad.¹⁰
14. The number of PoC in the Far North region of Cameroon is 619,908, which makes up 32 per cent of the total PoC in Cameroon. Of the PoC in the Far North, the majority are IDPs (58 per cent), followed by similar proportions of Nigerian refugees (20 per cent) and IDP returnees (22 per cent).¹¹

Table 1 Distribution of PoCs by geographic department in the Far North¹²

	Internal displaced populations	Refugees out of camp	Returnees	Total
Diamaré	2%	1%	0%	1%

⁷ Which is the right to adequate dwelling, which compounds the following elements: Security of tenure, affordability, habitability, accessibility, location, cultural sensitivity, availability of services, materials, infrastructure, specific needs taken into account, proximity to basic services and infrastructure.

⁸ More than 26,402 people were affected by this event and lost their possessions and/or shelters (19,218 people in Mayo-Danay and 7,184 people Mayo-Kani).

⁹ OCHA, "Humanitarian Needs Overview: Cameroon," 2022.

¹⁰ UNHCR, "Dwindling Rains in Northern Cameroon Spark Conflict and Displacement," 2021.

¹¹ The entire refugee population in the Far North are from Nigeria. UNHCR Cameroon, "Statistiques Des Personnes Relevant de La Compétence Du HCR," 2022.

¹² IOM, "Baseline Assessment for the Far North: Round 21," 2021.

Logone-Et-Chari	41%	71%	35%	43%
Mayo-Danay	6%	0%	10%	7%
Mayo-Kani	0%	0%	0%	0%
Mayo-Sava	32%	15%	29%	29%
Mayo-Tsanaga	18%	13%	25%	20%

15. Since 2015, the main reasons for displacement in the Far North are armed violence (89 per cent), natural disasters, especially flooding, (10 per cent) and intercommunal violence (1 per cent).¹³ The displacements in the Far North are characterized by their short distances and repeated displacements, such that 97 per cent of IDPs remain within their division of origin and 40 per cent of IDPs are re-displaced between their village of origin and their initial location of displacement (mainly due to livelihood activities).¹⁴ A survey conducted by the department of Mayo-Tsanaga in the Far North in 2021 found that 42 per cent of IDPs return to their locality of origin more than twice a week.¹⁵

1.2.2 Overall context of shelters and settlements in the Far North

16. Displaced – affected communities have acute needs for, in order of prioritization: food, shelter/NFI, WASH, and access to health and education, and a cross-cutting need for protection.¹⁶ The majority of IDPs are housed free of charge by their families (40 per cent), usually in the same room, with less than 3.5 m² of covered living space per person.¹⁷ A further 24 per cent live in spontaneous makeshift shelters, often made of poor quality, degradable and flammable materials (e.g. plastic sheeting, thatch or grass matting, or scavenged pieces of cardboard). Displaced populations living in rural areas, outside villages or in informal settlements, lack basic infrastructure and access to basic services and markets.¹⁸

17. In the Far North region, Nigerian refugees and IDPs live together in more than 70 informal sites.¹⁹ Most sites, about 70 per cent, have not received any shelter materials or essential household items in 2021.²⁰ In 2022, the Shelter and NFI sector plans to target 50 per cent of people in need of shelter and NFI support in the Far North, with varying levels of assistance.²¹ As of June 2022, only 20% of total targets (575,000 individuals) have been reached mainly through NFI kits/items.²²

18. The humanitarian response in the Far North is characterized by several settlement and shelter scenarios (see [Table 2](#)).²³

Table 2 Housing and shelter scenarios in the Far North²⁴

Setting	Settlement Scenario	Shelter	Structure	Roofs
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¹³ OCHA, "Humanitarian Response Plan: Cameroon," 2022.

¹⁴ OCHA.

¹⁵ Department of Mayo-Tsanaga, "Pilot Phase Profile for IDPs," 2021.

¹⁶ HRP, (2022), 'Cameroon Humanitarian Response Plan'.

¹⁷ IOM, "Cameroon Far North Region Displacement Tracking Matrix (9 - 17 February 2022)," 2022; OCHA, "Humanitarian Needs Overview: Cameroon."

¹⁸ Cameroon Shelter/NFI Working Group, "Shelter Sector National Strategy," 2022.

¹⁹ OCHA, "Humanitarian Response Plan: Cameroon."

²⁰ Cameroon Shelter/NFI Working Group, "Shelter Sector National Strategy."

²¹ OCHA, "Humanitarian Response Plan: Cameroon."

²² Shelter Cluster, "Shelter and NFI Working Group Cameroon: Far North," n.d.

²³ Cameroon Shelter/NFI Working Group, "Shelter Sector National Strategy."

²⁴ Cameroon Shelter/NFI Working Group.

Urban	Renting, Owner, Hosting, Squatting Public/Private	House Makeshift Shelter Collective Shelter	Concrete, Cement, Sundried/Mudbrick	Corrugated galvanized Iron (CGI)
Semi-Urban	Renting, Owner, Hosting, Informal Settlements, Squatting Public/Private	House Makeshift Shelter Collective Shelter	Concrete is less than in urban, Sundried/Mudbrick	CGI, Straw
Rural	Owner, Hosting, Informal Settlements, Squatting Public/Private	House, Makeshift Shelter	Wood, Sundried/Mudbrick	CGI, Straw

19. UNHCR is the main implementer of shelter and settlement interventions in Cameroon,²⁵ and at the same time, the leader of the Cameroon Shelter/NFI Cluster. UNHCR's shelter and settlement response varies depending on the type of population group and the mode of displacement. The IDP shelter and settlement response has transitioned towards a durable response with 85 per cent of the expenditure in 2021 allocated towards semi-durable shelter and 7 per cent towards transitional shelters. The remaining 8 per cent of expenditure were allocated to the provision of shelter materials and maintenance toolkits.
20. Comparatively, based on UNHCR's 2021 shelter and infrastructure expenditure, the Nigerian refugee response in Cameroon is largely emergency focused with 21 per cent allocated to the provision of emergency shelter, and 40 per cent of the expenditure allocated towards the provision of emergency shelter materials and maintenance toolkits. The remaining 39 per cent was allocated towards long-term / permanent shelters.²⁶
21. According to the 2022 – 2026 shelter strategy, interventions differ slightly for refugees in camps in emergency or makeshift shelters (57 per cent of the refugee population in the Far North) and refugees outside of camps (43 per cent of the refugee population in the Far North).²⁷ The main difference being the construction of transitional shelter only for refugees in camps.

Table 3 UNHCR shelter intervention strategy for refugees in Cameroon²⁸

Refugees in camps	<ul style="list-style-type: none"> ▪ Construction of emergency shelters and distribution of standard NFIs for new arrivals; ▪ Construction of transitional shelters for vulnerable households; ▪ Provision of tools for construction and maintenance of transitional shelters for non-vulnerable households; ▪ Renewal of the elements of the NFIs according to the needs for the old ones.
Refugees outside of camps	<ul style="list-style-type: none"> ▪ Assistance in shelter rehabilitation kits; ▪ Assistance in community tool kits; ▪ Assistance in standard NFI kits.

²⁵ 5W monthly reports shared by shelter partners compiled by the Shelter Working Group in the Far North.

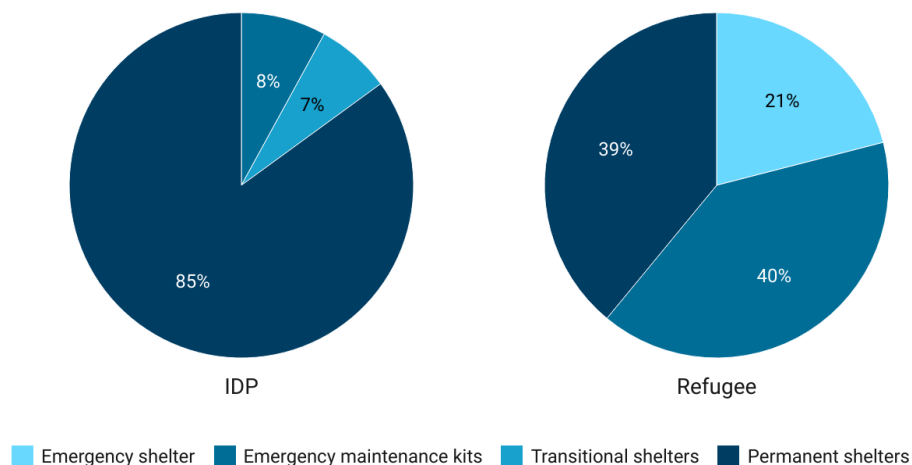
²⁶ UNHCR Cameroon, "Country Annual Achievement Report: Cameroon," 2021.

²⁷ UNHCR Cameroon, "Statistiques Des Personnes Relevant de La Competence Du HCR."

²⁸ UNHCR Cameroon, "Cameroon Shelter Strategy (2022 - 2026)."

22. With a focus on the Far North, in 2021, UNHCR’s shelter and settlement response reached 21,867 individual PoCs, including IDPs (28 per cent), IDPs staying at host community members (30 per cent), refugees (32 per cent) and returnees (11 per cent). The response included emergency shelter and transitional shelter provision for all PoC groups.²⁹

Figure 1 UNHCR shelter and settlement expenditure by PoC in Cameroon (2021)³⁰



1.2.3 Cash and Voucher Assistance in the Far North

23. In the Far North, CBI started in 2016. That year, the World Food Programme (WFP) and its partners International Rescue Committee (IRC), Catholic Relief Services (CRS) and Plan International, jointly provided Multi-Purpose Cash Assistance (MPCA) to 1,180 displaced households for five months. This was the first time that humanitarian actors in Cameroon used cash to cover both food and non-food needs in their emergency response.³¹ Also in 2017, an inter-agency task force defined the Minimum Expenditure Basket (MEB) for Nigerian refugees and IDPs, with a transfer value set at 15,739 XAF (approximately 24 USD / individual / month) for both PoC groups.³²

24. In 2018, UNHCR used MPCA to assist Central African Republic (CAR) refugees in the Adamawa, East and North regions, and has since fully integrated MPCA into their multisectoral CAR refugee response. MPCA has subsequently been scaled up in Cameroon, notably through the establishment of the Cameroon CWG, of which UNHCR is an active member.³³

Figure 2 Cash Working Group 3W’s of cash transfer activities in Cameroon (March 2018)³⁴

²⁹ UNHCR Cameroon, “Localité et Statut Des Personnes Touchées,” 2021.

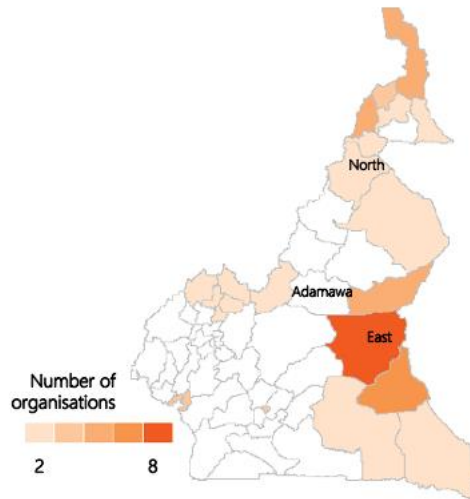
³⁰ UNHCR Cameroon, “Country Annual Achievement Report: Cameroon.”

³¹ Cameroon Cash Working Group, (2018), “Cash Transfer Programming in Cameroon.”

³² This was considered the cost to meet the basic needs of a family of 7.5 people (118,030 XAF total), including food (55%), NFI (15%), water (6%), shelter (3%), education (4%), health (5%), early recovery (4%), communication and transport (4%) and protection (1%). Cash Working Group, “Cash Transfer Programming in Cameroon,” 2018.

³³ When the CWG was established in 2018, two humanitarian organizations were responding to shelter assistance needs using cash, in June 2022, 14 actors were responding to shelter assistance needs using cash through different 16 projects. OCHA, “Humanitarian Response Plan: Cameroon.”

³⁴ Cash Working Group, “Cash Transfer Programming in Cameroon.”



25. There was no Cash Feasibility Assessment covering specifically the Far North. In 2019, a feasibility study on cash transfers for NFI and shelter conducted by the Luxembourg Red Cross, found that cash would be the most appropriate assistance modality, as markets generally work well and displaced people can access services.³⁵ In West Cameroon, multi-purpose cash was most appropriate for PoCs to cover a wide range of needs, with shelter ranked as the third most important need.³⁶ Similarly, a 2019 Plan International cash feasibility study found that the conditions for CBI in East Cameroon (in response to the CAR refugee crisis) are favourable, as there is a high level of community and government acceptance, functioning markets with adequate stocks to absorb increased demand, enthusiasm among traders to participate in CBI interventions, and the availability of financial service providers with which to collaborate.³⁷ Finally, in 2020, an OCHA-funded study found that there is significant potential to increase cash assistance to people in need in the Cameroon context, while recognizing the continued underfunding of humanitarian assistance.³⁸
26. The shelter/NFI sector strategy for 2022 outlined various ways that CBI can be used to respond to shelter needs in the Far North:
- **Distribution of NFI kits:** In-kind, e-voucher, unconditional cash transfers, or a combination of these;
 - **Provision of shelter support:** In-kind, e-voucher, conditional cash transfers and/or a combination of these;
 - **Rental assistance:** Conditional. Rental assistance is a conditional cash assistance modality provided to vulnerable families to help them secure tenancy without risk of eviction and to provide access to shelter. Displaced populations living in urban, peri-urban and rural areas are

³⁵ Red Cross of Luxembourg, "Cameroon: Cash for NFI and Shelter Feasibility Study," 2019, <https://assessments.hpc.tools/assessment/32b1938a-2680-461f-bf94-5e48ccc90b8e>.

³⁶ Cameroon Red Cross, (2019) 'A study of the feasibility to use cash in the Noun and Menua departments of the Western Region of Cameroon for displaced persons'.

³⁷ Plan International, (2019) 'Feasibility Study on Cash and Voucher Assistance Programming in Cameroon funded by BMZ'.

³⁸ OCHA, (2020), "Country mapping - large scale cash transfers for COVID-19 response"

targeted for the programme. Transfers are made by cheque, bank transfer, cash at the ATM, direct payment or mobile money on a periodic basis.³⁹

27. The shelter/NFI working group in the Far North monitor CBI modalities. Similarly, the CWG maps the use of cash in Cameroon on a quarterly basis (through the 5W) and has observed the use of cash by international and national NGOs and ministries to address multi-sectoral needs (food security, livelihoods, early recovery, shelter, NFI, education, health, WASH, etc.). Between October 2021 and March 2022, seven international humanitarian organizations implemented CBI in the Far North: Action Contre La Faim, Community Humanitarian Emergency Board, IRC, INTERSOS, Lutheran World Federation, Premiere Urgence Internationale and Solidarités International.⁴⁰
28. Interventions included multi-sectoral cash assistance, food assistance and livelihood assistance. Yet, none of the interventions responded specifically to shelter needs, as the transfer value set by humanitarian actors included NFI needs but not shelter needs. According to the 2022 Humanitarian Response Plan (HRP), the shelter/NFI cluster encourages its partners to provide CVA, where risk analyses and market surveys show relatively low-impact risks.⁴¹
29. In addition to CBI delivered by humanitarian organizations, the Ministère de l'Économie, de la Planification et de l'Aménagement du Territoire (MINEPAT) runs a nationwide social safety net programme. Out of three schemes,⁴² one scheme is emergency unconditional cash transfers for households faced with displacements⁴³ due to the Boko Haram crisis, community violence and natural disasters. Since the beginning of 2020 to date, MINEPAT covered 12,000 households in the Far North with transfers every other month for a duration of two years, totalling 180,000 XAF⁴⁴.

2. Methodology

30. The review adopted a mixed-method approach, relying on both secondary and primary data sources. The structure of the review was guided by three research objectives (see [Annexes](#)
31. [Annexe 1: Evaluation Matrix](#)).

2.1 Data collection overview

32. The evaluation team formed their judgement using various sources of primary and secondary data including a desk review, Key Informant Interviews (KIIs) and Focus Group Discussions (FGDs). Age, Gender and Diversity (AGD) considerations were incorporated into the FGDs sampling to ensure a diversity of voices and experiences. The selection of key informants was done purposefully, targeting stakeholders best positioned to respond to the evaluation questions. The

³⁹ Cameroon Shelter/NFI cluster, (2022), "Shelter Cluster National Strategy: draft".

⁴⁰ The last published minutes on the CWG website is for March 2022, the meeting was attended by 27 members representing 12 humanitarian organizations.

⁴¹ HRP, (2022), "Cameroon Humanitarian Response Plan".

⁴² The other two schemes are ordinary cash transfers for households faced with chronic poverty (180,000 XAF for period of two years) and Cash for work (60 days at 1300 XAF) per day.

⁴³ The targeting of recipients relies first on geographical targeting (based on data from the ECAM3, RGHP3 and from the municipalities), then based on community-based targeting and simplified proxy-mean testing model.

Source: Francis Batomen, "Méthodologies de Ciblage Du Projet Filets Sociaux, Une Approche Éprouvée et Bien Rodée," n.d.

⁴⁴ Equivalent to 280 USD (August 2022).

diversity of the data collected and analysed in turn allowed the team to triangulate and substantiate the findings presented in the regional and country reports.

