Cash Decision Tools: An Introduction

Shelter, Cash and Markets Community of Practice Call
19/20 Nov 2025

GLOBAL SHELTER CLUSTER
Coordinating Humanitarian Shelter and Settlements

IFRC

UNHCR
The UN Refugee Agency

Agenda

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Min	Item	Speakers
3 min	**Introductions and Opening**	**Leeanne Marshall,** Cash and Markets CoP Co-Lead **Jim Kennedy**, GF for Research, GSC
15 min	**Cash Decision Tools**	**David Dalgado**, former consultant on the project
10 min	**Q&A and Discussion**	**Leeanne Marshall -** Moderator
2 min	**Close**	**Leeanne Marshall**

Introduction: Background to the Tools

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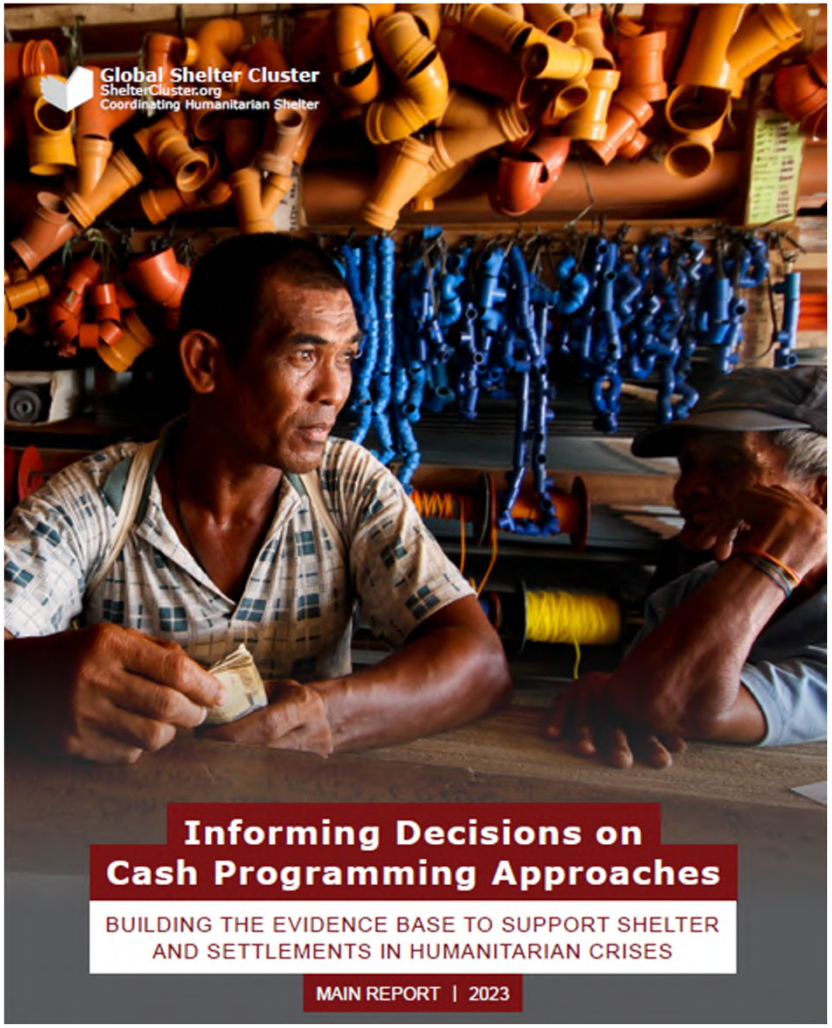

DECISION TREE

1 *Cash is feasible within the political context and legal frameworks (including HLP)*

Mostly	Indicators	Mostly	Example Mitigations*1
YES	**1A.** Authorities are willing to allow the use of cash	NO	**Other modalities necessary for now**
YES	**1B.** Participants have the Housing, Land and Property (HLP) rights that would allow the shelter intervention, and the use of CVA supports (does not risk) HLP rights considering gender and inclusion. For example: This unrestricted modality may facilitate those assisted to diminish the HLP rights of other parties. If the transfer is to the male head of the household only could this diminish the HLP rights of women and girls.	NO	**Advocacy on the benefits of appropriate use of cash**
		NO	**Activities to support HLP rights**
YES	**1C.** In a displacement context cash is acceptable to the host community	NO	**Host community engagement. Inclusion of some vulnerable host community members in programme.**

