



Shelter Cluster NWSW Cameroon

ShelterCluster.org

Coordinating Humanitarian Shelter



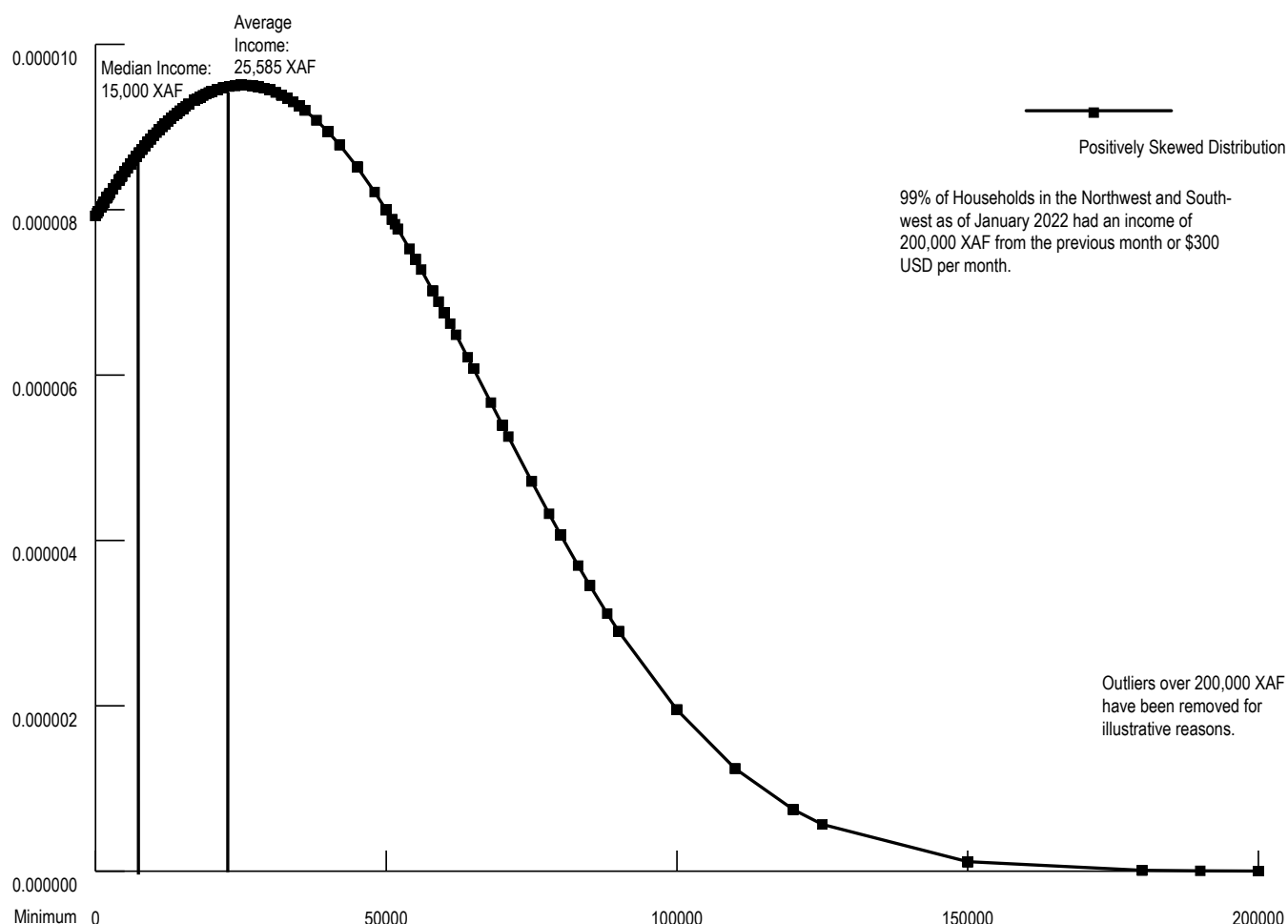
Northwest Southwest Cameroon Shelter Cluster Guidance on Transfer Value and Monetization of Assistance