Table 4 Primary data collection overview

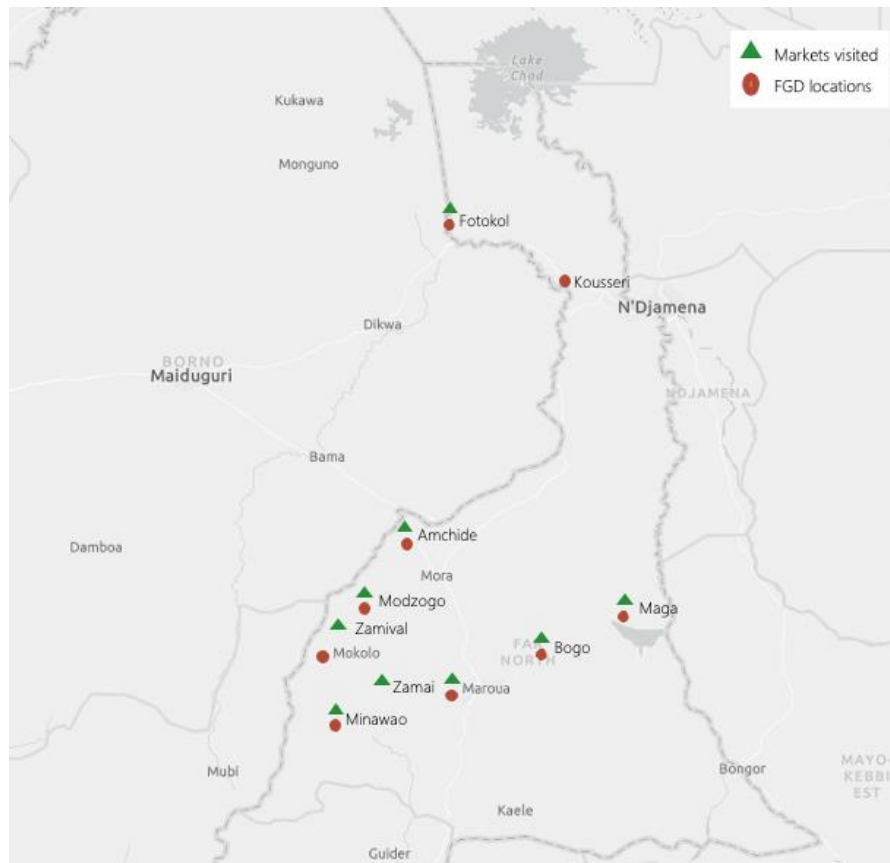
Method	Total	Disaggregation
Key Informant Interviews	51	UNHCR staff and implementing partners: 15 External actors (INGOs, UN agencies and representatives of the Shelter/NFI Clusters, CWG representatives): 11 FSP staff: 1 Local institution and government representatives: 5 Market actors: 19 (traders: 14 and craftsmen: 5)
Focus Group Discussions	13	126 participants (25% female)

2.2 Detailed data collection approaches

33. **Inception phase:** The review has a six-week inception phase during which the evaluation team and the evaluation managers engaged in several meetings to define the scope of the review. The evaluation team produced an inception report, which included a refined methodology, a detailed review matrix, a comprehensive sampling strategy and methods for engaging communities, data collection tools, a list of stakeholders to be consulted, a finalized timetable and designated roles and responsibilities. The inception report also presented changes to the original objectives of the modalities review as a result of consideration of available resources.⁴⁵
34. **Desk review:** The desk review was an iterative process, which continued throughout the inception and data collection phase. Approximately 50 documents were reviewed, referenced and systematically coded in Excel against the indicators in the review matrix (see Annexe 4: Key documentation). The evaluation team used the desk review to map the use of cash in humanitarian programming in the Far North, with particular attention to objectives, sector of intervention, target groups, value of transfer, assistance modality and delivery mechanisms.
35. **Locations visited:** The consultants visited nine markets in the Far North, indicated by orange circles, and nine PoC sites for the FGDs, indicated by green triangles in [Figure 3](#). These markets were selected, in coordination with UNHCR, because they are the markets closest to the locations where UNHCR's PoC were located and where they would purchase the items needed for shelter from, should UNHCR consider a CBI intervention. These markets are considered to be the primary and secondary markets used for purchase of such items. For the FGDs, the researcher and UNHCR conducted FGDs in locations both close and far from the markets, in order to ensure that PoC's diverse experience in terms of market accessibility were captured. That being said, the research team did not conduct enough FGDs to disaggregate the data based on accessibility considerations.

⁴⁵ The study focuses only on shelter. Initially considered, CRI were not included in the scope of work. Due to UNHCR's intervention strategy, the review team did not look at the feasibility of doing CBI for emergency shelters

Figure 3 Locations visited during the review



36. **Key Informant Interviews:** The evaluation team conducted 51 KIIs during the field visit in Cameroon. Key stakeholders included UNHCR staff and implementing partners, international NGOs, national NGOs, UN agencies in the Far North and representatives of the Shelter/NFI Clusters and the Cash Working Group, FSP staff, local institution and government representatives, and market actors.
37. **Focus Group Discussions:** The evaluation team conducted 13 FGDs with 126 participants (94 males and 32 females) in the field visit countries with beneficiaries of UNHCR’s shelter and settlement interventions. Space was created to enable women, men, persons with disabilities (PwD), and young and older people to provide their input.
38. **Field visit workshop:** At the end of the field visit, the evaluation team conducted a workshop with the UNHCR Maroua sub-office with 10 participants. The purpose was to present the preliminary results of the field visit⁴⁶ and to conduct a response analysis workshop to determine which modality options are appropriate and feasible for the Cameroon Representation⁴⁷ and a two-hour debrief with in-country UNHCR stakeholders to present the activities conducted during the field visit and

⁴⁶ The focus here was to discuss the findings related to question two of the review matrix: What is/are the feasible modality(ies) for addressing shelter needs in the Far North of Cameroon?

⁴⁷ The focus here was to inform question three of the review matrix: What is the most appropriate and feasible modality, or combination of modalities, to achieve HRC's expected shelter outcomes?

the first emerging trends at country level.⁴⁸ Furthermore, the evaluation team conducted a preliminary findings presentation with the RBWCA, once the primary data collection was completed.

2.3 Data analysis and report writing

39. **Data analysis and triangulation:** Primary and secondary quantitative and qualitative data were analysed using Excel to examine emerging trends against the evaluation matrix indicators. Data sources were triangulated and where relevant, disaggregated by country, stakeholder, position.
40. **Feasibility scoring:** Following the triangulation of data sources, each criterion in the feasibility study was score from red (not feasible) to green (feasible), see [Figure 4](#) below. Some criteria did not score in a single category, but rather overlapped between two categories. The indicators under each criterion are detailed in Annexe 1: Evaluation Matrix.

Figure 4 Feasibility study criteria and scoring scale

Criterion 1	What are the needs of the PoC ?
Criterion 2	What is the level of community acceptance for each modality
Criterion 3	What is the level of political acceptance of each modality?
Criterion 4	To what extent are shelter and NFI markets functional?
Criterion 5	Are markets accessible ?
Criterion 6	Are there any financial service providers (FSPs) operating in the area?
Criterion 7	Are the operational conditions favourable for each modality?



41. **Review report:** The evaluation team produced a draft review report, which incorporated the feedback from the field visit workshop and the preliminary presentations. The review includes a detailed evaluation methodology and limitations, findings and conclusions to the key evaluation questions, good practices and recommendations.

2.4 Ethical considerations

42. Several ethical considerations were incorporated into the evaluation. The evaluation team systematically explained the purpose of the evaluation during KIIs and FGDs, following which, the team systematically obtained verbal consent from interviewees and participants. To the extent possible, all non-UNHCR staff interviews were conducted without a UNHCR staff member present.
43. To ensure data privacy, the report does not include names or other personal identifying information of key informants or beneficiaries. Raw data containing personal data will be archived at the end of the project by the Key Aid data protection officer and safely disposed of after one year.

2.5 Limitations

44. **The review encountered several limitations.** The first limitation was that it was not possible to provide data disaggregated by the characteristics expected by UNHCR, namely context (urban, peri-urban and rural), AGD, PoC group and displacement solution (informal site, host communities).

⁴⁸ The Nigeria field debrief did not take place as key stakeholders were unavailable.

Given the geographical scope, ensuring this level of disaggregation would have required more than 50 FGDs, which was beyond the resources available.

45. **PoCs' construction knowledge and skills were collected through qualitative accounts rather than structured technical observations, and is therefore subject to respondent perception bias.** As a mitigation measure, the data were triangulated with the opinions from UNHCR and partner shelter technical staff.
46. Although the locations visited by the evaluation team were the ones with the most PoCs, while trying to ensure that urban, semi-urban and rural locations were covered, the evaluation teams could not access all markets and PoC locations to inform the study, nor could they find secondary sources for these locations.
47. Given the resources available for data collection and that the design of the study (area-based vs. status-based), the review team did not collect enough data to present findings against the status of the PoC: refugees, IDPs, host communities and returnees. These four statuses were considered in the sampling strategy, but the team did not collect enough data to disaggregate the data against them. When the review uses the term PoC in the report, this means that the corresponding finding applies to all participants interviewed (refugees, IDPs, host communities and returnees). When the data was available, the review team disaggregated the findings against these statuses.

3. Cash Feasibility findings

3.1 Needs of the Persons of Concern



48. The following section discusses the extent to which PoCs' shelter needs (material and labour) are covered by the local markets in urban, semi-urban and rural contexts⁴⁹; whether PoCs have experience with CBI to cover their shelter needs; and whether shelter construction material and technical know-how are readily available in their communities.
49. **Shelter assistance is a priority for PoCs in the Far North, second to food assistance, which remains the most urgent need across PoC groups.**⁵⁰ Shelter needs include the rehabilitation and reconstruction of damaged shelters and the construction of entire shelters. Destruction of goods and personal property, including real estate and livestock, is widespread in the North East and across the region, with the *Project 21 Regional Monitoring* report recording destruction of goods and personal property as one of the main protection threats in 2021.⁵¹ Beyond the reconstruction and rehabilitation of PoC shelters, the modification of host community shelters, for example, an extension of the foyer into a living space for IDPs is a source of tension amongst community

⁴⁹ Categorisation of these locations is objectively based on density of habitat and population numbers. It also assumes increased presence and functionality of administrative structures and infrastructures, and public services (whether equitably managed or not).

⁵⁰ In the Far North region, 16 per cent of the population is food insecure as a result of the security crises and climate change, especially increased flooding and droughts. OCHA, "Humanitarian Needs Overview: Cameroon."

⁵¹ In a regional monitoring assessment on protection risks, theft, looting, and extortion of property were the top protection-related incidents reported for the region. Project 21, "Monitoring of Regional Protection," 2021.

members. In their opinion, such a design option would have automatically led to conflicts over land tenure and shelter ownership.

50. PoCs who received emergency shelter support, expressed a need for more durable shelter solutions (e.g. replacing nondurable plastic sheeting with metal sheets and wood planks).

The desire for more durable shelters from PoC is compounded by the fact that 76 per cent of IDPs and out-of-camp refugees in the Far North intend to settle for the long-term in their locality of displacement, and the majority of those who do intend to return do not have a timeframe in mind. Reasons for not intending to return include security concerns and the absence of civil authorities, basic services and work opportunities in their localities of origin.⁵² A survey conducted by the department of Mayo-Tsanaga in 2021 found that the reconstruction of shelter is one of the main conditions favouring IDP return (19 per cent) and access to land (15 per cent), the highest condition being an improved security situation (45 per cent).⁵³

51. Refugees inside camps and IDPs stressed that the emergency shelters (i.e. wooden structural unit finished by plastic sheeting) and Refugee Housing Units (RHUs) are not suitable for the weather conditions, especially the heat and wind.⁵⁴

Considering contextual factors, provisions of some shelter materials are not always aligned with the expected durability. The emergency shelter design⁵⁵ is unable to withstand the heat in the Far North, which is on average 28°C annually.⁵⁶ PoCs are also concerned that the plastic sheeting provided by UNHCR is easily torn, especially as it ages in the weather conditions, which exposes them to a myriad of protection risks, including theft, Gender-Based Violence (GBV) and intruding reptiles.

52. PoCs expressed a need for more durable construction materials (i.e. metal sheets and wood planks), which are costly to purchase.⁵⁷

Non-manufactured materials (e.g. sand, earth, water and straw) are generally not purchased and are locally available, with two exceptions. IDPs in Fotokol mentioned that displaced persons cannot use water and earth freely. One focus group in Ardjani mentioned that straw is not available in sufficient quantities around their village, but that it can be purchased in the local markets.⁵⁸ Further, collecting straw is an income-generating activity for some community members. Due to limited straw quantities and time available, PoCs tend to buy it from the market. Another focus group highlighted that, while sand was freely available, there were cost implications associated with its transportation. Only one focus group mentioned land access as a need; in Mozuka, chiefs gave PoCs plots of land to build their shelters.

53. PoC shelter needs, including manufactured shelter materials (i.e. metal sheeting, nails, cement, etc.) and skilled labour are covered by the local markets. Manufactured shelter

⁵² OCHA, "Humanitarian Needs Overview: Cameroon."

⁵³ Department of Mayo-Tsanaga, "Pilot Phase Profile for IDPs."

⁵⁴ The regional shelter and settlement evaluation and the Sahel evaluation similarly found that the RHUs are not suited to the WCA region. Helene Juillard et al., "West and Central Africa Regional Shelter and Settlement Evaluation" (UNHCR, 2022); Harvard Humanitarian Initiative, "Evaluation of UNHCR's Response to Multiple Emergencies in the Central Sahel Region: Burkina Faso, Niger, Mali," 2022.

⁵⁵ This design is specific to the Far North Region.

⁵⁶ According to UNHCR's emergency handbook, the comfortable temperature range indicated for emergency shelters is between 15 degrees Celsius and 19 degrees Celsius. The World Bank, "Climatology: Cameroon," n.d., <https://climateknowledgeportal.worldbank.org/country/cameroon/climate-data-historical>.

⁵⁷ In the various groups conducted with PoCs, participants reported that the costs for CGI sheets approximately to 70,000 XAF (for 20 sheets, which are required to build a shelter).

⁵⁸ Accessibility to straw for shelter construction varied depending on location.

construction material is readily available in urban and semi-urban areas (e.g. Kousseri and Maroua markets). These areas receive their goods from large urban centres including Douala, N'Djamena in Chad and Nigeria.

54. **Regarding skilled labour, PoCs are familiar and able to construct the mud and brick walls of traditional houses.** For more technical components of the shelter construction (e.g. concrete bricks, windows, door frames and roofs), masons and carpenters were readily available in the urban and semi-urban areas, and less available in the rural areas.⁵⁹ The type of construction material used by PoCs when funding and constructing their own shelters was aligned with their socio-economic standing, such that those with less financial means have traditional homes and those with more means use concrete bricks and metal roofs. The construction of traditional houses for IDPs places them on an even par with community members of the same socio-economic standing, which boosts social integration between IDPs and host community members.
55. **Community members tend to work together to construct shelters (e.g. digging earth, stirring⁶⁰, building).** Shelter construction activities are gendered, such that women were tasked with fetching water, mixing and stirring the soil, and men were tasked with constructing the walls with mud bricks. The community also tends to support the elderly and PwD by providing the manual labour necessary to construct their shelters.⁶¹
56. A survey on IDPs conducted by the department of Mayo-Tsanaga in 2021 found that **IDPs benefit from a generally positive relationship with host communities in the Far North.** 69 per cent of host community members were willing to host IDPs for an indefinite period. The main cause of tension between host communities and IDPs is conflict over agricultural and pastoral land (30 per cent), conflict over natural resources (25 per cent) and conflict over water points (23 per cent). Humanitarian assistance was only referenced as a source of conflict 5 per cent of the time.⁶²
57. The same survey further found that 9 per cent of IDPs have access to land, of which 45 per cent are renting, 34 per cent received the land as a gift and 14 per cent bought the land. Those who have access to land use it for livelihood activities (64 per cent) and housing (35 per cent). **Of the focus group participants, about a fourth were renting accommodation, all of which were IDPs.** Rental arrangements varied from 3,000 to 5,000 XAF⁶³ and were paid monthly, after harvest, or biannual.

Figure 6 Cameroon crop calendar⁶⁴

⁵⁹ Nomadic PoCs do not hire masons or carpenters for their shelter construction.

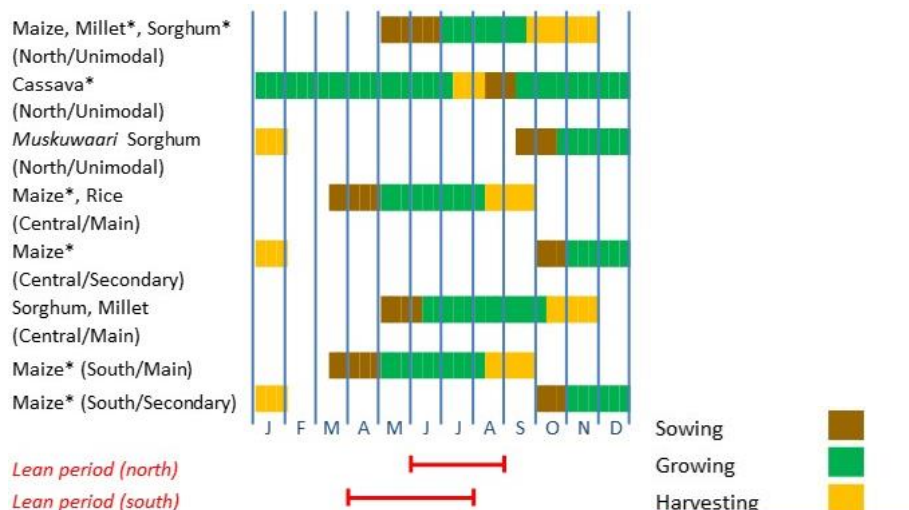
⁶⁰ A mix of bitumen, sand/soil, clay, silt, water.

⁶¹ The review did not evaluate the mutual cost implications for those who received community support for the construction of their shelter (e.g. whether community members receiving support needed to 'return the favour by, for example, providing workers with food).

⁶² Department of Mayo-Tsanaga, "Pilot Phase Profile for IDPs."

⁶³ Equivalent of 6 USD – 8 USD (August 2022).

⁶⁴ The Food and Agriculture Organization, "Cameroon Crop Calendar," 2021, <https://www.fao.org/giews/countrybrief/country.jsp?code=CMR&lang=AR>.