2 *Compatibility with or flexibility within humanitarian systems and policies*

Mostly	Indicators	Mostly	Example Mitigations
YES	**2A.** Humanitarian agency policy allows CVA	NO	**Other modalities necessary for now**
YES	**2B.** Donor policy allows CVA		**Advocacy on the benefits of appropriate use of cash**
YES	**2C.** Existing country level coordination mechanisms support the use of cash for shelter programming. For example: • Country-level shelter cluster guidance supports use of cash. • Cash Working Group's MEB does not already include shelter item of interest.	NO	**Explore the case for use of cash for the shelter programming area and support cluster to develop appropriate guidance.**
		NO	**Avoid duplicating the shelter item included in the MEB, but assess whether outcome is being secured through MPCA and if not build case and advocate for dedicated shelter programming.**

**1 Note that these examples are non-exhaustive. Mitigations can take time and resources, may not be possible or appropriate, and it may still be more appropriate to choose a different implementing option/modality, or a mixed modality. There will be advantages and disadvantages for any implementing option/modality. It may be appropriate to prepare a table with weighted criteria and a scoring and notes section to compare and document the decisions around the choice of implementing option/modality. Always aim to build agency (power) for households (to choose how they meet their own needs) into the programming regardless of implementing option/modality selected.*

DECISION TREE

3 *Functional and accessible markets with the capacity to meet demand*

Mostly	Indicators	Mostly	Example Mitigations
YES	**3A.** Market supply is stable and is able to adequately meet needs (without diminishing quality or increasing price excessively). For example in relation to: • Stock availability • Supply chain continuity/ alternatives / • Supplier readiness and scalability • Seasonal variations • External factors (e.g. political instability)	NO	**Other modalities necessary for now**
		NO	**Mixed modalities. For example, some in-kind, some vouchers to support supply chain improvements, and some cash for the items accessible from a functional market.**
YES	**3B.** Shelter materials, labour and services price is stable and affordable to more vulnerable	NO	**Keep assessing and monitoring market since it is likely with time it will become functional. Those not assisted by humanitarian actors also depend on and use the market.**
YES	**3C.** Labour, materials and services have assured quality. This could relate to quality standards of programme (e.g. no asbestos roof sheet), authority quality standards, participant preferences.		
YES	**3D.** Market is accessible to target population. Relates to physical and transport barriers, inclusivity (e.g. gender, ethnicity, disability etc.)	NO	**Consider activities to support target population access. Paying some transport and capital costs of vendors to establish.**
YES	**3E.** Suppliers have capacity in relation to: • Liquidity (e.g. cash reserves or credit to handle increased stocking prior to sales) • Operating in area of target population • Willingness to engage with programme • (where engagement is required)	NO	**Market support activities and, market systems change activities. Including activities to support suppliers (e.g. low-cost loans, business support grants, connections with financial services for credit).**

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What tools have been developed?

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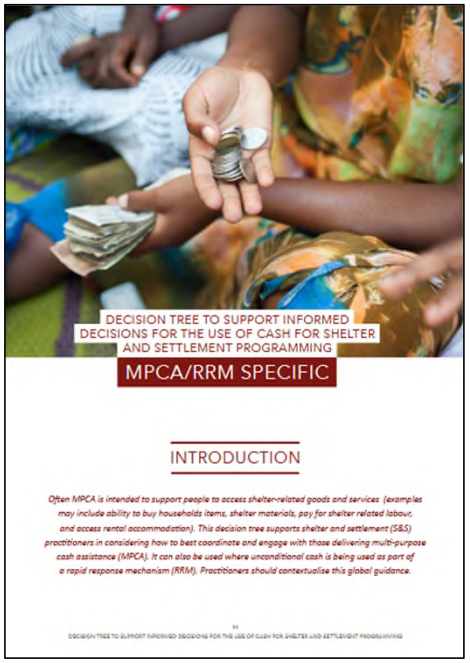
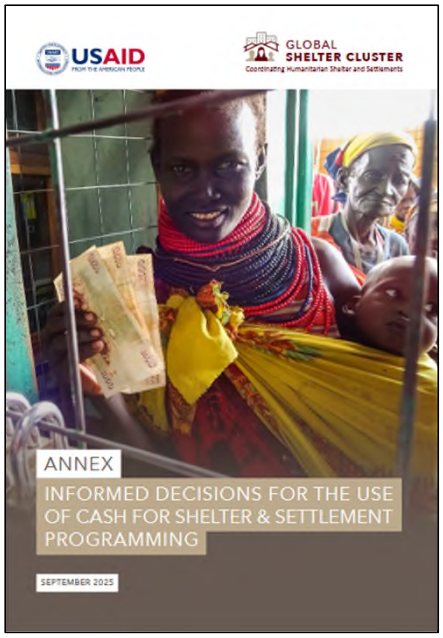
1. **Decision Tree** – presents the criteria in a format that practitioners can follow to inform their programming decisions.
2. **MPCA/RRM Specific** – helps practitioners think rigorously about the inclusion of households items, shelter & settlements in MPCA/RRM
3. **Annex** – provides links to relevant resources