Overview of Average Income of Crisis Affected Populations

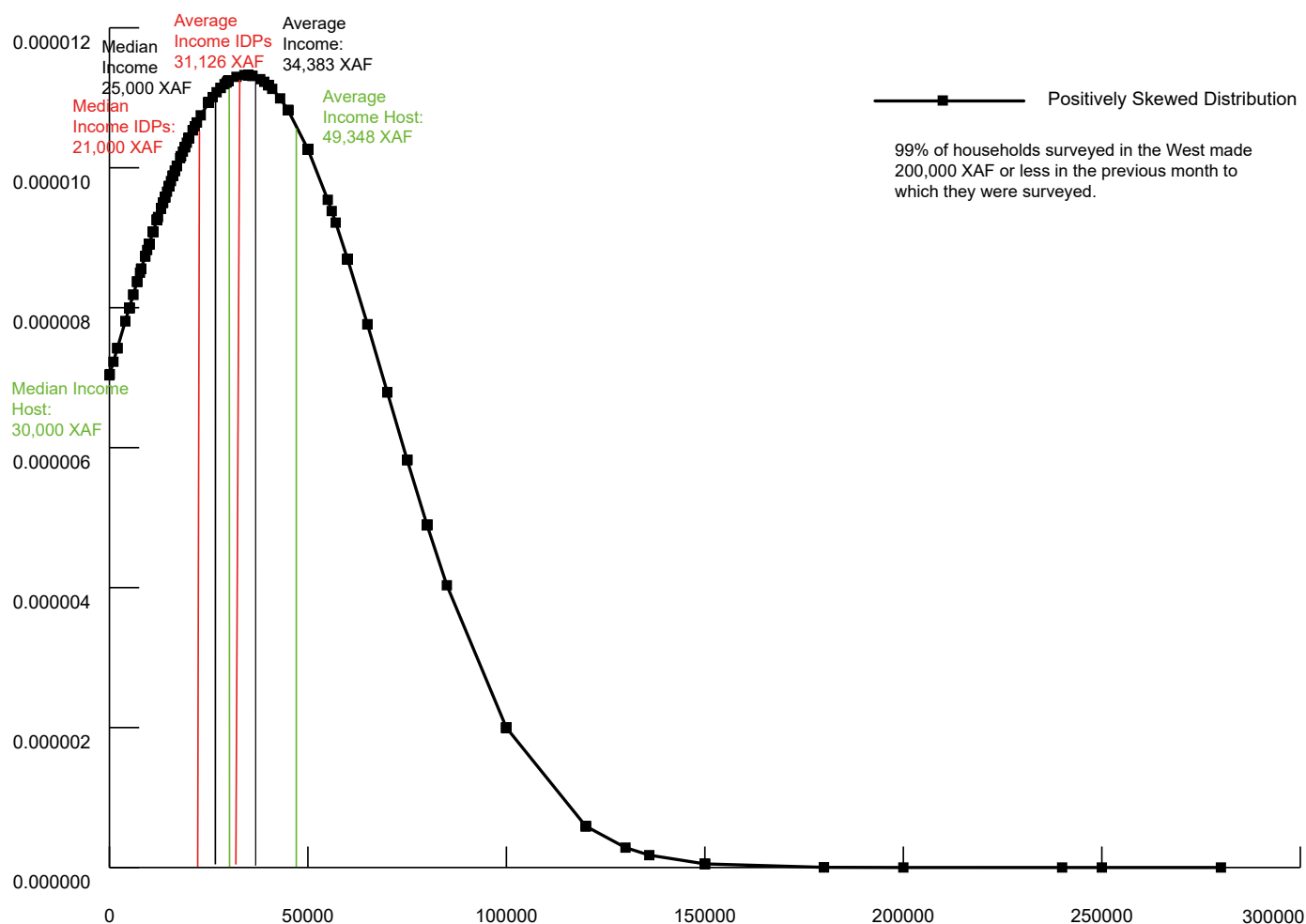
In August 2022 after identifying an increase in prices in local commodity markets, the Shelter Cluster in the Northwest and Southwest Regions of Cameroon updated its [position paper on Minimum Expenditure Basket](#). As noted in that paper, the minimum expenditure basket represents the needs in a cost format. Given the extensive needs created by the crisis, there is also a need to establish the transfer values for each of the various activities that could be monetized. This paper provides an overview of what would be the most appropriate transfer values and the technical guidance and lessons learned to have in mind when monetizing Shelter and NFI assistance when responding to the needs created by the Northwest and Southwest crisis.