3.2 Community acceptance of various modalities

Figure 7 CBI feasibility score: Community acceptance of various modalities



58. The following section discusses the level of community acceptance for each modality in terms of PoC preference and whether PoCs are able and comfortable to receive CBI.
59. **PoCs are familiar with the concept of cash assistance⁶⁵ to meet their food and NFI needs. However, there were no examples of cash assistance to meet shelter material needs; assistance in this regard has remained in-kind.** For example, the rural and urban communities have received cash-based support from the Ministry of Economy, Planning and Territory Development (MINEPAT) to cover their basic needs. Between October 2021 and March 2022, eight humanitarian organizations reached more than 115,000 households in the Far North with MPCA.⁶⁶ In the neighbouring North East of Nigeria, CBI makes up 50 per cent of the food security response, with 1.8 million IDPs receiving cash assistance in 2020.⁶⁷
60. **Key informants agreed that CBI is PoCs' preferred modality for non-emergency shelter interventions.** The main arguments were that cash was considered timelier and gives PoCs agency. This trend was observed as early as 2018, with the Cash Working Group noting that beneficiaries that still receive in-kind assistance are increasingly requesting cash transfers, stating that cash is their preferred modality for humanitarian assistance.⁶⁸ Some key informants did, however, expect PoCs to prefer vouchers, which these key informants considered less risky than cash. In their opinion, for construction materials, vouchers would provide greater flexibility and responsibility to PoCs, while ensuring that the materials would meet minimum quality standards. But, for construction labour, they gave the example that voucher could create tensions between the labourer and beneficiary, as it is customary to provide a down payment when the work starts, which was considered not feasible with vouchers. Noteworthy that this was confirmed by the PoCs during

⁶⁵ This does not necessarily include an understanding of conditionality.

⁶⁶ Cash Working Group, "5Ws in the Far North of Cameroon: October - December," 2021; Cash Working Group, "5Ws in the Far North of Cameroon: January - March," 2022.

⁶⁷ OCHA, "Humanitarian Response Plan: Nigeria," 2021.

⁶⁸ Cash Working Group, "Cash Transfer Programming in Cameroon."

the FGDs. By contrast, one key informant felt that the concept of voucher assistance would not be well understood by PoCs and that they were likely to lose the vouchers.

61. **Nevertheless, key informants expected modality preferences for shelter to differ according to AGD criteria**, such that returnees who need reconstruction materials would prefer CBI and newly displaced in need of emergency shelters would prefer in-kind assistance. Further, men are more likely to prefer CBI and women are more likely to prefer in-kind support. Like other feasibility studies conducted by the evaluation team and global evidence,⁶⁹ this gendered trend is usually observed among communities, especially those that have not benefitted from CBI. Women prefer in-kind assistance when compared with cash assistance for shelter because **they were concerned that their spouse would be tempted to use the cash for other outcomes, and thus potentially leading to tensions within households on how the assistance would be spent**. No differences are expected based on geographic location (i.e. urban, semi-urban and rural). Yet the Humanitarian Response Plan, which covers multiple operations across Cameroon, identified geographic differences, such that MPCA is most appropriate and feasible in urban and peri-urban areas, where the security situation is generally better, markets are functional and accessible, and Information, Communication and Technology (ICT) infrastructure are available and developed. By contrast, the Humanitarian Response Plan considers vouchers more appropriate and feasible in rural areas. The shelter/NFI sector similarly encourages the use of CBI when “do no harm” risk analyses and market surveys show relatively low impact risks.⁷⁰










62. **Overall, PoCs have mixed modality preferences for construction materials, and a strong preference for cash modality for construction labour and rental assistance**. Men considered all three modalities (cash, in-kind and voucher assistance) relevant for construction materials assistance. Whereas women showed a stronger preference for an in-kind or voucher modality for construction materials assistance. IDPs showed mixed modality preferences for construction material, whereas refugee and returnee males strongly preferred cash for construction materials. The evaluation team found that IDPs’ preference for in-kind assistance was higher in communities where IDPs were not well integrated with the host community and did not have secure tenure of land. On the other hand, in locations where IDPs were well integrated, they showed a stronger preference for CBI modality.

There were no differences in preference between gender or PoC groups for the construction labour modality. For rent, displaced women preferred vouchers, which are considered less of a risk of household tensions over limited resources than cash, while providing greater flexibility than service provision.

Table 5 PoC shelter modality preferences: In-kind, voucher, or cash (13 FGDs)

⁶⁹ Claire A Simon, “The Effect Of Cash-Based Interventions On Gender Outcomes In Development And Humanitarian Settings” (UN Women, 2019).

⁷⁰ OCHA, “Humanitarian Response Plan: Cameroon.” As the Humanitarian Response Plan covers multiple operations across Cameroon, we should expect an additional layer of geographic differences depending on the region.

Sex	PoC	FGD	Construction Material			Construction Labour			Renting		
											
Male	IDP	1	█					█			█
		2		█	█		█		Insufficient time		
		3	█					█			█
		4	█	█	█						█
		5		█	█			█	Insufficient time		
		6		█				█		█	
	Refugees	7			█		█	Not renting			
	Returnees	8			█		█	Not renting			
Female	IDP	9		█				█		█	
		10	█			█		Not renting			
		11	█	█				█		█	
		12			█			█		█	
	Refugees	13	█	█			█		█		

63. **PoCs showed a spontaneous preference for in-kind or voucher assistance. However, once conditional cash assistance was explained, PoCs had an assisted preference for conditional cash.**⁷¹ IDP and refugee women and men’s preference for cash was dependent on its conditionality. They explained that conditional cash evades the temptation to spend the cash on other basic needs such as food (which, as mentioned under 3.1, is their primary need). IDP women and refugee men explained that conditional cash also gives them a sense of agency to assess the quality of the shelter construction by masons and carpenters before paying them. PoCs showed a strong preference for cash, explaining that it is easier to negotiate with labourers and merchants, and if there is a surplus of cash (because of successful negotiations), they could use this cash for other needs. Noteworthy, a shelter evaluation in Minawao found that refugees who chose their shelter type were generally more satisfied with their shelter.⁷² The data collected demonstrates that, **If PoCs’ food needs are met, either via cash for food or if the shelter assistance was to be included into the MEB and subsequently in the transfer value received, it is likely that their preference for conditional cash transfers would increase.**

64. **The cost of transportation from/to markets played a role in modality preference.** For example, one group of IDPs from Mozogo preferred in-kind assistance over conditional cash assistance for shelter material because the goods were delivered directly to them while access from/to markets was costly due to the distance. Another group of displaced women mentioned that they preferred in-kind assistance for construction materials or vouchers (if the vouchers include transportation cover of 5,000 XAF⁷³ to the nearest market). It is likely that if PoC, especially those living further away from markets, gets reassurance that the cost of transportation would be included in the transfer that their modality preference would lean towards CBI. **Overall, discussions with PoCs**

⁷¹ ‘Spontaneous preference’ is a respondent’s first preference without clarifying the concept of CBI conditionality. Participants were re-asked their preference after the facilitator explained conditionality, this preference is referred to as a ‘assisted preference’.

⁷² UNHCR Cameroon, “Shelter Evaluation Toolbox: Minawao,” 2019.

⁷³ Equivalent to 8 USD (August 2022).

on modality preferences highlighted misconceptions about cash, the most common of which was the concept of conditionality.

65. In a Cameroon cash transfer programming report, the CWG observed a similar lack of understanding of CBI among some key stakeholders, which resulted in a certain lack of support for CBI. This lack of understanding was expressed through concerns that cash would be misused by beneficiaries, that it could potentially create security or protection risks, or contribute to tensions between beneficiaries and non-beneficiaries.⁷⁴
66. **While there were mixed opinions on preferences, especially with construction materials, there was an acceptance on all three modalities for CBI for shelter.** The acceptance for CBI was contingent on UNHCR and its partners continuing to provide technical assistance and backstopping and monitoring visits, and some sensitization taking place on the CBI and delivery mechanism. The few cases where PoCs were against a modality, especially in-kind, was because of a negative prior experience. In two groups, IDP men were not in favour of in-kind assistance for construction because they felt that the quality and timeliness of the shelters constructed by implementing partners were unsatisfactory. IDPs in Zamai explained that the implementing partners built the walls, but it took them a long time to add the metal sheeting. Similarly, IDPs in Zamaival mentioned that implementing partners had instructed shelter beneficiaries to remove their straw roofs, which were to be replaced with metal sheeting. However, the metal sheeting did not arrive on time or in sufficient quantities.
67. **Overall, PoCs reported positive experiences with CBI and felt capable to receive cash assistance.** Half of the focus group participants had experience with CBI for food (there were no apparent AGD differences). Similarly, key informants felt that all PoC groups were able to receive cash assistance, highlighting that the use of mobile money is widespread. Key informants expected geographic differences in access to cash withdrawals, as cash withdrawals are more accessible in urban and semi-urban areas. One key informant expressed safety concerns about the use of cash along the border, where there is a greater prevalence of non-state armed groups.

3.3 Political acceptance of various modalities

Figure 8 CBI feasibility score: Political acceptance of various modalities



68. **In the Far North, humanitarian actors, including UNHCR, liaise with the *Ministère de l'Administration Territoriale* (MINAT – Ministry of Territory Administration) when implementing activities targeting PoCs.** In the camps, UNHCR works with the camp administrator designated as the representative of MINAT. Outside of the camps, humanitarian actors regularly coordinate with the governor, prefect and deputy prefect when providing support to IDPs, returnees and host communities.
69. **Among the humanitarian actors interviewed,⁷⁵ there were mixed opinions about the likely acceptance of CBI for shelter from MINAT.** For about two thirds of interviewees, the Government

⁷⁴ Cash Working Group, "Cash Transfer Programming in Cameroon."

⁷⁵ This includes UNHCR staff and external actors.

would be in favour of CBI if properly consulted on the targeting criteria and transfer value and it were involved in the distribution. For the other interviewees, the Government would be against CBI for shelter, because the transfer value needed to construct a shelter would be too high (as examples, those costs would range, depending upon the shelter type, from 140,500 XAF for an emergency shelter kit, to 419192 XAF for a permanent shelter)⁷⁶ and the Government would consider the risk of diversion to armed groups to be too high.

70. **This difference in perception among interviewees comes from the fact that the position of the Government on CBI has improved over the last two years.** From 2019 to 2021, the acceptance of CBI, regardless of the sector of intervention, was limited. As CBI was growing exponentially in the Far North, Government representatives considered that they were not sufficiently informed about the distributions and involved in the design and targeting. As a result, they were concerned that the cash could potentially fund armed groups and thus terrorism. Although the evaluation team could not corroborate this perception with any documented occurrence of such diversion, this belief was fuelled by issues around the duplication of assistance and delivery to the wrong households that occurred with some cash projects in 2019 and 2020. Interviewees who reported a limited acceptance from the Government were usually not currently implementing CBI in the Far North and therefore they have not recently discussed modality preference with government stakeholders.
71. In 2021, CWG organized a one-day national workshop in Maroua to sensitize MINAT on the benefits of CBI, to provide them with a basic understanding of the critical aspects of a CBI response,⁷⁷ and to listen to their expectations and fears. **The humanitarian actors that regularly implement CBI considered this initiative, alongside the continuous advocacy from OCHA, to be a success as they have witnessed a growing political acceptance of CBI in the Far North since the beginning of 2021.** For example, MINAT regularly coordinates with humanitarian organizations implementing cash for food, cash for asset or MPCA in the Far North. Furthermore, in all departments in the Far North, MINEPAT is implementing a social safety net programme (see Introduction) with the support of MINAT (governor, deputy prefect and mayor).
72. **However, maintaining political acceptance for CBI, regardless of the sector of intervention, requires continuous discussion, coordination and stronger accountability to affected populations.** At the end of 2021, in Logone-et-Chari, one representative from MINAT refused that humanitarian organizations provided CBI to IDPs. The refusal from the authority was surprising to most organizations. This explains why, during interviews, some key informants considered that there was limited acceptance from the authorities on the subject of CBI. According to one key informant, the above-mentioned representative did not participate in the workshop organized by CWG, because they were not in post at the time. Considering the reported high turnover among administrative positions within MINAT (prefect and deputy prefect), there appears to be a critical need for further and regular sensitization on CBI, as well as on some of the humanitarian principles, such as neutrality or impartiality. Indeed, according to a few interviewees, MINAT is still advocating

⁷⁶ Equivalent to 218 USD (August 2022). UNHCR, "Bill of Quantities: Shelter Kit Cameroon," 2022.

⁷⁷ Among others : the targeting criteria, how the transfer value is set and why it varies depending on the sector of assistance covered, data responsibility and protection, etc.

to get the list of beneficiaries from humanitarian organizations.⁷⁸ The latter have been able to turn down this request to date, thanks to recurrent coordination and by ensuring that the authorities were involved in deciding the location of assistance, the targeting criteria and the targeting process.

73. While the evaluation team could only interview three representatives from MINAT⁷⁹, **all three were unanimous that they would accept CBI for shelter from a humanitarian agency**, if they were involved during the selection of beneficiaries (see [Figure 9](#)), thus corroborating the perception from humanitarian actors. The key decision-making factor for them to accept a CBI intervention was coordination, in order for the authorities to know how much money and to which group would be transferred in a given area. In that regard, existing data on the use of the assistance stemming from PDM data would contribute to allaying these concerns.

Figure 9 Quote from one representative of MINAT

“Ce qui nous pose souvent problème, c’est l’opacité qui entoure ce genre d’opération. Ici, nous sommes dans la zone où Boko Haram opère. Certaines personnes reçoivent des aides sans que le MINAT n’ait connaissance des critères de sélection des personnes. Et beaucoup d’argent circule. Les gens achètent des biens tels que des motos. Et certaines motos ont été retrouvées entre les mains des terroristes. Et ça nous pose problème. Le gouvernement n’est pas contre les transferts monétaires qui sont réalisés au bénéfice des populations vulnérables. Il souhaite être impliqué à travers la préfecture ou la sous-préfecture et la mairie dans le processus lié à la sélection jusqu’à la mise à disposition des transferts aux populations.”

74. **Between cash transfers and vouchers, local authorities showed a spontaneous preference for vouchers for shelter.** Vouchers have the dual advantage of benefiting local markets, while ensuring that PoCs would systematically have access to higher quality materials. With cash, there were concerns that some households would favour lower quality materials to cover other needs, such as food or health needs.⁸⁰ Furthermore, the authorities associated the voucher modality with a greater support and monitoring from UNHCR and their partners in helping households in the construction of their shelter.
75. **This spontaneous preference comes from a lack of understanding of how conditional cash transfers would work for shelters.** When the specific conditions of how the payment of tranches of the transfer value were explained to them, and that the level of support from UNHCR and their partners was not modality specific, local authorities stated that their preference was both cash and voucher assistance. Even one of these key informants preferred cash transfers, because vouchers meant that humanitarian organizations would not be able to work with all local traders from their city (see Market functionality).

⁷⁸ Normally, the Government provides a list of potential beneficiaries to humanitarian actors. Next, humanitarian actors and the Government discuss the targeting criteria and they validate the list. However, the Government doesn’t have the final list due to data protection constraints. In the Far North, the Government requests the list of all beneficiaries.

⁷⁹ Interviewed separately.

⁸⁰ Indicative of the importance of coordination to ensure complementary assistance and coverage of other priority needs to ensure the effectiveness of CBI for shelter.

76. **Political acceptance for shelter CBI varied depending on the PoC group in question.** There is a high level of political acceptance for CBI for returnees as the assumption is that returnees have access to their land and represent signs of emergency de-escalation. Similarly, there appears to be a relatively high level of political acceptance for CBI for refugees, including CBI for shelter, who are expected to resettle in Cameroon. However, as the review team could not interview the camp administrator designated by the MINAT in Minawao camp, or the central government, the political stance for CBI for shelter should be further investigated by UNHCR. **For IDPs, however, there is a low level of CBI for shelter acceptance, which is fuelled by fears from the authorities (as well as some humanitarian actors) that IDPs will construct durable shelters and not return to their locations of origin when it is safe for return.** With CBI, especially cash transfers, there appears to be a perception that PoC will be given more freedom to choose their own shelter design and opt for durable solutions.

3.4 Market functionality

Figure 10 CBI feasibility score: Market functionality



3.4.1 Construction Material

77. **Most traders – both retailers and wholesalers – were selling all manufactured construction materials needed to build or renovate a shelter:** standardized wood beams (for rafters and laths) sold in 6 m length, CGI sheets (either 2 m x 1 m and more rarely 3 m x 1 m) sold in bundles of 20 sheets or sold individually, iron bars, cement and small hardware (nails, screws, ropes, etc.).⁸¹ They were not retailing plastic sheeting and straw,⁸² which were retailed by other market actors⁸³ in the markets visited.⁸⁴

78. **The construction materials were supplied either from Nigeria or Cameroon,** as detailed in the map below (see Figure 11

⁸¹ Based on site observations, there were tools available in the markets (e.g. hammers and saws). However, a market assessment would need to be carried out to ensure the availability of tools for shelter construction.