Must credit (in relation to the tools): Authors of the original research, Martin Dacles (HfH), Leeanne Marshall (Australian RC), Jenny Weatherall (CRS), and all those who tested and gave advice.

Introducing the Tools

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- **Audience and purpose**
- **Scope**
- **When to use criteria shown in the decision tree:**
  1. Context and needs assessment
  2. Response option
  3. How to deliver assistance – incl. what modality

WARNING

Summary list of criteria shown in decision tree	Category*
1. Feasibility within the political context and existing legal frameworks, including housing, land and property rights	Feasibility
2. Compatibility with or flexibility within humanitarian systems and policies	Feasibility
3. Functional and accessible markets with the capacity to meet demand	Feasibility
4. Functional, accessible and timely cash transfer and distribution mechanisms with strategies to manage financial risks	Feasibility
5. Safety for communities and humanitarian staff, with strategies to manage security risks	Feasibility
6. Organization, national society and/or partner capacity	Feasibility
7. Alignment with community needs, preferences and capacity	Appropriateness
8. Being the most cost-efficient and cost-effective option	Appropriateness
9. Complementary shelter technical support, conditions or restriction	Appropriateness
10. Clear communication channels with communities	Appropriateness
11. Compatibility with the longer-term needs of recovering communities	Appropriateness
12. Protection for the local environment and natural resources	Appropriateness

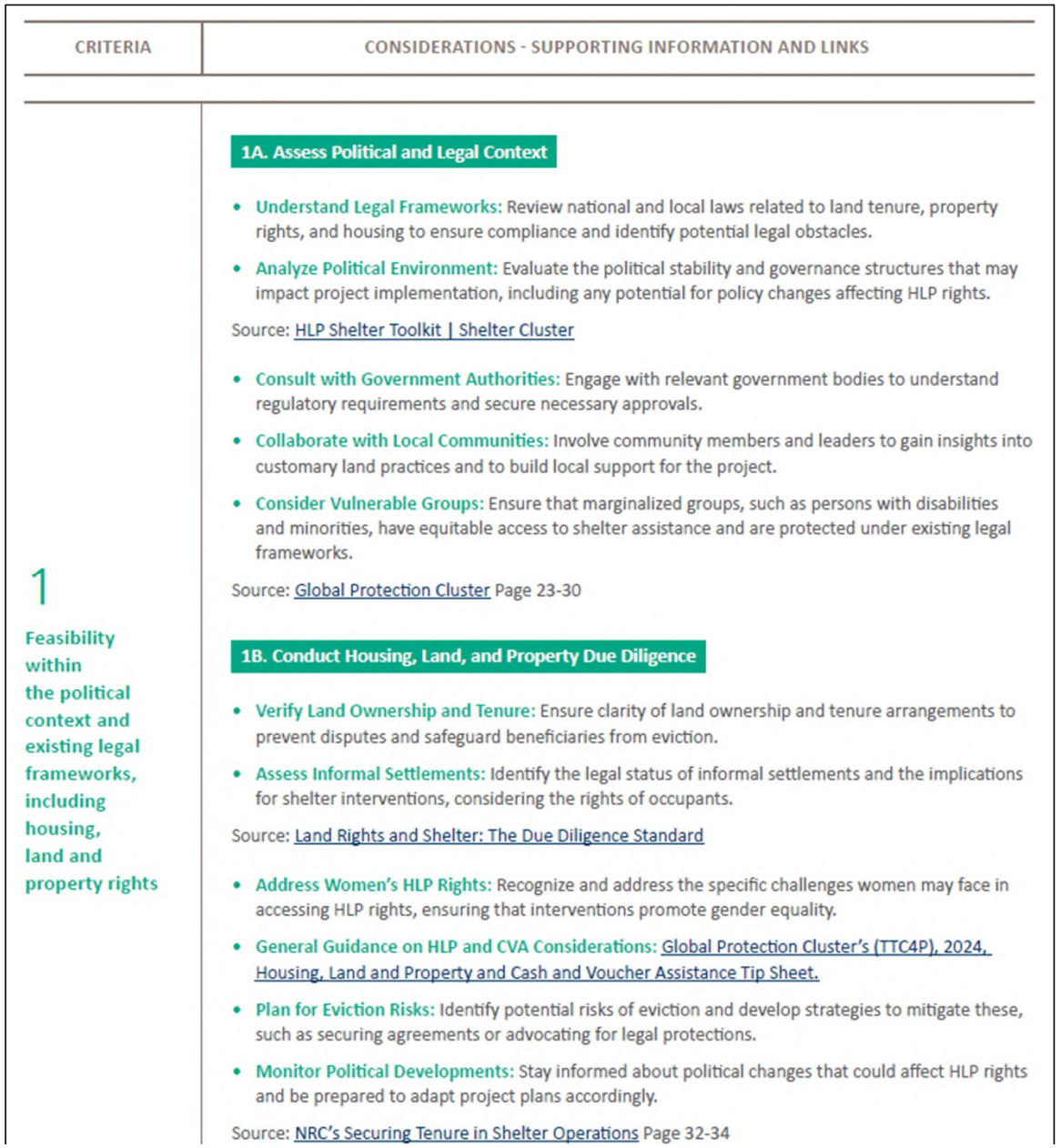
Let's talk about the order!