Given the updated guidance on the cost of items, it is important to take into consideration crisis the affected population's **capacity to meet their own needs and the limitations that they may have in meeting those needs**. This requires a look at the **income levels** of those most impacted by the crisis. The most statistically representative data that the Shelter Cluster has about income levels stems from the household assessments conducted by Plan International in the Northwest and Southwest regions and by Dedi in the West Region. In the Northwest and Southwest Regions, 3592 households who identified as being internally displaced, returnees, or part of the host community (non-displaced) responded to the question of how much their income was in the month prior to the assessment. This gives a high degree of statistical relevance on which one can project the average income of those who are living in these 2 regions. On average, respondents had an average income of **25,585 XAF**. Income in the Northwest and Southwest is positively skewed with 99% of households reporting to have made less than 200,000 XAF in the previous month. Given this irregular tendency in the data, it is better to chose the median value of **15,000 XAF** as a reflection of the capacity of the crisis affected population in the Northwest and Southwest Regions of Cameroon. This is also the median income for each population group: IDP, Returnee, and Non-Displaced when analysed separately.



In the West Region, only 442 respondents provided information on how much income they earned in the previous 30 days. This is still sufficient to achieve the threshold of a minimum of statistical representation of 95% plus or minus 5. The average rent for IDPs and non-displaced households in the West Region was **34,383 XAF**. Though again the results were positively skewed meaning that the median income of 25,000 XAF is more representative of the actual capacity of the population in the West Region. Unlike the Northwest-Southwest regions analysis, there was a notable difference in the median incomes of Non-Displaced and Internally Displaced People with IDPs having a median income of **21,000 XAF** compared to the median income of hosts at 30,000 XAF. Therefore **21,000 XAF** may be an appropriate reflection of the income of vulnerable internally displaced persons in the West Region.

There was no household assessment conducted in the Littoral Region. Partners considering interventions in this region can use the Shelter Cluster HH tool (mentioned below) to calculate the average income and the Shelter Cluster can support in analysis.