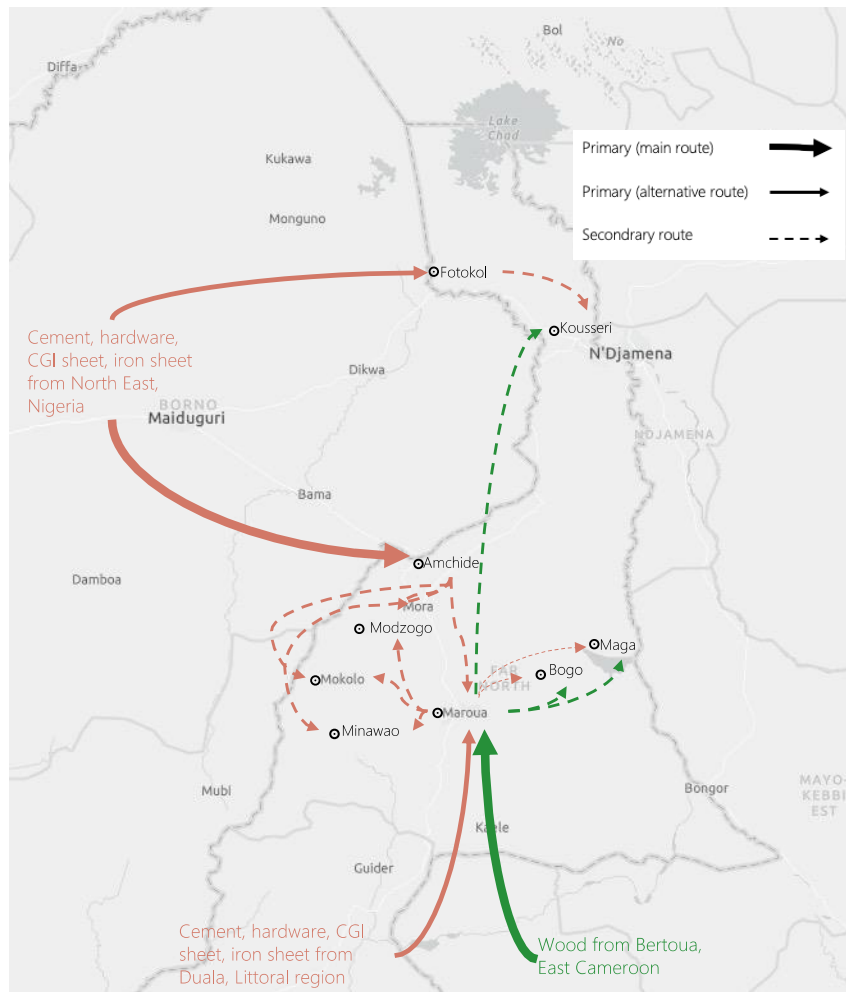
⁸² In FGDs, some participants reported that they would collect the straw themselves, while others bought it from markets and/or within the communities.

⁸³ Based on market observations, plastic sheeting was sold by traders retailing plastic bags and other plastic items (e.g., bucket). On the other hand, straw was sold by some farmers collecting it and retailing it on markets.

⁸⁴ Due to the little time available to visit local markets, the evaluation team could not visit them or include traders selling other materials. Observation of straw and plastic sheeting on markets were therefore fortuitous. The non-observance of these items on some markets does not mean that they were not retailed there.

79. Figure 11). On the one hand, the traders supplied all the wood in the Far North from Bertoua and Garoua Boulai from the East of Cameroon via Maroua, with all wood wholesalers located there. On the other hand, most CGI sheets, iron and hardware came from Nigeria (Maiduguri, Kano, Lagos, Mubi), entering the country via the border town of Amchidé or Fotokol. Nigeria was the primary source of supply as prices were more attractive there, since items were manufactured in Nigeria and the exchange rate between the XAF and the Nigerian Nira (NGN) was advantageous (1 XAF to 0,65 NGN as of August 2022).

Figure 11 Manufactured construction material supply chain



80. **The prices for CGI sheets and wood were overall consistent in all markets visited, but on an upward trend.** The price of a bundle of CGI sheets ranged from 70,000 XAF to 80,000 XAF⁸⁵, depending on the location of the markets.⁸⁶ The difference in price was due to transportation costs. The further away the supplier from the border of Nigeria, the more expensive the bundle. For instance, the cost was 70,000 XAF in Amchidé and Fotokol, whereas it was 78,000 XAF and 79,000 XAF in Bogo and Maga, respectively.⁸⁷ The price of a wood lath was around 2,000 XAF and 3,000 XAF for a wood rafter.⁸⁸ The lowest prices were in Maroua. Prices varied across locations due to added transportation costs. About half of the traders interviewed reported regular price increases in 2022, due to external factors such as war in Ukraine, restart of the construction sector after the COVID-19 shock, which is evident when comparing the current market price for CGI with the price found in a market study conducted by UNHCR in November 2021 (64,000 XAF), which is about a 10-15% increase.⁸⁹

⁸⁵ Equivalent to 108 USD – 124 USD (August 2022).

⁸⁶ We do not have any income data, in a context of low income or no source of income/ no assistance. Given the face value of CGI sheets, there is a likelihood of resale if the other needs are not met.

⁸⁷ Equivalent to 108 USD – 122 USD (August 2022).

⁸⁸ Equivalent to 121 USD (August 2022). Identifying the type of quality that traders were considering when suggesting prices was challenging. A full market study would need to be conducted in this regard.

⁸⁹ Equivalent to 99 USD (August 2022). UNHCR, “Market Price Assessment for Shelter Material,” 2022.

81. **Cameroon could be an alternative source of supply as well, in case the border between Cameroon and Nigeria would close again.** According to market actors, the borders between Nigeria and Cameroon had been opened without interruption since 2018. However, if the borders closed temporarily or permanently due to a resurgence in the conflict with Boko Haram, the traders could supply themselves from Douala, via Maroua, albeit with a rise in prices due to the increase in material and transportation costs. Some traders were retailing CGI sheets imported from Douala, commonly called “*Tôles Dubai*”, the highest quality available. They were retailing the bundle at approximately 100,000 XAF, which is more expensive than the commonly available CGI sheets, called “*Tôles Nigéria*”.

Figure 12 Examples of varying quality of roofing material: Tôles Dubai (right of trader) and Tôles Nigéria (left of trader)



Figure 13 Examples of varying dimension of wood: Wood rafter (above) and wood lath (below)



82. While the supply of construction materials is available in various qualities, **the quality of some of the items available among traders systematically met the quality standards of the UNHCR, and more generally of the shelter cluster.**⁹⁰ CGI sheets and wood were usually available in three to four levels of quality.⁹¹ According to interviews with three technical staff members from UNHCR/partner, the first two levels of quality matched their technical requirements⁹², while the third quality would allow households to build/rehabilitate shelter in a satisfactory manner. However, when available in shops, the fourth quality, especially for wood, was not considered sufficient to ensure the expected longevity of semi-durable shelter (i.e. five years). As for CGI sheets, one market actor warned the evaluation team about counterfeits “flooding the Kousséri markets” at the moment.

⁹⁰ UNHCR, “Emergency Handbook: Camp Site Planning Minimum Standards,” 2022.

⁹¹ CGI sheets come in gauges (based on the thickness of the metal sheet, which is a proxy for resistance and durability of the sheet). Wood quality categorization is usually measured according to national industry standards based on the strength of the wood before snapping under pressure, amongst other things. These measurements require specific tools or machinery and trained personnel to monitor, which was beyond the scope of this review.

⁹² According to the Cameroon Shelter Cluster strategy (2022), the recommended specs for roofing sheets: Tôle ondulé en aluminium 35/10ème de 0.9x2m.

However, while this would certainly require monitoring in case of a CBI programme, the evaluation team could not verify this, nor ascertain the extent of the phenomenon.

83. **The quantity of available stock varied significantly among the traders interviewed**, as summarized in the table below:

Table 6 Stock available among the traders visited during the data collection

#	Market	Traders available	Traders interviewed	Stock of CGI sheets	Stock of wood planks
1	Amchidé	5 or 7	Trader 1	300	-
			Trader 2	20	-
2	Bogo	8	Trader 1	3	300
3	Fotokol	5 – 10	Trader 1	80	700
4	Kousseri	15 wholesalers + many retailers	Trader 1	500	900
5	Maga	5	Trader 1	1	1500
			Trader 2	5	500
			Trader 3	1	500
6	Maroua	20 wholesalers + many retailers	Trader 1	5000	6000
7	Mayo Moskola	4	Trader 1	50	600
8	Minawao	4	Trader 1	5	200
9	Zamai	6	Trader 1	15	300

84. There were **two main drivers affecting the quantities available**. First, the demand for the materials available. In all markets, but Amchidé, Maroua and Kousséri, retailers were keeping a low stock of CGI sheets because the demand was low during the rainy season⁹³ and it was easy for them to restock in a couple of days (see next bullet points). The stocks for wood were comparatively higher due to a mix of supply chain requirements and a higher demand. First, traders usually ordered a full load of wood, delivered in a truck, to minimize transportation costs. Second, the demand for wood was comparatively higher than CGI sheets, because the wood needed for framing was required for shelter with and without CGI sheets. The only exception to this was in Amchidé, where the two traders interviewed were not purchasing wood because carpenters were procuring their own wood in neighbouring markets, and thus the demand was low. Both of them, however, had the capacity to buy wood, should the demand for wood increase.

85. Second, the purchase price fluctuation of certain goods. The traders noticed an increase in the price of CGI sheets, iron and small hardware in the last four months, due, in their opinion, to the war in Ukraine. As a result, they decided not to restock as much as before to avoid blocking up their liquidity. That was especially the case for retailers, who were also selling food items, and who

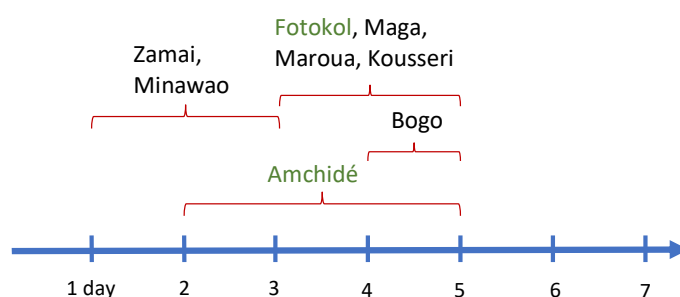
⁹³ The construction and rehabilitation of shelter usually takes place outside of the rainy season.

preferred using their available cash flow to procure food instead of construction materials, due to a drop in demand.

86. **However, the markets are able to cope with the increased demand for construction materials by restocking rapidly.** The limited stock is counterbalanced by the limited delays and ease to restock. On average, traders needed about three days to order and get the material delivered, as summarized in the figure below. During the rainy seasons, traders were usually factoring a buffer of two to three days for delivery in Diamaré, Maya-Danai, Mayo-Sava and Mayo-Tsanaga departments, and four to seven days in Logone-et-Chari. Traders usually had their own stock, or communal stock, to be able to have extra quantities in storage. It is worth noting that traders in Logone-et-Chari were also reluctant to overstock wood during the rainy seasons due to high levels of humidity and were trying to anticipate the demand as much as possible.

Figure 14 Quotes from market traders

Figure 15 Number of days needed to restock or double their stock



87. **Most of the stakeholders interviewed during the market study – craftsmen, PoCs,**

“Les tôles, planches, ciment sont disponibles dans le marché de Kousseri. Je ne connais pas tous les stocks. Je sais qu’il y a beaucoup de matériaux de construction chez les commerçants du marché. Pour les tôles, il y a au moins 5000 tonnes disponibles en temps tout temps dans le marché de Kousseri.”

“Je pourrais s’il y a de la demande et des commandes. Je ne peux pas immobiliser ma trésorerie sur ce genre de biens. Je préfère l’utiliser pour la vente de nourriture.”

humanitarian organizations – considered

that the markets were sufficiently well supplied for CBI for shelter interventions in the Far North. Only three interviewees had doubts about the functionality of markets alongside the border with Nigeria (e.g. in Kerawa). As there are no secondary market data on market functionality, the evaluation team could not verify these doubts. However, even in such areas, humanitarian organizations were successful in organizing fairs, where contracted traders went to the villages to allow households to redeem vouchers that were distributed to them. Furthermore, interviewees currently implementing CBI in the Far North, and thus engaged with the markets, were confident that CBI is feasible for semi-durable/traditional shelter in all departments of the Far North.

88. **Traders were able to deal with an increase in demand in case a CBI programme took place in their area.** When asked whether they had the ability to double their stock in case of an increase in demand, three quarters of traders reported being able to do so in about three days (as they would if they had to restock), without facing any storage or cash flow problems. Only one quarter reported they could lack the cash flow, but that they should be able to get an advance from the wholesaler with whom they usually worked.
89. **All markets visited in the Far North are well integrated,**⁹⁴ i.e. an increase or decrease in prices, a change in regulations or market environment impacts all marketplaces. They are well interconnected, which allows market actors to supply themselves from various sources in case of an increase in demand or a change in prices. Although the market supply for CGI sheets, iron and small hardware is currently dependent, traders could easily get the same materials from Duala, albeit with a small price increase. While market integration slightly reduced during the rainy season, especially in the Logone-et-Chari, the level of integration is sufficiently conducive to carry out a CBI programme, as long as there is sufficient communication ahead of time to inform market actors about a likely increase in demand.
90. **There is no significant situation of market power**⁹⁵ **in the Far North among traders.** In other words, there is enough competition to prevent traders with greater market power from fixing prices or controlling the supply. There were at least four traders in all markets visited. While this number may seem low and could lead to price fixing, the markets are sufficiently well integrated and accessible to traders/PoCs to mitigate the risk. However, with such competition level, implementers should regularly monitor market power alongside as part of their market monitoring endeavour, especially in locations where the number of traders is limited.
91. **Although not familiar with vouchers, most traders interviewed were willing to accept vouchers from PoCs** if the payment by humanitarian organizations could take place sufficiently rapidly. Four traders were against vouchers because they had previously worked with humanitarian organizations and felt that the terms of payment were too long.⁹⁶ Should an organization consider vouchers, it must pay their suppliers every month as a minimum. Otherwise, the traders in smaller municipalities⁹⁷ will not have the necessary liquidity to restock.
92. **Most of the traders operate in the informal economy, preventing them from being voucher suppliers.** Humanitarian organizations only work with traders that are legally registered, and therefore have a bank statement, a trade registry and a patent. While according to one source, this paperwork can be obtained online in two to three weeks, this would require traders to produce a profit and loss statement and balance sheets to get the patent, which could be challenging for some of the traders. During the data collection, the evaluation team met two organizations that had to

⁹⁴ Definition of market integration: "The degree to which markets in different geographical areas are connected to each other, impacting the market system's capacity to adjust for supply and demand imbalances, based on price signals". Source: Catholic Relief Services, "MARKit Market Monitoring, Analysis and Response Kit - 2nd Edition," 2020. The evaluation team formed this judgement based on the observation of markets road, the analysis of price data collection for CGI sheets, and on qualitative accounts of traders about the sources (both locations and suppliers) of supply.

⁹⁵ Definition of market power: "The degree to which one or a few actors can dictate or strongly influence prices in their favor". Source: Catholic Relief Services.

⁹⁶ According to two interviewees, traders had to wait 1 to 3 months after the delivery to get paid by the agency, thus creating cash flow problems.

⁹⁷ For instance, Bogo or Kotoko.

organize fairs with a trader coming from Maroua, because the traders available in neighbouring markets were not registered and thus not eligible.

93. **If a humanitarian organization were to consider vouchers for shelter, they should consider market support activities as well, to avoid causing harm to the markets.** The activities could, for example, include support for traders facing difficulties getting their registration, or advance payments if the organization is not able to fast-track its payment delays. Otherwise, humanitarian organizations would only be working with traders from the formal economy, which could lead to a situation of monopoly, or could create tensions within communities.

3.4.2 Construction Labour

94. **There was a sufficient supply of masons and carpenters in all locations visited to consider CBI for shelter.** According to the various sources, there were systematically more than 10 to 20 masons and 5 to 10 carpenters in each of the markets and villages visited. Numbers were higher in urban and semi-urban areas.
95. **On the one hand, should there be a significant increase in the demand for masons, the demand would easily be absorbed by the market.** Within villages, many community members have experience with masonry and could be hired as masons or helpers.
96. **On the other hand, carpenters could absorb the increase in demand, but the supply should be closely monitored in case of a large CBI programme.** There is a higher demand for carpenters than there is for masons, but there were fewer trained carpenters on the market. When an increase in demand occurs, carpenters usually manage it by subcontracting or by hiring helpers. However, for the latter option, they are required to train them, which, according to one carpenter who is used to training helpers in order to absorb sudden increases in demand, takes a minimum of one week of on-the-job training. If assessments showed that this sort of programming was feasible, it would be best done as one component of a comprehensive youth technical training scheme (carpentry, electronics, masonry, mechanics, etc). This could then go some way to avoid producing an oversupply of carpenters and no other skills and may potentially offer more possibilities for inclusion of girls or young women as students and trainers in the training schemes, as well. Part of that training could also include basic book-keeping, accounting, business registration and business management, as well as the practical components. At the time of data collection, there was a potential shortage of carpenters along the border because many of them were working in Maiduguri, Nigeria, where the demand for carpentry was high.
97. **Markets were well integrated, with craftsmen covering a large work area.** For instance, one carpenter based in Mayo-Moskota would travel up to Maroua for work. There was currently no situation of market power within craftsmen, but the situation should be monitored.
98. **Further research will be necessary regarding the market for carpenters,** as a potential bottleneck for shelter programming. Information provided through at least one KII with a master carpenter during the review reinforced rule-of-thumb estimates of the time needed for a carpentry team to complete a roof. The carpenter stated that his team could complete “120 roofs per year”, which closely echoes other observations in the West African region that carpentry teams need approximately two days to complete a single roof. Therefore, as an example in a hypothetical town with 200 households registered to receive shelter support and with 10 master carpenters available

in the town, the completion of the shelter roofs would realistically take three to four weeks. A sliding-scale ratio of carpenters: beneficiary households in each target community would provide a rough estimate of how many days would be needed before the last beneficiary was under a completed roof.