Example Pages

- **Criteria**
- **Indicators** (or sub-criteria)
- **Example mitigations**

Example Pages - Annex

- **Gives further guidance (taken from the most relevant resources)**
- **Signs post relevant resources.**
- **Not exhaustive**



CRITERIA	CONSIDERATIONS - SUPPORTING INFORMATION AND LINKS
1 Feasibility within the political context and existing legal frameworks, including housing, land and property rights	**1A. Assess Political and Legal Context** • **Understand Legal Frameworks:** Review national and local laws related to land tenure, property rights, and housing to ensure compliance and identify potential legal obstacles. • **Analyze Political Environment:** Evaluate the political stability and governance structures that may impact project implementation, including any potential for policy changes affecting HLP rights. Source: HLP Shelter Toolkit | Shelter Cluster • **Consult with Government Authorities:** Engage with relevant government bodies to understand regulatory requirements and secure necessary approvals. • **Collaborate with Local Communities:** Involve community members and leaders to gain insights into customary land practices and to build local support for the project. • **Consider Vulnerable Groups:** Ensure that marginalized groups, such as persons with disabilities and minorities, have equitable access to shelter assistance and are protected under existing legal frameworks. Source: Global Protection Cluster Page 23-30 **1B. Conduct Housing, Land, and Property Due Diligence** • **Verify Land Ownership and Tenure:** Ensure clarity of land ownership and tenure arrangements to prevent disputes and safeguard beneficiaries from eviction. • **Assess Informal Settlements:** Identify the legal status of informal settlements and the implications for shelter interventions, considering the rights of occupants. Source: Land Rights and Shelter: The Due Diligence Standard • **Address Women's HLP Rights:** Recognize and address the specific challenges women may face in accessing HLP rights, ensuring that interventions promote gender equality. • **General Guidance on HLP and CVA Considerations:** Global Protection Cluster's (TTC4P), 2024, Housing, Land and Property and Cash and Voucher Assistance Tip Sheet. • **Plan for Eviction Risks:** Identify potential risks of eviction and develop strategies to mitigate these, such as securing agreements or advocating for legal protections. • **Monitor Political Developments:** Stay informed about political changes that could affect HLP rights and be prepared to adapt project plans accordingly. Source: NRC's Securing Tenure in Shelter Operations Page 32-34