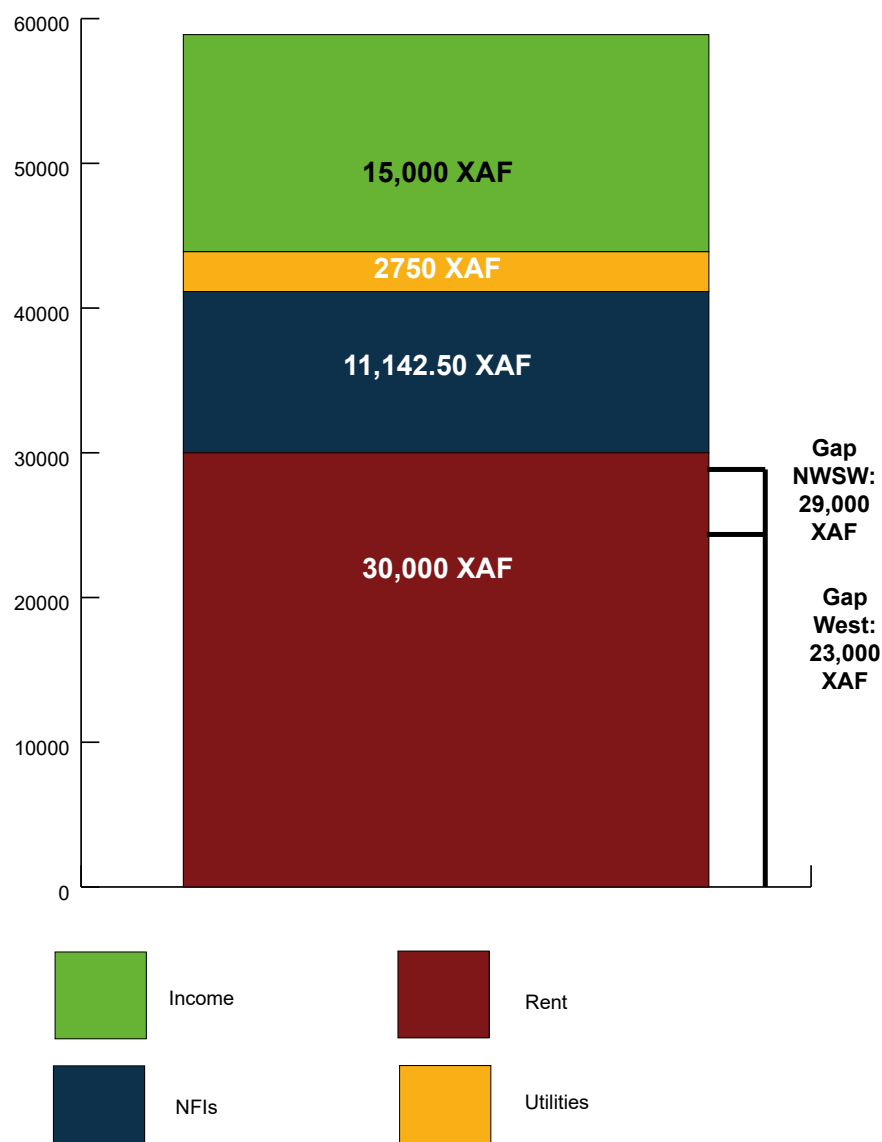


Calculating the Gap in Capacities from the Cost of Items when used in MPC Grants

For considerations for multipurpose cash grants in the context of the Northwest and Southwest and West regions and per global best practices as highlighted in the Shelter Cluster Position Paper on Minimum Expenditure Basket, the items that can be included in the Minimum Expenditure Basket include the cost of housing expressed in terms of rent and the expense of basic domestic items including energy and fuel costs. Construction, repairs, and labour for such works are excluded as they require Shelter-related expertise areas including architecture and engineering. The guidance on this will be elaborated on the next pages. The expense of this item is estimated at 43,892.50 XAF. This would require the Shelter Cluster to calculate the gap between the median income and this cost amount. Therefore the transfer values should be the following:

- Northwest and Southwest Regions: 29,000 XAF per month
- West Region: 23,000 XAF per month

According to reports from Shelter Cluster partners as well as from the Protection Cluster, a negative coping mechanism of the population has been to move to inadequate housing and insecure settlements which further compounds their exposure to protection risks and could do further harm in their recovery from crisis. When detecting that beneficiaries are using multipurpose cash on shelter or housing items, it is recommended that partners use the [Shelter Cluster Standardized Post Distribution Monitoring form](#) in order to measure improvements or lack thereof and refer outstanding shelter and protection needs to experts in the Shelter and Protection Clusters.



Responding to Cash for Repairs and Construction

If using cash to address repair needs and construction, it is recommended that the intervention be fully considered as a shelter intervention given the need for follow up with technical assistance. Repairs and construction interventions are more expensive than other types of interventions as well and therefore require careful monitoring that the necessary funds are available to carry out these works. The Shelter Cluster has established a threshold of repairs of \$500 USD per household. This would reflect a limitation on working on any load-bearing elements of shelters which are beyond the scope of humanitarian interventions. It would also be reflective of the fact that the majority of IDPs, Returnees, and Non-Displaced are living in semi-permanent type shelters made of mudbrick and wood.

In 2021, the only transitional shelter construction project in the Northwest and Southwest region of Cameroon implemented by Plan International with funding from UNHCR had a cost of \$605 USD per 18m² wooden shelter, excluding site levelling works. Therefore, the Shelter Cluster has established a construction threshold of \$700 USD per household excluding additional site planning and addition of WASH elements if additional funding for transitional shelter programming becomes available.

Implementation of these programs requires the following steps:

- 1. Assess Vulnerability:** Assess the Shelter Conditions and shelter vulnerability following the recommendations of the Shelter Cluster to select those in need of shelter interventions and the various shelter severities the household may have: <https://sheltercluster.org/north-west-south-west/documents/assessing-shelter-vulnerability-and-severity-household-needs>
- 2. Accountability to Affected Populations:** Ensure the assistance is accountable and corresponds to the needs of the beneficiary prior to providing assistance by using tools such as the Shelter Cluster Checklist: <https://sheltercluster.org/north-west-south-west/forms/shelter-kit-checklist>
- 3. Bill of Quantities:** Create a Bill of Quantities, which is a list of the items (and # of items), materials, and labour with the prices of each required to do the repairs or construction.
- 4. Scope of Works:** Develop a plan which will result in the final Scope of Works to the repairs or construction. Make sure you consult with the beneficiary and share with them this plan of the activities to be carried out. Include in this plan the # of cash instalments that will be carried out to achieve the works. Some examples of instalments are the following:

Instalment 1: Purchase of materials and tools by beneficiary-

Condition 1: Sharing the receipt for purchase of items

Instalment 2: Phase 1 scope of works (examples replace damaged CGI in roof, repair damaged windows and doors, establishing the foundation, building the frames, etc.)