99. Some scenarios show that a lack of carpenters could be persistent enough to have an impact upon the market, and upon the functionality of any conditional cash programme for shelter. It is important to note, however, that this issue is not entirely modality-specific, as the lack of carpenters would impact large programmes relying on service provision as well. Firstly, as is already observed to be the case, demand for carpenters (either seasonally or year-round) in other locations may draw carpenters away from towns or villages where the shelter programme is taking place. The scale and the duration of such economic pull factors would primarily depend on the scale of the shelter response implemented by UNHCR or other agencies. At the same time, the relative strength of the pull factors in different directions would need to be researched, assessed and monitored. However, as it has been the case in the past in other countries, that the greatest 'pull factor' for new carpenters (or other skilled workers) towards other cities or economic centres, has not been the construction industry for individual private houses, but rather for larger commercial or industrial buildings or infrastructure. Generally, it is these construction projects which have a higher demand for skilled workers, and which generally tend to pay more. These sorts of construction-industry work opportunities will continue to be more common in cities rather than towns or villages, and in city centers rather than city peripheries. Additionally, the increase in the supply of new carpenters (through, for instance, technical trainings, or the provision of work tools) may not be sufficient to counterbalance those pull factors. Secondly, master carpenters may train new assistants, but only in order to increase the size of their own teams, and not to establish those new assistant carpenters in their own businesses. This would increase the productivity of the individual master carpenter but would not increase the number of autonomous carpenters in the programme target area, and therefore might only have a marginal positive effect on closing the gap in carpenter labour.
100. Several options might be considered to overcome a gap in carpenter labour, but none without their challenges. Firstly, it might be possible to establish **independent vocational training** programmes for new carpenters.⁹⁸ This would, in theory, prevent the existing master carpenters from retaining the new carpenters for their own teams. However, it would not reduce any 'labour drain' to other locations, and may even exacerbate it, by providing the new carpenters with valuable professional certificates. In addition, **the number of new carpenters enrolled in and 'graduating' from such vocational training programmes would need to be monitored, to ensure that there was not, in fact, an eventual oversupply of carpenters, to the point where carpenters, new and old, could no longer make a secure living from their profession.**
101. Secondly, it might be possible to explore **ways of adapting or rationalizing existing rural roofing carpentry techniques**, so that roofs could be constructed more rapidly by existing carpenters or could be adequately constructed by those who had minimal or no carpentry training. Broadly, this might involve either establishing multi-person workshops to prefabricate parts of the roof (e.g. entire trusses) in streamlined larger numbers, or else might involve introducing other

⁹⁸ One of UNHCR's partner, ADES, conducts income-generating activity and vocational training.

materials (metal plates) or techniques (rope binding) for making the connections or joints in the roofing structures, and which could simplify and, in some cases, actually strengthen the construction of those elements of the roof, while being built on site. However, any moves in this direction would take a significant commitment to a very enhanced presence in the field⁹⁹ on the part of UNHCR, and would require a high degree of confidence that such changes in construction methods would actually be accepted and sustainable in the target communities.

102. As the training of new carpenters is a multi-day process of constant instruction and supervision, providing that degree of training to each beneficiary household in a timely manner would require large teams of carpentry trainers. Although this method would, in theory, support the sustainability of the shelters (by providing the beneficiaries with the skills to repair and maintain, and to upgrade or expand their shelters themselves), the number of carpentry trainers who would be needed in order to undertake such a programme would probably make it unrealistic. Furthermore, the provision of such training to each and every household presupposes that each household (including the large percentage who would fall into ‘most-vulnerable’ categories, e.g. persons with disabilities) would be able to take full advantage of those trainings, and would then have the physical capacities to use their new skills to actually install the roofs themselves afterwards.

3.5 Market access

Figure 16 CBI feasibility score: Market access



103. The following section discusses the extent to which markets for shelter materials are accessible in the Far North. IOM’s February 2022 Displacement Tracking Matrix (DTM) found that market access varied in the Far North, with the highest levels reported in Mayo-Kani (63 per cent) and lowest levels reported in Logone-et-Chari (23 per cent). Regarding freedom of movement, the DTM reported generally high freedom of movement, the highest reported in Diamaré (96 per cent) and the lowest reported in Mayo-Sava (64 per cent).¹⁰⁰

104. **Markets are physically accessible to all PoC groups, however, PoCs experience financial and social constraints to access the shelter construction material markets.** PoCs experience two types of financial access constraints. First, the price of shelter construction materials varies across markets and has increased drastically – around 10 to 15%¹⁰¹ - since February 2022. As a result, there is a barrier to entry for households that are more financially vulnerable. Second, travel to and from the markets has a financial implication, which restricts access to more financially vulnerable households. Overall, the cost of transportation has higher implication for PoCs living in rural areas, where markets are less accessible. In Minawao, for example, the closest shelter supply market is 40 km away, in Mokolo. Financial access constraints were discussed in Zaimaval & Ardjani. Key informants cautioned that the cost of transportation to the markets should be considered when planning CBI.

105. **In some geographic areas, PoCs experience social access constraints (i.e. language and religion) to enter shelter material markets.** For example, traders in Fotokol and Kousseri

⁹⁹ UNHCR Cameroon has a total of 8 Shelter staff in the country, 4 for coordination and 4 for shelter interventions.

¹⁰⁰ IOM, “DTM Stability Index: Cameroon,” 2022.

¹⁰¹ This calculation only comes from some interviews with traders (about 4) and should be considered with a degree of caution.

mentioned that Islamic law prohibits women from entering shelter material markets, which was corroborated during FGDs with displaced women and men in Fotokol. In Mozuka, women travel to the markets with their male counterparts, which is considered more socially acceptable. Displaced men in Ardjani cautioned that it is necessary to travel to the markets with an identification, otherwise one could be fined between 500 and 1,000 XAF. This presents a compounded constraint for vulnerable households who do not have identification documents or financial means.

3.6 Presence of Financial Service Providers

Figure 17 CBI feasibility score: Presence of FSP



106. The following section discusses the extent to which FSPs are operational in the Far North of Cameroon (i.e. FSPs are functional, reliable and accessible to all PoC groups, and Know Your Customer (KYC) regulations do not put PoCs at risk of harm).
107. Cash and vouchers can be delivered either in electronic form (such as via mobile money)¹⁰² or as cash in hand or paper vouchers. There are a range of Financial Service Providers (FSP) available in Cameroon, including mobile money (Orange, MTN) for cash or electronic vouchers; Money transfer agents (Express Union, Money Express, etc.); Prepaid cards (RedRose); bank accounts (Ecobank); and direct payment (delivered by the organization or by a supplier, this is not, however, recommended by the Shelter/NFI cluster).¹⁰³
108. **The most used FSPs in the Far North by humanitarian organizations are MTN for mobile money, and Express Union for cash-in-hand.**¹⁰⁴¹⁰⁵ One INGO, for example, uses Express Union for onsite distributions and MTN for mobile money distribution in areas where discretion is necessary. MTN is the preferred FSP for mobile money distribution as their network is considered more stable. MTN has approximately 65 per cent of the FSP contracts with NGOs/UN agencies (ILO, WFP, WHO DRC, NRC, IMC, Plan, etc.).
109. **Overall, MTN had a larger mobile network coverage in the Far North than Orange** (see [Figure 18](#) of MTN and Orange’s 3G network coverage in the Far North). The use of mobile money does, however, require a consistently strong network. IRC mentioned that the MTN network was, at times, unstable. In these instances, they used Express Union to deliver cash in envelopes under the supervision of a staff member and a member of Express Union.

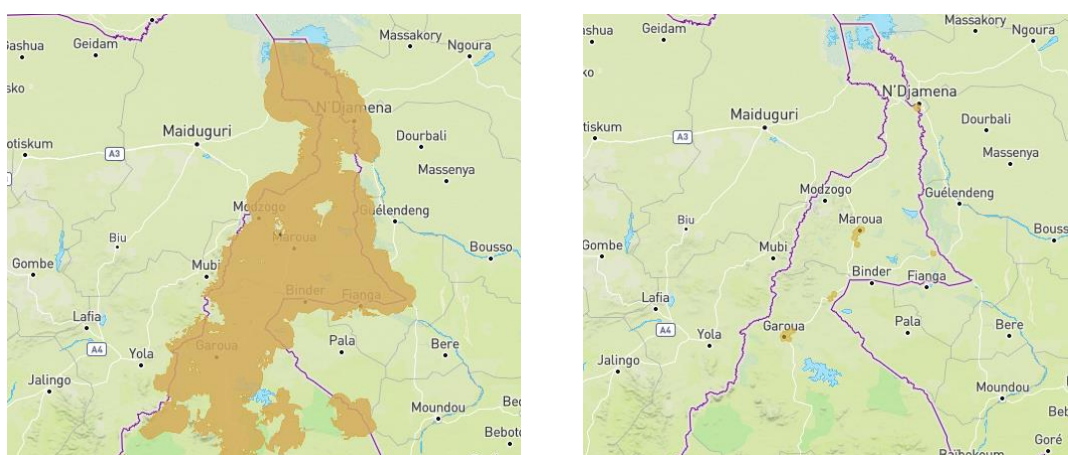
¹⁰² Mobile money account ownership in Cameroon has more than doubled since 2017, from 15 per cent to 42 per cent. Further, women are almost as likely as men to own a mobile phone. The World Bank, “The Global Findex Database 2021: Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19,” 2021, 19.

¹⁰³ Cash Working Group, “Cash Transfer Programming in Cameroon.”

¹⁰⁴ UNHCR has worked with MTN and Express Union in Cameroon, however, not in the Far North region.

¹⁰⁵ Since the data collection, Express Union has launched a new service to deliver cash digitally across all telephone networks.

Figure 18 Mobile network coverage (3G) in the Far North: MTN (left) and Orange (below)¹⁰⁶



110. **Most focus group participants were familiar with mobile money (MTN and Orange) and cash in hand (Express Union), but only a few participants had actual experience of it.** Overall, PoCs did not express any reluctance towards mobile money (with MTN or Orange) or cash withdrawals (with Express Union) but acknowledged it would take some time and training to get used to it. The elderly FGD participants were not familiar with mobile technology and were more reluctant to using it. However, they were willing to use mobile money if accompanied with relevant training. On the one hand, in Fotokol, IDP men and women preferred MTN MoMo (compared with Orange mobile money or Express Union cash) because MTN's coverage was considered superior, and their service was considered more efficient. On the other hand, refugees preferred cash in hand, because the mobile money provider in Cameroon sent SMS messages in French.¹⁰⁷
111. **Between cash in hand and mobile money, there was a preference for mobile money, which was perceived as being safer than physical currency among IDPs.** As they are often hosted in emergency shelters or with host communities, IDPs would reportedly face challenges in hiding physical cash. With mobile money, they could have their cash with them, and it would be password-protected. One of the lessons learned from a WFP MPCA project was that mobile money improved the security of the targeted beneficiaries and agents in charge of transfers, as they were the only stakeholders aware of the payment dates and targeted beneficiaries could discretely withdraw money from the payment points that they trusted.¹⁰⁸ One INGO, for example, prefers to use mobile money (distributing phones and SIM cards) in less secure areas to reduce security risks.
112. A risk mentioned in the CWG *Cash Transfer Programming* report was that women, poor households and marginalized individuals are often excluded from CBI because they are more likely to lack identification documentation and knowledge of new technologies, such as mobile money, which could lead to misuse. However, a 2021 World Bank report on financial inclusion found that, in Cameroon, more women than men have only a mobile money account (and no other financial accounts). As such, mobile money has, in fact, created new opportunities to better serve women,

¹⁰⁶ GSMA, "Network Coverage Maps," Network Coverage Maps, n.d., <https://www.gsma.com/coverage/#359>.

¹⁰⁷ While language preferences can be set when registering SIM cards, this is not widely practiced by the FSPs when registering new clients. Hotlines are available in several languages.

¹⁰⁸ Cash Working Group, "Cash Transfer Programming in Cameroon."

who have traditionally been excluded from formal financial systems.¹⁰⁹ That being said, women, poor households and marginalized individuals would require more sensitization and follow-up during the implementation of any CBI response, to ensure they are capable of using the delivery mechanism. This presents an opportunity to advocate for increased identity documentation and individual identification for women, children, vulnerable through CBI programming.

113. **Most FGD participants have the perception that both women and men can physically access points of sale (PoS).** Displaced women in Fotokol, however, mentioned that only men have access to the distribution mechanisms and use them without much difficulty. As such, men are responsible for withdrawing money transfers via mobile money. In areas that are remote/ where access to agents¹¹⁰ is challenging, FSPs offer an outreach service where they send an agent to deliver the cash to recipients.
114. **On the one hand, there appears to be at least one mobile phone in each household.** Generally, access to a mobile phone within households does not pose a constraint to the feasibility of mobile money, as the distribution of mobile phones (usually > 10 euros) per household can be included in the budget. The absence of mobile phones within households does, however, raise an accessibility concern as community members may not be digitally literate. The evaluation team found that there was usually a mobile phone in each of the households, with one member, usually the youngest of the household, being mobile literate. There was a consensus among FGD participants that PoCs would be fine using mobile money all the more so as PoCs with no or low financial literacy will be sensitized prior to the delivery of CBI. In case some households have no mobile phones, some humanitarian organizations provided one to them (reported cost of mobile – around 10 euros).
115. **On the other hand, more than half of IDPs and some returnees did not meet the KYC¹¹¹ regulations for mobile money and cash in hand.** IOM data is indicative of the IDPs and returnees having the appropriate means of identification:¹¹² in 2021, in 1,023 villages surveyed, the possession of ID cards varied greatly from 7%¹¹³ to 65% among respondents¹¹⁴, with a regional average of 65% of respondents not owning an identity card. KYC requirements in Cameroon include the verification of identity and residential address of a customer by reference to a National Identifying Card (CNI), passport, residence permit or Refugee Identity Card (CIR).¹¹⁵ UNHCR's *Displaced and Disconnected* report pointed out that, while the CIR is deemed a legally valid form of identification to open a bank account in Cameroon, refugees and asylum seekers still face many

¹⁰⁹ Mobile money has also created new opportunities to better serve women who have been traditionally excluded from formal financial systems. In Cameroon, more women than men have only a mobile money account in 2021. The World Bank, "The Global Findex Database 2021: Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19."

¹¹⁰ An entity or retail outlet where an e-cash transfer can be spent or redeemed for cash, and/or where e-cash account holders can perform other transactions. Different FSPs – such as banks, mobile network operators or remittance companies – can have agents. Agents are managed by an FSP, not a humanitarian agency.

¹¹¹ "Know Your Customer (KYC) usually refers to the information the local regulator requires FSPs to collect about any potential new customer in order to discourage financial products being used for money laundering or other crimes. Some countries allow FSPs greater flexibility than other as to the source of this information, and some countries allow lower levels of information for accounts they deem to be 'low risk'."

¹¹² IOM, "Evaluation Des Besoins Multi-Sectoriels (MSNA) - Cameroun - Extreme Nord," Juiller 2021.

¹¹³ In Mayo-Danai.

¹¹⁴ In Diamaré

¹¹⁵ SIM registration is mandated by law in Cameroon. Individuals are allowed to register up to three SIM cards per operator. UNHCR and GSMA, "Country Report: Displaced and Disconnected," 2018.

challenges with financial institutions that are not familiar with the fact that CIR are legally valid. When mobile money registration is refused, UNHCR is responsible to intervene and advocate on behalf of refugees as part of its refugee mandate, and as the shelter and protection sector leaders, UNHCR is also responsible to ensure that registration advocacy for IDPs is fulfilled.

116. **Key informants and PoCs were concerned that displaced populations needed a CNI or birth certificate to register with MTN, Orange or Express Union.** Based on the data from the FGDs and interviews with humanitarian organizations, a significant number of IDPs lost their IDs when they left their place of residence. In 2021, 46 per cent of IDP adults in Mayo Tsanaga did not have identity documents for the following reasons: loss (46 per cent), lack of financial means (29 per cent) and documents destroyed (14 per cent).¹¹⁶ The evaluation team could not precisely quantify the phenomenon across PoC groups and across geographic areas in the Far North. **Nevertheless, it would undeniably be a problem during implementation. The process to get a new ID is, however, lengthy (about three months) and there are no apparent methods to speed up the process.**¹¹⁷

117. **As a mitigation measure, in order to resort to the use of cash in hand and mobile money, some actors use a proxy system, or find an alternative system with their FSP.** Instead of registering the head of households, humanitarian organizations register one household member that owns an ID card to receive the cash, after getting the informed consent of the head of households. This system was reportedly being used by both INGOs and UN agencies at the time of data collection.

118. In cases where the proxy option was not doable, some organizations and the FSP put in place a different system: the head of the village receives the cash for their villagers on the same day that an FSP agent comes to the village to distribute the cash; each household signs a proof of receipt when receiving the cash in front of witnesses (a selection committee, the organization, its partner, a government representative (optional)). According to four interviewees from the UN, this system may not be compliant with UN agencies' requirements that forbid the distribution of CBI to a recipient/household without an official means of identification.¹¹⁸

3.7 Operational conditions

Figure 19 CBI feasibility score: Operational conditions



119. The following section discusses the favourability of the operational conditions for each modality, including protection and safety considerations for both humanitarian actors, PoCs and host community members.

120. While humanitarian actors reportedly faced temporary access constraints to specific locations, especially along the border areas with Nigeria, **these constraints are not modality specific.** The use of CBI, either via voucher or cash transfers, would not create additional risk for humanitarian workers, as long as they work through service providers, such as traders or FSPs, during the

¹¹⁶ Department of Mayo-Tsanaga, "Pilot Phase Profile for IDPs."

¹¹⁷ Unlike for birth certificates, for which the prefect can launch an emergency procedure, so they are delivered in 2 weeks. A birth certificate is a prerequisite in order to request a national identity card.

¹¹⁸ The review team was not able to find in any documents shared with them any mentions of such requirement, and was therefore not able to triangulate this information.

delivery of assistance. This would, of course, require the presence of staff during the distribution, but this is already what is happening with in-kind assistance.

