



Figure 1. Beneficiary receiving cash for rent payment Faryab

Lessons Learned Cash for Rent

NRC Afghanistan

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1 What is Cash for Rent?

Cash for Rent (CfR) assistance is an emergency methodology to address acute shelter needs, particularly during the winter season, where the lack of shelter poses significant threats to protection, safety and the health of displaced families. CfR is one of the cash modalities under Individual Protection Assistance (IPA) where the most vulnerable individuals, families and households are targeted.



Figure 2. Family receive cash for 3 months

Importantly, CfR interventions enable crisis affected people to cover rental costs for a short period. CfR is considered a temporary shelter solution yet it can contribute significantly towards a more transitional shelter solution if accompanied by rental agreements, or in some instances, livelihood support. CfR is a conditional and restricted cash modality as beneficiaries are expected to cover rental costs of accommodation that meets minimum sphere living standards. While NRC is committed to increasing the use of cash across its programmes, CfR is not a flawless stand-alone solution. It must be used wisely and in combination with sector specific interventions to generate the best results for the assisted population.

2 NRC Cash for Rent in Afghanistan

In order for NRC to reach the most vulnerable families with CfR shelter assistance, NRC use a Shelter specific, Vulnerability Assessment Scorecard (VAS) for targeting the most vulnerable. The VAS prioritises female headed households, people with physical disability, families with school aged children and other highly vulnerable persons and groups most likely to resort to negative coping strategies and experience insecure tenancy.



Figure 3. Female headed household with young children supported temporarily with CfR.

After a rental market assessment is completed, beneficiaries are assisted with assistance up to a maximum amount relative to the rental market in their location. For the NRC pilot project in Maimana beneficiaries received 4,000 AFN per month, (\$55 USD) for a period of 3 months, received in monthly instalments. Due to the risk of eviction, exploitation or abuse, NRC ICLA department facilitate a tri-party agreement between landlord, beneficiary and NRC. NRC staff monitored on a monthly basis to ensure that beneficiaries were still living in the same dwelling before each instalment was paid. However, in some cases beneficiaries' chose to re-locate to another location and gave prior notice to the NRC team.

3 Lessons Learned

NRC is a strong advocate for more effective and nuanced use of cash where it is the most appropriate modality (based on needs, markets, rights and protection considerations). In the case of CfR there are several key steps to maximise success.

- Market assessment is a critical step and tools will be developed to ensure the assessment gives an accurate account of the current rental costs of the target location. Of note, market conditions can quickly change, and people's situations often change rapidly.
- Vulnerability Assessment Scorecard (VAS) is a positive way to ensure the most vulnerable populations are reached. This should be promoted further.
- Rental agreements are critical to ensure landlords and tenants are fully aware of their rights and obligations. Written agreements can prevent problems occurring and allow security for tenants to plan long term.
- Close monitoring is required to ensure rights of vulnerable tenants are respected.
- Payments need to go directly to the bank accounts of beneficiaries and there is no need for NRC staff to be present. NRC presence results in time restrictions for beneficiaries to collect cash. NRC is now ensuring CfR and other cash interventions are conducted in more innovative and efficient ways.
- Shelter staff should clearly explain to beneficiaries the amount they will receive immediately before each distribution and complimented in writing to allow for all literacy levels.
- M&E staff should ensure each beneficiary receives an NRC complaint and feedback card at the beginning of the project. This must include the phone number of 1 male and 1 female M&E staff, for beneficiaries to call if they have any CfR issues.
- It is advantageous for shelter projects, such as CfR, to be complimented by legal assistance to ensure tenant rights and obligations are upheld.

4 Recommendations and next steps

NRC Afghanistan is exploring numerous additional shelter interventions, including CfR and rehabilitation of housing for no cost periods of rent. In addition, one off grants to landlords for long term rental property use are a common cultural practice in Afghanistan and are also being explored. NRC is pursuing further research in these and other areas of CfR to expand the evidence base and ensure the most effective and efficient use of this modality while ensuring the right to shelter for beneficiaries, particularly with NRC's ICLA programme linked to new and innovative shelter projects.



Figure 4. Female receives CfR payment with NRC staff present

NRC realises that CfR is not a longer term sustainable approach but CfR is a short term solution that can bridge the gap between emergency support and longer term durable solutions when complimented with appropriate strategies or livelihood interventions. In this regard, NRC continues to investigate multisector approaches to CfR and to learn from lessons during the project implementation.



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