Condition 2: Monitoring of the phase 1 with use of Standardized PDM tool (can abbreviate to only follow up with works done in Instalment 2) within 4 weeks of completion of works in Instalment 2

Instalment 3: Phase 2 scope of works (patching holes in walls, completing the walls and roof, etc.)

Condition 3: Monitoring of Phase 2 with use of Standardized PDM tool (abbreviated to reflect the works carried out in Phase 2

5. Tenure Security: When working in the area of construction and repairs, tenure security is an essential element for consideration to include in the scope of works. If not having tenure expertise within your agency, the Shelter Cluster can help you liaise with the Housing, Land, and Property Area of Responsibility under the Protection Cluster to provide support. If tenure security is not considered it can do further harm to the beneficiary by jeopardizing the sustainability of the intervention. The following elements should be considered in the context of the Northwest and Southwest:

- What type of tenure security agreement the household has to the shelter where they will or are living
- Who owns the land on which the shelter is found and whether it is permitted to build shelter in these zones
- Boundaries of the property
- In the case of women and widows, potential issues with inheritance of property
- Risks of the beneficiary being extorted due to assistance received

6. WASH and Infrastructure: Any intervention in the area of repairs and construction should ensure that it is fully equipped with functional water, sanitation, and hygiene as without these elements, the shelter will fail to meet minimum standards of habitability. Liaison with the WASH Cluster and its partners should be done for those partners not having this expertise within their agency. It is also important to ensure that the shelter has appropriate proximity to other facilities to facilitate the household's ability to meet their basic needs. This includes hospitals and medical centres, schools, markets, and also to communication infrastructure. In addition to the legal element of tenure security mentioned above, physically the element of settlement planning should be mainstreamed in such interventions to ensure that construction does not contribute to overcrowding of locations. The plot around the shelter may also need leveling works and attention should be paid that there is adequate space for recreational activity, cooking, and lighting. Fire risk mitigation is also an essential element of good site planning around the shelter. A tendency of the crisis in the Northwest and Southwest has been the rapid construction of homes in locations which is contributing to urban sprawl and the establishment of informal settlements in urban areas that can put beneficiaries at risk of further harm.¹

7. Working with Contractors: Contractors are considered third party actors from the private sector that can provide the skilled labour required to complete improvements in the shelters of beneficiaries. Similar to Shelter Cluster's engagement with vendors for voucher programming, it is important that Shelter Cluster partners conduct the necessary trainings on humanitarian principles and also Prevention of Sexual Exploitation and Abuse with these contractors when deciding to engage with them. These trainings are necessary in order to minimise the risk that beneficiaries are not taken advantage of during the assistance provided.

8. Gender Based Violence Identification and Referrals: Protection and Shelter Cluster partners have identified that homes are primary locations for gender based violence and indeed shelter interventions can contribute to mitigating these risks by improving space, privacy, and sleeping conditions. Nevertheless, it is important to remember that while working on the shelter, agency staff may come across potential cases. Do not attempt to intervene in the case yourself, but contact experts in the field for support when coming across suspected cases of GBV. The following contacts are provided by the Gender Based Violence Area of Responsibility for referral pathways:

- Northwest Region: Cameroon Baptist Convention Health Services- 675727494

1 https://unhabitat.org/sites/default/files/2022/10/221006_douala_spatial_profile_vf_compressed_0.pdf

- Northwest Region: Community Initiative for Sustainable Development 678176359
- Southwest Region: International Rescue Committee 685135065, 662181603
- Southwest Region: LUKMEF 685135390, 672018390

9. Environmental considerations: Repairs and construction imply that there will be an impact on the environment in terms of materials used in construction and repairs. Due consideration on choice of materials should be made on the criteria of sustainability and durability, while also ensuring waste management during construction and site works. The recommended considerations to keep in mind during an environmental analysis are the following:

- Materials used:
 - Raw Materials: Any naturally resourced materials- water, timber, mud, rock, bamboo
 - Man-made materials: Plastic, steel, CGI roofing sheets, concrete
- Carbon Dioxide Emissions and Deforestation Impacts: Emissions occur during the production of the materials and also if raw materials (timber, bamboo) the impact that the production had on deforestation, therefore causing reduced absorption of CO² from the atmosphere, the transportation of the materials to the location, the construction of the location, and if applicable the destruction or demolition of the shelter.² Deforestation in the Northwest and Southwest regions is a concern and is caused by a number of activities related with Shelter, so it is important for Shelter Cluster partners to keep this in mind when designing interventions.³
- Damage to the natural habitat during construction and repair: As mentioned above, waste management and site works are potential risk mitigating measures, but it is also important to remember that construction on new land reduces natural spaces and therefore has an impact on the environment.