121. Key informants **raised several protection and security risks associated with CBI for PoCs.** Some key informants were concerned about security risks along the Nigeria-Cameroon border, with regards to the Boko Haram insurgency. According to key informants, insurgents would levy a small amount of money. It is worth noting that this was a general fear expressed by key informants who were unable to provide any clear examples. In neighbouring Nigeria, where Boko Haram began and is most prominent, CBI is increasing. CBI was provided to 1.8 million IDPs in the north-east of Nigeria in 2020, this is approximately 50 per cent of the food security response.¹¹⁹ In these instances, mobile money is a viable option to reduce potential risks for humanitarian actors and PoCs.
122. Second, key informants and PoCs were concerned that CBI, particularly unconditional cash, could create tension/conflict within households, especially if other household needs are not covered, such as food security and health. These risks could be mitigated by implementing conditional CBI, with proper sensitisation and accountability systems in place (e.g.: a complaint and feedback mechanism), and/or ensuring that PoCs' needs were covered with multipurpose assistance. The observations from some of the actors implementing multipurpose assistance corroborate that the injection of cash, to cover all basic needs, reduces household tensions, which are fuelled by the lack of resources.
123. Third, key informants were concerned that the use of vouchers could infringe on the humanitarian principle to 'Do No Harm' if only a handful of traders accepted the vouchers, thus negatively affecting the market functionality. This could be further compounded if selected market traders represent a single ethnicity in the community, such as the Arabs or the Musgum, thus creating an ethnic monopoly.
124. Key informants agreed that, with sufficient coordination and a clear, contextually relevant Standard Operating Procedure (SoP), there is potential to distribute cash safely and effectively. Beyond these favourable operational conditions however, humanitarian actors need to have a Complaints and Feedback Mechanism (CFM), with various channels¹²⁰, in place to follow the implementation of a CBI.¹²¹ Such a system is a requirement to ensure that potential protection issues can be reported, and acted upon, in case of a CBI response.

2.8 Cash-Based Intervention readiness in UNHCR

125. UNHCR has already put in place **two critical elements of CBI preparedness.** First, an SOP for the direct implementation of CBI in Cameroon was first drafted in February 2018.¹²² ¹²³ The SOP

¹¹⁹ Ground Truth Solutions, "The Key to Fairness Is Inclusion: Communities Call for Greater Involvement in Aid (North-East Nigeria)," 2021.

¹²⁰ On top of filing a complaint to a staff, PoC should have the ability to file a confidential complaint, via a toll-free number or complaint boxes.

¹²¹ A CFM exists in Minawao camp, but it doesn't exist outside of the camps. Implementing partners reportedly have CFMs available but the evaluation could not verify this.

¹²² UNHCR, "Cameroon Standard Operating Procedures Cash-Based Interventions through Direct Implementation," 2018.

¹²³ The SoP was revised in February 2021 and July 2022, at the time of this review.

covers the implementation¹²⁴ and monitoring¹²⁵ phases of the project cycle, however, it focuses on operations, and thus does not include design-related activities, such as needs assessments, protection analysis and response analysis (as some staff would have liked – see paragraph 125). Second, a two-year FSP agreement was signed with MTN in 2018 (extended until 2024).¹²⁶ The SOP focuses on one delivery mechanism, i.e. mobile money with MNT, but could easily be tweaked to work with other delivery mechanisms and FSPs in case UNHCR sought to work with various providers.

126. In order to increase the use of cash and in line with UNHCR, the Representation has put forward a strategy to increase the proportion of CBI in the operational budget from 4 per cent in 2022 to 12 per cent by 2025.¹²⁷ Yet despite the drafting of a CBI SOP and signing an FSP agreement, two factors have hindered the uptake of this strategy, namely staff capacity (technical and monitoring) and differences in opinion on how the CBI national SOPs should be used at the sub office-level.

127. **The Representation does not have sufficient staff capacity to implement CBI (for shelter) in the Far North.** In July 2022, the Representation only had one CBI staff member, based in Yaoundé, covering the entire country operation, which was a key concern for key UNHCR informants at country office and sub-office level. Meanwhile, sub-office staff members are expected to double hat as focal points for CBI, livelihoods, Prevention of Sexual Exploitation and Abuse (PSEA), etc., which falls short of providing the technical capacity and experience needed to implement CBI for shelter. Therefore, while key informants at the Maroua sub-office are enthusiastic about the implementation of CBI in the Far North, their enthusiasm is met with concerns about staff members' technical and monitoring capacity to implement CBI. These concerns are reinforced by the 2019 audit which placed a lot of attention on CBI and the importance of strengthening controls and management oversight to achieve objectives and safeguard resources.¹²⁸ Moreover, given the perceived compliance risks in CBI and shelter programming, and the fact that the CBI staff roles would be in some degree as support, it is possible that the Shelter department would also need additional capacity (pending any review based on revised strategic objectives).

128. Regarding technical capacity, the Maroua sub-office needs technical CBI staff, temporarily deployed, to assist programme staff in developing a contextualized SOP, implement a response analysis workshop and design CBI (i.e. targeting criteria, transfer value, conditionality, restriction, frequency, duration, etc.). Moreover, the entire sub-office team requires training on key CBI concepts (such as conditionality, restriction, delivery mechanisms and transfer values), market and outcome monitoring, and CBI community sensitization approaches (on CBI and delivery mechanisms). It is worth mentioning that key informants from the Maroua sub-office strongly believed that having their own SOP would be a prerequisite for implementing a CBI intervention, whereas key informants from Yaoundé considered that the current SOP should be applicable as in

¹²⁴ Including workflows, roles and responsibilities within the department and function of HCRs (and with partner when required). The roles and responsibilities are not clearly stated in the SoP.

¹²⁵ The monitoring section includes financial monitoring (such as failed payments, financial reconciliation, following-up on account inactivity); communication and complaints management and response mechanisms; and post-distribution monitoring.

¹²⁶ Since the data for this report was collected, the CO is currently studying an additional delivery mechanism: cash in hand with another service provider.

¹²⁷ This was reportedly communicated in emails

¹²⁸ UNHCR, "OIOS Audit for Cameroon," 2019.

all other sub-offices. There seemed to be as well a difference in opinion from some staff of the Maroua sub-office as to what the SOP should include. Indeed, they expected the SOP to include context and risk analysis, whereas these steps were considered as pre-requisite steps to be undertaken for any programme by the representation.

129. Regarding monitoring capacity, the Maroua sub-office has limited capacity to monitor shelter interventions. This translated in the fact that shelter output monitoring is not readily available, there is no outcome monitoring for shelter interventions and no CFM in place, beyond raising a confidential oral complaint to a staff member from UNHCR or their partners, which may or may not be recorded.

130. **The second factor that reduces the uptake of the Representation's CBI strategy is the relatively negative perception around the modality.** The first and most common perception is that CBI is "riskier" for PoCs than in-kind assistance, due to a risk of diversion or use of the assistance to cover other needs or priorities. This perception was not evidenced by examples from the field, and is contradicted by global evidence.¹²⁹ Although risk aversion is common among organizations when a modality has not been used regularly; this aversion was particularly strong during this review. Although the location, level of seniority, or departments did not impact these perceptions, these negative perceptions appeared to be more anchored among national staff than expatriate staff. It is likely that expatriate staff have had more exposure to the use of CBI in other operations outside Cameroon, hence these varied perceptions.

131. The second negative organizational perception is that **UNHCR is not a 'learning-by-doing' organization.** In other words, should UNHCR implement a CBI response, it should meet all the CBI requirements expected at the national, regional and global levels at the outset. Key informants acknowledged that a CBI for shelter would require some trial and error, which is not – according to them – the *modus operandi* at UNHCR. These notions were fuelled by regional rumour. For example, a few key informants mentioned that the Representation in Chad attempted to implement CBI with PoCs without means of identification, which was heavily criticized in the internal audit¹³⁰ and was reported to the High Commissioner.¹³¹ In-kind assistance, which is the modality most commonly used by UNHCR, has the reputation of being less risky, both within and outside the organization, in case of delivery issues (e.g. the duplication of assistance). Furthermore, in-kind assistance, unlike CBI, also gives UNHCR higher visibility in-country, which is an important component to obtain government support and donor funding. As it stands, although this contradicts UNHCR's global commitment to make CBI the default modality, there appeared to be more deterrents than incentives for staff members to implement CBI.

¹²⁹ David Evans and Anna Popova, "Cash Transfers and Temptation Goods - A Review of Global Evidence" (World Bank, 2014).

¹³⁰ Internal Audit division, "Audit of the Emergency Response in Chad for the Office of the United Nations High Commissioner for Refugees (Report 2019/103)," 2019.

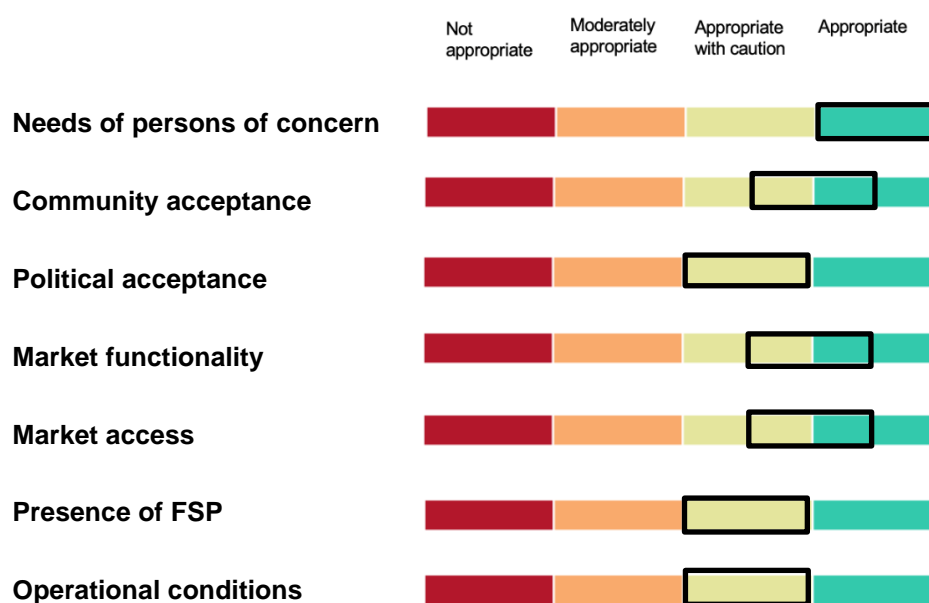
¹³¹ According to the audit, "there was a need to address critical deficiencies in controls over cash-based interventions and fuel management". The audit found the following issues: the design of the assistance did not sufficiently take into consideration the difference in vulnerabilities; inclusion and exclusion errors; duplication of assistance, lack of one-to-many reconciliation of the transfers, issues around data protection, and lack of regular monitoring and compliance checks.

4. Conclusions

4.1 Overall Cash-Based Intervention conclusion

132. Based on the review, it is both feasible and appropriate to use conditional cash for transitional shelter in the Far North of Cameroon.¹³² As shown in Figure 20, the scoring is above the average point of the scale. In areas where CBI was considered less feasible, issues of political acceptance, financial access to markets and KYC regulations can all be mitigated, without compromising on the quality of the response.

Figure 20 Overall CBI feasibility score



133. That said, echoing the finding of the wider regional shelter and settlement evaluation report about the need for greater internal and external multi-sectorial coordination in delivering shelter outcomes irrespective of the modality of assistance, **it is important to consider the needs in their entirety, which requires a multi-sectoral approach.** Otherwise, there is a risk that beneficiaries will use the first tranche to cover other needs, such as food needs, which may generate tensions within households and undermine the multi-faceted purpose for which cash has been provided.

134. While the review found that cash is undeniably feasible for rental assistance, it identified **two combinations of modalities for shelter (and associated conditions)** in which cash can be used for shelter construction and/or rehabilitation.

- **Option 1: Cash for Materials & Cash for Service.** The (Maroua)¹³³ CWG¹³⁴ and/or the Shelter Cluster should calculate the financial value of the assistance based on the average of all items needed to build (see BOQ in annexe as an example) or rehabilitate a shelter in the Far North and

¹³² The context is, however, dynamic and the feasibility and appropriateness of CBI for shelter would need to be reassessed on an annual basis.

¹³³ At the time of writing this report, the CWG was in the process of revising the MEB, which would include NFI needs but would exclude shelter needs.

¹³⁴ Led by WFP and the Norwegian Refugee Council.

then decide on the transfer value¹³⁵ for the PoC. Due to price variations within the Far North, the transfer value is likely to cover different proportions of the shelter across different locations, with PoCs absorbing the part that is not covered by the transfer value. This option remains viable if the price difference remains acceptable (i.e. a maximum of 10 to 15 per cent price variation).

- **Option 2: Mixed modality for materials & Cash for Service.** To mitigate the price fluctuation of CGI sheets, which is likely to represent around 50 per cent of the transfer value for materials, humanitarian organizations could consider providing the corresponding portion of the transfer value as in-kind assistance or as a commodity voucher. The rest of the materials (wood, nails, etc.) would be delivered with cash assistance. In case of a significant price difference or increase, the difference in cost for the more expensive construction material would therefore be absorbed by the humanitarian agencies. This dual combination has the added value of imposing a condition: once the PoCs have made the bricks and built the wall (via community mobilization and support from UNHCR/partners), the organization provides them with cash for materials. Then, once the PoCs have purchased the materials that correspond to the specifications, they get in-kind assistance or a commodity voucher for CGI sheets.

135. While, both options would be acceptable for PoC, regardless of their status and gender, with the right amount of sensitization and monitoring from UNHCR and its partners, PoC would prefer option 2. This option is less risky for PoC because it significantly reduces the impact of price fluctuation on the costliest item of the shelter kit. As a result, the risk perception would be lower from their point of view. From an operational standpoint however, this option requires implementers to combine two modalities; hence it is likely to be more resource intensive. Therefore, there is an operational trade-off between community preference and operational conditions for shelter actors.

136. To mitigate market access issues, humanitarian organizations should consider a cash top-up to pay for transportation back from the market. Although the consultants did not study the market transport system (e.g. moto taxis), discussions during FGDs and observations point to the fact that such services exist in all locations. Yet, this could be confirmed with a light-touch market study.

137. **There is a high risk that the use of vouchers for shelter could harm the market, unless market-based programming is considered.** This is because humanitarian organizations' procurement guidelines exclude traders who work in the informal economy and who make up the majority of traders in the markets. Voucher assistance would favour the largest wholesalers in Maroua, which is likely to foster market concentration. Vouchers could be considered when PoCs have no access to markets (in which case, humanitarian organizations could organize a fair) or if the organization is willing to support traders from the informal economy to obtain a trade licence and tax registration.

138. Considering the review findings against the *Likelihood of Market Impact* assessment, **a cash response in the Far North is likely to have a low market impact**, and thus would require a narrow market monitoring scope (see [Table 7](#)). However, in the short term, given the global inflationary context that seems to impact construction material prices in the Far North, and the lack

¹³⁵ The transfer value corresponds the amount of money transferred to household after having conducted a gap analysis. The gap analysis is the process of calculating a gap in household and/or individual needs (Calculated as Gap in needs = Total need – (Needs met by affected population + Needs met by other actors). The transfer value should cover the gap in needs.

of historical data, the evaluation team would recommend humanitarian actors, through CWG and the Shelter Cluster, to consider that there is a high likelihood of market impact for the first six months of the response. In concrete terms, this means increasing the frequency and scope of the monitoring. For more information, refer to the CRS MARKit below.

Table 7 Catholic Relief Service: Likelihood of market impact in the Far North¹³⁶

Low likelihood of market impact	High likelihood of market impact
Small size of the intervention relative to the size of the market	Large size of the intervention relative to the size of the market
Few interventions in the same geographical area	Multiple interventions in the same geographical area
Stable security situation¹³⁷	Volatile security situation that risks hampering physical access to markets for customers, vendors and/or supply chains
Well-integrated marketplaces	Poorly integrated marketplaces
Visible abundance of supply in marketplaces	Uncertain supply in marketplaces
Large number of traders selling commodities for which the programme is likely to create an increased demand and/or competitive market dynamics	Small number of traders selling commodities for which the programme is likely to create an increased demand and/or concentrated market power by a few traders
Existing market assessment/baseline	No existing market assessment/baseline
Historical price data are available	Historical price data are not available

139. The lack of identity documents is likely to occur when targeting IDPs and returnees. This issue can be mitigated through adjustments proposed by the various FSPs in the Far North. However, this will require some organizations to revise their internal procedures, which may take some time for those that need to obtain an authorization from their headquarters for such procedures.

140. Even if CBI is both feasible and appropriate, humanitarian organizations need to retain their capacity and ability to switch back to in-kind assistance temporarily or in specific locations.

4.2 Cash-specific conclusions for UNHCR

141. **From an organizational standpoint**, while CBI is organizationally feasible, several obstacles need to be addressed to establish a cash-ready Representation, especially at the Maroua sub-office level. All obstacles discussed below can be addressed through the recommendations discussed in [section 0](#).

¹³⁶ CRS, "MARKit: CRS Market Monitoring, Analysis and Response Kit-2nd Edition 2020," Text, CRS (Catholic Relief Services, 2019), <https://www.crs.org/our-work-overseas/research-publications/markit-crs-market-monitoring-analysis-and-response-kit-2nd>.

¹³⁷ IOM, "DTM Stability Index: Cameroon."