3 *Functional and accessible markets with the capacity to meet demand*

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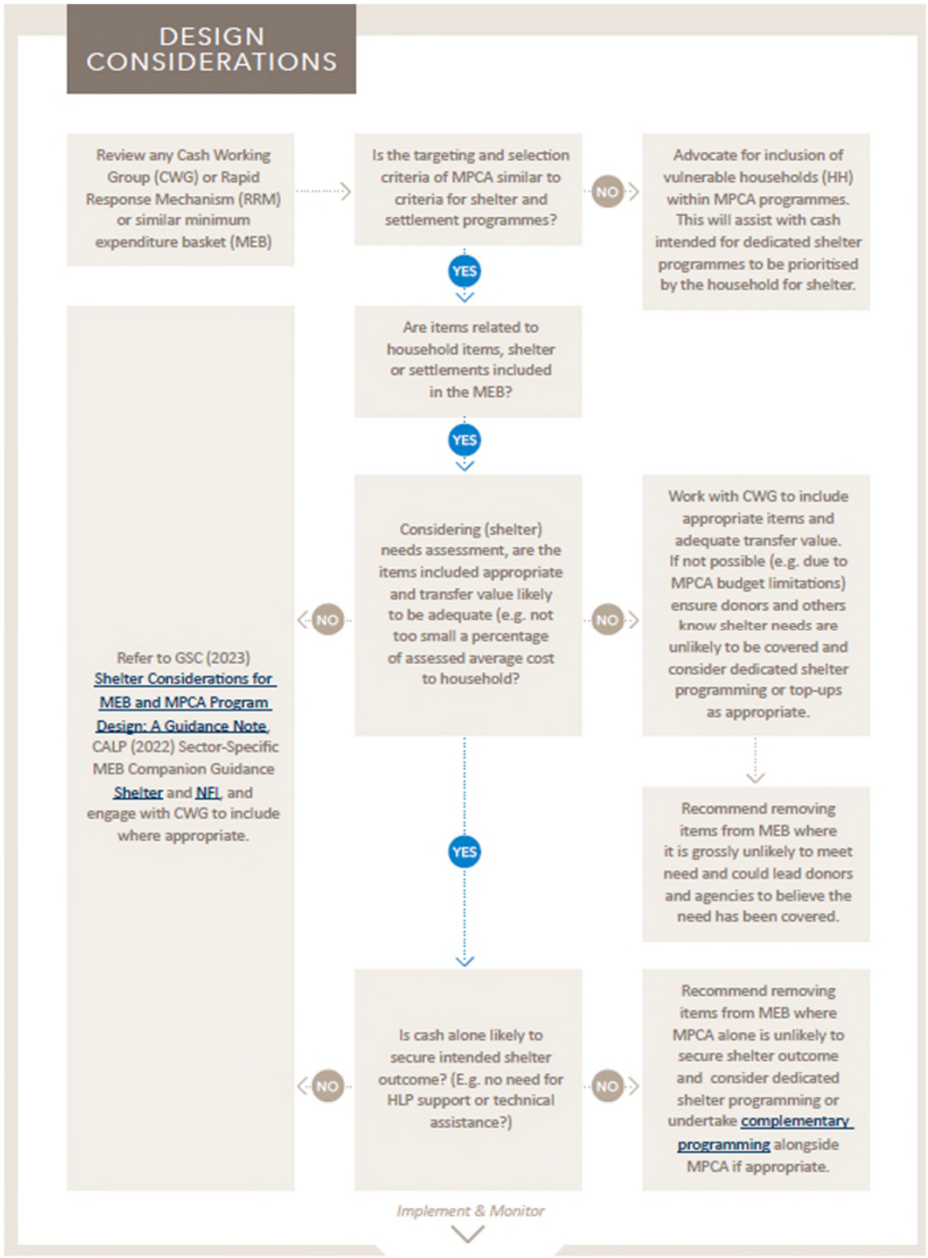
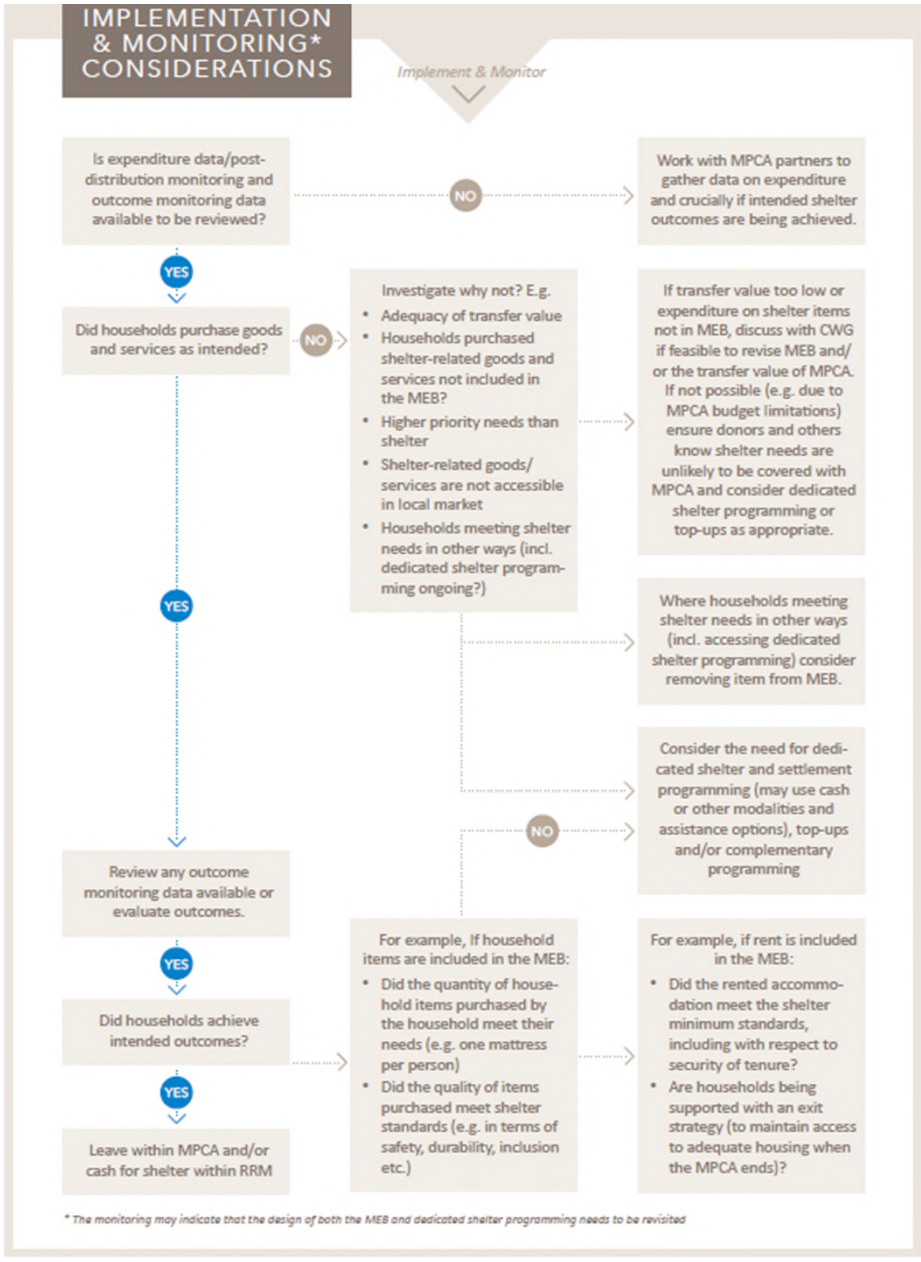
Example Pages

MPCA/RRM Specific Tool





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https://sheltercluster.org/shelter-cash-and-markets-community-practice/documents/decision-tree-supporting-decisions-use-cash

Questions and Answers

Thank you for support in testing and feedback to Sneha Malani (Catholic Relief Services), Caroline Dewast (Global Shelter Cluster), Mandy George (Global Shelter Cluster), Yewubdar Mekasha, Tesfaye (UNHCR), Khaled Almasri (Norwegian Refugee Council), Ahmad Alragheb (Insan Charity Organisation), Borja Lopez Arteta (Norwegian Refugee Council), Amr Khoury (Danish Refugee Council), Baria Alkafre (UNHCR), Housam Halimeh (CARE), Birgit Vaes (Canadian Red Cross), Abdullahi Muhammad Gunda (Salient Humanitarian Organization), Muhammad Hamid (Save the Children), Rosemarie Placencia (Shelterbox), Ria Lewis (Shelterbox), and to Aurélie Portier for the graphic design.

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