10. Post Distribution Monitoring: Upon completion of the project, it is required to do a post distribution monitoring of the activity. As mentioned earlier, the Shelter Cluster's Post Distribution Monitoring provides many of the elements required in order to follow up on the shelter's levels of habitability, the satisfaction of the beneficiary in the shelter, the adequacy of spacing in the shelter, and how the assistance has or has not improved the living conditions of the beneficiary. The Shelter Cluster can be contacted to receive an XLS of this form so that agencies can cater it to their internal monitoring requirements: <https://sheltercluster.org/north-west-south-west/forms/nsw-cameroon-shelter-cluster-standardized-post-distribution-monitoring>

² <https://sheltercluster.org/resources/documents/unhcr-shelter-and-sustainability>

³ https://www.fint.awsassets.panda.org/downloads/deforestation_fronts_factsheet__cameroon.pdf

Cash for Rent in the Context of the NWSW Regions of Cameroon

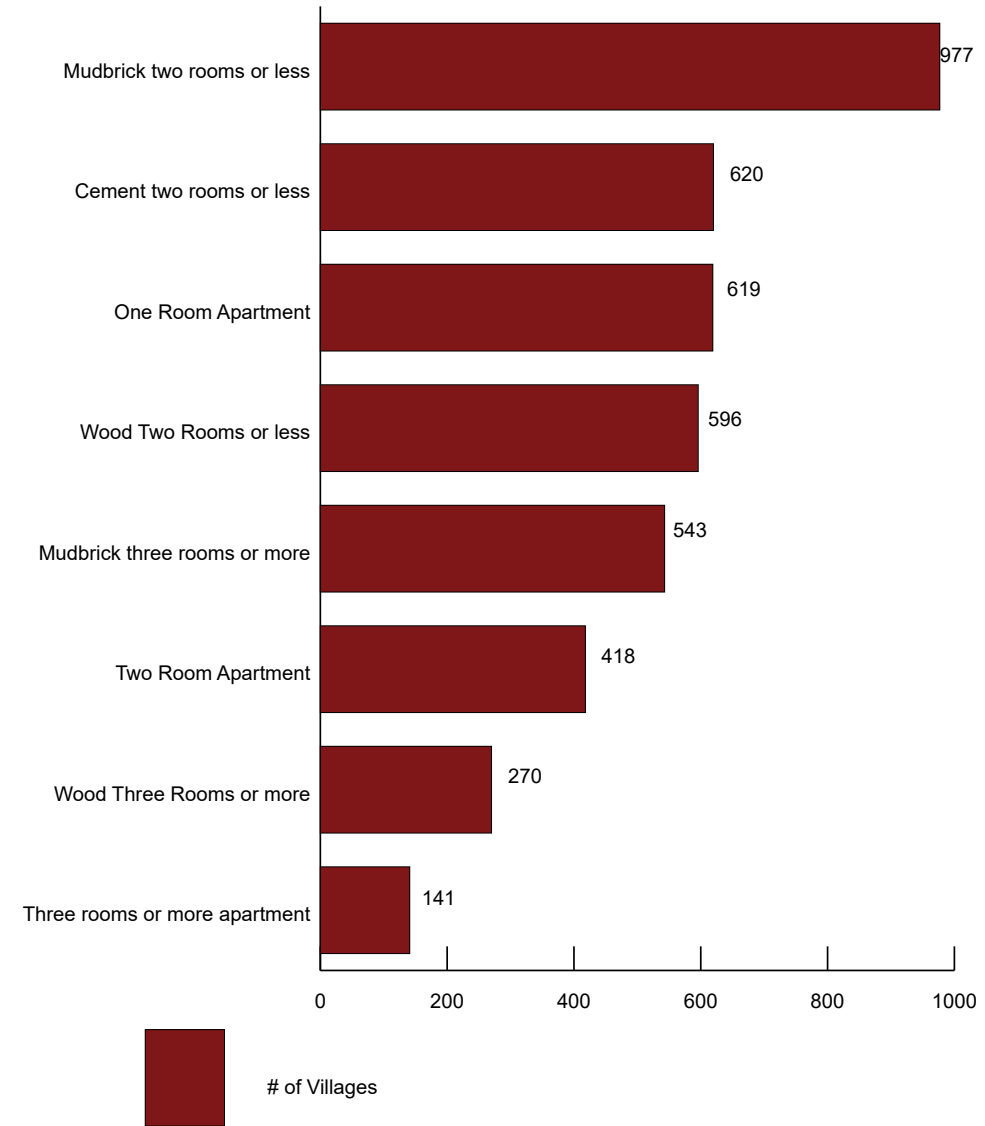
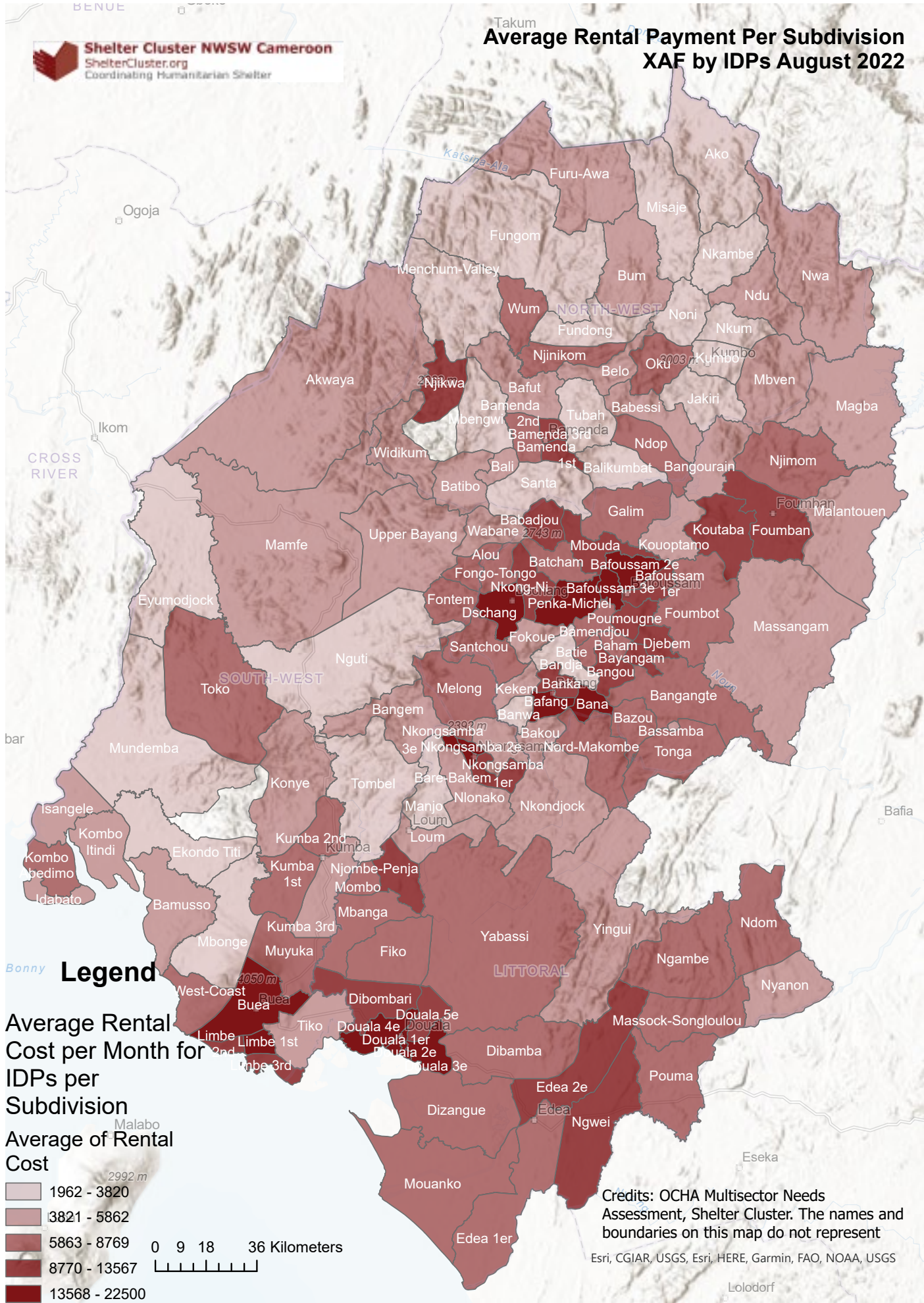
Cash for Rent is a temporary shelter solution that is typically targeted at extremely vulnerable populations. The program requires regular monitoring to ensure that shelter and protection outcomes are achieved. In the context of the Northwest and Southwest Regions in Cameroon, rental payments are typically made to landlords to cover a period of 3 to 6 months. This means that agencies are not able to provide the cash in several instalments per month and may have to pay for several months in a one-time installment. There is also the challenge that some IDPs are already in debt for rental payments, so it would not be possible for an agency to cover both the debts and the period of the cash grant. Some lessons learned and useful reminders are in place to guide partners considering this area of intervention and to remember that a well-designed rental assistance program requires a holistic multisectoral approach:

- 1. The Informal Rental Market:** Due to questions of affordability of shelters, vulnerable IDPs often choose informal rental arrangements to make the price of the shelter more affordable. It is important in terms of the concepts of **secure enough tenure**¹ during the period of the programming, that agencies ensure that there is an agreement in place between the agency, the landlord, and the recipient of the cash to assure tenure security during the time of the implementation. According to an assessment conducted by the Shelter Cluster with Plan International, 15% of IDPs are living in informal rental arrangements. UNHCR in an assessment conducted in Bamenda found that 46% of households had informal rental arrangements, while in Buea, Limbe, and the West Coast, 33% of households are an informal rental arrangements. Given the number of informal arrangements amongst IDP renters in the Northwest and Southwest, it is important to make sure that in establishing security of tenure for the duration of the project that agencies do not put beneficiaries at risk of eviction. Landlords who do not have a formal agreement with their renters may be concerned about establishing written agreements as they do not want to formalize the rental arrangement and thereby be subject to taxation.
- 2. No Build Zones** NRC also identified during a recent rental assistance program that authorities have established specific no-build zones especially in urban areas. In these zones, construction of homes is not allowed. Nevertheless, due to the relative affordability of land in these zones, they have become more attractive to internally displaced people. As part of tenure due diligence and due to the inadequacy and overcrowding of these shelters, it is important to sensitize beneficiaries that they will not be able to benefit from rental assistance if they are residing in these zones. Assisting such a beneficiary would put them at risk of eviction by authorities and further contribute to overcrowding in urban areas thereby jeopardizing the early recovery of the affected population. It is suggested that in this case cash can be used to assist the beneficiaries to move to a better accommodation.
- 3. Interventions to bring the Shelter to Habitability:** As noted throughout this document, poor shelter conditions are drivers of protection risks, negative health outcomes, stress, and negative coping mechanisms of the population. Also in the case of disabled people, there may be challenges with the shelter in terms of accessibility. If a shelter in which a rental beneficiary is living in does not meet the minimal standards of habitability, shelter or WASH interventions may need to be done in addition to financial support to improve the outcome of the intention.
- 4. Protection Services:** Cash for Rent should be targeted particularly at the most vulnerable population with existing vulnerabilities. In addition to shelter monitoring, Shelter Cluster partners should work with Protection agencies including those with expertise in civil documentation, gender based violence case management and risk mitigation, and tenure expertise to improve the tenure situation of the beneficiaries.

- 5. Livelihood support:** Given that donors provide a very short time-frame for rental assistance support, beyond basic services, the rental assistance should be connected with a livelihoods activity to improve the likelihood that beneficiaries will be able to afford the rent after the intervention ends. Some good practices from cluster partners include supporting IDP students with rent while they are attending university, the provision of business grants so that IDPs can start their own business, and the provision of trainings on livelihoods while IDPs are receiving rents.



A beneficiary of NRC's cash for rent program moves into her new accommodation



Type of Size and Shelter	Littoral Average Cost Per Month	Northwest Average Cost Per Month	Southwest Average Cost Per Month	West Average Cost Per Month
One room apartment	10,716 XAF	4174 XAF	4434 XAF	10790 XAF
Two room apartment	10,522 XAF	4699 XAF	7345 XAF	9598 XAF
Three rooms or more apartment	5,333 XAF	5611 XAF	11528 XAF	8641 XAF
Mudbrick two rooms or less	9,403 XAF	4214 XAF	4511 XAF	8780 XAF
Mudbrick three rooms or more	105,77 XAF	4263 XAF	5125 XAF	7844 XAF
Wood two rooms or less	9,779 XAF	5077 XAF	5628 XAF	8704 XAF
Wood three rooms or more	9,964 XAF	2833 XAF	6842 XAF	7250 XAF
Cement two rooms or less	10,800 XAF	4163 XAF	6776 XAF	10503 XAF