142. **The first obstacle for cash readiness is the combination of negative perceptions among UNHCR staff members regarding the time required for the programmatic design phase.** Conceptually, UNHCR key informants have positive perceptions of cash. However, on a practical level, they are discouraged by the perception that CBI requires a higher level of programmatic effort than in-kind assistance. Indeed, in-kind assistance is the Representation's usual modus operandi, and shifting towards a cash response requires an upfront time investment. This investment will, however, be balanced out by long-term efficiency gains (e.g. less time spent on coordinating with implementing partners or procuring in-kind items). Yet, the review questions whether the team in Maroua is willing to invest the time to contextualize the programme design, given their reported low level of availability for programme design and response analysis.
143. **The second obstacle for cash readiness is staff member technical capacity at the Maroua sub-office level.** Indeed, the Maroua sub-office staff members require hands-on technical support to set up a cash response. This support does not, however, require a full-time position at the sub-office level, but rather hands-on technical support up front,¹³⁸ followed by ad-hoc support. Without such support, however, the team in Maroua may not have the necessary confidence to start up a cash response, even a small pilot one.
144. **The third obstacle is the concern that the unsuccessful implementation¹³⁹ of a cash response could damage the Representation's reputation in Cameroon, and regionally.** The Representation has systems and networks set up to implement in-kind assistance at scale, which places UNHCR in a favourable position (e.g. as the Shelter sector lead with the national Government). While the Representation's achievements have earned them a commendable reputation, this positive reputation makes the Representation overly cautious about changing their modus operandi, even when that change would make their response more relevant and effective. To mitigate these concerns, the integration of a cash response would need to be transitional (e.g. through various pilot projects) to allow for an organic 'learning-by-doing' shift and potential scale-up.
145. **The fourth obstacle is that the Roles and Responsibilities, as outlined in the SOP for direct implementation of CBI, are unclear.** For example, under the 'responsible unit' section of the SOP, 'field' is listed several times as responsible.¹⁴⁰ These vague titles do not give a clear indication of which individual staff member is responsible for what, thus abdicating individual responsibility. The SOP does not specify if and when the sub-office should be involved, which questions their intended role in the delivery of a CBI programme and is a deterrent for more local ownership. There is no Complaints & Feedback SOP in Maroua, which is recommended when implementing a CBI programme.
146. **The fifth obstacle is the current resources for monitoring.** The review identified gaps in the Maroua sub-office's monitoring system, which need to be addressed irrespective of the modality used. Should there be a CBI response, the field office will not be in a position to monitor (and take

¹³⁸ On top of this support, any UNHCR staff can access the two modules developed by UNHCR and those developed by the CaLP.

¹³⁹ Here, "unsuccessful implementation" referred to inclusion or exclusion errors, duplication of assistance or the use of CBI for unintended outcomes.

¹⁴⁰ UNHCR, "Cameroon Standard Operating Procedures Cash-Based Interventions through Direct Implementation."

the necessary measures to respond to) potential protection issues (e.g. access to markets and FSPs) without an accessible and confidential CFM system, such as a toll-free number. Similarly, the Representation and Field office will have to devise a market monitoring system to monitor prices and market dynamics in order to adjust the design of the response (if needed) and ensure that the intervention does not harm markets.

4.3 Shelter-specific conclusions for UNHCR

Structural durability and timeliness of cash-based shelters

147. **Using CBI is unlikely to have any negative effect on the overall adequacy for the occupants of the shelters, in terms of the fundamental aspects of safety, and dignity.** Firstly, no natural hazards might cause the instantaneous destruction of the shelters, and although high winds are noted in parts of Cameroon, they are not of such force that they would destroy or damage shelters in such ways to risk causing the death or injuring those in and around the shelters. Therefore, even if the quality of shelter construction varied because of a change in CBI modalities, this would not have an impact on structural safety issues. As issues of privacy and dignity (including questions of accessibility) are inherent in the design of the shelters rather than the modality, using CBI is also unlikely to have any negative effect on these aspects of shelter adequacy.

148. **It is not possible to make any firm conclusions about the impact of using CBI on the durability of the shelters.** Temporarily at least, it is possible that the introduction of cash (in sufficient quantity) could stimulate demand for local construction materials (mud blocks, locally procured timber and thatch), and there needs to be more internal research and discussion within UNHCR on the impact that cash for shelter might have on the speed of completion of shelters, and in particular on the speed of completion for beneficiaries who would be at the end of the waiting list, or the last to access a completed shelter. Such research would need to investigate several factors, which have been outlined above, that are often related to matters of insufficient supply of skilled labour, but also to the staffing resources that would be necessary for UNHCR, in order to undertake the monitoring and approval of self-built shelters in a timely manner. The research would have to compare cash for shelter with in-kind assistance for shelter.

Monitoring the design of cash-based shelters

149. **In general, UNHCR staff members show sufficient knowledge of both local material choices and local construction materials to develop a 'catalogue' of suggested shelter designs** (either for entire shelters or for part-elements of the shelter). This could be a part of the local technical guidance and could support PoCs to calculate the cost of the different steps of their shelter construction. Importantly, such a catalogue could also be used to engage with beneficiaries and discuss how they would plan to upgrade or extend their shelters in the future, and what construction measures they might take with the first 'core' shelter, in order to facilitate any future upgrades (undertaken by the PoCs using their own funds, and without technical support), and make sure that those future upgrades were structurally sound.

150. With regard to the specific question of the design and installation or adaptations of shelters for persons with disabilities and their caregivers, it is uncertain whether this could be achieved through a purely market-based approach. There are examples from other countries in the region (e.g.

Nigeria), of catalogues of shelter upgrades for PWDs made exclusively from local materials, but such upgrades in those other countries have been fabricated using contractors rather than CBI.

Monitoring the construction of cash-based shelters

151. **Consensus would be needed among the UNHCR shelter staff members and partners, specific to the objectives and modalities of each project, about what would constitute 'acceptable' or 'good-enough' quality of construction at the various stages of a shelter, in order to release subsequent cash tranche payments to the PoCs.** On the one hand, the more exacting standards that could be applied to private contractors could not always be applied to beneficiaries. On the other hand, there would still need to be some sort of agreed-upon and well-understood benchmark as to what constituted a minimum standard of construction quality, to be used in the monitoring checklists. There would also need to be consensus about whether differing standards of exactitude for construction quality could be established, depending upon whether the shelter was being constructed by the beneficiaries themselves (in which case more flexibility could be applied), or whether the shelter was being constructed on behalf of a beneficiary (e.g. a person with disabilities) by those who were being given incentive payments to do so (in which case, a higher quality of construction could reasonably be demanded).
152. **There would also need to be consensus on how shelter staff members would engage with households who had failed to complete (or upgrade, depending upon the project) their shelters, and in particular, any beneficiaries who had chosen to use the cash meant for their shelter for other purposes.** In such circumstances, UNHCR would need to provide guidance to staff and partner staff members, on whether those 'failing' households could, for instance, at least be given further technical advice on how to convert their unfinished house safely and cheaply into a shelter meeting minimum standards. It might be possible for UNHCR to offer additional support with repairs, or other corrective actions. However, the costs for doing so would need to be factored into the initial programme budget. There would also need to be some consideration for longer project timeframes, in order to incorporate the additional field visits to monitor the repairs (and repairs of repairs). There would also need to be some consideration about the degree to which such an approach might 'dis-incentivise' the beneficiaries from doing their best quality construction in their first effort. This would also need to take into account the role of the sector leadership for UNHCR, in guaranteeing quality standards programming.
153. **PoCs who participated in FGDs were confident that they recognized good quality materials and good construction techniques.** Therefore, in principle, it would also be possible for UNHCR to establish agreements with beneficiary groups, about the steps that all the parties (UNHCR, the beneficiaries, and any skilled or unskilled labour) would be expected to take, if UNHCR's monitoring of intermediary construction stages revealed that one or more shelters were not being constructed according to minimum standards of quality. In particular, there would need to be agreement on whether UNHCR would give the beneficiary a 'grace period' to correct the construction problems and, in the worst-case scenario, who would then pay for the tearing down of the unacceptable parts of the shelter and who would pay for the reconstruction.
154. Calculations for how to structure the conditional cash support for shelter construction must be locally contextualized and must be a balance of the following factors:

- How often the UNHCR shelter team can visit each shelter in progress in a timely manner, in order to do the technical inspection, to provide technical guidance for the next steps for each household, and to give the technical authorization for the release of the next payment tranche. The number of necessary visits will, in many cases, also include at least one initial visit prior to the start of any construction, in order to ascertain whether the location for the shelter itself is suitable (flat enough, not at risk of flooding, etc.). Depending upon the context, the number of visits would also need to include those visits (either to community meeting locations, or to individual shelter plots) needed in order to ascertain either adequate security of land tenure¹⁴¹, or else the necessary steps to be taken in advance of starting construction, in order to support access to that adequate security of land tenure for all beneficiaries. There would need to be clarity within the UNHCR teams, as to which of these activities would be undertaken by Shelter staff, and which would be undertaken by Protection staff.
- The designation of the intermediary ‘hold points’ whereby each beneficiary would be required to stop construction and wait for the next UNHCR staff technical inspection, before receiving the next cash tranche, and before continuing with the work. These ‘hold points’ should not be arbitrary and should be designated based upon the overall stability of the shelter, and therefore at points whereby, if for any reason the resumption of construction were delayed, this delay would not result in the damage or collapse of the work done thus far.

155. The percentage of the total cash bundle that would be necessary to be given to the beneficiary in the first tranche. In some situations, this may need to be a significant proportion or even most of the total, if, for instance, skilled labourers usually demand advance payment for their work, or if it has been determined that the beneficiaries will get the best prices for some materials (e.g. earth blocks) by buying a sufficient amount for the entire shelter in one purchase. This consideration will then need to be counterbalanced by calculations of the increased risk of non-completion of some shelters, if the percentage of the remaining cash tranches is too low, or too insignificant.

¹⁴¹ Adequacy of tenure in the local context to be informed by global resources such as the Global Shelter Cluster ‘Land Rights and Tenure – The Due Diligence Standard’ (2013).

5. Recommendations

Recommended actions	Responsible	Anticipated timeframe
<p>Cash-Preparedness Action</p> <p>Before designing a cash for shelter programme, the Representation should prepare themselves organizationally for a cash response.</p>	UNHCR multifunctional teams	9-months
<p>Collect market baseline data 1</p> <p>UNHCR should establish a market baseline for the price of shelter construction material and construction services in all critical markets.¹⁴²</p> <p>The baseline could be established using a range of assessment toolkits including, for example, the CRS MARKit assessment, which is a comprehensive guide to help any organization frame its market monitoring.</p>	UNHCR shelter monitoring and supply staff	3-months
<p>Revise Standard Operating Procedures 2</p> <ul style="list-style-type: none"> • The Representation should clarify the roles and responsibilities in the CBI SoP within UNHCR (e.g. between the shelter and CBI officers) and between UNHCR and partners, • The roles and responsibilities <i>vis-à-vis</i> market monitoring should be included as an annex to the SoP or as a separate SoP. • The SoP should include a process, compliant with UNHCR global guidelines, to delivery cash to households without a CNI, at minimum the “alternate” recipient.¹⁴³ <p>Develop an Organigramme (or Organigramme options) to show how CBI shelter programming would impact the actual status quo of the Maroua Sub-Office, and develop detailed staffing recommendations according to an X PoC programme scenario.</p>	UNHCR multi-functional teams and external stakeholders (Yaoundé and Maroua)	3-months

¹⁴² While this review includes elements of a market assessment, there remains some gaps, notably the market baseline prices for the entire market environment (i.e. including the cost of transporting goods to and from the market).

¹⁴³ This is when the assistance is provided to one member of the household, who is not the head of household, after having received the consent of the head of household.

<p>Implement appropriate complaints' mechanisms 3</p> <p>Develop a toll-free number available for recipients, regardless of the modality. This channel should complement oral complaints to programme staff. Although a requirement for a CBI programme specifically, any such system could also be used for the whole of UNHCR's interventions in country. While setting up the channels, the Representation should develop SoPs detailing how complaints, depending on their type and level of severity, are handled</p>	<p>UNHCR protection staff (Maroua if the system is province-specific; Yaoundé otherwise)</p>	<p>6-months</p>
<p>Develop CBI for shelter technical monitoring SoP 4</p> <p>Establish the indicators and SoPs for adequate field and outcome¹⁴⁴ monitoring and steps for interventions by monitoring staff, for conditional cash programming.</p> <ul style="list-style-type: none"> • Based on a review of common problems in local shelter/house construction, create a checklist of points to monitor. • Adapt the checklist to the main tranche stages for the hold-points and cash releases. • Develop an SoP for the monitoring (e.g. regarding the presence of beneficiaries during monitoring including where appropriate community technical committees, and review the SoP with community representatives). 	<p>UNHCR Shelter staff (Protection and sub offices)</p>	<p>6-months</p>
<p>Carry out a specific protection risk analysis (as a baseline for subsequent monitoring) before implementing cash 5</p> <p>As aligned with the protection cluster recommendations on CBI, the field office should create a Protection Risk and Benefit Analysis, whose guidance can be found in UNHCR Operational Guidance for CBI in Displacement Settings¹⁴⁵ or in the Guide for Protection in Cash-Based interventions,¹⁴⁶ to which UNHCR heavily contributed. Such an analysis is needed to inform the response analysis and programme design, and monitor whether the project is causing harm, and according to different scenarios of implementation (mixed modality, etc), and also taking into account issues related to HLP.</p>	<p>UNHCR protection staff</p>	<p>3-months</p>
<p>Response analysis and programme design</p> <p>Cash is feasible in the Far North of Cameroon. Its appropriateness and feasibility for UNHCR is dependent on UNHCR's cash preparedness and the outcome of UNHCR's response analysis workshop.</p>	<p>UNHCR management</p>	<p>3-months</p>

¹⁴⁴ The most likely outcome indicator would be “beneficiaries continue to safely occupy their completed shelter, at least XX months after the first occupancy”. However, this is dependent upon a number of factors, not all related to the quality of the shelter construction, wear-and-tear/dilapidation, or durability of selected materials. For instance, such an outcome would also somehow need to take into account any risk of forced eviction (HLP), which for the most part, goes beyond the scope of the current review.

¹⁴⁵ UNHCR, “Operational Guidance for Cash-Based Interventions in Displacement Settings,” n.d.

¹⁴⁶ UNHCR, “Guide for Protection in Cash Based Interventions,” 2015.

<p>Response analysis workshop 6</p> <p>The Representation should organize an internal response analysis workshop during which they should reflect on the findings of this review and design a feasible response. The workshop would be an opportunity to consider the modality options outlined in the report and to identify the appropriate conditions.</p> <p>Response analysis is an iterative process in that UNHCR will need to collect additional data to inform and revise their decisions taken during the workshop. For example, the Representation might need to conduct a light assessment to calculate the cost to/from camps/settlements to the market to establish a transportation top-up price.</p>	<p>UNHCR multifunctional teams</p>	<p>4-months</p>
<p>Develop a CBI for shelter quality scale 7</p> <p>Develop with partners (including local authorities) the set of flexible/'good-enough' quality-monitoring standards to be used.</p> <ul style="list-style-type: none"> • Draft the range of flexibility/minimum acceptability for each point on the main shelter-construction checklist, using quantifiable measurements ('standards') for each point. • Review and gain consensus on the list of standards and their measurements, from a range of relevant stakeholders. 	<p>UNHCR Shelter staff</p>	<p>12 months</p>
<p>Set up a roving CBI position 8</p> <p>Make the CBI officer a roving position, with the requirement of spending two months in a location prior to deploying a cash response.</p>	<p>UNHCR CBI staff member</p>	<p>N/A</p>
<p>Review Shelter staff needs and staffing structures 9</p> <p>Assess whether the current staff is sufficient to undertake CBI-related technical activities more broadly, including undertaking the technical aspects of market analysis, and technical guidance and technical monitoring which would be required by such programming. Advocate for additional positions, or changes to both the staffing structure and to job descriptions of specific staff positions, as necessary.,</p>	<p>UNHCR Shelter staff</p>	<p>3 months</p>
<p>Develop technical CBI for shelter guidance 10</p> <p>Use participatory approaches, by working with national stakeholders on the design and implementation of shelter responses, to develop the adequate and necessary technical guidance, and its methods of delivery, for integration into CBI-shelter programming.</p> <ul style="list-style-type: none"> • Field visits to document 'typical' materials and techniques of already existing shelters and houses, and to analyse common weak points in construction techniques or material choices. • Graphic design of draft IEC materials with technical guidance on 'good-enough' construction practice. • Review of daft guidance, with both PoCs and skilled labourers. 	<p>UNHCR Shelter staff</p>	<p>9 months</p>

Sign MoUs with relevant stakeholders 11

Use participatory approaches to develop the necessary MoUs or agreements, to be put in place with each beneficiary, regarding payment, quality and completion of shelters.

- **Draft the MoU, incorporating the main points developed in the other actions outlined above.**
- **Consult with the relevant stakeholders on additional elements to the MoU, namely measures to be taken if the MoU is not complied with and dispute-resolution measures.**

UNHCR Shelter
staff

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7. Annexes

Annexe 1: Evaluation Matrix

Questions d'évaluation	Indicateurs	Sources	Hypothèses
Question 1 - quelles sont les modalités utilisées actuellement par les acteurs humanitaires de l'Extrême-Nord du Cameroun pour répondre aux besoins en matière d'abris?			
1.1 Cartographie des modalités actuelles utilisées dans la réponse en matière d'abris et d'AME dans l'Extrême-Nord du Cameroun.	1.1.1 Brève description des interventions 1.1.2 Organisation chargée de la mise en œuvre 1.1.3 Bénéficiaires/populations cibles 1.1.4 Critères de ciblage 1.1.5 Modalité d'assistance/combinaison des modalités 1.1.6 Mécanismes de distribution 1.1.7 Valeur de transfert	<ul style="list-style-type: none"> ▪ Examen des données secondaires : UNOCHA 4W, Shelter Cluster 5W évaluations de projets, CWG 5W ▪ Entretiens avec le personnel des ONG/agences UNs, et des clusters/CWG 	<ul style="list-style-type: none"> ▪ Les données sont accessibles sur les sites de coordination humanitaire ou sont partagées par les informateurs clefs et l'UNHCR
Question 2 - quelle(s) est/sont la/les modalité(s) faisables pour répondre aux besoins en matière d'abris dans l'Extrême-Nord du Cameroun ?			
2.1 Quels sont les besoins des populations affectées ?	2.1.1 Les besoins des populations cibles en matière d'abris (matériel et service de construction) sont couverts ou non par les marchés dans les contextes urbains, semi-urbains et ruraux 2.1.2 L'argent liquide est déjà utilisé ou non par les populations cibles (hommes et/ou femmes) dans les contextes urbains, semi-urbains et ruraux pour couvrir leurs besoins de base en matière d'abris 2.1.3 Les populations cibles ont des connaissances et savoir-faire, ou présentent des lacunes, sur des techniques de construction locales	<ul style="list-style-type: none"> ▪ Examen des données secondaires : évaluation des besoins, étude de marché, étude sur la protection ▪ Entretiens avec le personnel du HCR dans le pays, le personnel humanitaire, les autorités nationales, CWG, cluster coordinateurs ▪ Groupes de discussion (FGD) avec les bénéficiaires du HCR ▪ Observations directes des marchés 	

<p>2.2 Quel est le niveau d'acceptation de la communauté pour chaque modalité ?</p>	<p>2.2.1 Les populations cibles (hommes et/ou femmes) expriment une préférence pour l'une des modalités ou une combinaison de modalités pour couvrir leur besoin en matière d'abris et articles non alimentaires</p> <p>2.2.2 Les populations cibles sont capables (accès et connaissances) de recevoir les transferts monétaires</p> <p>2.2.3 Les populations affectées sont plus familières et/ou plus à l'aise avec une modalité spécifique.</p>	<ul style="list-style-type: none"> ▪ Examen des données secondaires : évaluation des besoins et du marché ▪ KII avec les acteurs économiques et les leaders communautaires, les officiers de protection communautaires. ▪ FGD avec les bénéficiaires du HCR 	<ul style="list-style-type: none"> ▪ Les autres organisations humanitaires sont enclines à partager leurs données ▪ Des rendez-vous sont pris avec les représentants des communautés
<p>2.3 Quel est le niveau d'acceptation politique de chaque modalité ?</p>	<p>2.3.1 Les autorités locales expriment une préférence pour l'une des modalités ou une combinaison de modalités.</p> <p>2.3.2 Il existe un cadre juridique qui encourage/empêche l'utilisation d'une modalité et d'un mécanisme de distribution.</p> <p>2.3.3 Les acteurs humanitaires mettent déjà en place des programmes sur la base des transferts monétaires dans la zone d'étude</p>	<ul style="list-style-type: none"> ▪ Examen des données secondaires : cadre réglementaire et législatif, études de besoins, 4W ▪ KII avec le personnel du HCR dans le pays, les autorités locales, le personnel des ONG/agences UNs 	<ul style="list-style-type: none"> ▪ Les personnes-ressources au sein de directions nationales et régionales sont disponibles pour des rendez-vous ▪ Des ressources bibliographiques existent sur ce sujet
<p>2.4 Dans quelle mesure les marchés abris et NFI sont-ils fonctionnels ?</p>	<p>2.4.1 L'offre (quantité, qualité) est suffisante pour répondre à la demande totale en matière de biens d'abris ou articles non alimentaires dans les contextes urbains, semi-urbains et ruraux et tout au long de l'année</p> <p>2.4.2 Les marchés ont la capacité de répondre à une augmentation de la demande correspondant à l'intervention prévue par le HCR.</p> <p>2.4.3 Les marchés sont intégrés</p>	<ul style="list-style-type: none"> ▪ Examen des données secondaires : BoQ, études de marché, suivi des prix des clusters ▪ KII avec le personnel du HCR, le personnel des ONG/agences UNs et les acteurs du marché. 	<ul style="list-style-type: none"> ▪ Il existe des données secondaires sur la région Extrême-Nord. ▪ Les autres organisations humanitaires sont enclines à partager leurs données ▪ Des rendez-vous sont pris avec les représentants des associations de commerçants de la région Extrême-Nord.

	<p>2.4.4 Il n'y a pas de situation de pouvoir (monopole ou oligopole) de marché pour les biens</p> <p>2.4.5 Les transferts monétaires sont déjà utilisés par les acteurs humanitaires pour des programmes abris/NFI ou MCPA dans les zones d'interventions du HCR</p>		
2.5 Les marchés sont-ils accessibles ?	<p>2.5.1 Les populations affectées ont un accès physique, financier et social sûr au marché.</p> <p>2.5.2 Le marché est accessible en termes de distance et de coût d'accès (transport, etc.)</p> <p>2.5.3 Le personnel humanitaire (et plus particulièrement de protection) et les acteurs de marchés n'ont pas identifié de contraintes majeures en matière d'accès au marché.</p>	<ul style="list-style-type: none"> ▪ Examen des données secondaires : évaluation du marché, analyse de la protection, etc. études de faisabilité pour une intervention espèces ▪ KII avec le personnel de protection, les acteurs du marché, CWG, ▪ FGD avec les bénéficiaires du HCR 	<ul style="list-style-type: none"> ▪ Il existe des données secondaires sur la région Extrême-Nord. ▪ Les autres organisations humanitaires sont enclines à partager leurs données
2.6 Existe-t-il des prestataires de services financiers (PSF) opérationnels sur la zone ?	<p>2.6.1 Des systèmes de paiement fonctionnels et fiables sont disponibles ou non.</p> <p>2.6.2 Les populations affectées peuvent accéder aux agents de paiement</p> <p>2.6.3 Les régulations Know Your Client (KYC) avec les agents de paiement ne mettent pas les populations affectées en danger</p>	<ul style="list-style-type: none"> ▪ Examen des données secondaires : évaluation du marché, évaluation des PSF ▪ KII avec les PSF et avec les organisations effectuant des interventions en espèce ▪ FGD avec les bénéficiaires du HCR 	<ul style="list-style-type: none"> ▪ Il existe des données secondaires sur la région Extrême-Nord. ▪ Les autres organisations humanitaires sont enclines à partager leurs données ▪ Des rendez-vous sont pris avec les représentants des PSF sont possibles.
2.7 Les conditions opérationnelles sont-elles favorables à chaque modalité ?	<p>2.7.1 Le HCR dispose, ou peut rapidement se doter, des capacités programmatiques et opérationnelles nécessaires pour concevoir et mettre en œuvre des projets utilisant différentes modalités,</p>	<ul style="list-style-type: none"> ▪ Examen des données secondaires : SOPs pour le CBI ▪ KII avec le personnel du HCR et personnel des ONG/agences UNs 	

	<p>combinaison de modalités, et le suivi technique que chacune requière</p> <p>2.7.2 Les interventions en espèces peuvent être effectuées de manière sûre et efficace pour les employés du HCR et/ou leurs partenaires de mise en œuvre</p> <p>2.7.3 Les risques et les vulnérabilités liés à la protection ne seront pas amplifiés pour la population cible par les interventions en espèces.</p>		
<p>Question 3 - quelle est la modalité, ou la combinaison de modalité, la plus appropriée et faisable pour obtenir les résultats attendus par le HRC en matière d'abris?</p>			
<p>3.1 Quelle est la modalité, ou combinaison, la plus faisable pour le HCR pour atteindre ses objectifs en matière d'abris du HCR</p>	<p>1.1.1 Une modalité, ou combinaison de modalités, représenté un meilleur rapport coût efficacité que les autres modalités, et donc d'optimiser les ressources disponibles</p> <p>1.1.2 Une modalité, ou combinaison de modalités, permet d'avoir une réponse plus rapide que les autres</p> <p>1.1.3 Une modalité, ou combinaison de modalités, est plus cohérente avec la stratégie nationale et régionale du HCR</p> <p>1.1.4 Le niveau de suivi et d'appui technique que requière une modalité, ou combinaison de modalité, correspond aux ressources et savoir-faire du HCR</p>	<ul style="list-style-type: none"> ▪ Examen des données secondaires : budgets, stratégie pays ▪ Atelier des options de réponse ▪ Entretiens avec le personnel du HCR 	<ul style="list-style-type: none"> ▪ Les budgets sont accessibles et exploitables
<p>3.2 Quelle est la modalité, ou la combinaison, la plus appropriée pour atteindre ses objectifs en matière d'abris du HCR ?</p>	<p>3.2.1 Préférences des bénéficiaires pour une modalité, ou combinaison de modalités</p> <p>3.2.2 Une modalité, ou combinaison de modalité, est la plus adéquate d'un point de vue technique pour atteindre les</p>	<ul style="list-style-type: none"> ▪ Atelier des options de réponse ▪ Entretiens avec le personnel du HCR ▪ FGD avec les bénéficiaires du HCR 	

	<p>standards SPHERE et/ou standards de qualité du cluster abris au Cameroun</p> <p>3.2.3 Une modalité, ou combinaison de modalités, a le potentiel d'avoir un effet positif ou négatif sur les aspects de dignité, santé et sécurité des ménages</p> <p>3.2.4 Une modalité, ou combinaison de modalités, représente un meilleur potentiel de durabilité que les autres modalités</p> <p>3.2.5 Une modalité, ou combinaison de modalités, a le potentiel d'avoir un effet positif ou négatif sur la cohésion sociale, notamment en bénéficiant à l'économie locale</p>		
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Annexe 3: Glossary of terms

Table 8 Glossary of terms

Term	Definition
Agent	An entity or outlet where an electronic transfer can be spent or exchanged for money, and/or where electronic account holders can conduct other transactions. Financial service providers such as banks, mobile phone operators or money transfer companies may have agents. Agents are managed by a financial service provider and not by a humanitarian organisation. Calp Network
Assistance in kind	Humanitarian aid provided in the form of physical goods or food. In-kind aid is restrictive by default as recipients cannot choose what they are given. Calp Network
Cash assistance	Distribution of non-restrictive aid in the form of cash (physical or digital) to beneficiaries (individuals, households, communities). The term 'cash assistance' is a more limited concept than 'cash assistance', which also includes vouchers. Calp Network
Cash transfers	All assistance programmes that involve the direct distribution of a payment instrument (cash or vouchers) to beneficiaries without reimbursement. In the humanitarian context, beneficiaries may be individuals, households or communities, not government or other state actors. This excludes individual-to-individual cash transfers and microfinance (although microfinance and remittance institutions can be used for disbursements). This term is interchangeable with monetary intervention. Calp Network
Cash-Based Intervention	CBI refers to all programs where cash transfers or vouchers for goods or services are directly provided to recipients. In the context of humanitarian assistance, the term is used to refer to the provision of cash transfers or vouchers given to individuals, household or community recipients, not to governments or other state actors. This excludes remittances and microfinance in humanitarian interventions (although microfinance and money transfer institutions may be used for the actual delivery of cash). The terms 'cash' or 'cash assistance' should be used when referring specifically to cash transfers only (i.e., 'cash' or 'cash assistance' should not be used to mean 'cash and voucher assistance'). This term has several synonyms: Cash and Voucher Assistance (CVA), Cash Transfer Programming (CTP).
Conditionality	Conditionality refers to the activities or obligations that are pre-requisites for the beneficiaries targeted by a programme to receive assistance. Conditions can in theory be used for all types of transfers (cash, vouchers, in-kind, services), depending on the objectives and design of the programme. Pre-requisites can be imposed for each tranche of the transfer. Conditionality is different from restriction (which applies to how the aid received is used) and the targeting criteria applied to define who in a group will be covered by the programme. The type of conditions may include schooling, building a shelter, participating in malnutrition screening, training, etc. Work-for-assets/training/work interventions are all forms of conditional transfers. Calp Network

Coupon	A coupon in the form of a paper, token or electronic coupon that can be redeemed for a given quantity or amount of goods, either in the form of a cash amount (e.g. \$15), or by specifying pre-determined commodities or services (e.g. 5kg of maize, 5kg of maize grind), or as a mixture of cash and commodities. Coupons are redeemable at pre-selected suppliers or at 'fairs' set up by the organisation. The terms 'coupons' and 'vouchers' are often used interchangeably. Calp Network
Custom work and subcontracting	Commission or subcontract work to meet shelter and habitat targets through manager, subcontractor or agency-led models. The Sphere Handbook (2018)
Distribution mechanism	A means of distributing cash or coupon transfers (e.g. smart cards, mobile money transfers, electronic money transfers, money in envelopes, etc.). Calp Network
Financial Services Provider (FSP)	An entity providing financial services, possibly electronic transfer services. Depending on the context, financial service providers can be e-voucher companies, financial institutions (e.g. banks and microfinance institutions) or mobile network operators. Financial service providers include many entities (such as investment funds, insurance companies, accounting firms) in addition to those offering humanitarian cash transfers or coupons. Therefore, in the context of cash transfers, financial service providers are considered to be those that provide the transfer services. Calp Network
Market player	An organisation or individual active in a market system, not only as a supplier or consumer but also as a regulator, developer of standards and provider of services, information, etc. Therefore, this can include organisations in the private and public sectors and also non-profit organisations, representative organisations, and civil society groups. Calp Network
Mobile money	Access to financial services via mobile phone, such as payments, transfers, insurance, savings and credit. It is a paperless national currency that can be used to distribute humanitarian electronic money transfers. Calp Network
Modality	Refers to the form of assistance (cash, vouchers, in-kind, provision of services, combination). This can include both direct assistance at the household level and assistance provided at the wider community level (health services, sanitation infrastructure, etc.). Calp Network
Multi-purpose cash transfer	A cash transfer, either regular or one-off, that corresponds to the amount of money a household needs to meet all or part of a set of basic and/or recovery needs. The term refers to cash transfers designed specifically to cover multiple needs, with a transfer value defined consistently. MMWTs are generally indexed to the SEM-based deficit analysis or other basic needs calculation method. All MMWT are, by definition, non-restrictive cash transfers as they are to be spent according to the choices of the recipients. Calp Network
NFI kits	The Household Goods Kit contributes to the restoration and maintenance of health and dignity, safety, and the performance of daily domestic activities in and around the home. This standard covers items needed for sleeping, preparing meals and storing

	food, eating and drinking, as well as for thermal comfort, lighting and clothing. The Sphere Handbook (2018)
Modality	Refers to the form of assistance (cash, vouchers, in-kind, provision of services, combination). This can include both direct assistance at the household level and assistance provided at the wider community level (health services, sanitation infrastructure, etc.). Calp Network
Strengthening of capabilities	. Successful capacity building should enable experts to focus on The Sphere Handbook (2018) provides a framework for local stakeholders to oversee their activities and provide assistance to a larger number of aid beneficiaries. The Sphere Handbook (2018)
Renovation	The renovation of buildings involves strengthening and/or modifying the structural system of the building. The aim is to make the building more resistant to future hazards by installing safety equipment. The Sphere Handbook (2018)
Rental assistance	This is assistance to affected families to rent housing and land. This may include financial contributions, support in obtaining a fair deal or advice on property standards. The Sphere Handbook (2018)
Repair	Repair relates to the restoration of a damaged or degraded building to a state of correct occupancy and to the required standards and specifications. The Sphere Handbook (2018)
Restriction	A restriction refers to the limits applied to the use of the transfer, after it has been received by the recipient. Restrictions may define the goods and services to which the transfer gives access, and/or the places where the transfer can be used. The degree of restriction can vary from requiring the purchase of specific goods, to spending the transfer on a certain category of goods and services. All vouchers are restrictive in nature, as they limit what the recipient can buy and where the voucher can be used. Aid in kind is also restrictive. Cash transfers are by nature non-restrictive in terms of how they can be used by recipients. Restrictions are different from conditions, which are activities or prerequisites required of recipients in order for them to receive assistance. Calp Network
Shelter kits	Building materials, tools and equipment needed to create or improve the living space. The Sphere Handbook (2018)
Strengthening of capabilities	. Successful capacity building should enable experts to focus on The Sphere Handbook (2018) provides a framework for local stakeholders to oversee their activities and provide assistance to a larger number of aid beneficiaries. The Sphere Handbook (2018)
Temporary shelters	These are short-term shelters that will need to be removed once the next stage of the shelter solution is available. In general, these shelters are built at a limited cost. The Sphere Handbook (2018)
Transfer value	The transfer value corresponds the amount of money transferred to household after having conducted a gap analysis. The gap analysis is the process of calculating a gap in household and/or individual needs (Calculated as Gap in needs = Total need – (Needs met by affected population + Needs met by other actors). The transfer value should cover the gap in needs.

Transitional shelters

These are quick shelters designed with materials and techniques allowing for their transition to more permanent structures. The shelter should be scalable, reusable, resellable or transportable from a temporary site to a permanent location. [The Sphere Handbook \(2018\)](#)

Annexe 4: Key documentation type

156. The below table summarises key documentation that formed part of the evaluation desk review. This is a non-exhaustive list of the documents identified as part of the desk review, which contained more than 60 documents shared by the evaluation managers and preliminary key informants.

Table 9 Key documentation

File	Sub-file
Cameroon National Office	Information on accommodation projects
	Narrative reports
	Objectives and indicators
	Maps and dashboards
	Quotes for shelters and AME
	Priority plans
	Operational plans
	Feedback from the RBWCA
	Mission reports
	Multi-year strategic plan
	Financial Audit (2019)
	Budget and expenditure trends
Cameroon National Office	Global Compact for Refugees
	UNHCR's overall strategy for settlement and accommodation
	UNHCR Policy on Refugee Protection and Solutions in Urban Areas
	UNHCR's age, gender and diversity policy
	UNHCR cash transfer policy
	UNHCR's policy on emergency preparedness and response
	RBWCA's strategic priorities
	Policy documents and initiatives on IDPs and refugees
	Operational guidelines
	Climate action guidelines and policies
Shelter policies, guidelines and strategies	Guide to the UNHCR establishment approach
	National sectoral strategies for shelter
	UNHCR's national shelter strategies

	Manuel Sphere (2018)
Assessments and reports	The state of humanitarian shelters and settlements (2018)
	Evaluation of the Global Shelter Cluster partnerships (2013 - 2017)
	Humanitarian response plans
Websites	GSMA
	Seep Network
	CaLP Network
	Alnap
	Acaps
	World Bank